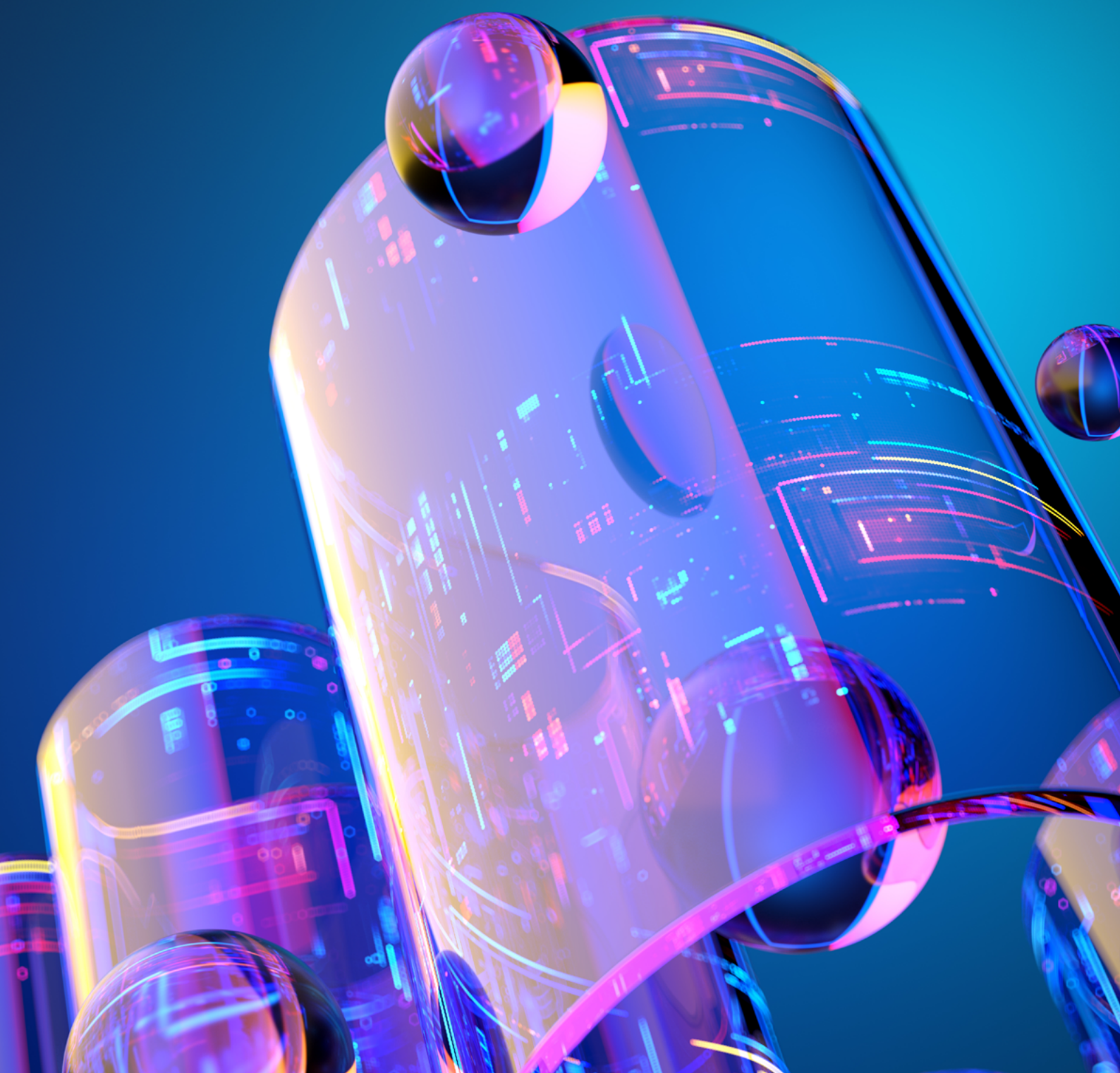


In collaboration with
Bain & Company



Unlocking Value: AI for Resilient Growth in MENA

INSIGHT REPORT
OCTOBER 2026



Contents

Foreword	4
Executive summary	5
1 Introducing the sprint to accelerate sustainability through AI	6
1.1 MENA's sustainability progress and the role of AI	6
1.2 The paradox of AI potential vs. action	7
1.3 Sprint methodology and engagement design	7
1.4 Cross-sectoral approach with sustainability leaders	8
2 Banking on AI: Where profit meets purpose	10
2.1 AI-driven sustainable finance transformation: From ambition to execution	11
2.2 The sprint to build Pulse	12
2.3 Main lessons learned from the Pulse build	13
2.4 What's next: Moving from prototype to scaled adoption	14
2.5 A regional blueprint for success	14
2.6 Looking ahead	15
3 Sustainable development and SME resilience: A Bahrain-led use case	16
3.1 AI-driven public-sector transformation: Translating vision to results	17
3.2 The journey to build SME SMART	18
3.3 Main lessons learned from the SME SMART build process	20
3.4 What's next: Moving from prototype to scaled adoption	21
3.5 A regional blueprint for success	21
3.6 Looking ahead	22
4 Harnessing AI for a resilient and sustainable energy sector	23
4.1 AI-driven energy sector transformation: From insight to impact	24
4.2 A regional blueprint for success	31
4.3 Looking ahead	31
5 Boosting cross-sector partnerships for sustainability adoption	32
5.1 Advancing cross-sector collaboration through AI	33
5.2 The journey to build SUSTAIN	33
5.3 Main lessons learned from the SUSTAIN build	36

5.4 What's next: Moving from prototype to scaled adoption	36
5.5 A regional blueprint for success	37
5.6 Looking ahead	37
6 Distilling cross-sector insights and accelerating the transition	38
6.1 Cross-sector insights	38
6.2 Accelerating the transition	40
Contributors	41
Endnotes	43

Disclaimer

This document is published by the World Economic Forum as a contribution to a project, insight area or interaction. The findings, interpretations and conclusions expressed herein are a result of a collaborative process facilitated and endorsed by the World Economic Forum but whose results do not necessarily represent the views of the World Economic Forum, nor the entirety of its Members, Partners or other stakeholders.

© 2026 World Economic Forum. All rights reserved. No part of this publication may be reproduced or transmitted in any form or by any means, including photocopying and recording, or by any information storage and retrieval system.

Foreword



Maroun Kairouz
Managing Director,
World Economic Forum

The Middle East and North Africa (MENA) region is navigating a period of heightened geopolitical and economic uncertainty, bringing the resilience of its economies, infrastructure and energy systems into sharper focus. In this environment, economic resilience and sustainable growth are no longer long-term ambitions but immediate strategic imperatives. Governments and industry leaders across the region are accelerating investments in energy security, critical infrastructure, technology and innovative financing to safeguard stability while strengthening the foundations for future growth. These needs are also openings: each one invites companies to innovate, build new capabilities and capture the opportunities that come with helping a region reinvent how it powers, connects and finances its future.

Artificial intelligence (AI) is one of the capabilities increasingly shaping this transition. Beyond its impact on industries and value chains, AI can help organizations improve productivity, optimize resource use, strengthen infrastructure management and respond more effectively to disruption. Applied thoughtfully, it can support more adaptive, efficient and sustainable economic systems and contribute to the region's broader resilience and competitiveness.

Leaders for a Sustainable MENA (LSM) is a World Economic Forum community of decision-makers committed to accelerating public-private cooperation across the MENA region to build a more sustainable, inclusive and resilient future. Since 2022, and in cooperation with Bain & Company (Bain), it has served as a regional platform



Christophe De Vusser
Worldwide Managing Partner,
Chief Executive Officer and
Chairman of the Board
of Directors, Bain & Company

bringing together policy-makers, business leaders, financial institutions and industry experts to advance practical solutions to shared challenges.

This report reflects a collaborative, hands-on approach to identifying and prototyping AI use cases for sustainable value creation. Drawing on prototype development sprints, in-depth executive interviews, surveys and insights from cross-sector collaboration, it distils emerging lessons into a practical guide for organizations across the region.

Consultations point to a consistent theme: AI holds meaningful potential to advance regional priorities, from strengthening climate and infrastructure resilience to improving operational efficiency, enabling investment and unlocking new sources of value. Realizing this potential, however, will require more than technological ambition. Governments and businesses will need to address persistent barriers, including data availability and quality, implementation costs, organizational alignment, capability gaps and effective governance.

The opportunity now is to move from promising individual applications towards scalable models for impact. Progress will require sustained leadership, collaboration and investment, alongside a clear focus on where technology can deliver the greatest economic, environmental and societal value. This report captures early lessons from that journey and lays the groundwork for a broader regional roadmap, with the aim of supporting leaders as they invest, innovate and build more resilient and sustainable economies.

Executive summary

AI for impact represents a \$1 trillion value creation opportunity for the MENA region.

Sustainable development priorities are constantly being reframed by the growing imperative to strengthen economic resilience amid rising global uncertainty and fragmentation. In the MENA region, this is further augmented by the priority of balancing economic growth with evolving geopolitical realities and resource constraints. As AI use continues to transform the global economic and innovation landscape, its potential for sustainable impact is clearer than ever. Yet translating vision into action has proven complex due to several barriers.

To bridge this divide, the World Economic Forum – through its [LSM community](#) – and Bain launched a joint programme to accelerate regional progress towards sustainability focusing on using AI. The programme brought together sustainability leaders from across MENA to explore pathways towards an AI-enabled, sustainable future.

The main findings were striking: if deployed at scale, AI could unlock more than \$1 trillion in value for the MENA region by 2030. That estimate includes up to \$200 billion in sustainable financing through the financial sector, \$370 billion in sustainable investment flows enabled by the public sector, \$250 billion in long-term asset losses avoided and \$90 billion in increased valuation through improved sustainability performance for the energy sector, alongside \$100 billion in sustainable projects launched via cross-sector partnerships.

The partnership also revealed several important lessons for applying AI for impact:

- Organizations should embrace sustainability as a driver of value creation, not merely as a risk-management tool.
- AI's true potential lies in reimagining how work is done not in introducing incremental improvements.
- Experimentation should start broad at first – then quickly prioritize execution to match high-value use cases.

- Leaders must connect the dots within and across their organizations. That requires embedding sustainability into AI strategy (and vice versa), engaging and upskilling cross-functional teams and building external coalitions.
- Sustainability teams should play a key role in strategic and technical decision-making.

Leaders should also translate their AI intent into practical roadmaps that clearly define how AI will speed progress towards meeting sustainability goals. This begins with a clear assessment of the organization's AI maturity, including current practices, performance and initiatives. Leaders can then shape a well-defined sustainability ambition that acknowledges organizational readiness and builds on strategic priorities. Such clarity allows leaders to identify processes to improve, build lists of use cases and select the most promising examples to prototype and scale – and maintains focus on those with the highest sustainability and financial returns.

Throughout this journey, organizations need guardrails. An operating and governance framework should provide clear accountability and oversight and prescribe ways of working to ensure sustainability efforts remain cohesive, transparent and effective through execution.

The path forward also calls for collective action to accelerate AI's role in sustainability across MENA. This means deepening public–private partnerships to align priorities and mobilize resources, strengthening knowledge-sharing networks and alliances and investing in capability-building to equip institutions and talent to create and scale lasting impact.

1

Introducing the sprint to accelerate sustainability through AI

With coordinated action, investment and experimentation, AI can unlock economic and sustainability value.



1.1 MENA's sustainability progress and the role of AI

Gaps in sustainable development across the MENA region continue to reflect deeper structural constraints on long-term economic resilience. While global benchmarks such as the Sustainable Development Goals point to uneven progress – with only 18% of targets on track and nearly one-fifth regressing since 2015¹ – the implications for the region are more immediate. With an average score of 59.8, MENA economies continue to face challenges such as financing, capability gaps and uneven policy implantation, limiting their ability to sustain growth and adapt to disruption.²

At the same time, rapid advances in technology – and particularly in AI – present a timely opportunity to address these constraints. AI applications have the potential to accelerate progress across a wide range of development and economic priorities, strengthening productivity, improving resource allocation and supporting more resilient, future-ready systems across the region.³

1.2 The paradox of AI potential vs. action

Despite its clear potential, there is a gap between AI ambition and action. In a recent survey, the MENA Chief Sustainability Officers Network (the CSO Network) recognized AI's transformative potential for advancing sustainability but reported limited tangible progress: 89% of respondents see high or very high potential for AI to advance their organizations' environmental, social and governance goals, but only between 40% and 55% (depending on the use case) describe their sustainable AI adoption as "piloting" or "scaled", highlighting a critical execution gap across the region.⁴

This gap arises from core structural barriers rather than technical challenges such as data, resources or technology. Lack of a systematic approach and robust decision-making processes, inability to treat sustainability as a value creation lever and a tendency to use AI to bring about minor, rather than transformational, improvements are highlighted as the top three roadblocks. Many organizations struggle to quantify financial or sustainability return on investment (ROI), and only a third of CSOs are actively empowered to define or drive AI initiatives. The result is a clear gap between AI ambition and action – one that must be addressed to unlock AI's full sustainability potential.⁵

1.3 Sprint methodology and engagement design

For this initiative, Bain applied a sprint-based delivery approach to ensure the programme was value-driven, experimentation-focused and executed within a defined timeframe. The approach emphasized agile experimentation and cross-functional collaboration, including diverge-and-converge brainstorming, rapid prototyping and minimum viable product thinking. Collaboration across stakeholders was prioritized throughout, especially in the early stages of ideation and during user testing, building on Bain's experience with sprint-based delivery models.

Core elements of the plan were consistent across all developed tools. Adaptations were made when necessary, tailored to the unique circumstances of each sector and organization. Close collaboration was maintained throughout the sprint to identify tool refinements and ensure that the deliverables created value. Post-handover, a scale-up plan and roadmap were provided to integrate the AI tool within the partner organization.

Each sprint included four streams (see Figure 1):

- **Stream 00:** Involved establishing the working team structure, clarifying sprint roles (e.g. AI team, user-testing group), aligning on milestones and securing data access for effective execution.
- **Stream 01:** Consisted of a cross-functional kick-off workshop to identify five to seven high-impact use cases, leveraging Bain's use-case framework for each sector and a prioritization matrix (see Figure 2). During a post-workshop alignment session, the team selected a use case to prototype, determined the project cadence and set milestones.
- **Stream 02:** Pivoted into tool design and coding. At 80% completion, the prototype was tested by a representative user group to collect and incorporate feedback and ensure readiness.
- **Stream 03:** Captured sector-specific guidelines and prototype success factors, culminating in a roadmap for full-scale deployment.

FIGURE 1 Each eight-week sprint was executed in four streams

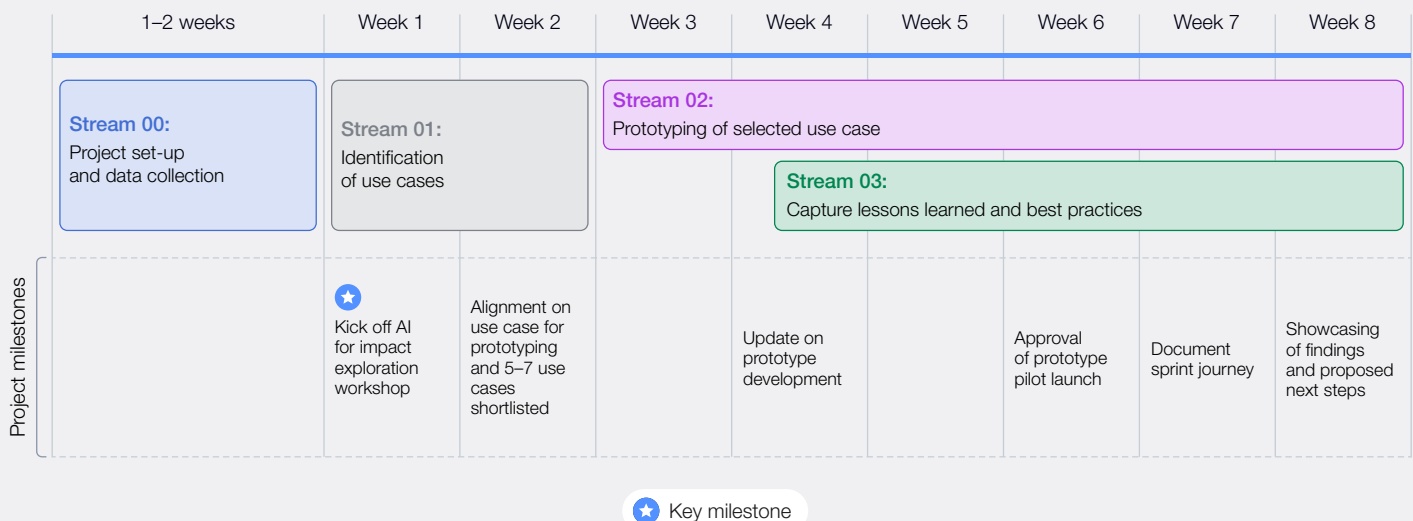
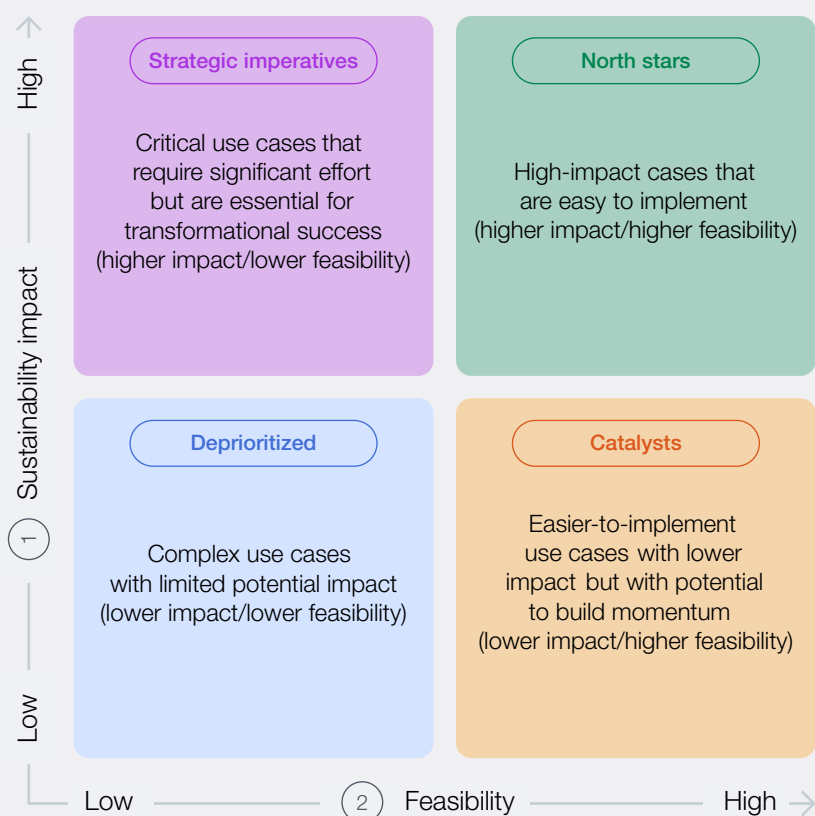


FIGURE 2 | The prioritization matrix helped partners evaluate and select high-impact use cases



Source: Bain & Company

1.4 Cross-sectoral approach with sustainability leaders

To help bridge the gap between AI for sustainability ambition and scaled implementation, the World Economic Forum and Bain partnered with four leading regional organizations: First Abu Dhabi Bank (FAB), the Ministry of Sustainable Development of the Kingdom of Bahrain (MOS), Abu Dhabi National Oil Company (ADNOC) and the Ministry of Economy and Planning of the Kingdom of Saudi Arabia (MEP). Together, these partners reflect diverse industries and sectors within the region, spanning financial services, the public sector and energy.

Despite having varied market contexts, these organizations are united in their sustainability and digital ambitions and offer a comprehensive view on how AI can unlock sustainability impact in critical industries.

FAB is MENA's largest financial institution (as of year end 2025), a transformative leader that has committed to deploying AED 500 billion (\$135 billion) in sustainable finance by 2030 and is making steady progress towards this goal.⁶ The bank is seeking to transform the financial services sector through AI and technology, supported by its partnership with Microsoft to build an AI Innovation Hub.⁷

MOS is Bahrain's leading authority on national sustainability, the SDG agenda and the Kingdom of Bahrain's 2060 net-zero commitment.⁸ The Kingdom has embraced AI and innovation as a priority, mobilizing relevant policies and institutions and investing in labour force upskilling, among other things.⁹

ADNOC is the United Arab Emirates' energy sector champion and a transformation front-runner with an ambitious 2030 sustainability strategy, targeting net-zero emissions by 2045 and deployment of 100 GW of renewable capacity by 2030.¹⁰ ADNOC's pioneering ENERGYai platform illustrates how AI can enhance decision-making, operational efficiency and sustainability performance.¹¹

MEP is Saudi Arabia's central economic planning authority, tasked with steering the Kingdom of Saudi Arabia's sustainable development agenda under Vision 2030. It has been advancing AI adoption in the Kingdom's economic value chains through partnerships with the Saudi Authority for Data and Artificial Intelligence.¹²

TABLE 1 | Overview of the sprint participants and focus

Sprint participant	Headquarters location	Industry focus	Sprint focus
First Abu Dhabi Bank (FAB)	UAE	Financial services	AI's potential to accelerate opportunity discovery, improve data accuracy and support decision-making across the sustainable finance life cycle
Ministry of Sustainable Development (MOS)	Bahrain	Public sector	AI's role in organizational capability development, facilitating sustainability reporting and unlocking access to financing for small- and medium-sized enterprises
Abu Dhabi National Oil Company (ADNOC)	UAE	Energy and natural resources	AI's potential to assist in business resilience and climate adaptation as well as its ability to enable complex, multisector organizations to measure, benchmark and improve their enterprise sustainability performance
Ministry of Economy and Planning (MEP)	KSA	Cross-sector	AI's role in facilitating cross-sector partnerships to bring diverse players together to accelerate sustainability impact

These partnerships highlight AI's transformative potential across the sustainability value chain – and how it can enhance value creation, institutional readiness, resilience and strategic partnerships to drive long-term impact.



Banking on AI: Where profit meets purpose

AI is a critical tool for addressing banking's combination of operational complexity, governance and regulatory challenges — alongside rising customer expectations.

Financial institutions are increasingly pressured to deliver more with less, and product offerings are becoming more complex. Service expectations have risen, even as resources and internal budgets are restricted.

Early adopters of AI in banking have used it to create efficiencies and build foundations for future revenue growth, focusing on customer interactions and providing support for banking teams. For example, AI is already powering:

- End-to-end “know your customer” (KYC) processes, including real-time identification and compliance checks that mitigate human error and increase speed
- Fraud detection that adapts and evolves with new threats, becoming stronger and smarter over time
- Virtual agents that can handle entire customer conversations, allowing banks to shift resources to higher-touch interactions
- Generative co-pilots that offer insights to help bankers work more effectively and efficiently
- Real-time credit underwriting using unstructured data, enabling banks to provide better and faster responses to clients

These and other uses are transforming how banks operate, serve customers and scale product offerings. As technology advances, opportunities will continue to grow. Institutions that do not adapt risk being left behind, constrained by traditional products and inefficient processes.

With agentic AI, organizations have now moved past rules-based technology and are using AI to learn, reason and respond. The future of AI in banking has two critical elements: scaling responsibly what has already been successfully implemented and creating guardrails and governance models to ensure trust and transparency.

AI's power can be applied across many domains, including sustainability and sustainable finance. Global financial institutions are pursuing ambitious net-zero goals and mobilization of capital to support the transition.

Across the world, commercial banks alone have the potential to unlock more than \$600 billion annually in additional financing linked to net-zero projects.¹³ Cumulatively, commercial investments could reach \$1.5 trillion per annum by 2030.¹⁴

Yet in 2024, the MENA region mobilized only about 1% of its GDP for sustainable finance, compared with ~4.6% in the European Union.¹⁵ If that disparity remains, the region's gap could reach \$675 billion by 2030.¹⁶

However, the road ahead is full of challenges. Financial institutions must overcome fragmented datasets, operational roadblocks and unclear risk models. AI can help clear these hurdles – and others – if applied properly across the value chain.

2.1 AI-driven sustainable finance transformation: From ambition to execution

First Abu Dhabi Bank (FAB) partnered with the World Economic Forum and Bain to explore how AI could accelerate sustainability outcomes for MENA's financial institutions. FAB is a key player and the largest bank (as of year end 2025) across the MENA region, with a global footprint in 20 markets. It offers corporate, investment and personal banking services, with a special focus on innovation, sustainability leadership and regional economic development.

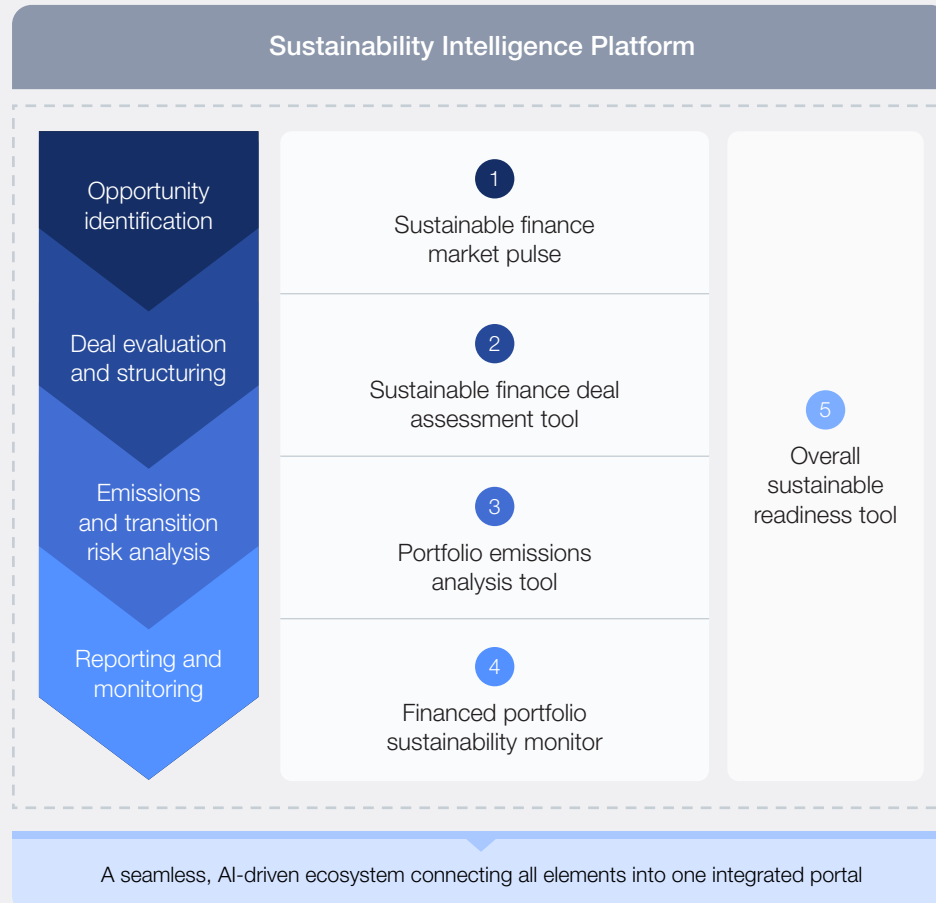
The sprint was a collaborative effort involving diverse stakeholders across FAB – sustainability, relationship management and data and analytics. Together, the teams identified five high-priority AI use cases:

- **Sustainable finance market pulse:** Identifies credible sustainable finance opportunities by analysing public and proprietary data sources.
- **Sustainable finance deal assessment tool:** Evaluates deals for sustainability and credit risks to accelerate diligence processes.

- **Portfolio emissions analysis tool:** Estimates borrower-level financed emissions, models transition pathways and generates preliminary decarbonization plans.
- **Financed portfolio sustainability monitor:** Tracks the sustainability performance and climate risk exposure of the bank's portfolio.
- **Sustainability readiness benchmarking tool:** Evaluates a company's ability to access sustainable finance and generates a tailored readiness plan.

Combined, these tools form a comprehensive Sustainability Intelligence Platform, embedding AI across the entire sustainable finance life cycle, from opportunity identification to monitoring, enabling smarter and faster decision-making at every step of capital deployment.

FIGURE 3 FAB's Sustainability Intelligence Platform covers the full life cycle of sustainable finance



Scaling the rapid identification of potential sustainable finance opportunities became a first priority, influenced by overarching regional goals such as the COP28 outcomes and underscored by the UAE banking sector's pledge to deploy AED 1 trillion (\$270 billion) in sustainable finance by 2030.¹⁷ FAB alone has committed to supplying half that amount, raising its original commitment by 80%.¹⁸

However, stakeholder interviews revealed how difficult it is to mobilize capital for sustainable finance projects. Relationship managers and advisers struggle to carve out time to scan news

and market updates for new opportunities. The validation process is lengthy, as it is difficult to collect and validate sustainability data.

Given this context, the development of the Sustainable Finance Market Pulse (Pulse) – an AI agent that mimics human workflows at a scale and speed beyond human capability – was prioritized. Pulse scans thousands of market signals weekly to identify high-potential opportunities. It conducts research and adds context, such as insights into target companies, potential projects and sustainability elements.



2.2 The sprint to build Pulse

Over an eight-week sprint, the Bain team spent 600 hours conceptualizing, coding, prompt engineering and designing Pulse. The final prototype included more than 30 unique features, prioritized for functionality.

Pulse was built to mirror FAB's real-world workflows, connecting them at key decision-making points and linking multiple teams involved in sustainable finance deal execution, such as relationship management, sustainability risk, net zero, credit and advisory.

The tool's generative AI (genAI) core scours more than 10 diverse datasets, including regional news, leading sustainability disclosure bodies and sustainability rating databases. The tool scrapes, cleans, processes and validates data for accuracy and consistency using cross-referencing processes and AI-driven anomaly detection. The data is then enriched with contextual tags and fed into its genAI core. The engine uses structured prompts to classify, filter and prioritize the discovered opportunities using FAB's sustainable finance criteria.

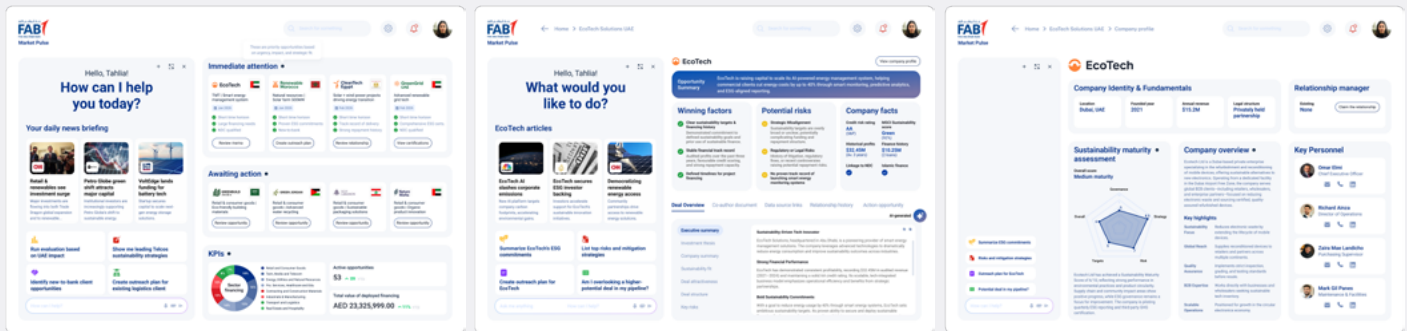
The output is highly actionable. Users are given a prioritized opportunity set, plus detailed insights covering:

- **Company insights** (e.g. country, sector, company type, headquarters location, operating regions and company URL)

- **Opportunity insights** (e.g. estimated timeline to obtain financing, classification category based on FAB sustainable finance framework, expected/estimated investment required, stage of sustainable activity)
- **Prioritization** (e.g. high, medium or low), with rationale
- **Sustainability insights** (e.g. sustainability report source information, sustainability efforts summary, net-zero targets, sustainability certifications and commitments, history of labelled products)

To get the deepest and most tangible insights, Pulse was tested by 12 alpha users. Users consistently expressed that they wanted – and needed – a tool like Pulse. The prototype earned strong ratings (8.2 out of 10, on average), and users confirmed that it identified opportunities more efficiently than manual processes. They also said its output was clear, comparable and user-friendly. Alpha users described Pulse as “efficient”, “simple” and “time-saving”. Many expressed a desire to scale the tool to additional markets, sources and datasets.

FIGURE 4 | Test users helped shape Pulse's functionality and interface



Note: The current Pulse prototype is at an early stage; a streamlined version of the feature-rich design is illustrated in the images.

Source: Pulse, First Abu Dhabi Bank (FAB)



2.3 Main lessons learned from the Pulse build

The sprint uncovered that challenges once considered deep, structural barriers – such as fragmented data, inconsistent lead qualification criteria and unstructured information – proved to be more addressable than expected. With the right data architecture and strategically designed prompts, the tool can synthesize and interpret complex, scattered data with speed and accuracy.

The logic behind this model was not novel. In fact, much of it was already embedded in FAB's existing banking processes and team workflows. This

demonstrates that genAI need not replace internal expertise but can rather codify a team's intellectual property into scalable intelligent workflows that run at scale.

These lessons learned validate the soundness of the technical approach and highlight a key takeaway: genAI is no longer a theoretical advantage; it is a strategic enabler that banks can use today to scale sustainability-aligned lending with precision and agility.



2.4 What's next: Moving from prototype to scaled adoption

With a working prototype in place, the next phase involves expanding Pulse's capabilities and embedding the tool into FAB's core operations, including integration with relationship manager workflows and existing CRM tools.

To maximize its value, the bank will need to identify high-priority markets and sectors to incorporate into the tool, enabling additional access to targeted datasets and uncovering a greater volume of regionally relevant opportunities.

The Bain team analysed how Pulse might affect FAB using commercial metrics, attributing incremental sustainable finance deals to the tool. It was assumed that FAB would be able to enter two additional markets annually. With increased productivity, additional capital deployment and enhanced revenue margins, it was estimated that Pulse could generate ~50–135x ROI in five years.¹⁹

From a sustainability perspective, those same incremental deals would avoid up to 3.8 million tons of CO₂ equivalent (MtCO₂e) – comparable to removing more than 650,000 cars from the road.²⁰ The deals would also generate ~50,000 new sustainable economy jobs over the project lifetimes.²¹

Pulse also delivers operational benefits. By automating previously manual and siloed tasks, it reduces the burden on sustainability and relationship manager teams, freeing up time for higher-value work (e.g. personalized client engagement, sector-specific strategy and portfolio innovation). At scale, Pulse is expected to cut deal origination timelines by up to 50%.

Additionally, Pulse enables sectoral and geographical expansion, helping FAB diversify its sustainable finance portfolio by identifying leads from under-represented markets.

2.5 A regional blueprint for success

AI could close up to 30% of the MENA region's sustainable financing gap by 2030 by addressing key challenges across the sustainable finance value chain, from deal origination and sustainability assessment to deal closure and monitoring.²²

The most promising opportunity comes from widening the use of AI tools at the deal discovery phase. Pulse, for example, is an always-on, always-scanning market intelligence tool, able to identify opportunities often overlooked by humans. This provides bankers with a broader pool of opportunities early in the process.

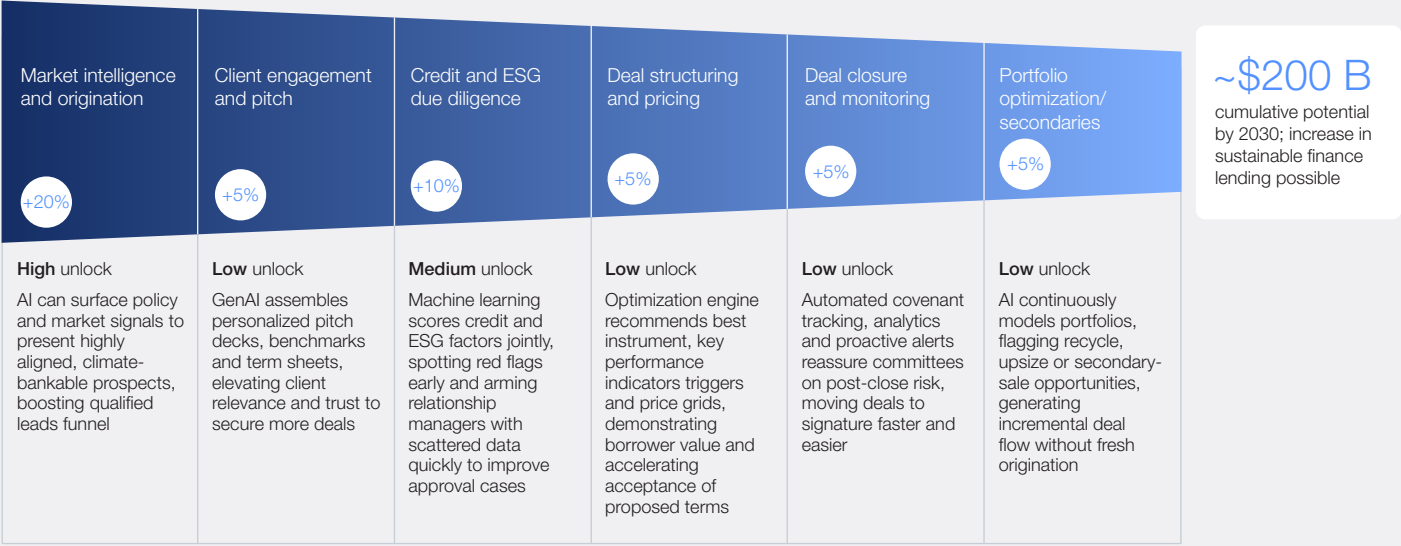
Across the entire value chain, AI promises to enable faster and more standardized decision-making – an invaluable capability in a market fuelled

by unstructured and fragmented data. AI removes research activities from bankers' to-do lists so they can spend more time engaging with clients and building trust. Workflow enhancements across the sustainable finance value chain could improve conversion rates by 5–20% at each stage.

When Pulse and the Sustainability Intelligence Platform are leveraged across MENA, they could unlock ~\$200 billion²³ in additional regional sustainable lending by 2030. The incremental capital deployed could eliminate 60 MtCO₂e over project lifetimes, further outlining how AI tools can materially support the region's sustainability ambitions.²⁴

FIGURE 5 | AI unlocks critical advantages across the value chain

AI can help close ~30% of MENA's sustainable finance gap by 2030



Source: Bain & Company

2.6 | Looking ahead

Pulse’s impact for FAB can compound as it evolves into a fully embedded enterprise solution. If adopted across financial institutions in the region, Pulse can become a cornerstone of sustainable finance capital deployment.

This will not come without hurdles: barriers to data sharing, implementation costs and limited collaboration across institutions often constrain the

process. Overcoming these hurdles will be critical to realizing the full potential of AI. This sprint, the prototype and the lessons learned can serve as a blueprint for how AI can turn sustainability ambition into a corporate advantage.



Sustainable development and SME resilience: A Bahrain-led use case

AI is a strategic enabler that combines scale, speed and intelligence to help public institutions do more with less.

Across the globe, public-sector leaders are navigating a profound challenge: citizens are demanding more – including faster, fairer and smarter services – while budgets, talent and institutional capacity remain constrained. At the same time, policy-makers face an onslaught of increasingly complex challenges – from climate shocks to health crises to energy insecurity.

These pressures are converging in an era of accelerated change, where decisions must be made in weeks rather than years, and where the proliferation of data often overwhelms rather than empowers. The challenge is how governments can adapt to lead in a world that will not wait.

In this context, AI promises to drive operational agility, improve workflows and strengthen regulatory frameworks. For example, AI is already proving instrumental in:

- **Decision support and policy reinforcements:** AI-powered tools are automating policy development and compliance monitoring; for instance, in legislative research or review of tax filings, benefits applications and procurement processes.
- **Smart infrastructure and city management:** AI is enhancing transportation, energy efficiency and urban planning; for example, ministries are using AI to analyse traffic patterns, optimize road usage and reduce congestion and emissions.
- **Public service delivery:** AI-based chatbots now provide citizens with real-time responses to questions about government services; for instance, by guiding citizens through tax filing.

As the scope of innovation grows, AI could help governments craft evidence-based policies, create personalized citizen services, expand private-sector capacity, enhance access to sustainable investments, catalyse partnerships and enable real-time monitoring, reporting and policy feedback loops.

Globally, technology advances are estimated to yield operational gains of up to \$10 trillion for the public sector by 2034, driven by automation of routine administrative tasks, optimized resource allocation, faster service delivery and data-driven responses to citizen feedback.²⁵

Beyond operational efficiencies, AI can play a key role in accelerating governments' progress towards sustainability commitments such as the SDGs or net zero. For example, MENA needs \$0.8 trillion in additional cumulative investments to finance its net zero path by 2030.²⁶ With AI, the public sector can take a more active role in advancing sustainable investments.

Unlocking these gains will not be easy – but is achievable. Governments should increase AI adoption in the public sector and identify key value-adding niches where they can play a strategic role.

3.1 AI-driven public-sector transformation: Translating vision to results

Bahrain's Ministry of Sustainable Development (MOS) partnered with the World Economic Forum and Bain to create an AI-enabled prototype in sustainability for the public sector.

Established in 2022, MOS embodies Bahrain's commitment to sustainability across the social, economic and environmental spheres, including alignment with the UN's 2030 Sustainable Development Goals Agenda. The ministry plays a critical role as a coordinating body across government, while actively advocating for and promoting the Kingdom's sustainability efforts on the global stage by highlighting achievements and outlining future plans to advance sustainable development on all fronts. Additionally, MOS conducts research to identify opportunities and challenges and provides data-driven insights to support policy-making.

Since its inception, MOS has leveraged strategic partnerships and spearheaded initiatives that encourage innovation and promote the exchange of best practices with governments, international organizations and the private sector. These efforts are essential, as they unify diverse public-sector initiatives, align national strategies and drive meaningful progress towards achieving the SDGs.

As a first step, a workshop was conducted bringing together more than 30 representatives from across 16 government entities in Bahrain to explore AI applications for sustainability in the public sector.

The collaboration identified four high-impact AI use cases for the public sector:

- **Small and medium-sized enterprise (SME) sustainability maturity and readiness assessment tool (SMART):** Assesses an SME's sustainability readiness and provides tailored, actionable recommendations aligned with national goals to ensure that businesses and entrepreneurs are contributing to Bahrain's development.
- **Sustainable target engine and performance measurement:** Translates sustainability strategies into measurable national targets with real-time tracking, progress reports and programme recommendations.

- **Sustainability finance readiness and investment matchmaker:** Evaluates an entity's readiness, assists in launching sustainability-driven projects and facilitates investments by connecting the entity to qualified investors.
- **Sustainable policy intelligence and impact engine:** Identifies gaps in government sustainability policies compared to global standards and predicts the impact of potential policy changes.

These AI-powered tools could help amplify the Kingdom's efforts in driving some of Bahrain's sustainability challenges. Bahrain is rapidly advancing its national digital agenda, building a cutting-edge digital economy and ensuring responsible AI deployment.

Several major initiatives have been launched, including the establishment of the National Policy for the Use of Artificial Intelligence and adoption of the Gulf Cooperation Council (GCC)'s Guiding Manual on the Ethics of AI Use in 2025, the founding of the Innovation and Advanced Technologies Directorate by the Information and eGovernment Authority (IGA) in 2023, the launch of the National Innovation Strategy for 2025–2035 and the commitment by Tamkeen Bahrain to train 50,000 Bahrainis in AI by 2030.²⁷

SME SMART was prioritized for the sprint, given the role SMEs play in Bahrain's economy, society and sustainable development. SMEs hold more than 93% of company registrations, employ 75% of the private-sector workforce and contribute roughly a third of GDP.²⁸ Currently, the great majority of SMEs share Bahrain's ambition for being sustainable, but often lack the practical tools, resources or guidance to build capacity effectively.²⁹

This highlights a clear opportunity to strengthen SME readiness and to help translate sustainability ambitions into practical actions. Over time, this can unlock pipelines of new sustainable projects, improve reporting consistency and enable impactful initiatives to scale across Bahrain's economy.

3.2 The journey to build SME SMART

Leading the multiweek sprint, Bain engaged in the conceptualizing, designing, prompt-engineering and coding of SME SMART. For users, it operates like a questionnaire. On the back end, it uses AI to assess SMEs across Bain's LEAD framework:³⁰

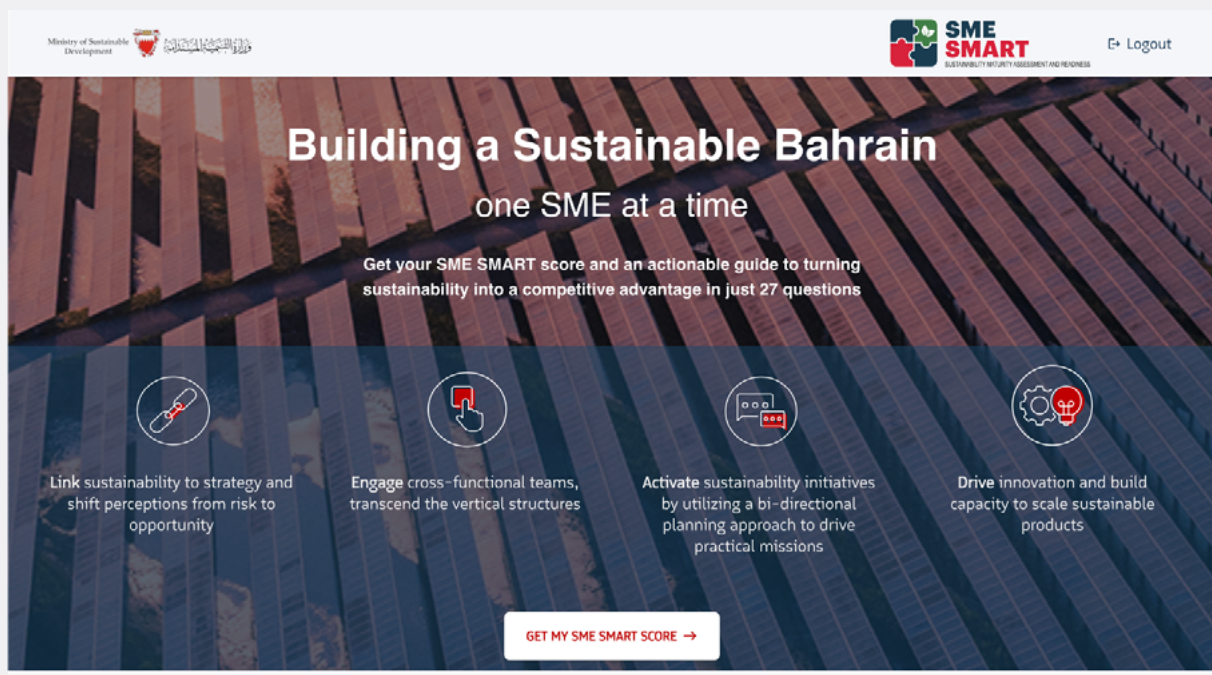
- **Link:** Examines how well sustainability ambitions are embedded into corporate strategy, supported by stakeholder engagement channels and assessed for risks, opportunities and ecosystem impacts (eight questions).
- **Engage:** Assesses operating models for distinct elements that drive action, create awareness and track progress towards sustainability targets (seven questions).
- **Activate:** Evaluates roadmaps, resource allocation and milestones to ensure end-to-end realization of sustainability-driven products, processes and services (seven questions).

- **Drive:** Determines whether SMEs have sustainable finance frameworks and reporting mechanisms in place to communicate sustainability progress to investors and customers (five questions).

As users navigate the tool, an AI-powered assistant clarifies the sustainability taxonomy. Upon completion, SMEs receive a sustainability report with an overall readiness score and scores for each LEAD dimension. Higher scores indicate stronger sustainability readiness and alignment with national goals. The SMEs also receive detailed recommendations for each dimension where they score lower – for instance, the processes they should formalize within their organization or the types of training they should consider implementing.

The tool highlights gaps and generates targeted insights to help SMEs close capability gaps, prioritize actions and strengthen their sustainability roadmaps over time.

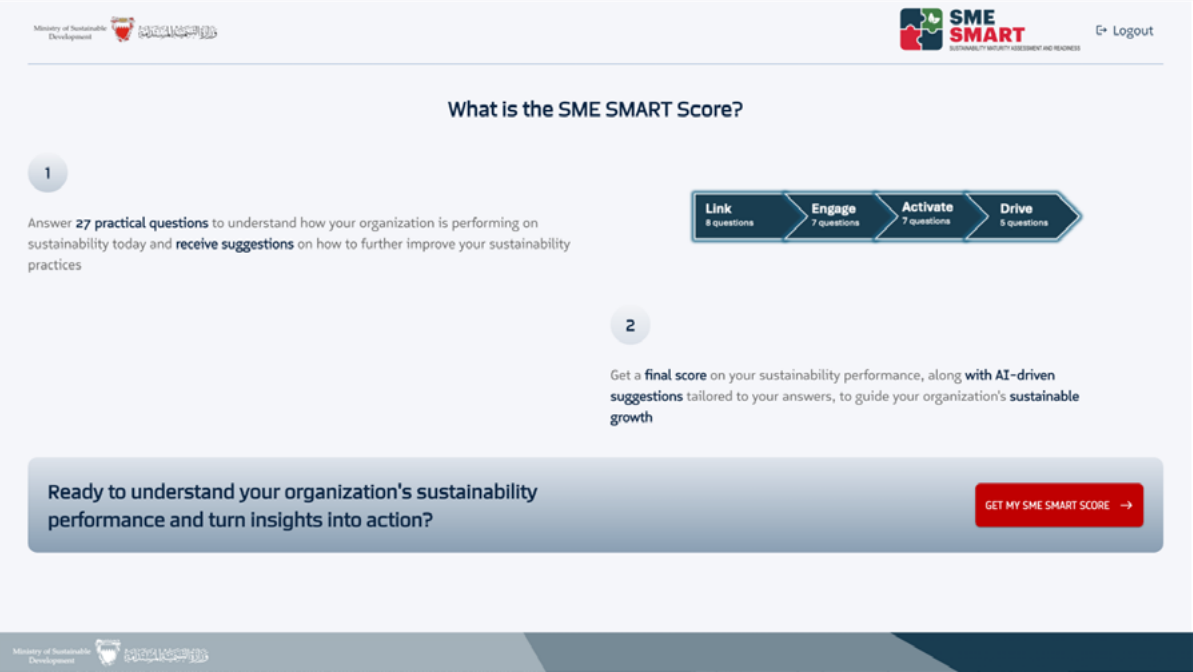
FIGURE 6 SME SMART is an AI-powered assessment based on Bain's LEAD framework



Source: SMART, Ministry of Sustainable Development of Bahrain



FIGURE 7 | SMEs answer questions across the four LEAD areas: link, engage, activate, drive



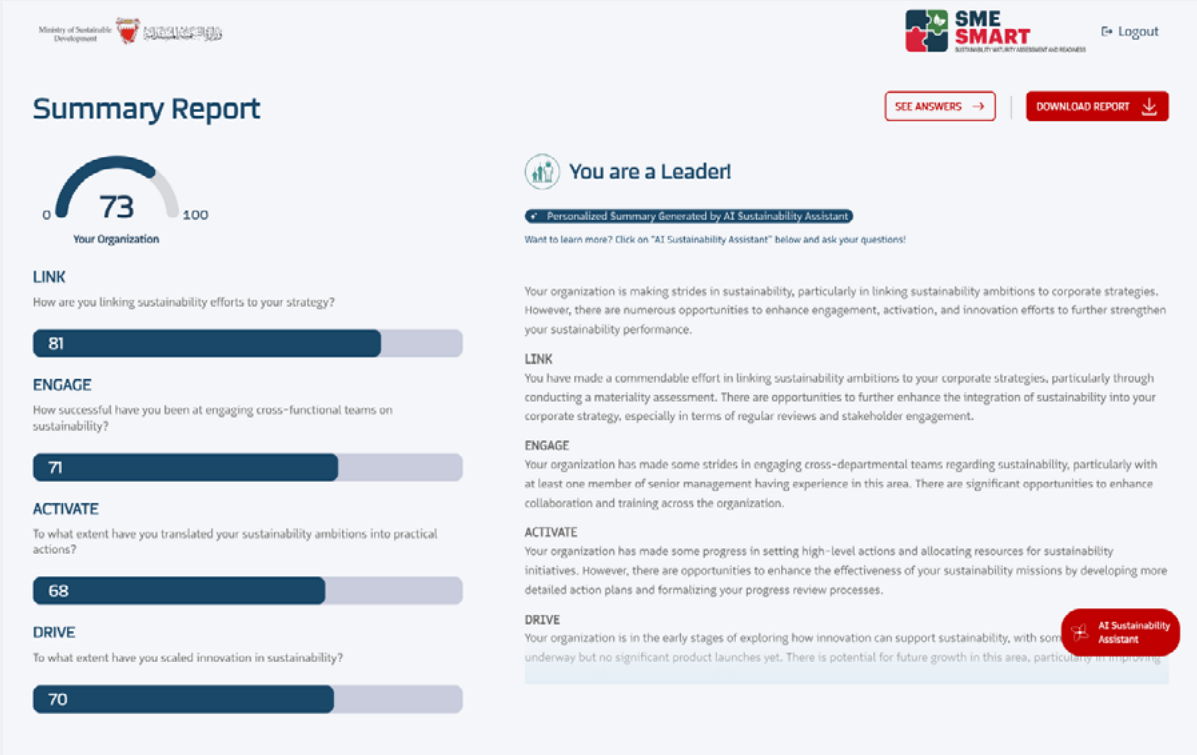
Source: SMART, Ministry of Sustainable Development of Bahrain

FIGURE 8 | SMEs receive an overall sustainability readiness score and scores for each LEAD dimension



Source: SMART, Ministry of Sustainable Development of Bahrain

FIGURE 9 | SMEs receive a summary report and overall sustainability readiness score



Source: SMART, Ministry of Sustainable Development of Bahrain

Testers from MOS emphasized the importance of embedding more Bahraini-specific and SME-oriented terminology in the prototype to strengthen the tool's relevance and broaden its appeal.

For MOS, the tool will help measure sustainability readiness and progress in Bahrain and inform policy on where public-sector support is most needed.

3.3 Main lessons learned from the SME SMART build process

Given the diverse audience that SME SMART will target, ease of use and a simple interface were driving factors in the design – important considerations for any tool with a broad appeal.

Creating a simple, sector-agnostic experience while accurately measuring sustainability readiness was challenging. However, achieving this goal was essential for MOS to build a true baseline of its key business stakeholders' sustainability readiness.

To further enhance accessibility, the questionnaire was kept brief, with clear progress indicators, recognizing that some users may be unfamiliar with sustainability terminology. In addition, an AI assistant was introduced to clarify technical terms and translate them into simplified, understandable prompts.

3.4 What's next: Moving from prototype to scaled adoption

With a working prototype in place, the next phase will focus on expanding the tool's capabilities and raising awareness across Bahrain's SME ecosystem.

Future enhancements could include:

- A peer-benchmarking system, which would allow SMEs to compare performance against sector champions and peers
- Integrated progress-tracking dashboards to measure improvement over time
- Tiered recognition models and government-endorsed certificates to encourage healthy competition³¹

The tool retains its simplicity when deployed. It uses genAI to synthesize user inputs, which will yield consistently deeper insights and more refined action plans over time.

Adopting the tool marks a significant step forward for SMEs, providing them with the means to elevate their fundamental sustainability commitments. These

commitments become achievable through practical, tailored recommendations and comprehensive reporting, offering a clear roadmap for fulfilment and for assessing their sustainability readiness against market expectations.

For SMEs, the tool would help them engage in sustainability reporting, launch new projects, unlock new sources of financing and improve each company's valuation.

For Bahrain, it could serve as a catalyst for accelerating progress towards achieving sustainable development by driving greater transparency, innovation and investment across the economy.

When adopted and with recommendations put into practice, the tool has the potential to drive \$17 million in cumulative valuation uplift for Bahraini SMEs through to 2030, with increased sustainability reporting as the key value-creation lever.³² For every \$1 invested in building the tool, up to \$3 in overall value would be realized, with impact increasing as adoption grows.³³

3.5 A regional blueprint for success

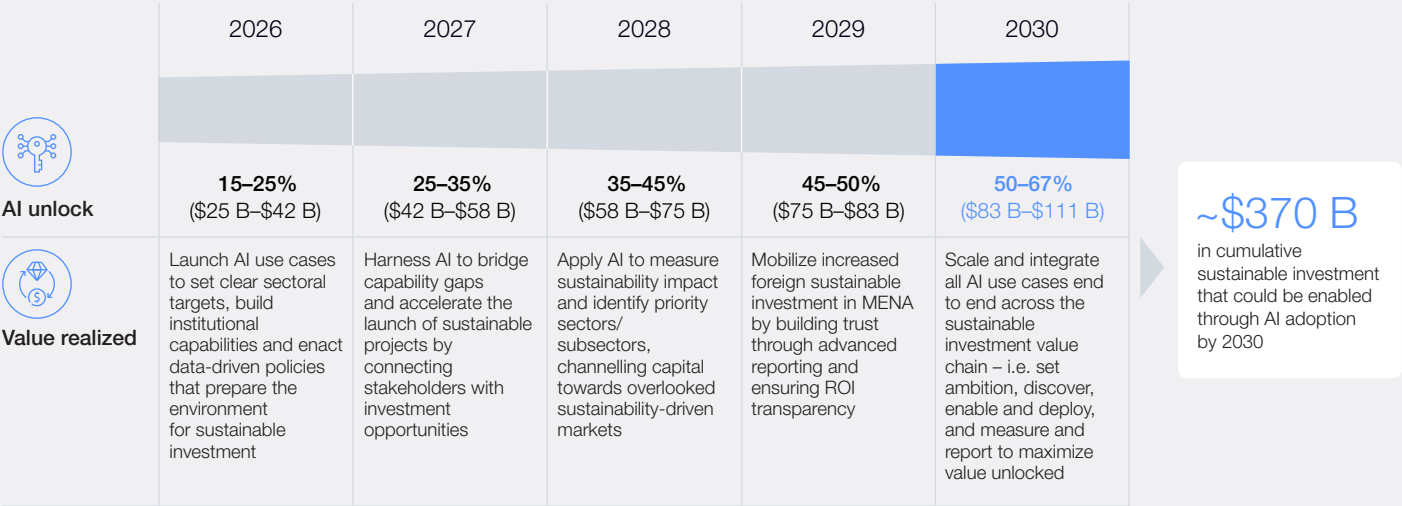
Achieving carbon neutrality will require unprecedented levels of investment and place significant financing pressure across MENA. AI has the potential to unlock up to 45% of the required funding – around \$370 billion by 2030.³⁴

The sources of funding for sustainable investments considered included sustainable financing from banks and financial institutions, investments from both public- and private-sector players and capital from private equity firms, with AI creating value across every step in the sustainable investment value chain:

- **Step 1: Ambition-setting** (medium AI impact): AI can surface data-driven national and sectoral targets, quantify investment needs and help launch impactful policies.

- **Step 2: Discovery** (medium AI impact): Organizations can use AI to understand R&D technology gaps, predict investment feasibility and impact and identify public-private partnership structures.
- **Step 3: Enablement and deployment** (high AI impact): AI agents can streamline procurement, forecast supply chain risks, map workforce needs, match investors to investees and suggest incentives to motivate lagging sectors.
- **Step 4: Measurement and reporting** (high AI impact): Automation tools can track progress (e.g. emissions reduction), generate audit-ready disclosures and facilitate effective dialogue between local and foreign stakeholders.

FIGURE 10 | AI can help the public sector unlock \$370 billion in sustainable investment by 2030



Source: Bain & Company

3.6 Looking ahead

SME SMART can create compounding value as it evolves from a prototype to a fully adopted solution. As adoption grows, the tool has the potential to multiply its contributions to Bahrain’s economy and national sustainability goals.

Deploying AI is not just a technology play – it requires decisive public-sector leadership. Governments should set a clear direction based on the national agenda, work across institutional

bodies to bridge diverse perspectives, convene partners and promote innovation to unlock AI’s full potential to accelerate sustainable progress.

As AI adoption grows, the sustainable investment ecosystem will become stronger – readiness barriers will diminish and capabilities will grow. The public sector is uniquely positioned to drive the adoption of AI in the sustainable investment value chain through tools such as SME SMART.



Harnessing AI for a resilient and sustainable energy sector

With the energy sector evolving at unprecedented speed, the challenge for companies is to transform quickly enough to lead the energy transition.



Markets shift in days, technology advances in months and expectations for reliable, affordable and cleaner energy continue to rise each year. In 2024 global energy demand grew by 2.2%, well above the 1.3% annual average from 2013 to 2023.³⁵ Companies must now strike the right balance between rising demand, affordability, resilience and decarbonization.

As digital technologies advance, AI is emerging as a powerful enabler across the energy value chain. By analysing large volumes of operational, environmental and market data, AI can help energy companies improve asset reliability, strengthen system resilience and support more informed operational and investment decisions.

Throughout the energy sector, AI applications are emerging in areas such as:

- **Operational efficiency:** Enhancing asset performance and reliability through predictive maintenance, digital twins and AI-enabled monitoring of equipment performance and field operations.
- **Demand forecasting:** Improving demand forecasting and market analysis, supporting energy trading, grid balancing and the integration of renewable energy through more granular and data-driven forecasting.

- **Health, safety and environment:**

Strengthening health, safety and environmental performance through anomaly detection, automated monitoring and advanced analytics that help with the earlier identification of operational risks.

Across these and other applications, the International Energy Agency estimates that AI could unlock up to \$550 billion in operations and maintenance cost savings by 2030, while freeing up to 175 GW in existing transmission capacity, helping to alleviate grid congestion and accelerate the integration of new renewable sources.³⁶

While AI can support the sector in accelerating the energy transition, it also introduces a parallel challenge. The rapid growth in energy demand from AI applications and data centres is creating a need to assess how the sector can expand responsibly without affecting net-zero pathways.³⁷ It will therefore be essential to address these dual imperatives of maximizing AI's value while managing its environmental footprint.

As adoption expands, energy companies are also increasingly prioritizing AI applications that address complex system-level challenges linked to sustainability, resilience and long-term operational continuity.

4.1 AI-driven energy sector transformation: From insight to impact

The UAE-based international energy company Abu Dhabi National Oil Company (ADNOC) has partnered with Bain in an innovation sprint to explore how AI can strengthen sustainability and resilience across the energy sector.

The eight-week sprint examined two specific use cases:

- **Resilience Intelligence Suite (RIS):** RIS uses AI to translate complex climate data into decision-ready insights that support asset and value-chain resilience planning. The tool evaluates future operational risks under evolving climate conditions by assessing exposure across multiple climate-related hazards and recommending adaptation actions prioritized by AI. By identifying potential cascading impacts across interconnected infrastructure, RIS enables more focused resilience planning that strengthens business continuity.

- **Sustainability Performance Navigator (SPN):** SPN applies AI to analyse sustainability disclosures and benchmark performance against leading environmental, social and governance (ESG) rating frameworks. The platform identifies performance gaps, highlights improvement opportunities and supports the development of targeted action plans that accelerate measurable sustainability progress across the organization.

Together, these use cases illustrate how AI can move beyond operational efficiency to support more resilient and sustainable decision-making throughout the energy sector.

RIS: AI-enabled risk intelligence for energy value chain

Physical climate events are increasingly affecting energy value chains. Extreme heat, flooding and other forms of severe weather can disrupt critical infrastructure, from production sites and processing facilities to pipelines, export terminals and logistics corridors. Because these systems operate as interconnected networks, disruption at one node can cascade through the value chain, amplifying operational and financial consequences. Yet many climate risk assessments continue to focus primarily on individual asset exposure, providing limited insight into how disruptions propagate across interconnected operations or which resilience interventions should be prioritized.

The AI-enabled solution

To address this challenge, ADNOC partnered with the World Economic Forum and Bain to prototype the Resilience Intelligence Suite (RIS) as part of the accelerated innovation sprint. RIS was designed to close a critical gap in existing climate intelligence tools by capturing the system-level impacts of climate hazards across interconnected assets and supply chains, enabling decision-makers to assess resilience at both portfolio and value-chain levels.

RIS uses geospatial climate hazard datasets covering more than 10 exposure types including rainfall, wind and heat, sourced from Climate X, a climate intelligence provider. These datasets allow the platform to estimate both direct physical damage losses and indirect operational impacts, translating complex climate hazard exposure into structured risk insights.

AI capabilities support the integration and analysis of these datasets by processing multiple climate exposure variables and evaluating their implications across assets and interconnected infrastructure. This enables users to compare exposure levels across facilities, assess risk under different climate scenarios and identify where resilience interventions may have the greatest impact.

A bespoke methodology converts these insights into a simplified risk-scoring framework that balances multiple factors such as potential loss severity, urgency and consistency across climate scenarios. Based on each asset's risk profile, the platform recommends potential adaptation measures and evaluates their associated costs and ROI, helping users to prioritize resilience investments more systematically.

RIS provides three complimentary analytical perspectives:

- A portfolio risk overview providing a geospatial view of monitored assets with assigned comparable risk scores, enabling rapid identification of exposure patterns across the portfolio (Figure 11)
- Asset-level analysis examining exposure drivers (Figure 12) and potential loss implications for individual assets, while identifying adaptation measures and associated cost and ROI considerations (Figure 13)
- A unique system-level view summarizing the risks across interconnected assets and supply chain nodes, helping identify dependencies and alternative pathways that could mitigate potential operational disruptions (Figure 14)

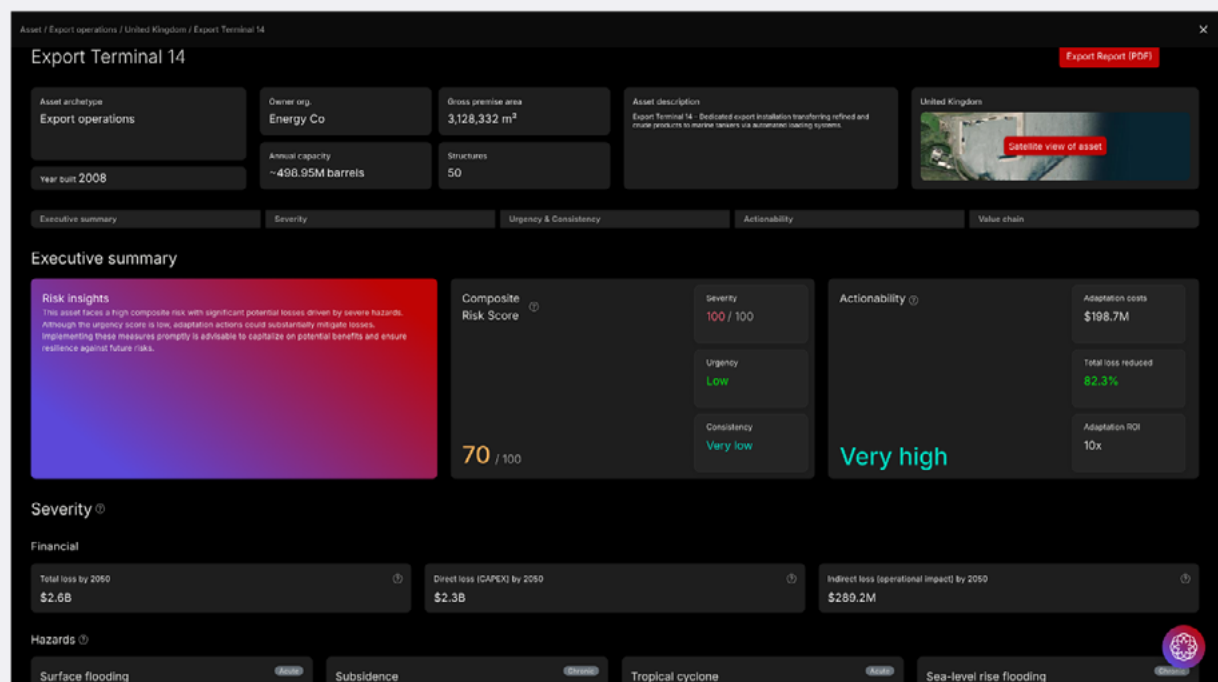
FIGURE 11 Map view outlining all assets monitored in the RIS tool (illustrative data)



Source: Resilience Intelligence Suite (RIS), Abu Dhabi National Oil Company (ADNOC)

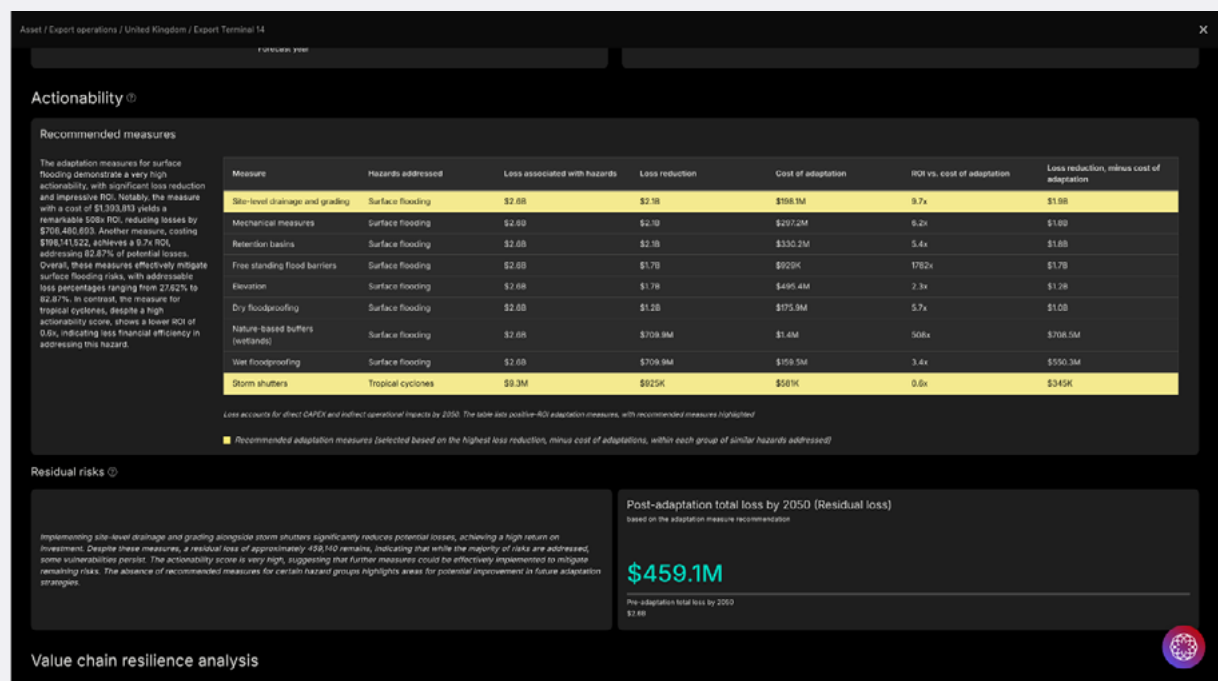


FIGURE 12 | Asset detail page providing risk and loss details for the asset by exposure types (illustrative data)



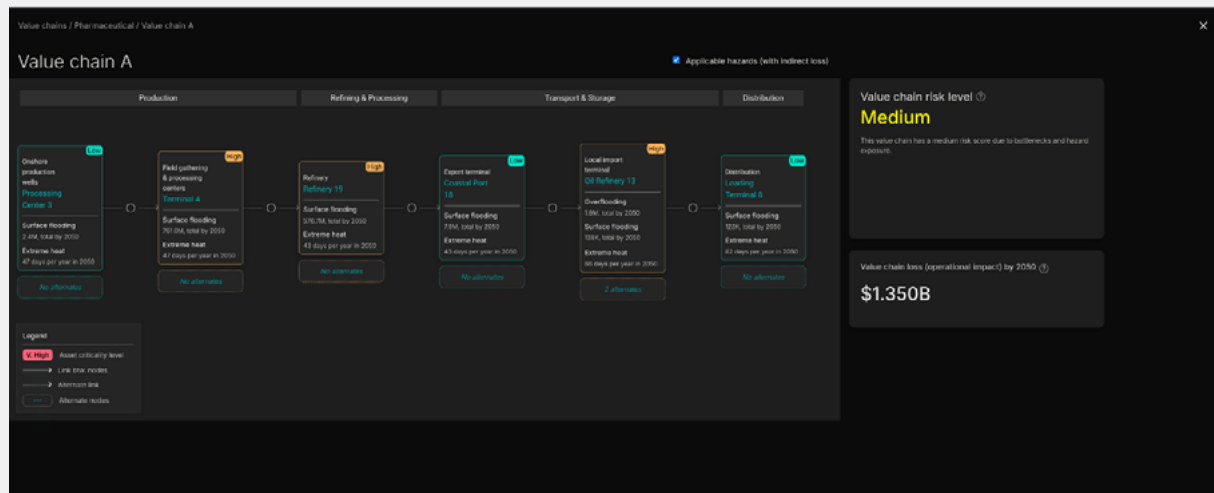
Source: Resilience Intelligence Suite (RIS), Abu Dhabi National Oil Company (ADNOC)

FIGURE 13 | Asset detail page showing adaptation measure recommendations based on cost and ROI (illustrative data)



Source: Resilience Intelligence Suite (RIS), Abu Dhabi National Oil Company (ADNOC)

FIGURE 14 | The value chain analyser synthesizes risks for assets connected in production and allows users to explore alternatives (illustrative data)



Source: Resilience Intelligence Suite (RIS), Abu Dhabi National Oil Company (ADNOC)

User testing with ADNOC's climate teams validated the platform's potential to translate complex climate exposure data into actionable insights for decision-makers. Participants highlighted the value of consolidating risk information across assets and interconnected infrastructure, enabling clearer visibility into how disruptions could propagate across the value chain. Feedback also emphasized the importance of intuitive visualization and simplified risk indicators to support faster interpretation and more informed resilience planning.

Main lessons learned

The sprint highlighted important considerations for developing a resilience intelligence platform intended for diverse stakeholders. To support usability and interpretability, the tool design incorporated structured onboarding guidance, explanatory tips and accessible terminology to help users navigate climate risk methodologies and assumptions.

A central insight from the sprint was the importance of shifting resilience analysis from an asset-centric perspective towards a value-

chain view of risk. Assessing interdependencies and cascading impacts across the connected infrastructure proved more complex than traditional asset-level assessments, requiring new analytical approaches and close collaboration during the development process. The prototype established a credible proof of concept for assessing value-chain resilience and laid the foundation for further development and scaling.

What's next for RIS: Moving from prototype to scaled adoption

The RIS prototype demonstrated how AI can translate climate hazard data into structured insights to support resilience planning across interconnected infrastructure. Future development would need to consider expanding asset coverage, refining analytical models used to assess exposure and incorporating additional climate and operational datasets to strengthen value chain risk analysis. Further development would also need to address how such insights integrate with existing risk management and capital planning processes.



SPN: Turning ESG data into strategic performance intelligence

In capital-intensive sectors such as energy, ESG ratings increasingly influence investor confidence, cost of capital and long-term competitiveness. Divergent methodologies among rating agencies, fragmented sustainability data and limited internal comparability across subsidiaries further compound the challenges.

Without analytical infrastructure, the management of external ESG ratings remains manual, inconsistent and reactive rather than a process shaped by structured performance management. This limits the ability to link sustainability performance to valuation, competitiveness and long-term strategy.

For integrated energy companies such as ADNOC, the issue is not disclosure volume but performance translation. Leadership teams must understand which sustainability interventions materially influence ratings outcomes, where performance gaps are concentrated across business units and how improvements align with investor expectations and capital market positioning.

The AI-enabled solution

To address this structural gap, and as part of the collaboration, the teams also worked on prototyping a Sustainability Performance Navigator (SPN) as part of the accelerated innovation sprint. The objective was to convert ESG rating frameworks from opaque external scorecards into structured, decision-ready intelligence capable of guiding enterprise-wide performance improvement.

SPN applies advanced analytics and generative AI to systematically interpret sustainability disclosures and benchmark them against structured ESG rating criteria.

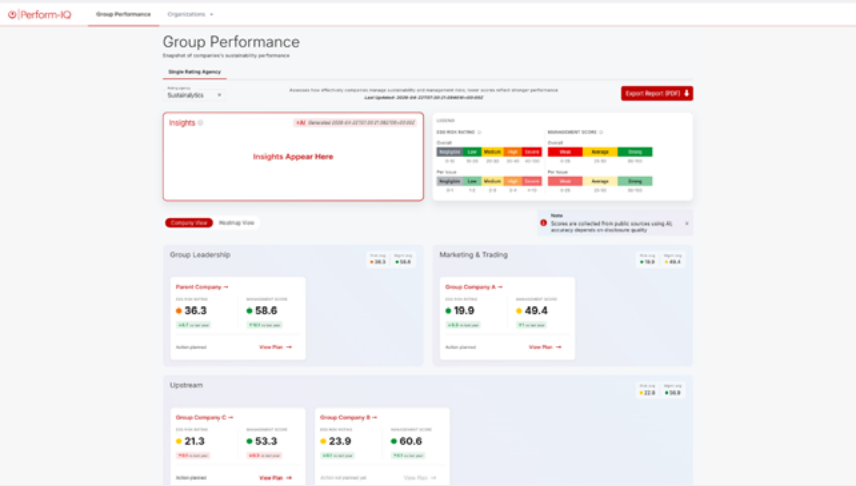
Within ADNOC's multisubsidiary structure, the platform was designed to ingest publicly available sustainability disclosures, map performance to rating criteria, identify material gaps and spot potential improvement opportunities. The system translates findings into prioritized action pathways, enabling sustainability leadership to allocate resources where they can generate the greatest strategic impact.

The platform operates through three integrated capabilities:

- An enterprise-wide benchmarking establishing a common sustainability performance baseline (Figure 15)
- Subsidiary-level analytics revealing thematic strengths and weaknesses (Figure 16)
- A structured action engine converting analytical outputs into prioritized, decision-ready improvement plans (Figure 17)

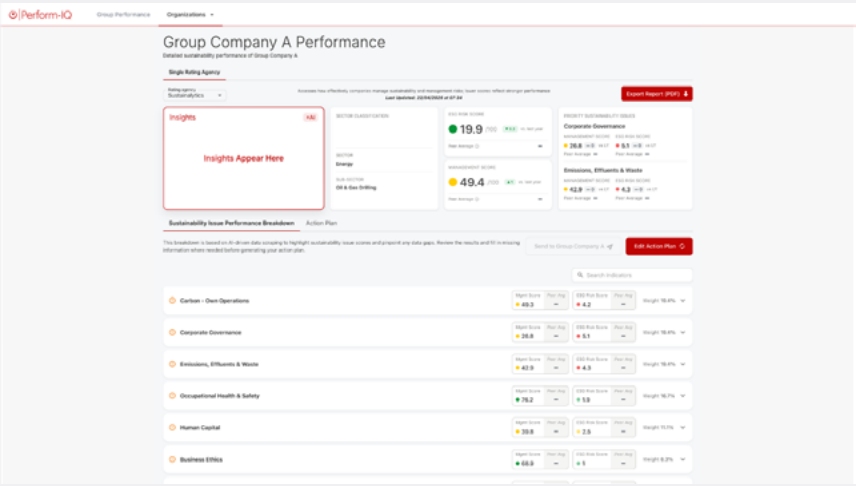
This architecture strengthens comparability across diverse business units while preserving the sector-specific nuance required in an energy context.

FIGURE 15 The enterprise view provides a quick snapshot of sectors and companies (illustrative data)



Source: Sustainability Performance Navigator (SPN), Abu Dhabi National Oil Company (ADNOC)

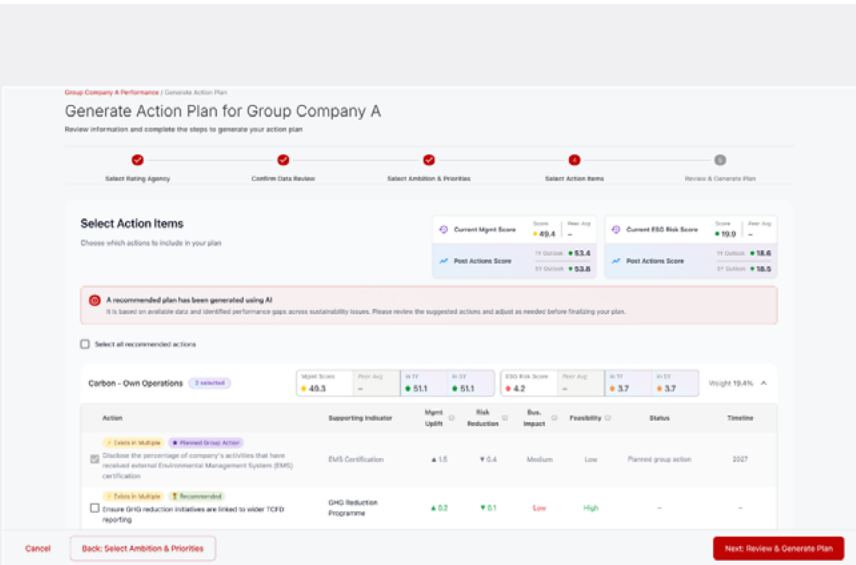
FIGURE 16 The subsidiary-level view provides detailed performance insights (illustrative data)



Source: Sustainability Performance Navigator (SPN), Abu Dhabi National Oil Company (ADNOC)



FIGURE 17 | The action plan wizard provides recommended actions for each subsidiary (illustrative data)



Source: Sustainability Performance Navigator (SPN), Abu Dhabi National Oil Company (ADNOC)

User testing across multiple ADNOC subsidiaries demonstrated that SPN significantly reduced manual benchmarking efforts and improved cross-functional coordination between corporate sustainability teams and operating entities. By creating a shared analytical framework, the platform highlighted which performance themes are consistent across business units. This visibility enabled identification of synergies, such as shared policy enhancements or coordinated disclosure improvements, driving efficiency gains and reducing duplication of effort across the organization.

Main lessons learned

Prototyping SPN within ADNOC highlighted the importance of combining AI capability with strong governance discipline. Training generative models to accurately interpret complex sustainability themes required iterative validation by subject-matter experts to ensure alignment with rating logic and sector realities. Structured expert oversight proved critical to maintaining analytical integrity.

A closely related insight was that executive adoption depended not only on analytical outputs but also on transparency into how conclusions were derived. Clear traceability among disclosure inputs, rating criteria mapping and the resulting recommendations proved essential for building trust in the system and for facilitating decision-making.

What’s next for SPN: Moving from prototype to scaled adoption

The SPN prototype established a proof of concept for using AI to translate sustainability disclosures into structured performance insights. Future development of the platform would need to consider expanding coverage across additional subsidiaries, incorporating methodologies from other sustainability rating agencies and further refining the analytical models that support benchmarking and the identification of gaps.

Future enhancements would also need to address usability and governance considerations to ensure that the platform can be effectively applied in different organizational contexts. As ESG expectations continue to evolve, tools such as SPN could support more systematic monitoring of sustainability performance and help organizations identify improvement opportunities aligned with both operational realities and external sustainability frameworks.

4.2 A regional blueprint for success

The insights generated by ADNOC through the innovation sprint present a valuable blueprint for the energy sector in the MENA region, where the industry plays a central role in regional economic activity and faces increasing exposure to climate-related risks. Globally, strengthening operational resilience is emerging as a top priority for energy executives.³⁸

AI-enabled platforms such as RIS can help energy and natural resources companies better understand portfolio-level risk exposure and allocate resources towards the most effective resilience and adaptation measures. Sector analyses suggest that improved visibility of climate-related risks across interconnected infrastructure could help organizations reduce long-term operational disruptions and potential financial losses.³⁹

Similarly, AI tools such as SPN highlight how a more systematic analysis of sustainability performance can support stronger alignment with external ESG expectations and potentially contribute to improved market perceptions and long-term value creation.⁴⁰

The sprint also illustrates how focused experimentation can translate emerging AI capabilities into practical tools for resilience planning and sustainability performance management. By combining technical expertise with domain knowledge and clearly defined use cases, the initiative demonstrates how AI can be applied to address complex analytical sustainability challenges in the energy sector. Scaling such approaches would require continued collaboration among energy companies, technology providers and sustainability specialists, alongside stronger data integration and governance frameworks. As digital capabilities mature, AI-enabled analytical tools could play increasingly important roles in supporting more coordinated and informed decision-making across complex energy systems. This highlights the broader opportunity for AI to support new areas of sustainability and resilience management across the sector.

4.3 Looking ahead

While AI's adoption in the energy sector continues to evolve, its application to sustainability remains at an early stage. The RIS and SPN prototypes illustrate how AI can begin to transform these areas by enabling more structured analysis of climate risks and sustainability performance.

ADNOC's experience demonstrates that AI's transformative potential in strengthening resilience planning and sustainability management will require investment not only in innovation but also in data integration and cross-disciplinary collaboration.



Boosting cross-sector partnerships for sustainability adoption

AI is an important driver of the collaboration required for sustainability efforts.

Today's most urgent development challenges are inherently interdisciplinary. Single discipline fixes rarely result in significant progress when the system itself spans sectors, incentives and regulatory regimes.⁴¹ This complex, multi-institutional environment encompassing government and industry should be aligned to achieve the most impactful progress.

Across industries, public-private collaboration is no longer just “nice to have”; it has become an essential operating model – and the rapid evolution of AI tools is making this easier than ever.

Harnessed correctly, AI can act as an impartial facilitator that brings together the expertise of diverse teams to form coherent partnerships. With recent progress in large language models (LLMs), teams can align taxonomies, reveal interdependencies and trade-offs and translate sector-specific jargon into shared plain language. As a result, teams can agree on priorities, clarify ownership of responsibilities and reveal blind spots – all much faster than without AI.

Across markets, corporate and public entities are already using AI to solve coordination problems at scale. For example:

- **Shared-data ecosystems:** In multiparty data-sharing environments, AI aligns taxonomies, validates data quality and routes requests to the appropriate party.
- **Federated learning consortia:** These cross-sector collaborations link industry, academia and public funders to train common models without moving raw data. Participants keep proprietary datasets in place while AI aggregates model updates to generate shared insights with privacy preserved.

- **AI-enabled resilience planning:** Coalitions of insurers, municipalities and science agencies build digital twins for pieces of critical infrastructure. AI then collates asset, hazard and exposure data to simulate scenarios, prioritize joint investments and coordinate emergency response.

Looking ahead, the next evolutionary step for AI will be tailoring its tools to each organization's data, decision rhythms and risk appetite. Agentic AI will monitor mission-aligned indicators, suggest actions, route opportunities to accountable owners and request corrective steps when progress drifts. For example, in a national grants programme, agentic AI could follow up on grantee milestones, reconcile spend against budget and alert leads of delivery risks, laying out corrective options and trade-offs.

The momentum is clear, yet there are still challenges. Governance, privacy and security safeguards can lengthen data-sharing processes across agencies and sectors, and successful AI adoption often requires upskilling or change management efforts. The progress of cross-sector collaboration depends on stronger data-rights frameworks, privacy-preserving methods and investing in capability-building.

5.1 Advancing cross-sector collaboration through AI

The Ministry of Economy and Planning (MEP) of the Kingdom of Saudi Arabia (KSA), in cooperation with the World Economic Forum and Bain, led this development sprint to strengthen its public-private sector coordination mandate with a practical tool. The MEP sets national development priorities, aligns economic and sectoral policies and orchestrates planning across the government. There is clear value in improving cross-sector collaboration: the Kingdom's Vision 2030 depends on public and private entities working together through partnerships that accelerate diversification, investment and delivery at scale.

The MEP provides a case in point for how to accelerate sustainability, through the National Sustainable Development Blueprint stemming from Vision 2030.⁴² The blueprint consists of nine missions across economic, environmental and social pillars, with clear and measurable outcomes and strong delivery engine and enablers.

Partnerships are recognized as a critical enabler, and a baseline assessment was conducted to identify priority actions. Currently, high-potential partnership opportunities are fragmented across sectors, with no single destination for entities to find credible partners and collaborate. Discovery is slow, outreach is duplicative and verifying partner track records is complex and time-consuming. Without a clear path for partners to find each other efficiently

and vet viability, promising opportunities may never materialize. Additionally, impact claims are difficult to compare, making it hard to channel efforts towards the most scalable initiatives.

These frictions raise coordination costs and dilute the pace of delivery. They also weaken trust as partners struggle to see who is serious about their commitments, what is ready to scale and where their contribution will matter most.

The Sustainable Development Partners Network brings together international organizations, private-sector leaders, academia and civil society to accelerate the delivery of sustainable development priorities. The network's strategic goals are to enhance the frequency and quality of partnership agreements, increase private and third-sector contributions and promote visibility of opportunities and recognition of active contributions.

As part of the engagement, the teams worked to progressively develop the platform hosting the Sustainable Development Partners Network under the brand SUSTAIN. This platform is designed to become a leading destination for entities looking to find verified stakeholders and partnership opportunities. Powered by AI, SUSTAIN standardizes opportunity listings and proposes well-matched connections to accelerate partnership formation.

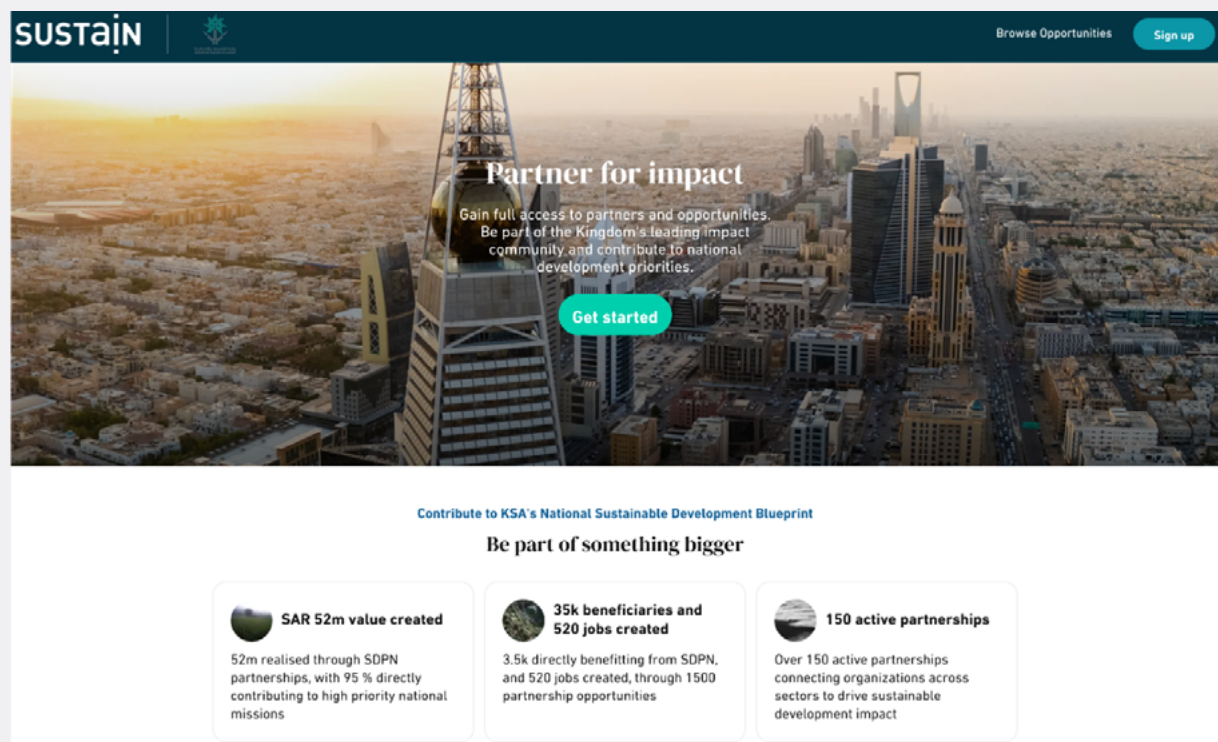
5.2 The journey to build SUSTAIN

The development sprint focused on delivering a proof of concept for SUSTAIN. The platform connects organizations that offer partnerships – whether financial or otherwise – with organizations seeking support. It is designed for the KSA's ecosystem and serves entities from SMEs to corporations, academic institutions and government bodies.

The operating flow is straightforward: partners create verified profiles (see Figure 18); opportunity owners post their needs and the area of impact their work serves; and the AI agent proposes high-quality matches then triggers outreach so both sides can engage without friction.

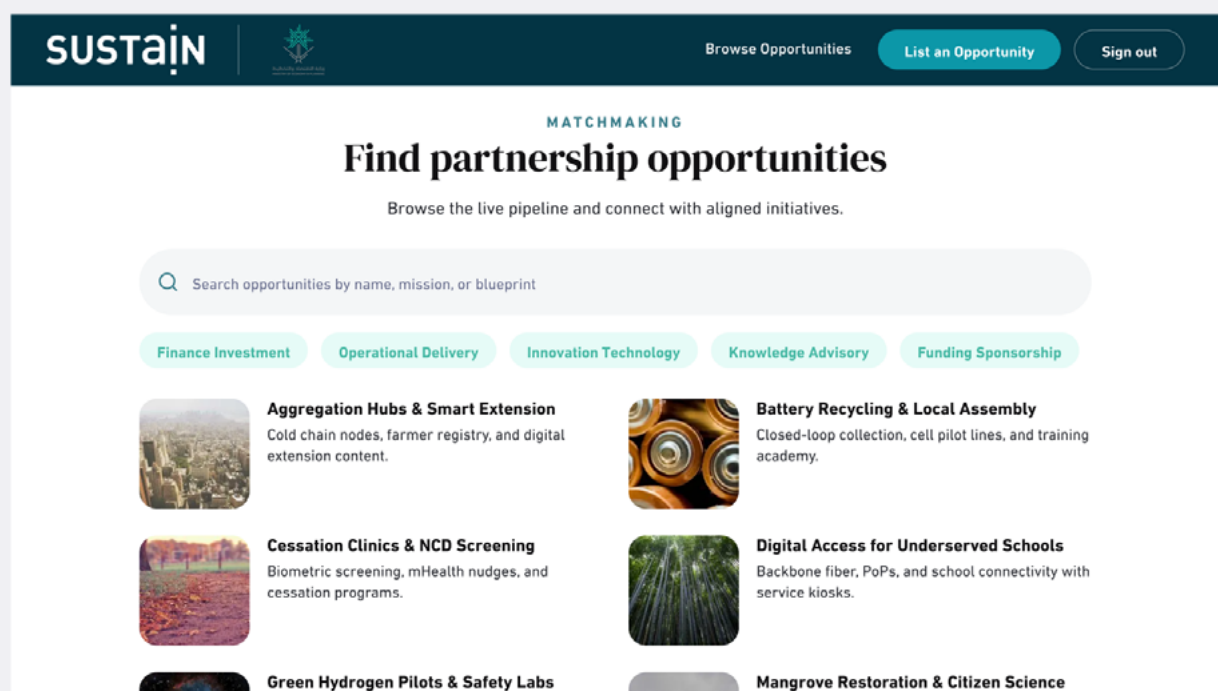
The matching engine works by assessing needs and identifying “must-have” criteria such as the offered or requested partnership type. Determining these serves as the initial qualifier or disqualifier of potential entities. Weighted relevance then ranks each qualified partner using area of impact, delivery location, sector and other attributes to produce a clear percentage match. Finally, the tool automatically notifies partners when they have been matched and should connect about their common opportunity (see Figure 19). In future iterations, genAI will clarify the taxonomy and pre-fill selected fields from allowed public sources.

FIGURE 18 | The landing page invites new partners to sign up and contribute to national development priorities (illustrative data)



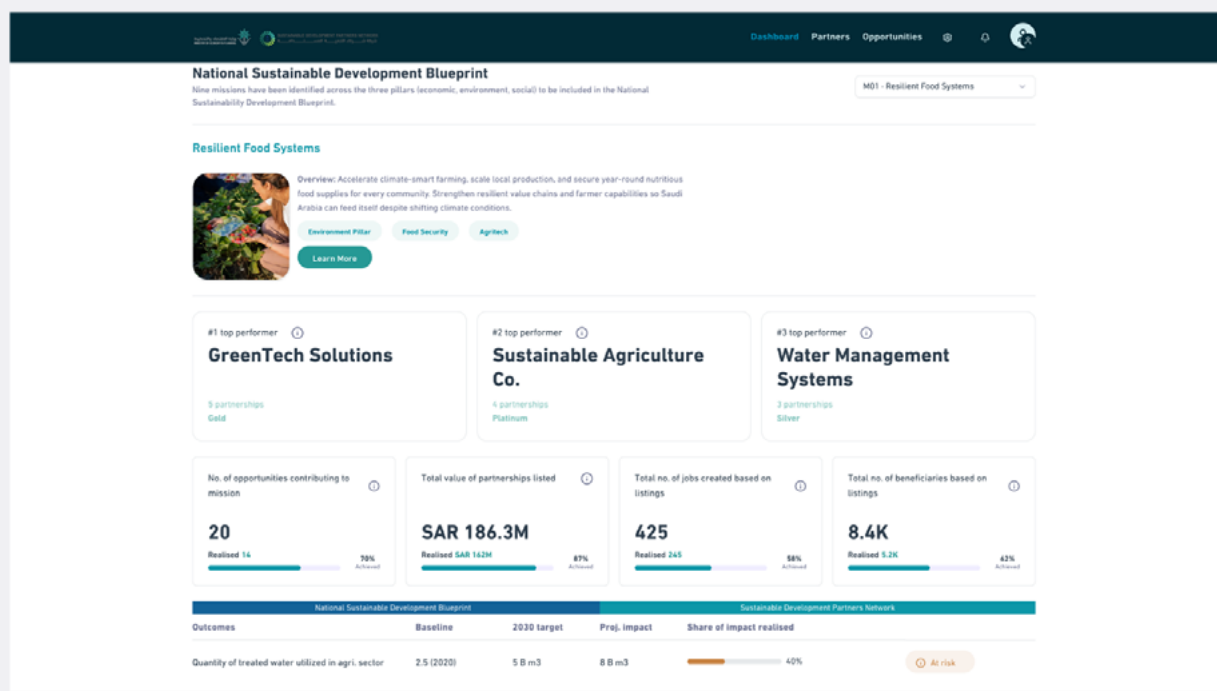
Source: SUSTAIN, Ministry of Economy and Planning of Saudi Arabia

FIGURE 19 | Partnership opportunity matching showcases relevant projects that fully match the must-have criteria and partially match others (illustrative data)



Source: SUSTAIN, Ministry of Economy and Planning of Saudi Arabia

FIGURE 20 | The government dashboard enables the MEP to track realization of projected impact against national priorities (illustrative data)



Source: SUSTAIN, Ministry of Economy and Planning of Saudi Arabia

Building on this opportunity owner-partner matching foundation, the SUSTAIN tiering model recognizes and rewards active partners by verifying their impact. Role-based dashboards provide ecosystem-wide visibility, routing targeted requests to entities while identifying lagging areas of impact that may need anchor partners, focused outreach or policy support. Administrators govern quality by controlling registrations and approving listings, ensuring a trusted, verified marketplace for all members.

For government users, a dedicated dashboard is available, making it possible to track the number of registrations and opportunities on the platform, to identify its most active users and to assess and monitor the projected and realized impact of the

partnerships against the priorities in the National Sustainable Development Blueprint. This tracking allows the MEP to identify areas of public-sector support.

User testing from both the opportunity owner and potential partner participants has confirmed the value of the platform. One word frequently employed by users was “innovative”; they also highlighted its potential to transform how stakeholders collaborate. Other feedback underscored the desire to connect this platform with other government-backed platforms to create a more cohesive and integrated system that enables smoother data flows, stronger alignment across initiatives and greater collective impact.

5.3 Main lessons learned from the SUSTAIN build

Three key learnings were identified from the SUSTAIN build that can be applied to broader contexts:

- **Impact drives design:** Partnerships generate meaningful value when aligned with clearly defined priorities. Effort should be directed where relevance and strategic alignment are strongest to ensure real and measurable outcomes.
- **Connection beats perfection:** Over-engineered matching can limit potential. Instead of seeking the “perfect” pairing formula,

focus on connecting partners with enough in common to engage meaningfully with each other and co-create strong partnerships.

- **AI is an accelerant, not an autopilot:** Let AI do the heavy lifting on data and drafting, but real people should shape the story of what they need, ensure accuracy of any pairing and make the final decisions.



5.4 What's next: Moving from prototype to scaled adoption

The proof of concept validated both the appetite for such a tool and the effectiveness of its underlying mechanics. An AI-driven matching algorithm was able to quickly pair users with a robust shortlist of partners that align with their scope and intentions. Role-based dashboards further ensured that each user group received the information most relevant to their needs.

The MEP will take the groundwork laid by the viable product and advance it towards full implementation, guided by a clear and user-validated guiding vision. Central to that vision, the MEP will document ongoing success metrics, capture continuous feedback, optimize the tool's matching logic and tiering structure, strengthen user verification and create new go-to-market and onboarding experiences to attract future users.

After launch, the future roadmap for the tool comprises three streams:

- **Frictionless onboarding and high-quality data:** The MEP will integrate AI-assisted registration and onboarding, including AI co-authoring of profiles and opportunities, plus enhanced listing moderation.

- **Trust and governance:** The platform will evolve to have automated user security checks and verification, including integration with existing KSA platforms for identity and information sharing, establishing even greater levels of reassurance for users.

- **Engagement and platform intelligence:** The MEP will incorporate on-platform communications to consolidate partnership discussions in one place, gamification features to encourage participation and dynamic matching logic that becomes ever more accurate based on lessons learned.

Together, these additions convert the prototype into a credible national utility that is easy to join, safe to use and progressively smarter with every interaction. At scale, SUSTAIN has the potential to facilitate partnerships worth billions by 2030.⁴³

5.5 A regional blueprint for success

As within KSA, partnerships are a critical growth lever in MENA. Well-designed partnerships can mobilize capital and know-how, provided they rest on strong state capacity and integrity.⁴⁴

Partnership platforms also exhibit powerful network effects. As more verified participants join, match quality improves and search costs fall. Bain analysis suggests that the incremental monetary value of both financial and non-financial partnership opportunities in the region can accumulate to \$100 billion by 2030, contributing to the region's success in sustainability.⁴⁵

To realize its value, the platform must operate under an established, trusted governance model. This includes verifying participants, ensuring transparency on opportunities and outcomes and protecting data. With credibility in place, risk falls, match quality improves and impact can expand significantly if the model is adopted more broadly.

5.6 Looking ahead

Tomorrow's national development challenges will not be contained within any one sector or balance sheet. Being prepared to address these challenges demands choreographed collaboration across government, industry, finance, academia and communities.

With SUSTAIN, the MEP turns collaboration into a common national capability. AI serves as a neutral orchestrator, enabling secure data sharing with guardrails, while each opportunity is mapped to defined focus areas with measurable outcomes. Built for KSA, the model is designed to be adaptable, grounded in trust by design, evidence at the centre and partnerships that deliver.



Distilling cross-sector insights and accelerating the transition

Lessons learned from the use cases in this report together present a roadmap for scaling AI use in the MENA region's sustainability work.

The prototypes presented in the earlier sections of this report differ by sector and are tailored to select organizations, but they reveal a consistent set of

use cases and enablers that shed light on the value AI holds in accelerating economic progress and delivering on sustainability targets.

6.1 Cross-sector insights

There are certain use-case archetypes that LSM tends to prioritize:

- **Sustainability in business strategy:** AI-powered market sensing, scenario modelling and trend analysis tools to support long-term strategy and resilience are one such prioritized category. For example, ADNOC's SPN tool synthesizes most material ESG issues, identifies existing performance gaps and enables the organization to prioritize actions with the greatest impact on its broader sustainability strategy. The MEP's SUSTAIN tool supports the realization of long-term sustainable development priorities by acting as an enabler of one of the strategy's most important pillars: partnerships.
- **Sustainable operations:** AI-powered forecasting, resource optimization and process control tools to improve operational efficiency are another prioritized archetype. Tools such as ADNOC's RIS platform or MOS's SME SMART are excellent illustrations of the potential of those use cases. RIS uses leading climate-forecasting data to quantify physical and operational risks across energy assets and value chains, helping inform adaptation plans and decisions. SME SMART identifies operational improvement areas and actionable recommendations for SMEs driving growth.

- **Sustainable customer and commercial solutions:** A third category of focus includes AI tools that design and price greener products and services, support circular-economy models and encourage business-to-business (B2B)/business-to-consumer (B2C) customers to buy more sustainably. FAB's Pulse tool is a perfect example, allowing the company to accelerate green business building and commercial uplift by enabling it to identify and prioritize sustainable investment opportunities more quickly and with increased accuracy.

The sprints also outline several valuable learnings about the enablers of success:

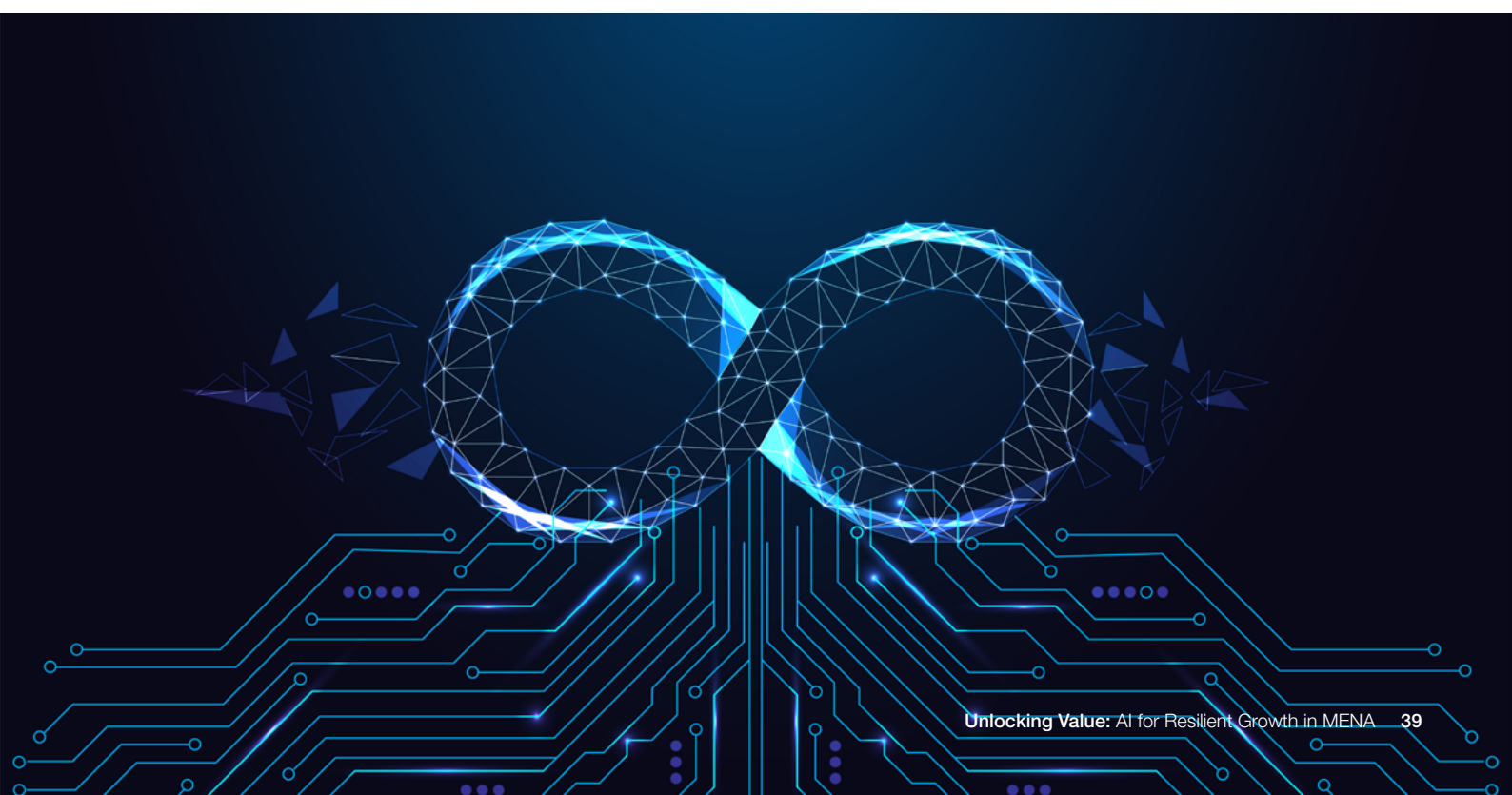
- **Direct resources to applications that drive value creation:** AI can deliver full sustainability impact only when sustainability itself is recognized for its economic and commercial value and not just its intrinsic value. Indeed, the CSO Network survey revealed that the absence of such a mindset is the second most common roadblock that prevents organizations from realizing their full potential for AI sustainability impact. All of the platforms prototyped in this report have significant value creation potential, from unlocking partnership opportunities to detecting value chain risks early and mitigating potential losses.

- **Recognize that AI's true potential lies in reimagining how work is done:** AI productivity tools can save a lot of time at the individual level through incremental improvements in day-to-day work. Its greatest potential, however, is found at the organizational level, where it opens new pathways for fundamentally reinventing how things get done. Saudi Arabia MEP's SUSTAIN tool is an excellent illustration of this. Rather than creating a simple partnership retrieval repository, the ministry is reimagining the partnership-making process. Inability to embrace this transformational approach is highlighted as the third most significant barrier to scaling in the CSO Network survey.
- **Experiment broadly first, then quickly prioritize to match high-value use cases:** The sprint approach used for this report follows this principle. The authors first convened stakeholders for broad, cross-functional ideation ("divergence") then selected a top use case for rapid prototyping and business-case validation ("convergence"). As cited in the CSO Network survey, lack of a systematic approach for robust decision-making is the number one roadblock hindering sustainable AI progress. Additionally, across use cases, roughly half of all organizations are unable to estimate or do not track the ROI of their efforts. Embedding business-case thinking early – along with milestone ROI checks and user testing – is essential.
- **Ensure leaders connect the dots within and across their organizations:** In order to take a truly transformational approach to AI, organizations must embed sustainability into their AI strategy (and vice versa) as well as actively soliciting diverse perspectives from cross-functional teams and, in some instances, external coalitions. In fact, technical challenges (such as data, resources and hardware) were

consistently ranked lower than structural barriers in the CSO Network survey, as there are diverse ways to enable those. For instance, recognizing the diverse and complex needs of the society that sustainable AI can address, Bahrain MOS convened stakeholders from more than 15 of the country's public entities for the sprint initiation workshop to ensure well-rounded and balanced perspectives. In addition, ADNOC's RIS tool seamlessly leverages third-party data: climate data insights from Climate X or value chain disruption assessments from Bain.

- **Have sustainability teams play a key role in strategic and technical decision-making:** Sustainability experts are a crucial force in enabling and manifesting the key learnings mentioned above. In fact, empowered sustainability teams and leaders are one of the main pillars of success behind all sprints presented in this report. FAB is one such example. Through its best-practice mandate and influence in the organization, the FAB CSO team convened front-line employees, digital teams and ESG and net-zero experts to identify a use case impactful on both business and sustainability.

As the CSO Network highlights, the role of chief sustainability officers is rapidly evolving into a core driver of strategic decision-making. The survey findings show that 70% of sustainability leaders already contribute to AI-related decisions, and more than half expect their influence to expand significantly over the next three years. Yet mandates and governance structures in many organizations have not kept pace with this shift, limiting the function's ability to shape strategic and technical priorities. Strengthening CSO integration across enterprise decision systems is emerging as a critical enabler for accelerating sustainability transformation and long-term value creation.⁴⁶





6.2 Accelerating the transition

To apply the key learnings from this report, governments and organizations can start with several recommended steps to unlock the power of AI:

Step 1: Analyse and benchmark organizational AI maturity, including current practices, performance and initiatives. Recognizing strengths, weaknesses and where organizations stand today is essential for successful progress.

Step 2: Articulate a well-defined sustainable AI ambition. Assessing organizational readiness, building on existing strategic priorities and identifying the most significant sustainability areas in which AI can help accelerate progress or address barriers together form an action roadmap. The approach that served as the backbone of this report can be the starting point for leaders to solicit diverse organizational perspectives and begin the broad exploration phase.

Step 3: Identify the top use cases and prototype quickly to estimate impact. This would enable companies to reallocate resources to the most promising opportunities and maximize ROI.

Step 4: Quantify the impact of the selected tools and decide the appropriate scale of deployment. Using existing prototypes as anchors for the analysis and measuring impact to reveal each tool's true potential further supports the business case.

Step 5: Focus on institutionalizing the approach by creating the processes that enable steps 1 to 4 to be repeated for sustained value creation. Create guardrails such as an operating and governance framework that outlines clear accountabilities, oversight and ways of working so that sustainability efforts remain cohesive, transparent and effective throughout execution. Involving a diverse range of employees to build engagement and trust and to support the identification, build-out and adoption of new high-potential use cases further propels progress and buy-in.

Advancing AI's contribution to sustainability across MENA requires a united effort. This means expanding public-private partnerships to align goals and pool resources, strengthening networks for knowledge exchange and investing in capability-building so that institutions and talent can drive and scale lasting impact. Together, these actions can accelerate meaningful progress across the region.

Contributors

World Economic Forum

Hassan Abulenein

Associate Director, Middle East and North Africa

Kelsey Goodman

Director, Middle East and North Africa

Bain & Company

Akram Alami

Partner, Leader of Aviation and Utilities Practices in the Middle East

Florian Mueller

Partner, Head of AI, Insights and Solution Practice in Europe, Middle East and Africa

Wissam Yassine

Partner, Leader of Sustainability Practice in the Middle East

Acknowledgements

The authors would also like to thank the CSO Network and the following members of organizations from the LSM community for their contributions to this report:

Tala Abushukair

Senior Specialist, Climate Change (Risk), Carbon Strategy Division, Abu Dhabi National Oil Company (ADNOC)

Futoon Alammadi

Director of Communications and International Relations, Ministry of Sustainable Development, Kingdom of Bahrain

Hajar Algosair

General Supervisor for the Assistant Deputyship for Sustainable Development, Ministry of Economy and Planning, Kingdom of Saudi Arabia

Samar Al-Hameedi

Vice-President, Climate Change, Abu Dhabi National Oil Company (ADNOC)

Noor Ali Alkhulaif

Minister of Sustainable Development, Chief Executive, Bahrain Economic Development Board, Bahrain

Abdulrahman Al-Zamil

General Manager for Sustainability Enablement, Ministry of Economy and Planning, Kingdom of Saudi Arabia

Ibrahim Al-Zu'bi

Group Chief Sustainability and ESG Officer, Abu Dhabi National Oil Company (ADNOC)

Abdulaziz Azzouqa

Executive Director of Digital Innovation and AI, Ministry of Economy and Planning, Kingdom of Saudi Arabia

Shargiil Bashir

Group Chief Sustainability Officer, First Abu Dhabi Bank

Dana Hamzah

Assistant Undersecretary for Sustainable Development, Ministry of Sustainable Development, Kingdom of Bahrain

Yassar Jarrar

Managing Partner, Gov Campus

Julia Wolwod

Manager, ESG Strategy, Sustainability and ESG Division, Abu Dhabi National Oil Company (ADNOC)

The authors would like to acknowledge Bain & Company employees for their contributions to this report:

Rebecca Aflaki, Victoria Antonova, Vanshika Bagdy, Reza Bakhtiari, Julie Blitzler, Jeppe Børghlum, Tom De Waele, Moez Draief, Annika Friesen, Javier Gisbert, Christian Graf, Nic Gray, Mariam Ibrahim, Ivy Intano, Apple Jin, Torsten Lichtenau, Robert Liono, Martha Moreau, Ali Özer, Ebba Rosander, Sara Sajwani, Hassan Zaid

Production

Bianca Gay-Fulconis

Designer, 1-Pact Edition

Tanya Korniiichuk

Illustrator, 1-Pact Edition

Simon Smith

Editor, Astra Content

Endnotes

1. Willige, A. (2025). *Five years to go: Are we on track to meet the Sustainable Development Goals?* World Economic Forum. <https://www.weforum.org/stories/2025/09/sdg-progress-report-2025/>
2. Abulenein, H. (2024). *How to close sustainable development gaps across the Middle East and North Africa.* World Economic Forum. <https://www.weforum.org/stories/2024/09/mena-middle-east-north-africa-progress-sdg-sustainable-development-goals/>; Zakzak, L. S. (2023). *Arab Region SDG Index and Dashboards Report 2023.* Mohammed bin Rashid School of Government (MBRSG) and UN Sustainable Development Solutions Network (SDSN). <https://sdgtransformationcenter.org/reports/arab-region-sdg-index-and-dashboards-report-2023>
3. Gosselink, B., et al. (2024). *AI in action: Accelerating progress towards the Sustainable Development Goals* [Research brief]. Google Public Policy. <https://publicpolicy.google/resources/research-brief-ai-and-SDG.pdf>
4. Jarrar, Y., & Chehaimi, E. (2025). *AI x CSO Network Survey briefing report and key insights: Advancing sustainability for the future.* CSO Network. <https://www.csonetwork.org/news/ai-for-sustainability-cso-survey-findings/>
5. Ibid.
6. First Abu Dhabi Bank. (2023, December 5). *FAB to provide over AED 500 Billion (USD 135 billion) in green finance by 2030, increasing sustainable commitment by 80%* [Press release]. <https://www.bankfab.com/en-ae/about-fab/group/in-the-media/fab-to-provide-over-aed500-billion-usd135-billion-in-green-finance-by-2030>
7. First Abu Dhabi Bank. (2024, April 2). *FAB and Microsoft announce landmark strategic partnership to shape the future of financial services globally* [Press release]. <https://www.bankfab.com/en-ae/about-fab/group/in-the-media/fab-and-microsoft-announce-landmark-strategic-partnership>
8. Ministry of Sustainable Development, Kingdom of Bahrain. The endnote references the Ministry in the introductory chapter on Bahrain. (2025). <https://www.sdgs.gov.bh/Policies>
9. Kingdom of Bahrain Information & eGovernment Authority (iGA). (2025, July 27). *Bahrain launches national AI policy and adopts GCC ethics manual* [Press release]. <https://www.iga.gov.bh/en/article/bahrain-launches-national-ai-policy-and-adopts-gcc-ethics-manual>; Tamkeen Bahrain. (2025, April 9). *Following directives from HH Shaikh Isa bin Salman bin Hamad Al Khalifa Tamkeen launches first-of-its-kind program to train 50,000 Bahrainis in artificial intelligence* [Press release]. <https://www.tamkeen.bh/en/ai-training-bundles/>; Kingdom of Bahrain Information & eGovernment Authority (iGA). (2025, October 2). *The Information & eGovernment Authority Chief Executive: Completion of six initiatives under the National Digital Economy Strategy* [Press release]. <https://www.iga.gov.bh/en/article/the-information-and-egovernment-authority-chief-executive-completion-of-six-initiatives-under-the-national-digital-economy-strategy>
10. Abu Dhabi National Oil Company (ADNOC) (2025). *2030 sustainability strategy.* <https://www.adnoc.ae/2030-sustainability-strategy>
11. ADNOC. (2024, November 4). *ADNOC and AIQ developing first-of-a-kind agentic AI solution for global energy transformation* [Press release]. <https://www.adnoc.ae/en/news-and-media/press-releases/2024/adnoc-and-aiq-developing-first-of-a-kind-agentic-ai-solution-for-global-energy-transformation>
12. Saudi Press Agency. (2022, October 6). *Saudi Ministry of Economy and Planning, Saudi Economic Association to boost training, research, data flows.* [Press Release]. <https://www.spa.gov.sa/2390263>
13. Graf, C. (2024, 15 May). *Banks to play a pivotal role in the low-carbon transition, contributing up to \$600 billion annually through 2030* [Press release]. Bain & Company. [https://www.bain.com/about/media-center/press-releases/2024/banks-to-play-a-pivotal-role-in-the-low-carbon-transition-contributing-up-to-\\$600-billion-annually-through-2030--bain--company/](https://www.bain.com/about/media-center/press-releases/2024/banks-to-play-a-pivotal-role-in-the-low-carbon-transition-contributing-up-to-$600-billion-annually-through-2030--bain--company/)
14. Bain analysis based on data from: Graf, C. (2024, May 15). *Banks to play a pivotal role in the low-carbon transition, contributing up to \$600 billion annually through 2030* [Press release]. Bain & Company. [https://www.bain.com/about/media-center/press-releases/2024/banks-to-play-a-pivotal-role-in-the-low-carbon-transition-contributing-up-to-\\$600-billion-annually-through-2030--bain--company/](https://www.bain.com/about/media-center/press-releases/2024/banks-to-play-a-pivotal-role-in-the-low-carbon-transition-contributing-up-to-$600-billion-annually-through-2030--bain--company/); White, K., Loughhead, R., Rooze, J., & Young, W. (2025). *Third annual energy supply investment and banking ratios.* BloombergNEF. <https://about.bnef.com/insights/clean-energy/third-annual-energy-supply-investment-and-banking-ratios/>; International Monetary Fund. (2025). *World economic outlook.* <https://www.imf.org/external/datamapper/profile/WEOWORLD>
15. London Stock Exchange Group. (2024). *Sustainable finance review* [Select datasets]. <https://www.lseg.com/en/data-analytics/sustainable-finance>
16. Bain analysis based on Bain proprietary finance transition model and data from: Bain & Company. (2025). *Sustainable finance & investing.* <https://www.bain.com/consulting-services/sustainability-corporate-responsibility/sustainable-finance-investing/>; International Monetary Fund. (2025). *World economic outlook.* <https://www.imf.org/external/datamapper/profile/WEOWORLD>; World Bank Group. (2024). *Domestic credit provided by financial sector (% of GDP).* <https://data.worldbank.org/indicator/FS.AST.DOMS.GD.ZS>
17. Central Bank of the UAE. (2023, December 4). *UAE financial sector announces to mobilise AED 1 trillion in sustainable finance by 2030 as UAE hosts COP28* [Press release]. <https://www.centralbank.ae/en/news-and-publications/news-and-insights/press-release/uae-financial-sector-announces-to-mobilise-aed-1-trillion-in-sustainable-finance-by-2030-as-uae-hosts-cop28/>

18. First Abu Dhabi Bank. (2023, December 5). *FAB to provide over AED 500 billion (USD 135 billion) in green finance by 2030, increasing sustainable commitment by 80%* [Press release]. <https://www.bankfab.com/en-ae/about-fab/group/in-the-media/fab-to-provide-over-aed500-billion-usd135-billion-in-green-finance-by-2030>
19. Bain analysis based on FAB proprietary data and cost estimates data from: Microsoft Azure. (2025). *Azure pricing*. <https://azure.microsoft.com/en-us/pricing>
20. Bain analysis based on FAB proprietary data (five recent regional projects across renewables, energy efficiency and clean transport) from: First Abu Dhabi Bank. (2024). *Sustainable finance impact report*. <https://www.bankfab.com/en-ae/about-fab/sustainability/sustainable-finance>
21. Bain analysis based on FTE/\$1 M benchmark data from: Devashree, S. (2020, May 19). *Ensuring a fair transition for US fossil fuel workers in economic recovery*. World Resources Institute. <https://www.wri.org/insights/ensuring-fair-transition-us-fossil-fuel-workers-economic-recovery>
22. Bain analysis based on expert interviews and systematic review of outcomes of AI use cases.
23. Bain analysis, assuming a gradual unlock in an ideal-case scenario – 90–98% growth in adoption rates of AI across the sustainable finance market in MENA.
24. Bain analysis based on FAB proprietary data and MENA bond data on direct carbon impact of issuances from: First Abu Dhabi Bank. (2024). *Sustainable finance impact report*. <https://www.bankfab.com/en-ae/about-fab/sustainability/sustainable-finance>; London Stock Exchange Group. (2024). *Sustainable finance review* [Select datasets]. <https://www.lseg.com/en/data-analytics/sustainable-finance>
25. World Economic Forum. (2025). *The global public impact of GovTech: A \$9.8 trillion opportunity*. <https://www.weforum.org/publications/the-global-public-impact-of-govtech/>
26. Bain analysis derived from Bain's proprietary Transition Finance Model sourced from: Bain & Company. (2025). *Sustainable finance & investing*. <https://www.bain.com/consulting-services/sustainability-corporate-responsibility/sustainable-finance-investing/>; Graf, C. (2024, May 15). *Banks to play a pivotal role in the low-carbon transition, contributing up to \$600 billion annually through 2030* [Press release]. Bain & Company. [https://www.bain.com/about/media-center/press-releases/2024/banks-to-play-a-pivotal-role-in-the-low-carbon-transition-contributing-up-to-\\$600-billion-annually-through-2030--bain--company/](https://www.bain.com/about/media-center/press-releases/2024/banks-to-play-a-pivotal-role-in-the-low-carbon-transition-contributing-up-to-$600-billion-annually-through-2030--bain--company/)
27. Supported by data from: Kingdom of Bahrain Information & eGovernment Authority (iGA). (2025, July 27). *Bahrain launches national AI policy and adopts GCC ethics manual* [Press release]. <https://www.iga.gov.bh/en/article/bahrain-launches-national-ai-policy-and-adopts-gcc-ethics-manual>; Tamkeen Bahrain. (2025, April 9). *Following directives from HH Shaikh Isa bin Salman bin Hamad Al Khalifa Tamkeen launches first-of-its-kind program to train 50,000 Bahrainis in artificial intelligence* [Press release]. <https://www.tamkeen.bh/en/ai-training-bundles/>; Kingdom of Bahrain Information & eGovernment Authority (iGA). (2025, October 2). *The Information & eGovernment Authority Chief Executive: Completion of six initiatives under the National Digital Economy Strategy* [Press release]. <https://www.iga.gov.bh/en/article/the-information-and-egovernment-authority-chief-executive-completion-of-six-initiatives-under-the-national-digital-economy-strategy>
28. Bain analysis based on data from: Ministry of Industry and Commerce. (2024). *SMEs development board statistics*. <https://www.moic.gov.bh/sites/default/files/2025-05/SMEs%20Development%20Board%20%28SDB%29%20Statistics%20up%20to%20December%202024.pdf>; Oxford Business Group. (2024). *Bahrain's shift from hydrocarbons boosts non-oil sector growth*. <https://oxfordbusinessgroup.com/reports/bahrain/2024-report/economy/diverse-offerings-a-shift-away-from-hydrocarbons-is-helping-to-boost-other-sectors-overview/>
29. Ateeq, A., & Ateeq, A. R. (2024). Sustainability as strategy: The new competitive edge for Bahrain's SMEs. In AIDhaen, E., et al. (Eds.), *Business sustainability with artificial intelligence (AI): Challenges and opportunities* (pp. 227–284). Springer Nature. https://link.springer.com/chapter/10.1007/978-3-031-71318-7_26
30. Bohsali, S., Yassine, W., & Kahaleh, L. (2024). *Four steps to LEAD on sustainability*. Bain & Company. <https://www.bain.com/insights/four-steps-to-lead-on-sustainability-in-the-middle-east/>
31. World Economic Forum. (2023). *Why cooperating on sustainable development goals requires competition*. <https://www.weforum.org/stories/2023/09/why-cooperating-sustainable-development-goals-requires-competition/>
32. Bain analysis based on data from: International Monetary Fund. (2025). *World economic outlook* [Select datasets]. <https://www.imf.org/en/publications/weo/weo-database/2025/april>; S&P Global. (2025). *S&P capital IQ financials* [Select datasets]. [https://www.marketplace.spglobal.com/en/datasets/s-p-capital-iq-financials-\(10\)](https://www.marketplace.spglobal.com/en/datasets/s-p-capital-iq-financials-(10)); Ansari, N., Cajias, M., & Bienert, S. (2015). The value contribution of sustainability reporting. *ACRN Oxford Journal of Finance and Risk Perspectives, Special Issue of Social and Sustainable Finance*, 4(4), 190–205. https://ideas.repec.org/p/arz/wpaper/eres2015_111.html
33. Bain analysis based on capital expenditure (CAPEX) and operating expenditure (OPEX) costs derived using publicly available benchmarks on applicable FTE salaries (for Bahrain); AWS. (2025). *11:11 cloud object storage for AWS – Middle East (Bahrain)*. <https://aws.amazon.com/marketplace/pp/prodview-dvmvpzjch4etm>
34. Bain analysis based on benchmarking study on publicly available data for AI use cases and validated by expert interviews; Bain & Company. (2025). *Sustainable finance & investing*. <https://www.bain.com/consulting-services/sustainability-corporate-responsibility/sustainable-finance-investing/>; Graf, C. (2024, May 15). *Banks to play a pivotal role in the low-carbon transition, contributing up to \$600 billion annually through 2030* [Press release]. Bain & Company. [https://www.bain.com/about/media-center/press-releases/2024/banks-to-play-a-pivotal-role-in-the-low-carbon-transition-contributing-up-to-\\$600-billion-annually-through-2030--bain--company/](https://www.bain.com/about/media-center/press-releases/2024/banks-to-play-a-pivotal-role-in-the-low-carbon-transition-contributing-up-to-$600-billion-annually-through-2030--bain--company/)

35. International Energy Agency (2025). *Global energy review 2025*. <https://www.iea.org/reports/global-energy-review-2025/global-trends>
36. Additional transmission capacity and annual cost saving (\$110 billion), which constitutes the cumulative savings over five years by 2030, based on: International Energy Agency (2025). *AI for energy optimisation and innovation*. <https://www.iea.org/reports/energy-and-ai/ai-for-energy-optimisation-and-innovation>
37. Greene-Dewasmes, G. (2025, November 18). *How AI can accelerate the energy transition, rather than compete with it*. World Economic Forum. <https://www.weforum.org/stories/2025/11/ai-accelerate-energy-transition/>
38. Morrison, H., Lichtenau, T., Moreau, M., Deryckere, M., & Dhaen, J. (2025). *The CEO playbook for climate resilience*. Bain & Company. <https://www.bain.com/insights/the-ceo-playbook-for-climate-resilience-ceo-sustainability-guide-2025/>
39. Bain analysis based on coverage of the 25 largest energy and natural resources companies based in MENA; the companies included provide the following products/services: basic chemicals, energy, power generation and water, and have their headquarters in the following countries: Algeria, Bahrain, Iraq, Iran, Jordan, Kuwait, Libya, Oman, Qatar, Saudi Arabia and UAE. Data obtained from S&P Capital IQ Pro database. (n.d.). Retrieved March 4, 2026, from <https://www.spglobal.com/market-intelligence/en/solutions/products/sp-capital-iq-pro>; Property, plant and equipment data obtained from the balance sheets or production-based estimates for privately held companies. Also based on Climate X data for share of asset-at-risk, long-term loss estimates, loss reduction impact of adaptation measures and costs of adaptation measures. Data triangulated with: Ezzeldin, K., Adshead, D., & Smith, P. (2023). *Adapting to a new climate in the MENA Region: An assessment of physical risk management and climate adaptation finance in the MENA region*. UN Environment Programme. <https://www.unclearn.org/wp-content/uploads/library/Adapting-to-a-new-climate-MENA.pdf>
40. Bain analysis based on coverage of the 25 largest energy and natural resources companies based in MENA; the companies included provide the following products/services: basic chemicals, energy, power generation and water, and have their headquarters in the following countries: Algeria, Bahrain, Iraq, Iran, Jordan, Kuwait, Libya, Oman, Qatar, Saudi Arabia and UAE. Market capitalization obtained from the S&P Capital IQ Pro database. (n.d.). Retrieved March 4, 2026, from <https://www.spglobal.com/market-intelligence/en/solutions/products/sp-capital-iq-pro>
41. International Energy Agency. (2025). *Breakthrough agenda report 2025*. <https://www.iea.org/reports/breakthrough-agenda-report-2025>
42. Saudi Gazette. (2025). *Saudi minister urges global reform, showcases vision 2030's G20 development lead*. <https://saudigazette.com.sa/article/653613/SAUDI-ARABIA/Saudi-minister-urges-global-reform-showcases-Vision-2030s-G20-development-lead>
43. Bain analysis for tool impact for KSA based on: Vision 2030. (n.d.). *A thriving economy*. Retrieved March 4, 2026, from <https://www.vision2030.gov.sa/en/overview/pillars/a-thriving-economy>; Walker, G., Fernandes, L., & Sharp, L. (2022). *Saudi Arabia: The shifting sands of partnerships*. The Joint Venture Alchemist. <https://jvalchemist.ankura.com/trends/saudi-arabia-the-shifting-sands-of-partnerships/>; Gutterman, A. S. (2024). *Sustainable finance and impact investment: A guide for sustainable entrepreneurs*. SSRN. https://www.researchgate.net/publication/383662042_Sustainable_Finance_and_Impact_Investment_A_Guide_for_Sustainable_Entrepreneurs; Chief Executives for Corporate Purpose (CECP). (2023). *Giving in numbers*. https://cecp.co/wp-content/uploads/2023/12/GIN2023_FINAL3.pdf
44. Arezki, R., & Belhaj, F. (2019). *Developing public-private partnership initiatives in the Middle East and North Africa: From public debt to maximizing finance for development*. World Bank Group Policy Research Working Paper 8863. <https://documents1.worldbank.org/curated/en/860241558712523200/pdf/Developing-Public-Private-Partnership-Initiatives-in-the-Middle-East-and-North-Africa-From-Public-Debt-to-Maximizing-Finance-for-Development.pdf>
45. Bain analysis for MENA-level impact based on: Gutterman, A. S. (2024). *Sustainable finance and impact investment: A guide for sustainable entrepreneurs*. SSRN. https://www.researchgate.net/publication/383662042_Sustainable_Finance_and_Impact_Investment_A_Guide_for_Sustainable_Entrepreneurs; Chief Executives for Corporate Purpose (CECP). (2023). *Giving in numbers*. https://cecp.co/wp-content/uploads/2023/12/GIN2023_FINAL3.pdf
46. Jarrar, Y., & Chehaimi, E. (2025). *AI x CSO Network Survey briefing report and key insights: Advancing sustainability for the future*. CSO Network. <https://www.csonetwork.org/wp-content/uploads/2026/02/AI-For-Sustainability-CSO-Survey-Findings-.pdf>



COMMITTED TO
IMPROVING THE STATE
OF THE WORLD

The World Economic Forum, committed to improving the state of the world, is the International Organization for Public-Private Cooperation.

The Forum engages the foremost political, business and other leaders of society to shape global, regional and industry agendas.

World Economic Forum
91–93 route de la Capite
CH-1223 Cologny/Geneva
Switzerland

Tel.: +41 (0) 22 869 1212
Fax: +41 (0) 22 786 2744
contact@weforum.org
www.weforum.org