



winmark

Re-
Imagining
Business
with AI





“When guided by ethics, AI agents have the potential to become powerful allies for leaders and employees alike, amplifying human potential, transforming businesses from within, and ensuring that innovation creates lasting value for the organisation.”

“AI is not just a tool, but a transformational force capable of reshaping the structure, purpose, and scale of corporate departments.”



Lidia Kamleh
Chief Legal Officer,
Dubai Future Foundation



John Jeffcock
CEO, Winmark
✉ john.jeffcock@winmarkglobal.com

Each function has its own pace and risk profile, all see significant opportunities to reduce workload, improve performance, and reallocate human capability toward higher-value activities.



Introduction
& Key Insights

04

AI Environment &
Department Evolution

08

Leadership &
Department Impact

11





Key Insights

This report is an overview of the discussions, observations and aspirations of the closed session hosted by Winmark in partnership with Dubai Future Foundation.

AI-Driven Workload Reduction

Departments reported significant potential for AI-enabled efficiency 



Finance sees up to

50% workload reduction,

particularly through real-time reporting and smarter decision-making.



HR estimates a

35% reduction,
rising to
100% in administrative operations,

allowing a complete shift from operational to strategic value creation.



Legal reports a more conservative

35% reduction,

though the actual opportunity—especially in contract management—may be closer to

90%.



CEOs anticipate a

31% reduction,

and are open to the radical automation of support functions.



The Rise of AI-Powered Roles

Every department imagines new roles 



Chief Knowledge Agent



AI Chief of Staff

Signaling a future where AI augments and turbo-charges leadership roles.

CEOs, notably, appear indifferent to whether value is delivered by a human or an AI agent—as long as they see value.

Value Over Volume

HR wants to see a shift from transactional support to strategic, seeing AI as a way to complete its transition from administration to value creation.

Finance wants to transform the way that time is spent—less on process, more on insight.

Legal sees potential to move from risk and process management to strategic advisory and opportunity support.



Wisdom and Human Judgment Still Matter

While AI can generate answers:

Finance leaders highlight that asking the right questions will become a defining leadership skill.

HR recognises AI’s capacity to simulate empathy, but its limitations in genuine human context and intuition remain clear.

Legal departments know that without data integrity, the right advice and strategic input cannot be provided. Rubbish in...rubbish out!



Trust, Ethics, and Organisational Readiness

CEOs are eager to scale AI once trust and governance structures are in place.

Ethical concerns—such as bias, transparency, and decision accountability—must be addressed before widespread reliance is possible.

Legal departments emphasise the urgent need to build internal frameworks and choose AI partners wisely.



Conclusion

A one-person department is not only technically viable—in some cases, it's already within reach. However, this doesn't mean departments will disappear. Rather, their composition will shift: leaner, AI-augmented, and focused on insight, leadership, and value creation. To realise this vision, organisations must:

1. Define their 'north star'. What do they believe AI should do for them.
2. Build robust AI frameworks and governance
3. Re-map workflows and clarify human-AI role boundaries
4. Upskill leaders to ask better questions and interpret AI outputs wisely
5. Invest in trust-building measures to mitigate bias and error
6. Begin to reimagine departments not by headcount, but by value delivered

The opportunity is not just to automate—but to redefine how departments operate, collaborate, and lead in a fundamentally AI-enabled enterprise



Demystifying AI

Are we talking about the same thing?

Across departments, leaders were not aligned on what they mean by AI. Some teams were focused on simple automation, others imagined deploying intelligent productivity tools while others wanted to roll out complex decision-makers.

What's the vision?

CEO's will need to set a North Star. Do they see the ultimate goal as replacement of humans, or empowerment.

Setting Goals is Crucial

Wherever you are heading, you will need a roadmap...

The first step is to deploy AI to maximise task execution. Teams should leverage AI tools to retrieve information faster and more reliably, and provide data summaries to inform human decision-makers. From that starting point, AI should be used to provide contextually-aware interactions between humans and provide basic analysis.

Here, the AI systems can be used to perform single-layer tasks based on automated workflows that are overseen by humans. As the company becomes more sophisticated, it should deploy AI systems which can deliver complex reasoning and multi-layer problem solving. AI can be targeted to provide browse sources and generate contextually relevant complex reports and analysis from real-time sources.

Eventually, autonomous decision-making agents can be deployed to provide creative problem solving and execute real-work actions.



AI Environment & Department Evolution

Evolution of AI

If you consider the evolution of AI as enhance, transform, reimagine. This report focuses on reimagining the primary business Departments.

C-Suite Roles

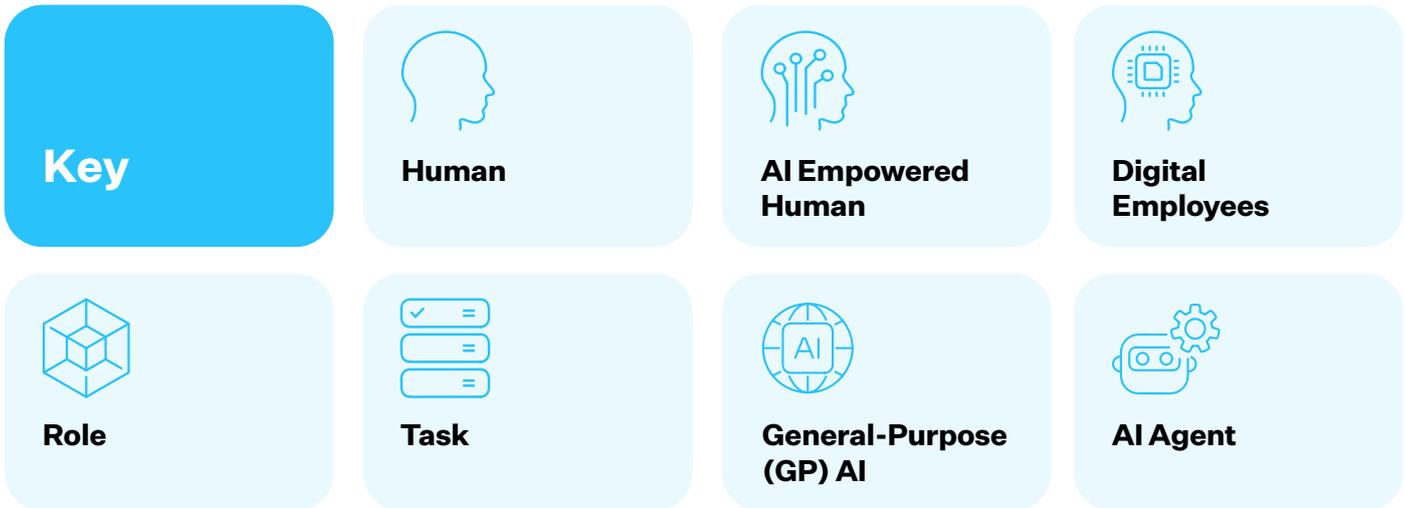
Of the many corporate Departments that serve a business, this report focuses on Finance (CFO), Legal (CLO) and Human Resources (CHRO) and gives a CEO perspective.

The Hypothesis

A one-person department should be viable. How can we re-imagine them to deliver this.

Ideation Method

After setting the scene, role focus groups were created of around 10 Department leads at the Dubai Future Foundation as part of the Dubai AI Week.



The AI Scenario

Leadership & Management

80% of leaders say AI is essential to enhancing their leadership but only 8% feel prepared and confident to leverage it. AI is expected to replace management but not leadership and paradoxically makes humans more human.

Source: HBR, Rasmus Hougaard.

AI Agents: Assistants or Succession

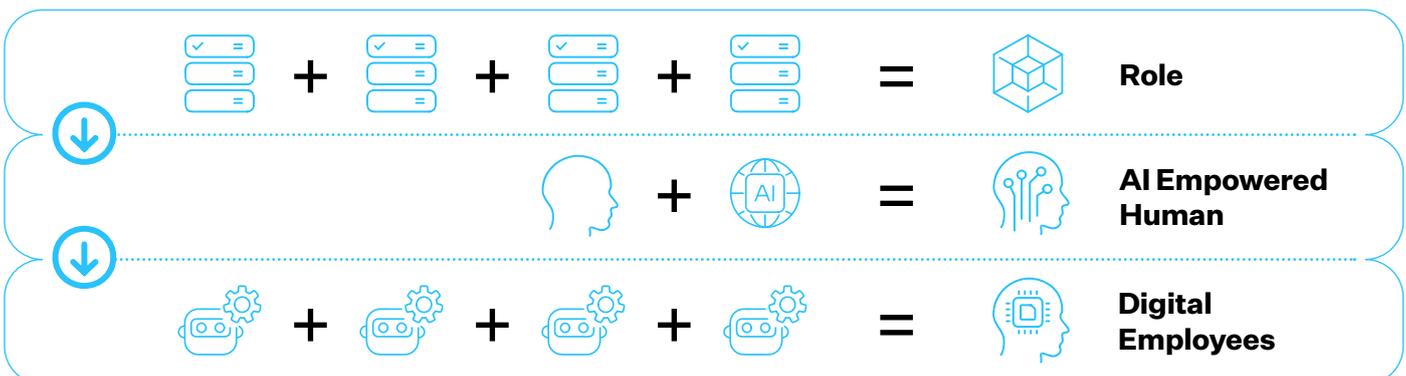
As AI Agents evolve to be able to complete more and increasingly complex tasks, they replace an increasingly large percentage of a role. When the decision making and creative problem solving is largely delegated to an AI agent, you have a Digital Employee.

Roles & Tasks

Roles consists of a number of tasks of varying complexity. AI can replace tasks but relies on trained context, so may always need guidance. The shift will eventually be made from agents as interns (performing high volume work, of low to medium complexity with low cost of error), to experts (augmenting human expertise, improving deep research via multi-agent systems with different areas of 'expertise'; up to executors who can anticipate and seamlessly solve problems by executing tasks in real environments.

The Evolution

Individual

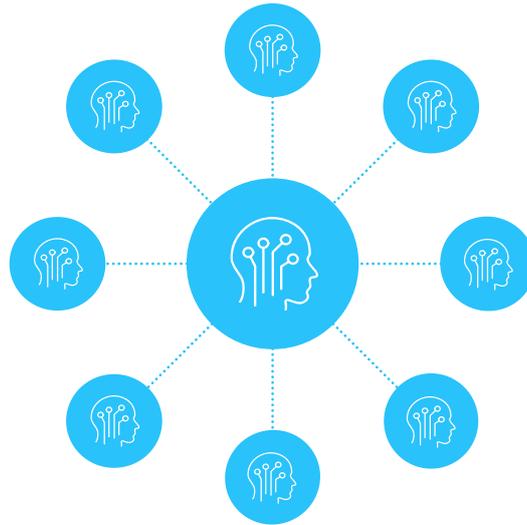




The Evolution Department

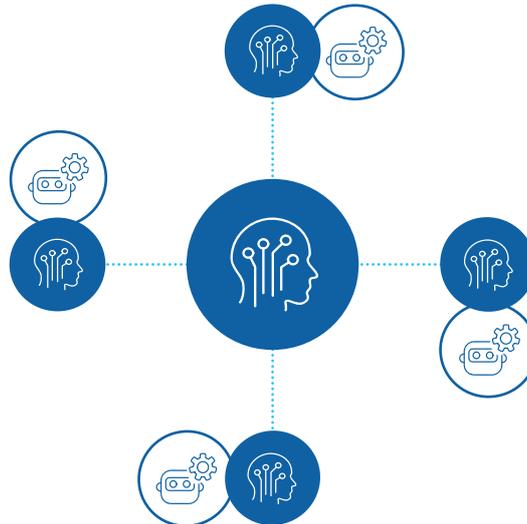
AI Empowered Team

AI Interns



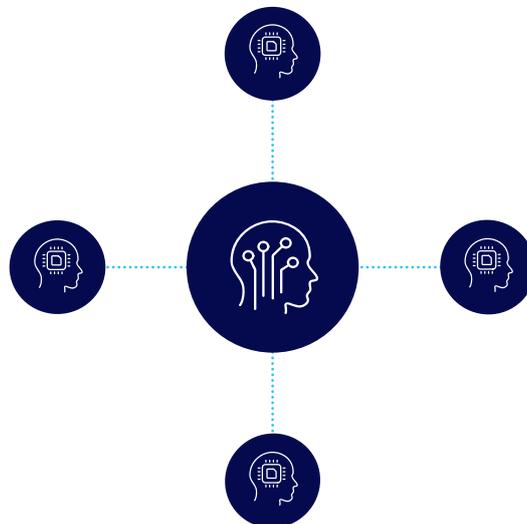
AI Agent Empowered Team

AI Experts



Digital Team

AI Executors





Leadership & Department Impact

CLO & Legal Department Summary

AI Opportunity

Legal Departments can project a 10% workload reduction opportunity with AI and resulting speed, cost, quality, consistency and transparency benefits. They can also imagine a Chief Knowledge Agent working in legal by the end of the decade.

Risk & Preparedness

The majority of Legal Departments need to develop an AI framework, map workflows and gain internal and external buy in. They are also concerned about how to finding the right tools and AI partners. Their main worries are data accuracy, mistakes & resulting impact (fines & reputation), confidentiality and complacency and may result in a loss and multijurisdictional complexity.

Contract Management

40% of the workload of Legal Departments is contract management and they see this is the biggest opportunity for AI and the first issue to address. They do however underestimate the impact of AI at 10%, whereas the likeliness is the opposite at 90%.



These statistics are a product of the input provided by our valuable contributors at the AI Week event.

CLO & Legal Department

AI Opportunity

Key Responsibilities & Activities	% of Total Workload	Automation Potential	Expected Workload Reduction	Total Workload Reduction	Risks & Consequences
Contract Management	40%	Drafting and editing, negotiation support, risk assessment, mark up	10%	4.0%	Data accuracy, confidentiality and complacency, mistakes & resulting impact (fines & reputation), monetary loss and multijurisdictional complexity.
Litigation & Dispute Resolution	20%	Document management, risks, success analysis, brief writing, negotiation support	15%	3.0%	
Compliance & Training	20%	80% drafting potential, training materials and monitoring	10%	2.0%	
Corporate Governance	10%	Corporate company docs, policies, boardpacks, minutes, authority matrix	5%	0.5%	
Legal Research	10%	All areas, legal database	5%	0.5%	
Total	100%		Ave 9%	10%	Total

CLO & Legal Department

AI Implementation

AI Priorities	Horizon 1 Next 12 months	Horizon 2 1-3 years	Horizon 3 4+ years	Critical Success Factors
Contract Management	✓	✓		Horizon 1 1. Developing an AI Framework 2. Workflow mapping, readiness 3. Internal buy in, training and adoption 4. External stakeholder adoption 5. Finding the right tools and AI partners
Litigation & Dispute Resolution		✓		
Compliance & Training		✓		
Corporate Governance			✓	Impact & Benefits • Speed and cost • Quality and consistency • Transparency
Legal Research		✓		



CHRO & Human Resources Department Summary

AI Opportunity

HR Departments can immediately see a 35% workload reduction opportunity with AI and resulting speed, cost and impact benefits. They can also imagine a Chief Knowledge Agent working in legal by the end of the decade. In HR operations they can already see an 100% workload reduction, allowing them to be lifted out of HR administration which accounts for 20% of what they do.

Focus on Value

Human resources evolved from personnel department, moving from an administrative function to a value creation department. HR sees AI as an opportunity to further this evolution away from day to day operations into further value creation.

Empathy & Sentiment

AI is remarkably good at tailoring its language to show empathy and in many ways already has a superior understanding of humans than current diagnostics. However, it cannot read a room, feel, intervene like a human or understand an individual's personal context.



CHRO & Human Resources Department AI Opportunity

Key Responsibilities & Activities	% of Total Workload	Automation Potential	Expected Workload Reduction	Total Workload Reduction	Risks & Consequences
Recruitment	20%	Creating efficiencies, recruitment tools and straight to interview.	50%	10.0%	Candidate access and quality, lack of empathy, confidentiality, GDPR, governance.
HR Operations (payroll etc)	20%	Risk, governance, GDPR, reminders	100%	20.0%	
Talent & Performance Management	15%		10%	1.5%	
Workforce Planning	10%	Importing, data analysis and employee journey	10%	1.0%	
Compensation & Benefits	10%		10%	1.0%	
Training & Development	10%		10%	1.0%	
Employee Engagement	10%	High end off boarding, human touch points still needed.	10%	1.0%	
Separation & Grievances	5%		10%	0.5%	
Total	100%		Ave 26%	35%	

CHRO & Human Resources Department AI Implementation

AI Priorities	Horizon 1 Next 12 months	Horizon 2 1-3 years	Horizon 3 4+ years	Critical Success Factors
Recruitment	✓	✓		<ol style="list-style-type: none"> LMS enabled, integrated and gamified Outsourcing to the right experts Behavioral understanding Understanding all demographics Capturing of sentiment, generational differences and interests HR Dashboard, Surveys, DEI and Bias <p>Impact & Benefits</p> <ul style="list-style-type: none"> Speed and cost Impact
HR Operations (payroll etc)	✓			
Talent & Performance Management	✓		✓	
Workforce Planning		✓		
Compensation & Benefits		✓		
Training & Development	✓	✓		
Employee Engagement		✓		
Separation & Grievances			✓	



CFO & Finance Department Summary

AI Opportunity

Finance Departments can immediately see a 50% workload reduction opportunity with AI and their list of benefits and longer and more wide ranging than other departments. The live reporting and resulting decision making opportunities are key wins.

Time & Value

The impact of AI in finance is material and well recognized and as a result organisations will be feeling its impact within three years. This transformation will also touch how leadership behaves and every other part of the business.

Wisdom & Questions

Finance rightly identifies that AI given the right data will produce good answers but only if you know what to ask it. The wisdom to understand the market, business, and context, and then to formulate the right question, is and will increasingly become, a critical leadership skill.



CFO & Finance

AI Opportunity

Key Responsibilities & Activities	% of Total Workload	Automation Potential	Expected Workload Reduction	Total Workload Reduction	Risks & Consequences
FP&A (Forecasting, Planning & Analysis)	13%	M&A analysis	50%	6.5%	Data quality, integrity, bias (eg credit applications), cyber, hacking, privacy and security, need for human checks, lack of challenge, real time data, multijurisdictional and dynamic tax laws, losing ability to adjust
Transactions	37%	Accounting, invoicing, ledger	80%	29.6%	
Treasury Management	10%		25%	2.5%	
Compliance & Risk Management	12%	Reconciliation	50%	6.0%	
Tax	5%		40%	2.0%	
Strategic CEO Partner (M&A, Partnerships)	18%		20%	3.6%	
Transformation - Process Optimisation, Cost Reduction	5%	Across all operations	10%	0.5%	
Total	100%		Ave 39%	50%	Total

CFO & Finance

AI Implementation

AI Priorities	Horizon 1 Next 12 months	Horizon 2 1-3 years	Horizon 3 4+ years	Critical Success Factors
FP&A (Forecasting, Planning & Analysis)	✓	✓		<ol style="list-style-type: none"> 1. Data integrity is key, and availability essential 2. Understanding the user need 3. Full business integration 4. Automated reporting <p>Impact & Benefits</p> <ul style="list-style-type: none"> • Decision making – live and evidence based • Realtime year end • Easy ‘what if’ analysis • Forecast accuracy • Higher transaction rewards • Regulatory reporting • Speed to market
Transactions	✓			
Treasury Management		✓		
Compliance & Risk Management		✓		
Tax			✓	
Strategic CEO Partner (M&A, Partnerships)	✓			
Transformation - Process Optimisation, Cost Reduction		✓		



CEO & Organisation Summary

AI Opportunity

CEOs want to know how AI will impact their vision, strategy, business model and execution. They anticipate 31% workload reduction opportunities. They would also be happy if all the support functions were nearly fully automated.

AI Chief of Staff

CEOs would be happy to have an AI Chief of Staff, which implies that they are not especially bothered on whether their top team are Humans or Chief AI Agents.

Trust, Ethics & Bias

CEOs are keen to use AI but need to trust it and build trust in it. Once trust is achieved, they are happy to rely on it to accelerate execution. This supported by higher quality decision making they expect may be transformative.



CEO & Organisation

AI Opportunity

Key Responsibilities & Activities	% of Total Workload	Automation Potential	Expected Workload Reduction	Total Workload Reduction	Risks & Consequences
Strategy & Analysis	10%	Market trends and insights, “knowledge agent”, decisions based on facts, better decision support	20%	2.0%	Policy compliance, accuracy, bias in data analytics, trust and impact, access permissions.
Decisions & Validation	20%	Consolidation of data and sources	15%	3.0%	
Commercial Leader / Execution	40%	Proactive risk management and compliance	50%	20.0%	
Product / Market Development	30%	automation of new product development, creating	20%	6.0%	
Total	100%		Ave 26%	31%	Total

CEO & Organisation

AI Implementation

AI Priorities	Horizon 1 Next 12 months	Horizon 2 1-3 years	Horizon 3 4+ years	Critical Success Factors
Strategy & Analysis	✓	✓		Horizon 1 1. Is it trustworthy? 2. What is the tool? 3. Does it enable capacity and capability building? 4. What investment is required? 5. Will its’ self learning be good enough? Impact & Benefits • Quality • Speed
Decisions & Validation		✓		
Commercial Leader / Execution	✓	✓	✓	
Product / Market Development	✓	✓	✓	



Next Steps



Building on the momentum of the highly successful AI Week, Winmark and the Dubai Future Foundation will launch a dedicated program empowering C-Suite leaders to dive deeper into transformative AI strategies. This initiative will foster meaningful knowledge exchange, sharpen strategic insights, and equip executives with actionable roadmaps to deploy AI successfully and drive lasting impact across their organisations.



Contributors

Amna Al Hosani

Human Capital Executive Director
Ethara

Aaron Faith

In-house, Head of Middle East & Africa; Co-head of International
Marsden

Amna Al Owais

Chief Executive
DIFC (Dubai International Financial Centre) Courts

Andrew Derksen

General Counsel
Petrochemical Corp

Brett Hattaway

Head of Legal MEA
DHL

Brian Dunn

Chief Operating & Legal Officer
Upfront

Carlos Serraller

Senior Legal Counsel
TK Elevator UAE LLC

Craig Scott

Chief People Officer
Keller Group plc

John Jeffcock

Chief Executive
Winmark

Karina Griese-Brake

Director - Head of Compliance Middle East & Africa and Head of Compliance Global TPI Governance
Fresenius Medical Care Middle East

Kashish Kohli

Group CFO & SVP - Leasing Division
Sanad - A Mubadala Company

Maria Scanlan

Legal Director
Crescent Petroleum

Rima Hadid

General Counsel
Emirates Investment Authority

Roula Khaled

General Counsel
Khazna

Shaun Johnson

Group Chief Legal Officer
Beech Group

Umer Bhat

HR Director
RAK Gas

Vishal Dhall

General Counsel
Paradine

Yasser Aboismail

General Counsel & Head of Compliance - MENA, Head of Group Human Rights Office, Global Lead Compliance Culture & Training
Schindler

Adam Fairbrother

Partner
Odgers

Chris D'Amelio

Partner
Odgers

Liesbeth Schiavo

Group Chief People Officer
EFS Facilities Group

Emile Douaihy

CEO
Al Ghurair Foods CPG

Othman Chraibi

Business Executive Officer, Vice President - Coffee - MENA
Nestle

Hind Al Hosani

COO
EOV Technology Innovations

Ronnie Rifai

Chief Legal and Compliance Officer
Fine Hygienic Holding

Lukasz Alwast

Co-Founder
3rd Unit

Hamza Al-Ghatam

CEO
Faceki

Emma Smalls

Chief Control Officer
HSBC

Kerem Alper

CEO
Neol

Dhari Al Mawad

Director of Strategy
Dubai Future Foundation (DFF)

Murat Can Baykal

Senior Corporate Counsel & EMEA AI Lead
Cisco

Yasmin Elnaili

Paralegal
Dubai Future Foundation (DFF)

Alaa Alsayegh

Legal Specialist
Dubai Future Foundation (DFF)

Jonathan Steingieser

Innovation Lead
Abu Dhabi Early Childhood Authority

Ishtiaque Ahmed

CEO
Nexus Business Consulting

Rajeshwar Vyakarnam

Senior Legal Consultant
Dubai Future Foundation (DFF)

Hessa Alfahim

Senior Legal Manager
Dubai Future Foundation (DFF)

Lidia Kamleh

Chief Legal Officer
Dubai Future Foundation (DFF)

Brett Bunting

Senior Legal Counsel
Dubai Future Foundation (DFF)

Dan Abela

General Counsel & Head of Legal Department
Alef Education Holding plc

مؤسسة دبي للمستقبل
DUBAI FUTURE FOUNDATION



DUBAIFUTURE.AE

winmark

WINMARKGLOBAL.COM
