

QATAR'S AI-DRIVEN FUTURE

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Qatar ranks among world's top AI-adopting nations

Qatar has ranked among the world's top ten nations for the practical use of artificial intelligence in everyday life, according to newly released Microsoft data for the first quarter of 2026.

The country's AI market reached around \$59mn in 2026, nearly doubling from about \$31mn in 2022, the Tasmu Digital Valley platform reported.

Aligned with Qatar National Vision 2030, the country has pursued a systematic investment strategy across sectors including construction, energy and public administration. Its AI framework rests on six pillars: education, talent development, ethics, governance, scientific research and data management — and productivity gains have already been identified in International Monetary Fund analyses.

The impact has become increasingly visible through the Qatar Smart Program (Tasmu), which has improved mobility solutions and expanded digital services for citizens and residents alike.

Several institutions have led the integration of AI into daily life, including Qatar Foundation, Hamad Bin Khalifa University and the Ministry of Communications and Information Technology. At this year's Web Summit, Qatar Foundation signed a memorandum of understanding with Scale AI to establish a regional centre for AI development and nurture Qatari talent. The ministry has also forged partnerships with global firms, including a co-operation agreement with PwC Middle East and OpenAI.

Commenting on the developments, Non-Resident Fellow at the Middle East Council on Global Affairs Nayef al-Nabit told Qatar News Agency (QNA) that success should not be measured by usage rates alone, but by the readiness of institutions and society to engage with technological change responsibly.

The greatest challenge, he said, was not the speed of adoption but the establishment of regulatory frameworks capable of ensuring AI is used responsibly and sustainably. He argued that investment in digital infrastructure should be viewed as a long-term bet on Qatar's competitiveness and economic resilience.

Looking ahead, al-Nabit expected skills such as critical thinking, analytical reasoning and continuous learning to grow in value, stressing that investment in human capital would remain the decisive factor in realising AI's benefits. Countries advance not merely by acquiring

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technology, he concluded, but by cultivating societies equipped to engage with change.

Qatar's digital transformation began in 2003 with the launch of its e-government portal, advancing

through the Qatar Digital Government 2020 Strategy in 2014. Today it continues to promote digital entrepreneurship through bodies such as the Digital Incubation Center and Tasmu Accelerator.

'AI AGENT FACTORY' TO BOOST EFFICIENCY

The Ministry of Commerce and Industry (MoCI) has teamed up with Microsoft to launch a pioneering "AI Agent Factory" — a digital platform that will deploy artificial intelligence (AI) across government services in a bid to modernise bureaucracy and boost efficiency.

The initiative, announced in February, marks one of the Gulf state's most ambitious steps yet in harnessing AI to transform how citizens and businesses interact with public institutions.

The platform will enable the ministry to rapidly develop and deploy intelligent AI agents — automated systems capable of handling tasks ranging from processing applications to answering queries — without the lengthy development cycles traditionally associated with government IT projects.

Built on Microsoft's technology infrastructure, the factory is designed to integrate seamlessly with existing government systems whilst allowing new AI-powered services to be rolled out across multiple departments.

Ahmed al-Kuwari, director of the ministry's Information Systems Department, described the launch as a "pivotal step" towards comprehensive automation of government operations.

"Leveraging advanced AI technologies will enhance operational efficiency, support decision-making, expand the scope of smart services, and improve their overall quality," he said.

The AI Agent Factory represents the latest in a series of government initiatives to embed artificial intelligence across Qatar's public sector. In recent months, various



ministries have rolled out automated document processing systems, and predictive analytics tools designed to anticipate citizen needs before they arise.

The government has also established dedicated AI governance frameworks and invested in training programmes to upskill civil servants in working alongside intelligent systems. The Ministry of Transport and Communications has been piloting AI traffic management systems, whilst the Ministry of

Public Health has deployed machine learning algorithms to streamline appointment scheduling and reduce waiting times at healthcare facilities.

The platform represents more than just a technical upgrade. By enabling faster deployment of AI solutions, officials hope to create a unified experience for users across different government touchpoints — eliminating the fragmented service delivery that often plagues public sector organisations.

Ahmed Dandashi, general manager of Microsoft Qatar, said the partnership would "accelerate digital transformation and deliver sustainable impact for institutions, the business sector, and society."

The ministry indicated that once technical and regulatory frameworks are finalised, it will work with Microsoft to expand the platform's capabilities and introduce additional AI-powered services in alignment with Qatar Nat



QATAR LAUNCHES GLOBAL ALLIANCE FOR AI ETHICS

Qatar recently announced the launch of the Global Alliance for AI Ethics (GAAIE) during its participation in the inaugural session of the United Nations Global Dialogue on AI Governance held in Geneva.

The Alliance represents a significant step towards strengthening international co-operation in AI ethics and advancing responsible governance frameworks for artificial intelligence.

The announcement was made by His Excellency Minister of Communications and Information Technology Mohammed bin Ali al-Mannai during the High-Level Government Session held under the theme "Harnessing the Benefits of AI for All through Inclusive and Interoperable Approaches", in the presence of Her Excellency Permanent Representative of Qatar to the United Nations Office in Geneva Hind Abdulrahman al-Muftah.

The Global Alliance for AI Ethics (GAAIE) is an initiative launched by Hamad bin Khalifa University (HBKU), a member of Qatar Foundation, to foster a multi-stakeholder

global dialogue on AI ethics.

The Alliance seeks to ensure that diverse ethical values and cultural traditions contribute to the development of international technical and regulatory frameworks, while amplifying perspectives and experiences from across the world in global AI governance discussions.

Al-Mannai stressed that AI governance was a shared responsibility, stating: "Qatar remains committed to contributing to a global consensus that ensures artificial intelligence is safe, trustworthy, and responsible, while delivering tangible benefits to all countries and societies." During his address, the minister outlined three key priorities for advancing more effective global AI governance: bridging gaps in computing infrastructure, data, and talent; promoting interoperability across AI governance

frameworks; and ensuring that human rights and meaningful human oversight remain at the core of building public trust in AI systems.

He further highlighted that Qatar's approach to artificial intelligence builds on its national experience and was guided by Qatar National Vision 2030 and the National AI Strategy, through sustained investment in digital infrastructure, computing capacity, scientific research, and regulatory frameworks that foster trust in emerging technologies.

The United Nations Global Dialogue on AI Governance brings together governments, international organisations, and key AI stakeholders from around the world to strengthen international co-operation and advance more inclusive and responsive governance frameworks capable of keeping

QATAR'S 3 PRIORITIES FOR EFFECTIVE AI GOVERNANCE

- **BRIDGING GAPS**
In computing infrastructure, data and talent.
- **PROMOTING INTEROPERABILITY**
Across AI governance frameworks.
- **ENSURING HUMAN RIGHTS AND OVERSIGHT**
remain at the core of building public trust in AI systems.

pace with the rapid evolution of artificial intelligence.

The launch of the Global Alliance for AI Ethics (GAAIE) marks one of the key outcomes of Qatar's participation in the Dialogue and reflects the country's commitment to advancing more inclusive and responsible global AI governance, strengthening international co-operation, and promoting the use of artificial intelligence in support of sustainable development, in line with Qatar National Vision 2030.

Qatar participates in UNESCO Digital Learning Week

Qatar participated in the Digital Learning Week events held on September 8-11 at the headquarters of the United Nations Educational, Scientific and Cultural Organisation (Unesco) in Paris.

Qatar was represented by a delegation headed by Qatar National Commission for Education, Culture and Science secretary-general Dr Nouf al-Suwaidi, alongside representatives from the Ministry of Education and Higher Education (MoEHE) and the Ministry of Communications and Information Technology (MCIT).

The event addressed global developments and trends in digital transformation within education, and examined ways to effectively leverage modern technologies and artificial intelligence (AI) to improve educational quality, expand access, and enhance future system readiness.

Discussions focused on boosting international co-operation, sharing expertise, and developing regulatory policies for AI and technology in education, while ensuring the capacity-building of educators and learners to foster inclusive, safe, and equitable digital learning.





Building Trust in the AI-Powered Future of Banking

Abdul Samathu, Head of Risk Management and Chief Information Security Officer (CISO), Mashreq Bank Qatar, on how artificial intelligence is transforming banking, strengthening risk management and cybersecurity, and shaping the future of financial services in Qatar.

Artificial Intelligence is rapidly moving from an emerging technology to a strategic business capability, transforming the way organisations operate, make decisions and engage with customers. For the banking sector, AI presents enormous opportunities from more personalised customer experiences and faster decision-making to smarter fraud detection, predictive risk management and greater operational efficiency.

But the rapid adoption of AI also brings new challenges. Cybersecurity threats, deepfakes, identity theft, data privacy, regulatory compliance and questions around governance and accountability are becoming increasingly important. For financial institutions, the challenge is therefore not simply how quickly AI can be deployed, but how safely and responsibly it can be integrated into critical banking operations.

As Qatar accelerates its digital transformation in line with Qatar National Vision 2030, the banking sector has an important role to play in building a secure and trusted digital economy. Abdul Samathu, Head of Risk Management and Chief Information Security Officer (CISO) at Mashreq Bank Qatar, shares his perspective on AI's growing role in banking, the opportunities and risks it presents, and why "Trustworthy AI" will be central to the industry's future.

Excerpts:

Q: Artificial Intelligence is rapidly transforming the banking sector. From your perspective, how is AI changing the way banks operate, manage risk and serve customers?

A: Artificial Intelligence is fundamentally reshaping banking by transforming operations, strengthening risk management, and creating more personalized customer experiences. Banks should see AI not merely as a technology initiative, but as a strategic capability that enables smarter decisions, improve customer experience, greater operational efficiency, and scalable growth. Our focus is on adopting AI responsibly through strong governance, robust risk controls, and a clear commitment to delivering measurable value for our customers, employees, and stakeholders

Q: Where do you see the greatest opportunities for AI in banking in Qatar — fraud prevention, customer experience, credit assessment, risk management, operational efficiency or elsewhere?

A: Honestly, I do not believe AI opportunities in the banking industry are limited to any single function. AI's greatest value lies in leveraging enterprise-wide data to deliver deeper insights, accelerate decision-making, and enhance operational effectiveness. Organizations that successfully embed AI across their value chain will be better positioned to improve customer outcomes, strengthen risk management, drive efficiency, and create sustainable competitive advantage in an increasingly digital economy.

If I were to highlight specific areas, I see strong opportunities in fraud management and customer experience, particularly in alignment with Qatar National Vision 2030.

Q: Mashreq has positioned technology and digital innovation at the heart of its growth strategy. How is AI currently influencing the bank's operations, customer experience and decision-making?

A: Mashreq's Enterprise AI Transformation Strategy is designed to make artificial intelligence a trusted, governed, and enterprise-scale capability that drives business value across the bank. The strategy embeds AI into customer experiences, relationship management, risk and compliance, operations, and workforce productivity, ensuring innovation is delivered responsibly and sustainably.

By bringing together governance, data, technology platforms, talent, and business adoption under a single framework, Mashreq is creating a consistent and scalable approach to AI while maintaining the highest standards of security, privacy, accountability, and regulatory compliance.

Following a strong focus on foundational capabilities during 2024 and 2025, 2026 marks the next phase of the journey, centered on scaling adoption, industrializing AI solutions, and delivering measurable business outcomes across the organization.

Q: Mashreq has been using advanced analytics and AI for areas such as personalization, credit risk, fraud detection and customer engagement. Which of these applications do you see creating the greatest value for the bank and its customers?

A: The greatest value comes from the convergence of AI-powered customer engagement and enterprise decision-making. AI helps us deliver more personalized and seamless customer experiences



Abdul Samathu, Head of Risk Management and Chief Information Security Officer (CISO), Mashreq Qatar

while simultaneously improving risk management, fraud detection, operational efficiency, and employee productivity. At Mashreq, our focus is not on isolated AI use cases, but on creating a scalable enterprise capability that enables better decisions, better customer outcomes, and sustainable business growth

Q: As CISO, how are you approaching the cybersecurity implications of Mashreq's increasing adoption of AI and cloud-based technologies?

A: At Mashreq, we believe that every AI innovation must be matched by an equally strong commitment to security, governance, and trust. As we expand our use of AI and cloud technologies, we are embedding cybersecurity into every stage of the lifecycle, from design and deployment to ongoing monitoring and oversight. Our objective is clear: to enable innovation confidently, protect customer data, manage emerging AI risks, and ensure that technology continues to serve our customers in a secure, resilient, and responsible manner.

Q: Your digital corporate banking platforms have significantly streamlined processes such as onboarding and KYC. How can AI take this digital transformation to the next level in Qatar?

A: AI can take digital corporate banking from automation to intelligence by enhancing onboarding and KYC through intelligent document processing, automated reviews, predictive analytics, and real-time decision support, resulting in faster turnaround times, greater accuracy, and a more seamless client experience. It also empowers relationship managers with deeper client insights, proactive engagement, and stronger risk monitoring. The real opportunity in Qatar lies in combining digital platforms, AI-driven intelligence, and robust governance to deliver smarter, faster, and more personalized banking services for corporate customers.

Q: What are some of the most significant AI-related risks that Mashreq is currently preparing for, particularly in areas such as fraud, deepfakes, social engineering and identity theft?

A: The most significant AI-related risks include deep-fake-enabled fraud, identity theft, sophisticated social engineering, and the misuse

of generative AI to create increasingly convincing cyber-attacks. At Mashreq, we are strengthening fraud detection, identity verification, cybersecurity monitoring, and AI governance to address these evolving threats. We believe the key challenge is not simply adopting AI, but doing so responsibly, with strong security controls, human oversight, and regulatory compliance embedded from the outset

Q: How do you ensure that innovation through AI does not come at the expense of data privacy, cybersecurity, regulatory compliance and customer trust?

A: While Mashreq's AI Vision Principles begin with Customer First, a Secured, Complaint and Governed are one of the critical principles what is infused in our Vision. Secure-by-design architecture, along with privacy by design, are integral parts of our AI foundation.

From a Data privacy and cybersecurity perspective, multiple layers of controls are implemented to safeguard information and to ensure that AI systems operate within clearly established security guardrails. And most importantly, our AI governance framework is designed to align with evolving regulatory expectations.

Q: Qatar is rapidly developing its digital economy in line with Qatar National Vision 2030. How can Mashreq, with its experience in digital banking and AI, contribute to this transformation?

A: As Qatar advances its Vision 2030 goals, technology will play a key role in shaping the future economy. Mashreq can contribute not only through innovative banking solutions but also by sharing expertise in AI governance, cybersecurity, cloud adoption, and digital transformation. As organizations increasingly embrace emerging technologies, maintaining trust and resilience will be as important as driving innovation. We see ourselves supporting Qatar's ambition to become a leading digital economy.

Q: Looking ahead three to five years, what do you expect AI-powered banking in Qatar to look like, and what role do you see Mashreq playing in that future?

A: Over the next three to five years, AI-powered banking will no longer be a differentiator but a core capability, embedded throughout every stage of the banking journey and shaping the future of everyday banking experiences. Customers will increasingly benefit from proactive financial guidance, personalized services and near real-time decision-making. Processes that currently take days could be completed in minutes, while fraud detection and risk monitoring become more predictive and intelligent. The banks that succeed will be those that use AI responsibly to create meaningful value for their customers. Mashreq's role will be to drive more personalized with customers receiving real-time financial insights, tailored product recommendations, and, of course, a faster service

Q: In your opinion, as a risk-management leader and CISO, what is the single biggest AI-related risk that banks should be preparing for today?

A: As a Risk-management leader and CISO, I strongly believe that the biggest AI related risk facing banks today is developing and deploying AI at a large scale without adequate governance, not following the security by design concept, inadequate oversight and control.

At Mashreq, we have the AI vision statement: "A Trust-Worthy AI-Infused Mashreq" where every customer interaction, employee workFlow, and business decision is enhanced by responsible AI.

To mitigate this risk, banks should concentrate more on "How can we deploy the AI more safely, securely and responsibly" rather than "How quickly we can deploy AI? So, focus should be on "Trustworthy AI"

Q: Finally, what is your message to businesses and organizations in Qatar that want to embrace AI but are concerned about cybersecurity, data protection and operational risk?

A: My simple message to all of us, including me, is: embrace AI to transform the way we work, but do it responsibly. We should not consider cybersecurity, data protection, and operational risk as barriers to our AI journey. Rather, they are critical enablers for ensuring robust AI deployment that is sustainable in an evolving threat landscape.



The Intelligence of Trust

How QNB is Shaping Qatar's AI-Powered Future of Banking

How responsible, human-centred AI can strengthen banking and contribute to Qatar's AI-powered future

Artificial intelligence is moving rapidly from experimentation into the fabric of economies and institutions. In Qatar, the opportunity is especially compelling: to translate strong digital infrastructure, an ambitious national agenda – as outlined in the Qatar National Vision 2030 – and a growing innovation ecosystem into better services, stronger productivity and new sources of economic value.

Banking sits at the heart of that opportunity. Banks see the needs of individuals, entrepreneurs, SMEs and large corporates at close range. We understand where a delayed decision constrains growth, where fragmented information weakens service and where earlier insight can protect a customer. Used well, AI can help address each of these challenges. Used carelessly, it can introduce risks that are difficult to unwind.

That distinction matters to QNB. Our ambition is to become the most intelligent bank in the Middle East and Africa. This is not a claim about having the most algorithms or deploying every new tool first. It is about becoming more perceptive, more responsive and more consistent in the decisions we make and the experiences we create. The real measure of intelligence is not the technology itself; it is the value and confidence it delivers to customers.



AI with a clear purpose

We have therefore chosen to be deliberate. Our approach is human-centric; AI at QNB is not being built as a separate technology layer looking for problems to solve. We are identifying specific moments across customer and employee journeys where intelligence can make a tangible difference: simplifying an interaction, sharpening a decision, strengthening a control or returning valuable time to our people.

This discipline is important for a bank serving very different segments and markets. A retail customer wants a quick, relevant and secure experience. An affluent client expects insight that reflects individual priorities. An SME owner may need timely visibility of cash flow and confidence to take the next step in growth. A large corporate operates across liquidity, trade, risk and international markets, often with far greater complexity. AI becomes meaningful only when it responds to these realities rather than offering the same answer to everyone.

Elevating human relationships

Consider the relationship manager. Too much of an RM's day can be absorbed by gathering information from different sources and preparing for conversations. QNB is developing AI-powered capabilities that bring relevant client intelligence together, identify emerging needs and help relationship managers engage with greater context. The aim is simple: less time on administrative tasks, and more time dedicated to high-value, empathetic advisory relationships with our clients.

This is augmentation, not substitution. A model may surface a signal or suggest an opportunity; it cannot replicate the relationship manager's knowledge of the client, commercial judgement or accountability for suitability. When machine

intelligence and human experience work in concert, the bank can move from reactive service towards more timely and considered engagement whether supporting an SME's growth plans, a corporate's liquidity priorities or an affluent client's evolving needs.

The same principle guides our thinking on contact centers. Some enquiries are repetitive and can be resolved quickly; others carry emotion, complexity or financial consequence. AI can help service teams retrieve the right information, improve consistency and reduce waiting time. The human role becomes more but not less important when judgement or empathy is required. The best customer experience will not be purely automated. It will combine the speed of AI with the discernment of people.



Intelligence that protects

Intelligence must also protect. Fraud and cyber threats are becoming faster, more adaptive and more difficult to detect through static rules alone. AI gives banks the ability to examine patterns at scale, recognise unusual behavior earlier and adapt preventive strategies as threats evolve. For customers, this means their wealth and data are proactively safeguarded with less unnecessary friction.

Here, however, a sophisticated model is only part of the answer. Data quality, explainability, continuous monitoring, disciplined escalation and experienced investigators remain indispensable. A system that produces an alert without clear accountability has not solved the problem. Our focus is therefore on combining advanced detection with the operating discipline required to respond effectively.

Responsible AI as a foundation

That brings us to governance. AI carries real risks: bias, poor explainability, privacy breaches, security vulnerabilities and decisions made without appropriate human challenge. These are not matters to examine after a model has gone live. They must shape the design from the outset.

QNB has established a Responsible AI Council to examine adoption from several perspectives, including ethics and fairness, privacy, cybersecurity, regulatory obligations, model risk and business accountability. It provides structured challenge across the lifecycle from selecting a use case and preparing data to testing, deployment and ongoing monitoring. It also ensures that human oversight is proportionate to the sensitivity and potential consequence of each application.

Governance is sometimes portrayed as the counterweight to innovation. We see it differently. For QNB, robust governance is what allows innovation to move with confidence, because trust is the ultimate currency of banking. The same is true of data sovereignty and security. By making considered use of secure infrastructure in Qatar, applying strong access controls and protecting sensitive information throughout the lifecycle, we can develop intelligence without compromising the trust on which banking depends.

Our Commitment to responsible AI

QNB is building intelligence on a foundation of trust ethics and accountability.



HUMAN-CENTRED
AI designed to augment human capabilities and elevate relationships.



SECURE & PROTECTIVE
Advanced AI to detect threats, safeguard data and protect what matters most.



RESPONSIBLE & ETHICAL
Governed by our Responsible AI Council to ensure fairness, transparency and accountability.



PRIVACY FIRST
Strong data governance and sovereignty to protect customer trust and comply with regulations.



DRIVING NATIONAL VALUE
Turning intelligence into productive value for individuals, businesses and Qatar's economy.

Building Qatar's intelligent future

Qatar's AI ecosystem is bringing together policymakers, national institutions, researchers, technology providers, entrepreneurs and established businesses. A bank's contribution should extend beyond adopting new technology. It should convert intelligence into productive value: helping an entrepreneur access relevant support, enabling an SME to manage growth, giving corporates sharper insight and making everyday banking more intuitive and secure.

Our journey towards becoming the most intelligent bank in the Middle East and Africa will not be defined by isolated pilots. It will be evident in how consistently intelligence is woven into the way QNB serves, decides, protects and grows. Achieving these demands trusted data, modern architecture and talented people. Just as importantly, it requires a culture prepared to ask not only whether something can be done, but whether it should be done and how it can be done responsibly.

The next chapter of banking will not be written by AI alone. It will be shaped by institutions that understand where technology creates genuine value, where human judgement must lead and how trust can be preserved at every step. That is the standard QNB is setting for itself and the contribution we intend to make to Qatar's AI-powered future.



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BEYOND ALGORITHM

Maser's Prateek Suri on AI's Next Frontier in the Physical Economy

As artificial intelligence transforms industries, Prateek Suri believes the real opportunity lies beyond the screen – in the physical economy that powers our digital future.



Artificial intelligence has spent much of the past few years capturing attention through what happens on a screen. Generative AI can write, analyse, design and communicate at remarkable speed. Yet Prateek Suri, Chairman of Maser Group, believes some of AI's most consequential applications may eventually emerge far beyond the digital world.

The next frontier, he argues, is the physical economy – the vast network of data centres, power infrastructure, factories, construction projects, warehouses, supply chains and logistics corridors upon which the digital economy ultimately depends. The rapid growth of AI itself is making this connection increasingly visible. Every expansion in computing capacity requires something remarkably physical behind it: land, electricity, cooling, construction materials, connectivity and significant capital investment.

Data centres perhaps illustrate this convergence better than anything else. What appears to consumers as an instantaneous digital interaction is supported by sophisticated physical infrastructure operating continuously in the background. As demand for AI computing grows, the infrastructure required to power that intelligence grows with it. The future of AI, therefore, is not simply a technology story; it is increasingly becoming an infrastructure, energy and investment story.

For Suri, this changes how business leaders and investors should think about the opportunity surrounding artificial intelligence. The beneficiaries of the AI era may not be confined to companies developing models, chips or software. Value can also emerge across the ecosystem that enables intelligence to operate at scale – from data centres and power systems to construction, logistics and the supply chains supporting them.

“The conversation around AI has understandably started with software, but its influence will extend much further,” says Suri. “The real transformation begins when intelligence becomes embedded in how we manufacture, source, transport, build and allocate capital.”

It is an especially relevant conversation for the Gulf. Qatar has combined ambitious infrastructure development with a clear emphasis on technology, connectivity and economic diversification. Its long-term approach to investment gives the country an important position as AI begins moving deeper into the physical economy. The UAE has similarly demonstrated how openness to technology, international capital and entrepreneurship can create a globally connected commercial ecosystem. Together, these developments illustrate the Gulf's growing ability to connect digital ambition with physical infrastructure.

For traditional businesses, AI does not necessarily mean replacing people with machines. Its more immediate value may lie in improving the quality and speed of decisions. A construction supply chain, for example, is influenced by commodity prices, shipping costs, inventory levels, project schedules, supplier capacity and regional demand. AI creates the possibility of analysing these variables together and responding faster.

A building-material distributor could increasingly anticipate which products may be required months ahead. Procurement teams could identify changes in pricing or freight patterns earlier, while inventory could be positioned closer to where demand is expected. The competitive advantage is not simply automation; it is foresight.

Suri's perspective on technology comes from a different background from many voices in the current AI conversation.

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The real transformation begins when intelligence becomes embedded in how we manufacture, source, transport, build and allocate capital.”

Prateek Suri
Chairman, Maser Group.

His earlier technology experience was not built around software, but through Maser's consumer-electronics business. Operating across emerging markets required an understanding of technology as a physical product, where manufacturing, international sourcing, pricing, logistics, distribution and consumer behaviour were inseparable from the product itself.

That experience produced a lesson that remains relevant today: innovation alone rarely determines commercial success. A strong product arriving too late, priced incorrectly or sitting in the wrong market can quickly become a poor investment. Understanding where demand is moving – and positioning inventory accordingly – can be just as important as the technology being sold.

Consumer electronics made this particularly visible because product cycles were short and consumer expectations changed quickly. AI now gives businesses the ability to interpret those moving variables at a scale and speed that would previously have been difficult.

Today, Suri's interests extend beyond consumer electronics. Maser Group has evolved into a broader business platform, while MDR Investments has expanded its investment outlook into sectors connected with infrastructure and the physical economy. This progression has reinforced Suri's view that the traditional separation between “technology companies” and other businesses will gradually become less meaningful.

A steel distributor using predictive demand systems, a logistics company dynamically planning routes or an energy company forecasting consumption may never describe itself as an AI company. Yet intelligence can become embedded throughout its operations. AI may eventually follow the same path as the internet: businesses will stop talking about “using AI” and simply use it to forecast better, reduce waste, move faster and allocate capital more efficiently.

This matters particularly in capital-intensive industries. Reducing excess inventory, improving equipment utilisation, anticipating maintenance or shortening delivery cycles by even modest amounts can release working capital and improve productivity. The next phase of AI should therefore

be viewed not only through the lens of technological innovation, but also through operational efficiency.

Qatar provides a compelling environment for this transition. Its investments in transport, logistics, urban development and digital capabilities have created a strong physical foundation for future economic growth. As the country continues pursuing diversification and a knowledge-driven economy, the opportunity increasingly lies in connecting sophisticated infrastructure with sophisticated intelligence.

Maser Group's expansion into building materials through Emerald provides a practical example of this changing environment. Supported by MDR Investments, Emerald is developing Gulf-Focused distribution of construction and building materials, using the UAE as a regional commercial base while placing Qatar among the important markets in its Gulf distribution strategy.

The opportunity is not to turn traditional building materials into technology products. It is to make the ecosystem surrounding their sourcing and distribution more intelligent. Questions such as what materials will be required, where demand will emerge, when inventory should be purchased and how it should be distributed can increasingly become data-led decisions.

There is also an important paradox at the heart of the AI revolution: the more digital the global economy becomes, the more physical infrastructure it may require. Data centres need electricity, cooling, connectivity, land and construction. AI requires computing capacity, and computing capacity ultimately requires real assets.

The digital and physical economies are therefore not separate stories. They are increasingly becoming part of the same economic cycle.

“The winners of the AI era will not necessarily be only the companies creating algorithms,” Suri says. “There will also be enormous value created by businesses that understand how to apply intelligence to real-world problems.”

The future of artificial intelligence will certainly continue to be written in code. But its economic impact may increasingly be measured in something more tangible: stronger infrastructure, more efficient supply chains, better allocation of capital and more productive businesses.

AI's next frontier may therefore not be another digital world at all. It may be the one we already live in.



THE FUTURE IS TAKING SHAPE IN QATAR

REAL INTELLIGENCE. REAL PROGRESS.



AI is creating possibilities. It is people, infrastructure and real industries that are turning them into a better tomorrow and Qatar is building that tomorrow.

Prateek Suri

Founder & Chairman,
Maser Group

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THE RISE OF AI-POWERED BANKING

AI is helping banks boost efficiency, strengthen risk management, enhance customer experiences, develop innovative products and unlock new opportunities for growth

Artificial intelligence is rapidly changing the banking industry, transforming how financial institutions serve customers, manage risk, detect fraud and make decisions. What was once largely confined to back-office automation and data analysis is now becoming part of the everyday banking experience, from intelligent virtual assistants and personalised financial advice to real-time fraud detection and AI-powered credit assessment.

In Qatar, this transformation is particularly significant. The country's ambitious digital transformation agenda, advanced telecommunications infrastructure, strong financial sector and growing technology ecosystem provide a solid foundation for banks to integrate AI across their operations. As Qatar continues to pursue the objectives of Qatar National Vision 2030, AI is increasingly being viewed not simply as a technology investment but as a tool for creating a more efficient, innovative and competitive economy.



INTELLIGENT BANKING

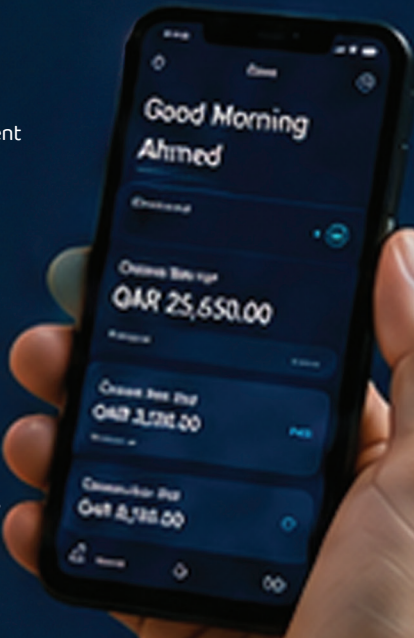
The banking sector has already undergone several waves of technological transformation. ATMs reduced dependence on physical branches, online banking moved financial services to computers and smartphones, and mobile banking placed increasingly sophisticated services in customers' hands.

AI represents the next stage: intelligent banking.

Traditional digital banking allows customers to complete transactions electronically. AI-powered banking goes further by enabling systems to analyse information, identify patterns, anticipate needs and make recommendations or decisions in real time.

For banks, this means moving from reactive services to predictive and proactive ones. Instead of simply responding when a customer reports suspicious activity, an AI system can identify unusual behaviour before a transaction is completed. Instead of offering the same financial product to every customer, AI can analyse financial behaviour and provide more personalised recommendations.

This shift is changing the relationship between banks and their customers.



CUSTOMER EXPERIENCES

One of the most visible applications of AI is customer service.

AI-powered chatbots and virtual assistants can respond to customer questions around the clock, helping with account information, transactions, payments, card services and other routine requests. Natural-language processing allows these systems to understand increasingly complex questions and communicate in a more conversational way.

The objective, however, is not necessarily to replace human interaction. Rather, AI can handle repetitive and straightforward requests while allowing employees to focus on situations requiring judgement, empathy or specialist knowledge.

AI can also help banks understand individual customer needs. By analysing transaction histories, spending patterns and other relevant information, banks can potentially provide more personalised products, alerts and financial insights.

For example, a customer could receive an automated notification about unusual spending, a reminder about an upcoming payment or an insight into monthly expenses. With appropriate safeguards, AI could eventually become a more proactive financial companion, helping customers understand and manage their finances rather than simply providing access to accounts.



THE IMPORTANCE OF DATA

Behind every successful AI banking application is one fundamental resource: data.

AI models require reliable, relevant and well-governed data to produce useful results. Banks therefore need robust systems for data quality, storage, security and governance.

Poor-quality data can produce poor AI outcomes. Fragmented information can prevent systems from developing a complete picture of a customer or transaction. Weak data governance can also create privacy and regulatory risks.

As banks become increasingly AI-driven, data management will move from being primarily an IT responsibility to becoming a strategic business priority.



BUILDING TRUST IN AI BANKING

Technology alone will not determine the success of AI-powered banking. Consumer trust will be equally important.

Customers need to know how their data is being used, when they are interacting with AI and how important decisions are being made. They also need confidence that their money and personal information remain protected.

Banks will therefore need to communicate clearly about their AI systems and establish appropriate safeguards.

Transparency, explainability and human oversight will be particularly important when AI is used for credit decisions, fraud investigations, financial advice or other high-impact services.

The principle should be simple: the more significant the financial decision, the greater the need for transparency and human accountability.



A POWERFUL WEAPON AGAINST FRAUD

Fraud detection is among the most important applications of AI in financial services. Every day, banks process enormous numbers of transactions. Detecting fraudulent activity manually or through Fixed rules can be difficult because criminals continuously adapt their methods.

AI systems can analyse large volumes of transactions and identify patterns that may indicate suspicious behaviour. These can include unusual transaction amounts, unexpected locations, changes in spending patterns or combinations of activities that differ from a customer's normal behaviour.

Machine-learning models can become more sophisticated as they process new data, helping financial institutions respond to emerging forms of fraud.

The speed of AI is particularly valuable. Traditional fraud investigations may happen after a suspicious transaction has occurred. AI-enabled systems can assess transactions in near real time, potentially allowing banks to flag or stop suspicious activity before financial losses occur.

As digital payments, e-commerce and mobile banking continue to expand, this capability will become increasingly important.



STRENGTHENING CYBERSECURITY

The relationship between AI and banking security goes beyond transaction fraud.

Banks hold highly sensitive financial and personal information, making them prime targets for cybercriminals. AI can support cybersecurity teams by monitoring networks, detecting unusual activity, identifying potential vulnerabilities and helping analysts respond to threats.

Generative AI is also creating a new cybersecurity challenge. Criminals can use AI to produce more convincing phishing messages, automate attacks and impersonate individuals or organisations.

This means banks increasingly face an AI-versus-AI environment. Financial institutions must use advanced technology not only to improve services but also to defend their systems against increasingly sophisticated attacks.

Cybersecurity will therefore remain a fundamental component of any responsible AI strategy for the banking sector.



TRANSFORMING RISK MANAGEMENT

Risk management is at the heart of banking, and AI has the potential to transform how financial institutions identify and manage risk.

Banks traditionally rely on historical data, established models and human expertise to assess credit, market and operational risks. AI can analyse larger and more complex datasets, potentially identifying relationships and patterns that conventional approaches may overlook.

For credit assessment, AI could help financial institutions evaluate a broader range of information when determining a customer's ability to repay a loan. For corporate banking, AI could assist in monitoring businesses and identifying early indicators of financial stress. However, greater analytical capability must be balanced with fairness, transparency and regulatory oversight. An AI model that produces an efficient decision is not necessarily a fair one. Banks must therefore understand how AI systems reach conclusions and ensure that automated decisions do not unintentionally discriminate against particular groups.



AI AND THE FUTURE OF LENDING

Lending is another area where AI could have a major impact.

The traditional loan application process can involve extensive documentation, credit checks and manual assessments. AI can automate parts of this process, allowing banks to analyse information more quickly and potentially provide faster decisions. For customers, this could mean shorter application times and more convenient access to financial services.

For banks, AI can improve operational efficiency while supporting more sophisticated credit-risk assessment. The opportunity is particularly relevant to small and medium-sized enterprises. AI-enabled analysis could help banks assess businesses using a wider range of financial information, potentially improving access to finance for companies that may not fit traditional assessment models.



AI-POWERED EMPLOYEES

AI is not only changing the customer side of banking. It is also changing how bank employees work. Generative AI tools can help employees search internal information, summarise documents, draft communications, analyse data and automate routine administrative tasks. Relationship managers could use AI-generated insights to better understand customer portfolios, while compliance teams could use AI to analyse large volumes of documents and transactions.

The result could be a more productive workforce in which employees spend less time on repetitive tasks and more time on complex problem-solving and customer relationships. This does not mean that every banking job will disappear. Instead, the nature of many roles is likely to change.

Employees will increasingly need a combination of financial expertise and digital skills, including the ability to understand AI-generated information, challenge automated recommendations and use AI tools responsibly.



THE RISE OF AGENTIC BANKING

The next stage of AI-powered banking could be even more transformative. Generative AI is moving towards systems capable of performing tasks rather than simply answering questions. In financial services, this could eventually lead to more agentic banking, where AI systems can assist customers in carrying out multi-step financial activities.

For example, an AI assistant could help a customer analyse spending, identify suitable financial products and prepare transactions according to predefined instructions.

However, financial transactions require a particularly high degree of trust. Customers are likely to want clear control over what an AI system can do, confirmation before significant transactions and the ability to reverse or challenge decisions.

The future of agentic banking will therefore depend not only on technological capability but also on trust, security, transparency and customer control.

Banks operate within some of the world's most highly regulated industries. Compliance activities can involve enormous quantities of data and documentation, making them suitable for AI-assisted analysis.

AI can help identify unusual transaction patterns, support anti-money-laundering investigations, screen information and prioritise cases for human review.

This could significantly reduce the burden on compliance teams.

But financial institutions cannot simply hand regulatory decisions to algorithms. Human oversight remains essential, particularly when decisions may have significant consequences for customers or businesses.

The most effective approach is likely to be a partnership between AI and experienced compliance professionals.



THE HUMAN SIDE OF INTELLIGENT BANKING

The future of banking will not be determined by machines alone.

AI can process information at enormous speed, identify patterns across millions of transactions and automate increasingly complex processes. But financial decisions often involve human circumstances that cannot be understood through data alone.

Trust, empathy, judgement and accountability will remain essential.

The banks that succeed in the AI era are therefore unlikely to be those that simply deploy the greatest number of AI tools. They will be those that know where AI adds genuine value, where human judgement is indispensable and how the two can work together effectively.

AI-powered banking is ultimately not about replacing the bank with a machine. It is about creating a smarter, faster, safer and more personalised financial system — one in which technology enhances the capabilities of institutions and people alike.

Qatar has an opportunity to build on its strong digital infrastructure and sophisticated financial sector to establish itself as a regional centre for AI-enabled financial services.

The country's banks can play an important role in this transformation by investing in AI capabilities, developing partnerships with technology companies, strengthening cybersecurity and developing specialised talent.

Collaboration will be particularly important. Banks, regulators, universities, technology companies and fintech businesses can work together to create an ecosystem in which innovation is encouraged while financial stability and consumer protection remain priorities.

For Qatar's banking industry, AI can support not only greater efficiency but also new products, stronger risk management, improved customer experiences and new opportunities for financial innovation.

البنك التجاري
COMMERCIAL
BANK



CB CONNECT: THE CUSTOMER EXPERIENCE, REDEFINED.

Commercial Bank has launched CB Connect — a first-in-the-region in-app direct calling capability that enables customers to connect instantly with a call centre agent through the CBQ Mobile App **without repetitive verification**. The solution was introduced to simplify customer interactions, reduce effort, and provide a more seamless banking experience by integrating customer support directly into the digital banking journey.

Traditional call-centre interactions have long been defined by friction: dialling an external number, navigating automated menus, and verifying identity through repetitive questions — often before even reaching the issue at hand. CB Connect dismantles this model entirely.

The result is not merely faster service — it is a fundamentally better conversation. Agents can engage with the customer's actual needs from the very first second, eliminating the procedural overhead that has historically frustrated callers.

1st Bank in the region
to offer in-app
direct calling

SECURE, SEAMLESS, AND PRE-VERIFIED

Through secure authentication during mobile app login, customers can speak directly with a live agent without the need for repetitive identity verification — significantly reducing call handling times and improving the overall support experience.

The solution also enhances transparency by allowing customers to view their live queue position in real time while waiting to be connected, minimising uncertainty and improving customer satisfaction.

CB CONNECT: KEY CAPABILITIES



Secure by design

Authentication is completed during CBQ Mobile App login — identity is never verified twice. Every call is protected by the Bank's full digital security framework.



Instant agent connection

A single tap places the customer directly with a live agent — no external number to dial, no IVR menus, no helpline to remember.



Real-time queue visibility

Customers can view their live position in the call-centre queue, eliminating uncertainty and delivering full transparency while waiting to connect.



Operational efficiency

Agents focus immediately on customer needs upon connection, resulting in faster issue resolution, improved productivity, and higher first-contact resolution rates.

BUILT FOR EFFICIENCY

From an operational perspective, CB Connect improves efficiency by enabling agents to focus immediately on customer needs upon connection, resulting in faster issue resolution, improved productivity, and higher first-contact resolution rates.

PART OF A BROADER STRATEGY

CB Connect is not an isolated product launch — it is a direct and tangible expression of Commercial Bank’s strategic direction, supported and enabled by three interconnected pillars: Technology & Innovation; Digital; and Talent, Teamwork & Culture.

Together, these pillars define how Commercial Bank is building a faster, smarter, and more human bank for the region — and CB Connect sits at their intersection.

SUPPORTED AND ENABLED BY THREE INTERCONNECTED PILLARS

By combining convenience, security, transparency, and operational efficiency, CB Connect continues to enhance customer engagement while supporting the Bank’s commitment to delivering seamless and differentiated digital banking services.

The capability supports Commercial Bank’s broader digital transformation strategy by delivering a faster, more secure, and customer-centric service experience — reinforcing its position as a digital leader and innovator in the region.

65,000+

Customer calls handled since launch on 24 March 2026

This steady growth demonstrates customers’ confidence in the channel and highlights the effectiveness of integrating customer support directly within the mobile banking experience.

WHAT THIS MEANS FOR CUSTOMERS

Every CB Connect interaction is faster, more secure, and more human than what came before. Pre-verified authentication means no repetitive questions. Real-time queue visibility means no anxious waiting. A single tap means no dialling, no navigating menus, no starting over.

For customers across Qatar, it means banking that fits the pace of their lives — support that is always one tap away, always intelligent, and always on their terms.

AVAILABLE NOW ON THE CBQ MOBILE APP

CB Connect is available to all CBQ Mobile App users. Download or update the app to experience seamless, secure, and instant banking support.

For more information, please scan the QR Code



Technology & Innovation

Modernising infrastructure to support speed, scalability, and efficiency — the technical backbone that makes CB Connect possible at scale.



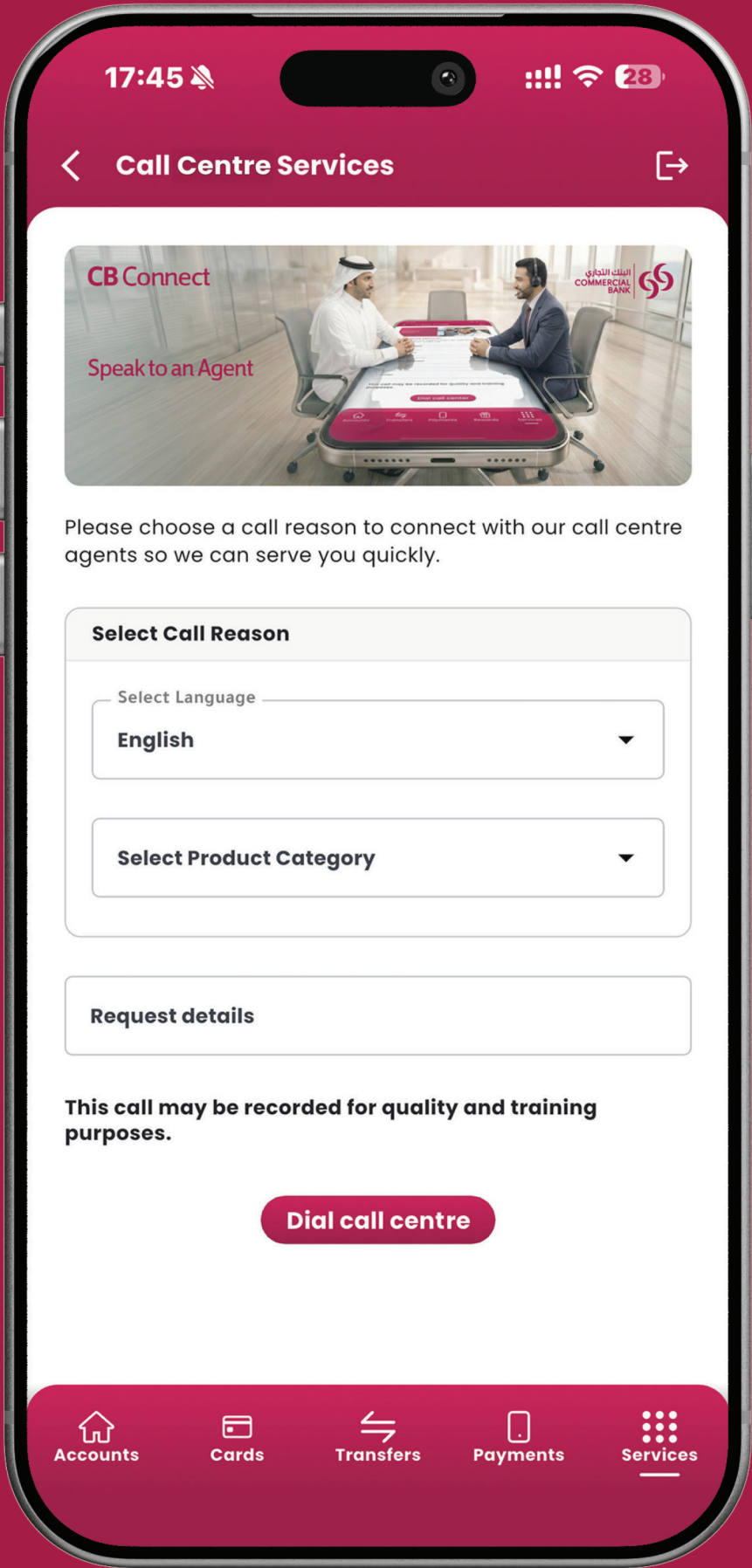
Digital

Enhancing onboarding, client servicing, and cross-channel engagement with seamless mobile journeys and personalised experiences across Wholesale and Retail banking.



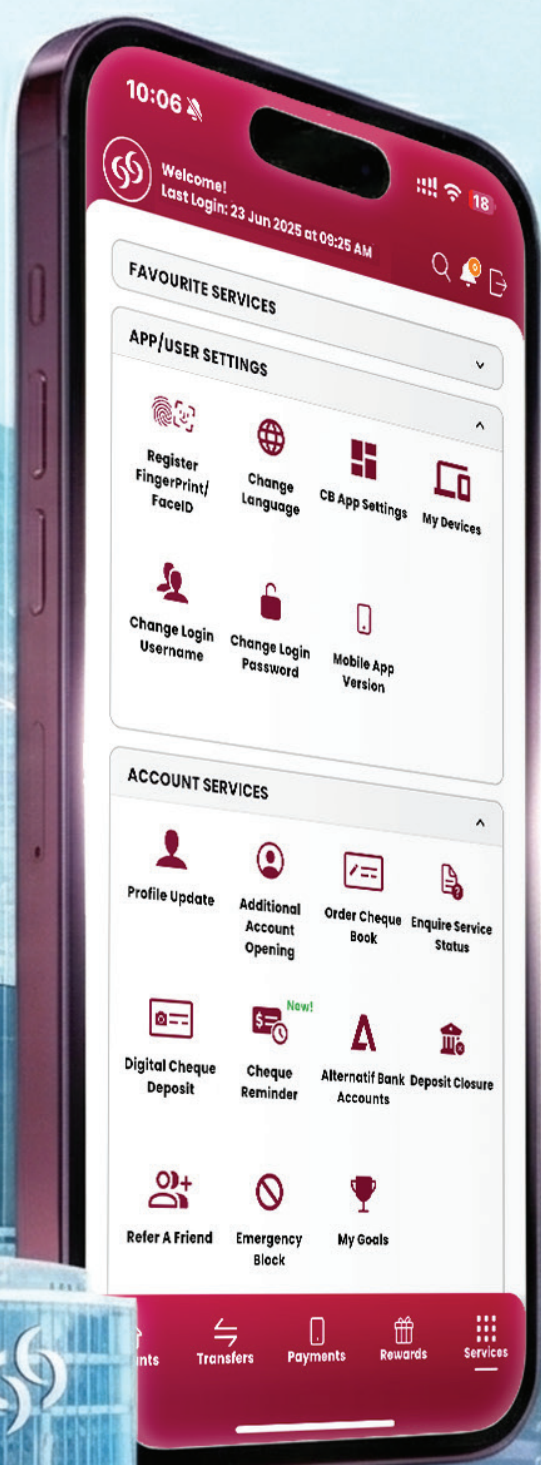
Talent, Teamwork & Culture

Equipping people with tools to deliver outstanding service — CB Connect empowers agents to focus immediately on what matters most: resolving customer needs.





**Your banking made effortless
in Qatar with access to
award-winning digital services.**



For more information,
please scan the QR code

