

REINVENTING GRC WITH AI

A Collaborative
Approach to
Transformation



CONTENTS

Executive Summary	3
The Collaborative Foundation	4
The Imperative for Change	5
AI as The Transformative Solution	7
Real-World Evidence	9
The Collaborative Solution Concepts	10
Practical Implementation Strategy	12
The Collaborative Path Forward	14
The Framework for Action	15
About Protiviti	16

EXECUTIVE SUMMARY

Organizations operating in Kingdom of Saudi Arabia encounter difficulties when trying to implement and sustain a robust Governance Risk and Compliance (GRC) function. The current traditional methods face multiple challenges including system fragmentation and regulatory exhaustion and workforce deficits while Vision 2030 requires organizations to implement fast digital changes and improve monitoring systems.

A round table workshop in Riyadh during May 2025 united more than 20 senior leaders from different sectors to collaboratively envision new GRC solutions using known AI advancements. The roundtable discussion produced four essential themes, which included **Awareness and Accountability** and **Technology and Strategic Alignment**. The participants developed more than 35 AI-based solutions, which resulted in four advanced design concepts for handling pressing GRC implementation challenges.

Artificial intelligence represents more than a technological advancement because it enables

organizations to make decisions based on data in a proactive manner. Organizations that implement AI-based GRC solutions reduce their manual work by more than 75% while obtaining 20% better compliance accuracy.¹ Real-world implementations show how automation performs compliance verification and delivers proactive risk assessment and intelligent governance assistance.

The implementation of Vision 2030 demands Saudi Arabian businesses to implement a GRC system that uses AI for automated operations, real-time monitoring and predictive analytics. The worldwide GRC software market will touch \$134.86 billion by 2030, while AI emerges as the fundamental solution to manage expanding regulatory requirements and intricate operational complexities.²

Organizations need to unite various stakeholders for GRC transformation because they must handle common problems through stakeholder collaboration to convert compliance cost into business value.

1 Compliance Automation Framework—<https://arxiv.org/pdf/2502.16344>

2 Enterprise Governance, Risk and Compliance Market—<https://www.grandviewresearch.com/industry-analysis/enterprise-governance-risk-compliance-egrc-market>

1 | THE COLLABORATIVE FOUNDATION

Riyadh Innovation Roundtable

Setting the Stage for Transformation

A round table, a design thinking workshop in Riyadh during May 2025, united leaders from different sectors with the objective of tackling GRC challenges with the use of AI. The human-centered method combined empathy with creativity through iterative experimentation to create an innovation catalyst that went beyond compliance requirements for governance transformation.

The Four Foundational Themes

1



Awareness

Organizations face their biggest challenge when trying to achieve full visibility into their complete GRC operations. The information exists in separate silos, which creates challenges for complete oversight. Decision-makers currently do not have immediate access to real-time information about compliance status, emerging risks, and policy effectiveness.

2



Accountability

The responsibility for achieving GRC results remains unclear because of a lack of defined ownership. The process of addressing problems becomes unclear because it remains unclear who should take action, when, and with what level of resources. The workshop participants showed their dissatisfaction with how people choose to assign blame to others after problems occur, instead of creating systems to prevent such issues.

3



Technology

The current GRC processes face operational difficulties because they use outdated systems and different tools which operate independently from one another. The participants mentioned that they used spreadsheets for tracking and manual report creation, and they faced problems when trying to link their legacy systems with new systems.

4



Strategic Alignment

The activities of GRC systems usually operate independently from the strategic goals of the organization. The process of compliance has evolved into a standardized procedure which fails to achieve strategic objectives. The workshop participants stated that GRC frameworks need to enable business agility.

The identified themes will function as a starting point to study current GRC problems and develop AI solutions for these issues.

2 | THE IMPERATIVE FOR CHANGE

Traditional GRC Challenges Through The Roundtable Lens

Participants in the Riyadh workshop gained insight into the limitations of conventional GRC methods. Organizations today encounter governance risk and compliance management difficulties because they use outdated approaches to GRC. The roundtable participants pointed out multiple systemic problems which match problems that exist throughout the industry.

The Awareness Crisis: Siloed Systems and Data Gaps

The workshop establishes **awareness** as the core theme, which solves a persistent problem that exists in traditional GRC. Risk management and compliance operations at different organizations run through independent systems. The departments operate separately from each other, which results in repeated work and inconsistent data and prevents staff from obtaining a full understanding of the situation.

GRC professionals face two main challenges when discussing their work responsibilities because they struggle to understand their duties, and their work activities remain uncoordinated. The absence of

one unified perspective allows significant problems to go unnoticed until they start creating difficulties. Decision-makers at the workshop reported multiple instances where important organizational data remained inaccessible during critical moments.

The roundtable participants identified **fragmentation** as their main source of frustration during the empathy mapping session because they labelled these obstacles as “Thorns”, which represent barriers to successful GRC implementation. The participants stated that “insufficient visibility” presented their biggest challenge, which impacted all participating sectors.

The Accountability Gap: Regulatory Fatigue and Ownership Confusion

The **Accountability** theme from the workshop directly addresses the regulatory fatigue affecting Saudi Arabian businesses. Organizations function inside multiple layers of rules which intersect with each other. Businesses have to manage cybersecurity requirements from the NCA as well as financial regulatory needs from SAMA and tax compliance obligations from ZATCA and numerous other regulatory bodies.

The regulatory environment undergoes continuous changes, which make it challenging for businesses to maintain proper compliance. The emerging need to adopt international standards and best practices at the same time amplifies fatigue. The ongoing

compliance procedures have resulted in regulatory fatigue, which workshop participants showed deep disapproval toward.

The roundtable participants explained that complex regulations create confusion regarding ownership and responsibility. Organizations face challenges when trying to determine which employees could have stopped the problem from happening and who should take charge of response efforts after compliance failures occur. This lack of clear accountability structures was identified as both a “Thorn” (current pain point) and an opportunity for transformation.

The Technology Paradox: Legacy System Barriers

The **Technology** theme emerged as a strong subject when participants at the workshop talked about the challenges of implementation. The current GRC tools do not function properly with established legacy systems. Most organizations depend on spreadsheets for all their needs. For example, the adoption of e-invoicing requirements results in automated system processes becoming less efficient while creating new security risks for older Enterprise Resource Planning (ERP) systems.

The roundtable participants mentioned that they purchased new GRC platforms, which failed to connect with their current systems, thus generating more work instead of streamlining operations.

The workshop participants noticed that current technological solutions produce new problems, which became the main focus during problem identification.

The GRC sector depends on technology for its operations, but faces difficulties in locating staff who can properly use these systems. Organizations operating in Saudi Arabia must compete to find employees who have knowledge of the local regulatory framework. A worldwide survey reveals that 57% of businesses face challenges because their teams lack the ability to handle AI tools for compliance purposes.³

The Strategic Alignment Challenge: GRC as Cost Center vs. Business Enabler

The **Strategic Alignment** theme from the workshop focuses on critical aspects which demonstrate how GRC supports organizational success. The traditional audit method conducts its research by analyzing historical events. Issues get discovered much later, after several months have passed. Businesses require dashboards which show real-time compliance data and warning indicators, but these features do not exist in current systems.

The participants at the workshop sessions frequently mentioned that GRC systems lacked alignment with business goals. Organizations now follow a standardized compliance process which fails to support their business achievement goals.

The systems operate at different speeds which creates dangerous conditions that result in delayed organizational decision-making.

The two primary causes of GRC program failure stem from inadequate support from leaders and organizations that attempt to execute multiple changes simultaneously. Organizations frequently use governance compliance and risk terminology but their programs fail to deliver results because they operate without enough financial support and clear direction. The excessive workload of teams results in priority changes, which cause outstanding ideas to fade away.

ESG Implementation: A Cross-Cutting Challenge

The main challenge arises from the process of turning ESG initiatives into operational practices through bottom-up management because the implementation process moves at a slow pace. Companies lack defined procedures, together with dependable information to use for their work. Organizations struggle to maintain proper measure of emissions and labor practices monitoring because their records remain inconsistent.

This ESG implementation challenge cuts across all four themes identified in the workshop. The problem consists of four main elements, which

include visibility issues regarding ESG performance, unclear ownership of ESG results, insufficient ESG data collection systems, and misaligned ESG goals with operational activities.

GRC programs currently experience excessive strain. The programs continue endlessly while using too much money to provide inadequate assurance. But AI could turn that around - and this is exactly what the roundtable participants began to envision through their collaborative solution development process.

³ <https://www.resume-now.com/job-resources/careers/ai-compliance-report>

3 | AI AS THE TRANSFORMATIVE SOLUTION

Understanding AI in the GRC Context

AI in Governance, Risk, and Compliance describes the process of using intelligent algorithms and models to automate and improve organizational regulatory management systems for risk detection and governance standard enforcement. The main function of AI in GRC systems allows them to detect, process, and execute tasks throughout the entire compliance lifecycle, which solves the four main challenges of awareness, accountability, technology and strategic alignment that the workshop identified.

AI Applications Across GRC Domains: Solving Roundtable Challenges

AI in Governance

AI systems in governance use active monitoring to detect potential problems which have not yet happened. The system uses predictive analytics and machine learning to detect upcoming risks, which enables it to send early warning alerts. The implementation of GRC as a proactive business enabler allows organizations to advance past compliance-based activities which leads to **Strategic Alignment** according to the workshop findings.

AI in Risk Management

AI executes the demanding process of maintaining compliance standards. The system conducts automatic business operation monitoring to detect rule violations, which then triggers automatic reporting of newly discovered issues. The system delivers complete monitoring capabilities which solve the **Awareness** problem by showing real-time risk exposure data throughout the organization.

AI in Compliance

Machine learning models monitor every transaction, log entry, or access point. They flag anomalies as they happen. AI systems operate at full capacity to monitor all activities, which allows teams to detect initial signs of irregularities and perform regulatory impact assessments with minimal human intervention at a 75% reduction level.⁴ The system provides clear audit paths, which enable tracking of all activities while establishing accountability systems for the workshop's **Accountability** theme.

⁴ <https://www.citigroup.com/global/news/press-release/2019/citi-global-trade-uses-ai-to-digitize-compliance-in-next-generational-project>

Types of AI Technologies in GRC: Workshop Solutions Made Real

The development of GRC progressed from manual systems that needed long periods to achieve predictive oversight until AI technology became available. The evolution of automation technology began with simple data-entry robots, which now extend to natural-language engines that execute legal scans, policy drafting, and audit report production in short periods of time. The following table shows various AI technologies and their applications to the challenges identified in the Riyadh workshop:

Type of AI	Description	GRC Use Case Example
Descriptive AI	Analyzes and summarizes historical data	Generates real-time dashboards for risk indicators
Diagnostic AI	Explains why something happened	Root cause analysis of compliance breaches
Predictive AI	Anticipates future events or risks based on patterns	Forecasts emerging regulatory or operational risks
Prescriptive AI	Recommends actions based on insights	Suggests control enhancements based on past audit findings
Generative AI	Creates new content from learned data	Drafts policies, compliance reports, and board briefing notes
Conversational AI	Enables human-like interaction with data and systems	Chatbots for answering regulatory queries or internal policy clarification

These tools are typically integrated through platforms that offer plug-and-play modules or through custom enterprise applications that leverage APIs and cloud-based models and localized tools aligned with regional compliance needs, such as PDPL, NCA, ECC and others in Saudi Arabia. The integration solution works with current systems to fulfill the Technology theme requirement.

4 | REAL-WORLD EVIDENCE

Roundtable Concepts in Action

AI applications in GRC have evolved from experimental testing to deliver actual operational outcomes. Real-world implementations demonstrate how the four themes identified in the Riyadh workshop are being addressed through practical AI solutions across Saudi Arabia and globally.

Select Saudi Arabian Success Stories



Telecommunications

A major mobile service provider in the Kingdom uses an AI-powered GRC system to run automated compliance checks and dashboard monitoring, which enhances their cybersecurity program performance.⁵ The system implementation meets the **Technology** requirement through its transition from manual spreadsheet tracking to automated integrated systems.



Banking

An international bank operating in Saudi Arabia uses AI solutions to enhance trade compliance operations through cost reduction and better understanding of its processes. The system delivers complete visibility into trade compliance status (**Awareness**)⁶ and keeps detailed audit records for regulatory compliance (**Accountability**).



Finance Sector

The AI-powered fraud-detection system of a Saudi commercial bank achieved a 50% reduction in false positives while simultaneously preventing 70% more fraud losses,⁷ and investigators experienced a 30% increase in their workload. The transformation enables organizations to convert compliance from a financial burden into a business benefit which solves the **Strategic Alignment** problem that emerged during the workshop.



Energy Sector

A Major oil and gas companies in Saudi Arabia use zero-trust security models that incorporate AI for operational technology systems to improve real-time threat detection.⁸ This comprehensive approach addresses all four workshop themes: providing visibility (**Awareness**), clear security ownership (**Accountability**), integrated technology solutions (**Technology**), and strategic risk management (**Strategic Alignment**).

The mentioned implementations show how AI in GRC has moved beyond experimental stages to produce quantifiable results which solve the four core challenges that emerged from the collaborative workshop.

5 <https://www.thefastmode.com/technology-solutions/34019-cyberarrow-mobily-unveil-cyberarrow-s-ai-powered-grc-solution-at-black-hat-2023>

6 <https://www.verint.com/case-studies/saudi-arabian-bank-reduces-costs-and-strengthens-compliance-with-verint/>

7 https://www.sas.com/en_sa/customers/bank-albilad.html

8 <https://www.intechww.com/trust-nothing-secure-everything-zero-trust-for-industrial-ot-in-oil-gas/>

5 | THE COLLABORATIVE SOLUTION CONCEPTS

From Workshop to Implementation

Based on the four themes identified through “empathy mapping” and “affinity clustering”, the groups developed specific “How Might We” challenge statements, which led to more than 35 potential solution ideas. The collaborative process resulted in select futuristic concepts which target some of the pressing GRC problems identified during the workshop.

AI-Driven Awareness Tools: Solving the Visibility Challenge

Workshop participants often faced challenges when important information became unavailable. The collaborative solution uses AI-based awareness tools that analyze meeting records to identify new risks while monitoring organizational compliance activities.

The system uses natural language processing to scan meeting records and emails and documents for risk signals and machine learning algorithms

to detect new risks by analyzing data patterns. The system provides complete awareness of all operational activities so organizations can detect potential issues before they become major problems while offering real-time monitoring of their GRC environment for early intervention. The **Awareness** challenge evolves from its original status as a “Thorn” (pain point) into a “Rose” (competitive advantage).

Blockchain for Policy Updates: Creating Transparent Accountability

Participants described frustration with unclear policy distribution and acknowledgement processes. The collaborative solution: A distributed ledger system that synchronizes policy changes across departments and organizations in real-time.

The distributed ledger system enables automatic policy update distribution to departments and organizations while smart contracts execute acknowledgment protocols and monitor new policy

compliance. The system provides stakeholders with instant notifications about regulatory updates, which include detailed impact assessments, thus establishing transparent policy awareness while preventing compliance breakdowns from communication failures. The system establishes transparent, unalterable records which track policy distribution and acknowledgement processes, thus solving the **Accountability** problem.

Unified Regulatory Committee: Strategic Alignment Through Collaboration

The workshop participants noted that regulatory compliance operates independently from business targets. The solution combines a platform for industry leaders and regulators to create new rules together with AI systems that monitor regulatory updates and determine essential implementation steps.

The system employs AI to monitor regulatory changes across different jurisdictions while evaluating their operational effects and generating implementation priority suggestions and supporting data-driven discussions between organizations and regulators. The system enables organizations to direct regulatory development while their compliance activities drive business expansion goals through **business strategy alignment**.

Simulation-Based Governance Alignment: Technology-Enabled Decision Making

The workshop participants identified the requirement for systems that enable decision-making instead of restricting it. AI-powered scenario modeling tools function as the collaborative solution to demonstrate how organizational structure changes and policy updates will affect results.

The system uses machine learning algorithms to create virtual models which predict how governance changes will affect operational

performance, risk management, and regulatory compliance needs. The system enables organizations to base their governance decisions on data instead of personal judgment which results in better governance structure optimization and reduced adverse effects on operations. The system addresses **both Technology and Strategic Alignment** themes through its data-driven approach to governance decision making.

The Integrated Solution Vision

The solution features unified GRC platforms supported by AI that eliminate silos and deliver a unified truth system. The combination of real-time dashboards together with predictive analytics enables organizations to maintain their position in front of emerging risks. AI-driven automation enables skilled professionals to dedicate their efforts to essential high-value tasks. Local adaptation is critical—AI tools must align with regional regulations and cultural expectations.

The workshop demonstrated the strength of collaborative work by enabling participants to develop solutions which were both innovative and achievable. This collaborative approach proves that the four themes - **Awareness, Accountability, Technology, and Strategic Alignment** - provide a comprehensive framework for GRC transformation.

6 | PRACTICAL IMPLEMENTATION STRATEGY

Organizations seeking to adopt AI-powered GRC transformation should follow these five strategic steps based on roundtable findings and practical examples. The recommendations tackle specific areas which correspond to the four workshop-based themes.

1

Build a Governance System for AI First

Your organization needs to establish a solid data foundation. The organization needs to develop specific rules which explain AI usage and its auditing process and explanation methods. AI systems produce more problems than solutions when organizations lack appropriate foundational systems. The recommendation fulfills the **Technology** requirements by establishing correct integration bases while fulfilling **Accountability** needs through established governance structures before starting the implementation process. Workshop participants confirmed that technology solutions fail when they receive inadequate governance frameworks during implementation.

2

Upskill Your People

The teams need education about basic AI concepts, together with fundamental analytics principles. The organization needs to bring staff members who understand data into GRC positions. The team needs to understand both risk management terminology and technological terminology for effective communication. The recommendation supports **Technology** development through internal capability growth while ensuring teams understand AI-generated data for better **Awareness**. The workshop showed that inadequate employee skills represent a major obstacle for organizations to execute GRC transformation successfully.



3

Pilot, Don't Boil the Ocean

One high-impact use case, such as policy update automation, should be your starting point. Establish value in your first phase before you proceed with expansion. Address only one problem at a time when implementing changes. This recommendation directly addresses the **Strategic Alignment** theme by ensuring AI implementations demonstrate clear business value. Workshop participants emphasized the importance of connecting GRC technology investments to measurable business outcomes.

4

Make Risk Culture Data-Driven

The implementation of AI-derived insights should occur through scorecards, dashboards, and decision-making systems. Early risk detection deserves recognition. Different teams need to exchange information with each other. The implementation of this recommendation supports the **Awareness** theme by integrating insights into decision-making systems and the **Strategic Alignment** theme by transforming GRC into a strategic business operation instead of a compliance task. The workshop participants recognized that GRC evolution needs cultural transformational changes to succeed.

5

Build Momentum with Easy Victories

Start with basic automation projects instead of pursuing complicated initiatives. Implementation of initiatives like risk sensing, continuous monitoring, policy chatbots, automated validation and deadline alerts should be your first focus for quick success. The achievement of these wins will establish AI confidence while enabling your team to perform strategic work, which will simplify the process of obtaining funding for advanced initiatives.

The method addresses **all four workshop themes** because risk sensing and continuous monitoring improve **Awareness** and automated validation, deadline alerts enhance **Accountability**, and simple automation delivers accessible **Technology** and team freedom for strategic work, which achieves **Strategic Alignment**. The workshop demonstrated that organizations need to prove value through successful implementation before they can attempt complete system transformations.

7 | THE COLLABORATIVE PATH FORWARD

Transforming GRC With AI

The field of GRC will experience a major transformation during the upcoming five years. Organizations that implement AI with careful planning will achieve faster operations and enhanced decision quality and reduced unexpected events. The Riyadh workshop generated valuable insights which validate the transformation process while offering concrete implementation strategies.

Saudi Arabia's Leadership Through Collaboration

The positive GRC transformation trend in Saudi Arabia continues to expand. The workshop united leaders who were already using innovative methods, thus demonstrating the Kingdom's readiness for AI-based transformation. The digital acceleration of Vision 2030 together with regulatory changes and market competition will force organizations to adopt AI solutions. The

workshop demonstrated that GRC transformation works best when organizations work together to address common problems between different stakeholders. The four themes that emerged from collaborative discussions, instead of top-down analysis, will maintain their implementation because they originated from team collaboration.

Beyond Technology: The Human-Centered Advantage

Organizations achieve the best results through combined efforts of industry partnerships and regulatory partnerships and cross-industry knowledge sharing which accelerates deployment while minimizing potential dangers. The workshop demonstrated that solution development becomes more effective when diverse stakeholders participate in the process because it produces stronger and more practical results. The implementation of AI in GRC systems delivers operational benefits at present but generates adaptive capabilities that protect organizations from upcoming challenges and opportunities.

AI systems outperform traditional methods because they can adapt their operations at a faster rate when environments change and new risks appear.

The workshop demonstrated that local implementation strategies serve as a vital factor for future-proofing initiatives. AI tools need to follow both local regulatory standards and cultural norms of their deployment regions. The collaborative insights developed through this process will develop transformation strategies which integrate worldwide best practices with specific local needs.

Managing AI's New Risks

AI systems require active risk management because they generate new security threats that organizations must handle. The implementation of AI systems creates four major risks, which include algorithmic bias and unexplainable "black box" systems, system-generated false information

known as hallucinations, and serious issues with data protection and system security. The excessive dependence on automated decisions makes it difficult for teams to detect problems and correct system errors.

8 | THE FRAMEWORK FOR ACTION

Organizations that want to improve their governance and risk management and compliance systems need operational methods to handle AI-related risks which will enhance trust and accountability. The workshop demonstrates that AI delivers its most valuable benefits through human judgment enhancement rather than human judgment replacement.

The four themes of **Awareness, Accountability, Technology and Strategic Alignment** serve as a complete framework for organizations that want to adopt this transformation. The themes resulted from diverse stakeholder feedback and actual implementation hurdles, which make them both functional and attainable. Organizations that **unite AI analytical strength with human creative thinking** will establish themselves as leaders in the development of smarter GRC systems. The workshop proved the power of teamwork because participants created **original yet practical solutions through their collective efforts**.

GRC leaders possess an excellent chance to convert organizational challenges into strategic advantages for their businesses. Every organization requires starting with their initial project. The era of small-scale progress has ended. Organizations that want to create a new future for GRC must embrace collaborative innovation and AI-based transformation.



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