A SUMERGE WHITE PAPER

AGENTIC AI SERIES — 01

From Digital to Intelligent

How MEA organizations will reimagine themselves for the agentic era.

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What's inside

INTRODUCTION

The picture most leaders cannot yet see

Picture a moment that does not yet happen in most organizations, but soon will.

An employee needs to renew a contractor's permit before it lapses. She does not open four systems, fill three forms, and wait for two approvals. She states what she wants — *renew this permit before it expires* — and something acts on it. It checks the contract, validates the documents against policy, confirms the budget, submits the renewal, and tells her it is done. Not a recommendation. Not a draft for her to process. The thing she wanted, carried out.

That "something" is an AI agent, and the shift it represents is larger than it first appears. For a decade, artificial intelligence in the enterprise mostly produced advice — a prediction, a score, a recommendation that a human then had to act on. An agent does not advise. It acts. And once software can be given a goal and trusted to pursue it across the organization's systems, the question stops being which tasks to automate and becomes something much bigger: what would this institution become if it could put a capable worker on everything at once?

This is not a description of a distant future, and it is not a story about somewhere else. It is being built here — and in the Gulf states especially, it is being built on unusually strong ground: citizens who already bank and deal with their governments entirely from a phone, and leadership that treats being first not as a slogan but as a national objective. The region is not uniform; its organizations sit at very different stages of readiness. But those furthest along are among the most prepared in the world for what comes next.

What they lack is not capability. It is a clear picture of what to build with it.

Most leaders sense that agentic AI changes things, but cannot yet see how — what their organization actually becomes, what work looks like, where the humans go, what has to be true underneath. This paper is an attempt to draw that picture clearly: why the last era of AI underdelivered, why this one is different in kind, what it means to reimagine an institution around agents rather than bolt them onto it, and what it takes to do that on a foundation an organization controls. It is written for the people who will have to lead that reimagination — and for a region with an unusual chance to lead it first.

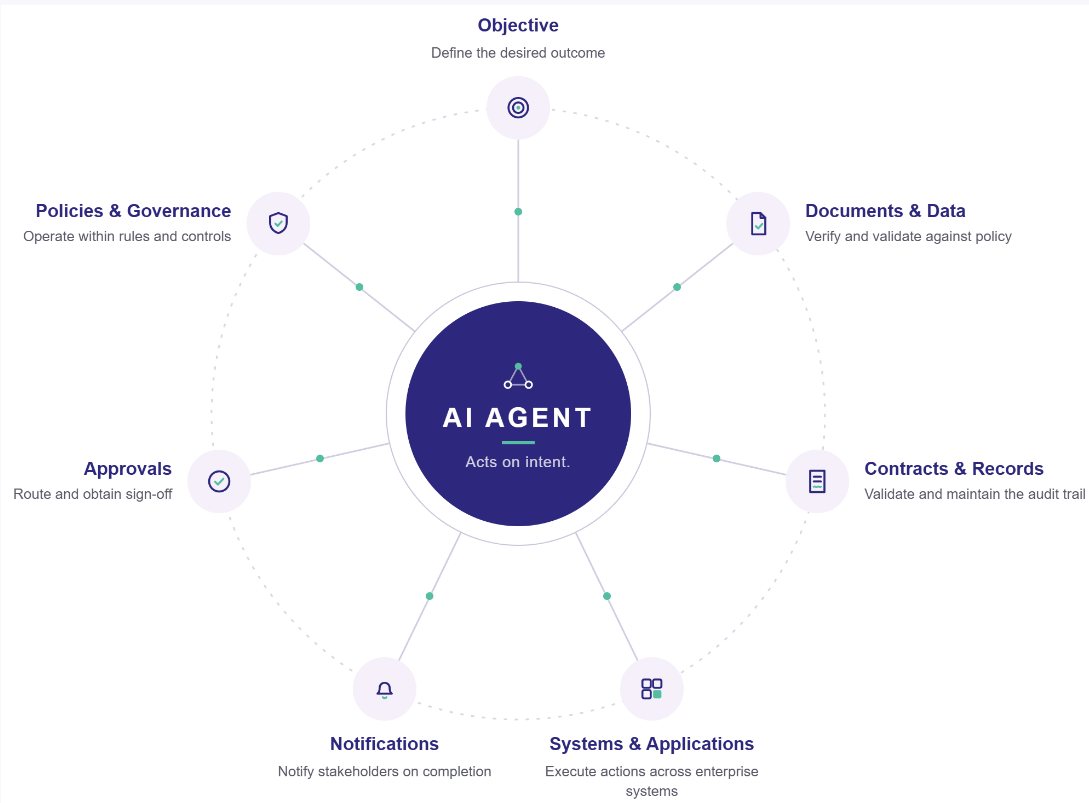

Figure 1 · The AI agent at the center of the enterprise: given an objective, it draws on documents, policies, approvals, and systems to act on intent.

SECTION ONE

01 · Why the last AI era underdelivered

For the better part of a decade, the enterprise was promised that artificial intelligence would transform the business. It largely didn't — and it's worth being honest about why, because the reasons are about to matter again.

The last wave of AI was, overwhelmingly, machine learning in the back office. Fraud detection. Churn prediction. Demand forecasting. Next-best-offer. Recommendation engines. Real capabilities, often technically excellent — and almost all of them variations on a single act: producing a prediction, a score, or a recommendation that a human being then had to read, interpret, and act upon. The intelligence sat at the edge of the business, advising. The work itself stayed exactly where it was.

To get even that far, organizations paid an enormous entry tax. Data lakes. Warehouses. Years of pipelines, cleansing, governance programs, and migrations — all underwritten by the same promise: get the data ready, and the value will follow. For most, the data got ready and the value didn't. Not because the work was done badly, but because clean data feeding a model that only advises runs into the same ceiling regardless of how good the data is — the model can inform a decision, but a human still has to make it and execute it. The bottleneck was never only the data. It was the human step the model fed into.

And underneath it all sat a quieter dysfunction, the one nobody likes to name: AI was run as a hunt for use cases. A capability looking for a problem.

> *"AI was run as a hunt for use cases — a capability looking for a problem."*

The data team — or a vendor — would arrive and ask the business, *where can we apply this?* The question itself was the flaw. It started from the technology and worked backward toward the business, which meant AI was forever bolted onto how the organization already worked rather than changing it. Use cases were found, models were shipped, dashboards were lit up — and the operating model didn't move an inch. Impact was capped before the first model was trained.

This is the part that matters for what comes next. The disappointment of the last era was not a failure of effort, talent, or budget. It was structural. Intelligence that can only advise is bounded by the human capacity to act on it — and no amount of data preparation raises that ceiling. Which is precisely why the agentic era is different in kind, not in degree. It changes the one variable the last era never could: who does the acting.

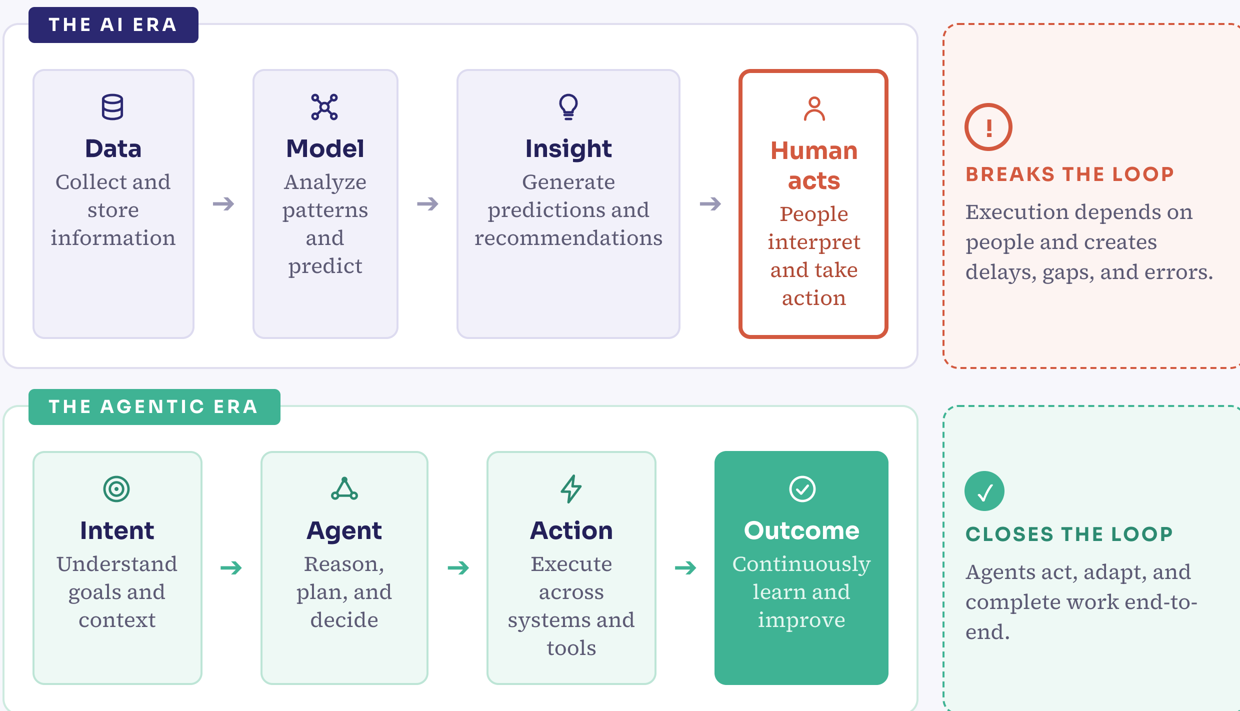

Figure 2 · The structural difference: the last era ended in a recommendation a person had to act on. The agentic era closes the loop.

SECTION TWO

02 · The agentic era is different in kind

So what actually changed?

An agent is not a better model. It is a different kind of thing entirely. Where the last era's AI produced an output and stopped, an agent is given a goal and pursues it. It reasons about what the goal requires, breaks it into steps, draws on the systems and data it needs, follows the organization's procedures, decides what to do, and then does it — calling the services, updating the records, completing the transaction. It doesn't hand a human a recommendation to act on. It acts. It is, in effect, your most competent employee: one who knows the policies, works out what needs to be done, and has the access and the tools to do it.

That single shift — from advising to acting — is the entire difference, and it is enormous. The last era's intelligence sat beside the work. Agentic intelligence sits inside it. The model that once told a loan officer which applications looked risky is replaced by an agent that verifies the documents, checks them against policy, clears the routine cases, and escalates only the genuine exceptions to a human. The work didn't get a smarter advisor. The work got done.

This is why the most useful way to think about an agent is not as software but as a new kind of worker. Agents take on goals, operate across the organization's systems, and produce outcomes — which is what employees do.

> **"They join the workforce."**

And once you see them that way, the implication arrives on its own: an organization is about to be able to deploy capacity, judgment, and action at a scale and speed its headcount never allowed. A bank can give every customer the kind of attentive, proactive relationship manager that was previously reserved for its wealthiest clients — not a chatbot that answers questions, but an agent that watches the account, anticipates the need, prepares the case, and acts on it. An operation that used to move at the pace of available people can now run continuously, with humans supervising the exceptions rather than processing the queue.

This is the capability the last era could never reach — not because its models were weak, but because advice doesn't change throughput and action does.

SOFTWARE, AS WE KNEW IT	AGENTS, AS A WORKFORCE
• Waits to be operated • Produces outputs a person must act on • Scales features, not capacity to act	• Takes on goals and pursues them • Works across the organization's systems • Produces outcomes, continuously, at scale

Figure 3 · The most useful way to think about an agent is not as software but as a new kind of worker.

The question stops being *where can we apply AI*. It is *how we would run this organization if we had an unlimited, capable workforce to put on the roles that matter most* — if action were no longer scarce.

And that is not a question for a data team. It is a question about the business itself.

SECTION THREE

03 · This is a business reimagination, not an IT initiative

Here is where most organizations are about to repeat the mistake.

The agentic era has arrived, and the reflex is already visible: assemble a team, survey the business, go hunting for use cases. *Where can we deploy an agent? Which process can we automate?* It is the same question that defined the last era — *where can we apply this technology?* — and it will produce the same result, for the same reason. It starts from the technology and works backward toward the business, so the agent gets bolted onto the organization exactly as it runs today. You automate a step. You shave a cost. The operating model doesn't move. And the impact falls short of the investment once again.

The agentic era doesn't reward that question. It punishes it.

To see why, look at how your organization is actually built. Every process in it was shaped by one stubborn fact: a person had to do it. And because people are finite, work waits — it queues, it batches, it takes five business days. You built tiers of service: the attentive treatment for the few clients who justified the headcount, a slower lane for everyone else. None of it was chosen. It was the shape the organization was forced into because the people who do the work are the scarcest resource in it.

Agents change that fact — not by replacing the people, but by lifting the ceiling they were always pressed against. They take on the work that used to wait for a free pair of hands, so things that were never possible at scale suddenly are. The ministry that made citizens navigate forms because there were never enough caseworkers can let them state what they need and have it carried out. This is not the same service made cheaper. It is service that was impossible yesterday becoming ordinary tomorrow — capacity the organization never had, not capacity it is cutting.

And once that ceiling lifts, every compromise built beneath it becomes negotiable. The queues, the tiers, the handoffs — none are laws of nature. They were consequences of scarcity, and the scarcity is what just changed. But they don't remove themselves. Someone has to look at the organization and ask what it would now do differently.

That is not a technology question, and it cannot be answered from inside IT — because IT cannot reauthorize how the business chooses to operate. The bank that gives every customer a proactive relationship manager has not run an IT project; it has decided what kind of bank it intends to be. The ministry that fulfills intent instead of processing forms has redesigned its relationship with the public. These are operating-model decisions, and they sit with the people accountable for the operating model.

Some organizations will go looking for places to put some agents. Others will ask a different question entirely — and rebuild around the answer.

> *“What would you build if you could put a capable worker on everything at once?”*

SECTION FOUR

04 · How to reimagine, systematically

So the question becomes: *what would you build if you could put a capable worker on everything at once?* — and that question is too big to answer by instinct. Left unstructured, it collapses straight back into use-case hunting, which is the failure we already named. The difference between reimagination and another disappointing pilot is whether the organization has a disciplined way to ask the question across the whole business, rather than wherever a team happens to start looking.

In practice, the reimagination has to happen in four places. They are not technology categories; they are the parts of an organization where agents change what is possible. Most institutions will recognize all four in themselves immediately.

01

The way it serves the people it exists for

Every organization has someone it serves — a customer, a citizen, a member — and a relationship shaped by what it could afford to offer at scale. This is where the proactive relationship manager for every client lives, where the citizen who once navigated forms now states an intent and has it fulfilled.

The question here: if attention were no longer rationed, what would we give the people we serve that we never could before?

02

The way the work gets done

Behind the service sits the operation — the processing, the casework, the back office where things queue because a person has to handle them. This is where agents take on the work that used to wait, where an operation that moved at the pace of available staff begins to run continuously, with people supervising exceptions rather than clearing the backlog.

The question: which of our constraints exist only because work needed hands, and what happens to the operation when that is no longer true?

03 The way decisions get made

The last era put a model beside the decision-maker to advise. The agentic era can prepare the decision end to end — gathering what's needed, assembling the case, surfacing the judgment call to the human who should own it, and carrying out the rest.

The question: where are our best people spending their judgment on preparation a capable agent could have done for them?

04 The way the organization stays within its rules

Every regulated institution runs on policy, procedure, and the obligation to prove it followed both. Agents that act must act within those rules — but agents can also do the compliance work itself: monitoring transactions, checking them against policy, assembling the audit trail, flagging the exception for a human. Compliance shifts from a check performed after the fact to something enforced in the moment — both by the way agents are designed and as work the agents carry out.

The question: what becomes possible when the rules are enforced as the work happens, rather than audited once it's done?

Figure 4 · Not a menu to pick from — a whole. Reimagining one without the others creates a promise the organization cannot keep.

An organization that reimagines its service but not its operation creates a promise it cannot keep; one that reimagines decisions but not compliance builds speed it cannot defend. The reimagination is the exercise of moving across all four with intent — and that is harder than it sounds. Asking the right question in each, in the right order, with a clear view of what to change and what to leave, is a discipline in its own right. It is the part that separates institutions that will reimagine from those that will simply automate. It is, in our experience, where the real work is.

And it is not work the business can do alone, nor work that can be delegated to technology teams the way the last era's projects were. Reimagining an operating model around agents demands people who understand the business deeply enough to know which compromises were scarcity and which were intent — sitting with people who understand the technology deeply enough to know what an agent can genuinely do today and what remains aspirational. The failure mode on one side is ambition untethered from reality; on the other, automation dressed up as transformation. The reimagination happens in the room where both are present — business and technology fluency in agentic systems, co-creating, neither leading from a distance. That room is where the answers are good.

But can your organization actually do this?

It is the right question to ask next, and the honest answer is that it depends on what you have already built. Agents don't act in the abstract — they act by reaching across the systems an organization already runs. That reach has to exist before an agent can do anything at all. And here the region splits: some organizations are far closer than they realize, others have real foundational work ahead. The gap is not about ambition. It is about plumbing.

For years now, the work that we have been doing across MEA has been exactly this. The cloud-native transformations. The migrations off monoliths and onto microservices. The patient, unglamorous building of APIs — for internal integration, for partners, for government-to-government services that let one entity act on behalf of another. At the time it often felt like plumbing: necessary, expensive, hard to explain to a board. It turns out it was the foundation. That composable, loosely-coupled, well-integrated estate is precisely what agents orchestrate over — and the institutions that did the work are now standing on it, whether they planned to or not.

This is why some will move in quarters and others in years. The organizations that built the foundation are closer than they think; the agentic layer has something real to stand on. The ones still running monoliths and point-to-point integrations now know what to fix first — and the gap between the two is about to become a competitive distance that is hard to close. The plumbing was never just plumbing. It was the head start.

That foundation has to carry real weight. Which raises the question the next section answers: what does an organization actually need in place to let agents act?

SECTION FIVE

05 · What it takes to let agents act

Everything to this point has been about the what and the why. This section is about what an organization must actually have in place — because an agent that acts is only as trustworthy as the foundation it acts on, and this is where ambition meets engineering.

It is worth being honest about the shape of what's required, without pretending a diagram settles it. A few things have to be true.

01 A layer that does the thinking

The brain of the system. This is where the agents live: they hold a goal, reason about what it requires, plan the steps, and coordinate the systems that carry it out. This is the part that is genuinely new. The last era had models; it had nothing that could hold a goal and drive it to completion. This orchestration layer is the difference between a clever feature and an agent that finishes the job.

02 The right models and knowledge to reason with

The language models that do the reasoning, the smaller specialized models that handle particular tasks, and the retrieval that grounds them in the organization's own data and documents rather than in generic training. An agent is only as good as what it knows and what it can think with; this is the layer that supplies both.

03 Reach into the organization's systems

To actually do things in the platforms where the work lives, not merely talk about them. This is where the API and integration foundation from the previous section becomes load-bearing, and where the next step is making those capabilities available to agents as tools they can call safely — a lift from today's APIs to agent-callable interfaces that is real work, not a switch to flip. The organizations furthest along are already exposing their services this way; it is fast becoming the interface between what an organization can do and what its agents can do on its behalf.

04 Observability

The ability to see what agents are doing, why they did it, and whether they are still operating within their bounds. An agent that acts without a trace is not an asset; it is an unbounded liability.

> *"An agent that acts without a trace is not an asset. It is an unbounded liability."*

The institutions that will scale agents are the ones that can watch them as closely as the work demands, in real time, with a record that holds up to scrutiny.

05 Governance built into the act itself

Not a policy document, but rules enforced at the moment an agent acts, with the human accountability lines drawn clearly: what an agent may do alone, what requires a person, where the escalation goes. In a regulated institution this is not an afterthought to add later. It is a design input from the first day.

06 A foundation the organization controls

In this region, that is not a preference, it is the premise. But control does not mean one rigid deployment. In practice it is a spectrum, and the right point on it is a function of data classification, sector rules, and the specific workload. For the most sensitive environments, that means fully on-premises — nothing leaves the organization's own walls. For many, it means in-country or regional sovereign cloud. And for a great deal of real-world work, it means hybrid: the sensitive core runs locally, while specific, permissible calls — to a model or a service that policy allows — reach a regional or even a global provider, deliberately and within the rules. What was an aspiration two years ago is now buildable across that whole range: on-premises capability, in-country cloud, sovereign zones, and the compute agents require, available within national borders. The point is not where the workload runs as a matter of dogma. It is that the organization decides, by design and per workload, exactly what stays in and what may go out — and can prove it.

THE SHAPE OF AN AGENTIC FOUNDATION

Orchestration & Agents — the brain: hold a goal, reason, plan, coordinate

Models & Knowledge — the models and retrieval agents reason with

Tools & Integrations — the systems and APIs agents reach into to act

Observability — see what agents do, and why

Governance — rules and human accountability, enforced in the act

Sovereign Foundation — in-country / on-prem / hybrid: data, models, compute you control

Figure 5 · A silhouette, not a blueprint — the layers an agentic organization needs, with the engineering held for a dedicated paper.

Two things are worth naming about this region specifically. The first concerns the rules — and the honest picture is more encouraging than the usual hand-wringing suggests. No market has finished writing its AI regulations, and most countries here are no exception. But finished regulation is not what matters most right now; clear direction is, and that direction is already visible, moving fast, and landing first exactly where it counts — in financial services.

At the time of writing, Saudi Arabia's SAMA governs the use of AI in finance, and its Digital Government Authority has already published thinking on autonomous agents in public services. The Central Bank of the UAE has issued guidance to licensed financial institutions on the responsible use of AI, including human oversight and a customer's right to a human review of an automated decision. Qatar's central bank has issued binding AI guidelines for the firms it licenses. The rulebook is not yet thick — but the direction is coherent, and in much of the region the same institutions setting the national ambition are shaping the rules. An organization building toward agentic operations is building with the grain of where regulation is heading, not against an unknown.

This is exactly why the foundation matters more than the timeline. Look at what the regulators who have moved already ask for: governance, human accountability for automated outcomes, transparency, explainability, oversight of the models in use. These are not exotic future requirements — they are what a properly built agentic foundation provides on day one. An organization that builds this way is not gambling on what the regulation will eventually say; it is already substantially aligned with the direction every serious regulator in the region has taken. When the dedicated regulations arrive, it will be adjusting, not rebuilding — rather than revamping its architecture under a compliance deadline.

The second thing worth naming is language. Agents here must be native to the language and context they serve — **Arabic as a first-class capability, not a translation layer bolted to the side.** An agent that serves a citizen or an employee in this region has to understand them as they actually are. That is a regional requirement, and increasingly a regional capability.

Figure 6 · The two regional considerations: language and regulation. Agents built here must understand people as they are — and operate within rules enforced with human oversight.

We have kept this deliberately at the level of shape rather than blueprint. The actual reference architecture — how these layers fit, what sits where, the engineering decisions that make the difference between a pilot and production — is a subject that deserves its own treatment, and we will give it one. For now, the point is narrower and more important: an organization does not need to have all of this perfected to begin. It needs to know what it is building toward.

SECTION SIX

06 · Why this region leads

The agentic era rewards a specific set of conditions, and across this region they are spread unevenly — which is worth saying plainly. The Gulf states, and the leading government and banking institutions within them, hold these conditions in a concentration few places on earth can match. Elsewhere in the region, organizations sit further back on the same path. This is not a weakness in the regional story. It is the regional story — because the institutions closest to these conditions will realize the benefits first, and the distance between them and the rest, inside the region as much as beyond it, is about to become a generation.

Consider what those conditions are.

The foundation, already built

Organizations here spent the last decade building the cloud-native architectures, the APIs, the integrated government and banking systems that agents need to act. That work is done, or well underway. Much of the world is now discovering it has to do it first.

A population that is ready

This is one of the most digitally fluent populations anywhere — citizens and customers who already bank and deal with their governments entirely from their phones, who have not needed a branch or a counter in years, and who grow impatient when a service makes them wait. The agentic experiences described in this paper will not meet a hesitant, low-trust audience here. They will meet one that is ready, and already asking for more.

A mandate from the top

The reimagination this paper calls for needs a mandate from the top — the authority to redesign an operating model, not just optimize a function. In much of the Gulf, that authority is unusually direct. National visions set the ambition, leadership drives adoption from the top, and the distance between deciding and doing is shorter than almost anywhere in the developed world. The thing that stalls transformation elsewhere — the slow, bottom-up, build-consensus grind — is far less of a constraint here.

Ambition the same size as the technology

Elsewhere — particularly in the slower, more cautious markets of the developed world — agentic AI is largely a cost story: do the same things with fewer people, trim the margin. Here, it is being taken up as something far larger. These are markets that want to be first, that treat innovation as a national objective and are willing to take the risk that leadership demands — a way to leapfrog, to build institutions that were not possible a decade ago, to deliver to citizens and customers at a level legacy economies cannot easily reach. Entire new entities are being stood up with no legacy at all, free to be agentic from their first day. The ambition of the region and the ambition of the technology are, for once, the same size.

The organizations that have the foundation, the mandate, and the nerve will pull away — not by a step, but by a generation. The ones that treat this as another technology cycle to manage will watch the distance open and find it very hard to close.

The agentic era will not be led by the organizations with the most data, or the biggest models, or the largest AI budgets. It will be led by the ones that looked at their institution and asked what they would build if they could put a capable worker on everything at once — and then had the foundation, and the will, to build it.

That question is no longer theoretical. The capability is here. The foundation is buildable.

"The only variable left is who moves first."

ABOUT SUMERGE

We are a leading technology company that transforms organizations with innovative solutions that elevate digital experiences, streamline operations, and modernize and integrate platforms.

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