

The Research Questionnaire

UAE AI & Tech Adoption Index · Structured Interview Instrument · v1.0 · Internal use · SGC TECH AI

For the interviewer. This is the dual-purpose instrument. To the operator, it is a credible 12-minute research interview consistent with the published methodology. Internally, every block is coded against BANT, sector pain, compliance posture, and product-fit signals. Ask the questions in order. Use the probes only if the answer is thin. Code silently after the call — never let the operator see the coding column.

Coding tags: B Budget A Authority N Need T Timing PAIN Sector pain
COMP Compliance FIT Product alignment

§ 0 · Pre-Interview Confirmation (60 seconds)

Said aloud at the top of the call. Logged in the consent field.

"Before we begin — this conversation is confidential, your firm will not be named in the published Index, and you may decline any question without affecting your participation. The interview is structured but I'll occasionally ask a follow-up; those are recorded only if you consent. Is that workable?"

Baseline metadata

M1 Confirm name, title, business unit, and reporting line.

Code: Title tier (C-suite / VP / Director / Manager) · Reporting line (CEO / CFO / Board / Group). A

M2 Which of the 14 priority sectors best describes the business — and is there a secondary sector we should code against?

Code: Primary sector · Secondary sector (if relevant). FIT

M3 Headcount in the UAE entity, and approximate annual revenue band — Enterprise (>USD 250m), Growth (USD 10–250m), or Public/Government.

Code: Tier classification. B

§ 1 · Adoption Posture & Maturity

Establishes where they sit on the adoption curve. Codes the NEED dimension and surfaces the first pain signals.

Q1 How would you describe your firm's current AI posture — exploring, piloting, partially deployed, or running AI in production at scale?

Probe: "And is that consistent across business units, or concentrated in one or two functions?"

Code: Maturity 1–4. Production-at-scale = strongest FIT for managed services. Pilot/exploring = strongest FIT for advisory and implementation. **N** **FIT**

Q2 When you map AI activity inside the business, which three functions are furthest along — and which three are still untouched?

Probe: "What's keeping the untouched ones untouched — capability, data, leadership appetite, or something else?"

Code: Deployed functions (list) · Untouched functions (list) · Blocker category. The blocker is the pain. **PAIN** **N**

Q3 If you had to pick the single AI initiative that has delivered the most measurable value in the last twelve months — what was it, and how do you measure that value?

Probe: "Is that measurement formal — a finance-signed-off number — or is it observational at this stage?"

Code: Value-realised use case · Measurement formality (formal / informal / none). Tells us whether they trust their own ROI numbers. **N**

Q4 And the inverse — which initiative underperformed expectations, and what do you think went wrong?

Probe: "Was the issue technology, vendor, data, change management, or sponsorship?"

Code: Failure mode. This is the most useful pain signal in the entire instrument — operators are honest here because the question is about a vendor, not them. **PAIN** **FIT**

§ 2 · Procurement & Budget

Codes the BUDGET dimension. Frame as benchmarking, not qualification — operators answer truthfully when comparing themselves to a sector cohort.

Q5 Roughly what proportion of your technology budget in FY26 is allocated specifically to AI and AI-adjacent work — model access, data infrastructure, retraining, and governance combined?

Probe: "Is that a ring-fenced line, or is it absorbed inside existing IT and digital budgets?"

Code: % of tech budget · Ring-fenced (Y/N). Ring-fenced = mature buyer, faster procurement cycle.

B

Q6 Is that AI budget growing, flat, or contracting in FY27 — and what's driving the direction?

Probe: "Is the driver board-level, CFO-level, or operator-led?"

Code: Direction (up / flat / down) · Driver (board / CFO / ops). Tells us where to pitch and to whom.

B **A** **T**

Q7 Walk me through how an AI procurement decision actually gets made in your business — from first conversation to signed contract. Who is in the room, and how long does it take?

Probe: "Where does it usually stall — legal, IT security, finance, or business sponsor commitment?"

Code: Decision-makers (named roles) · Cycle length (weeks) · Stall point. This is the most actionable BANT field — it tells the sales team exactly who to align and where to pre-empt friction. **A** **T**

Q8 When you evaluate AI vendors and partners, what are the three criteria you weight most heavily?

Probe: "And how does 'local presence in the UAE' weight against global brand or technical depth, in practice?"

Code: Top 3 criteria (ranked). Maps directly to SGC TECH AI's differentiation pillars. **FIT**

§ 3 · Sector-Specific Pain (Adaptive Block)

Ask the cluster matching the operator's primary sector. Each cluster surfaces the dominant pain pattern we hear in that vertical — and each pain maps to a specific SGC TECH AI service line.

3A · Banking, Capital Markets & Insurance

Q9-FIN Where in the regulated stack — KYC, AML, credit decisioning, claims, fraud, advisory — is AI delivering value today, and where are you blocked by regulator posture?

Code: Active use cases · Regulator-blocked use cases · Specific regulator (CBUAE / SCA / DFSA / FSRA). **PAIN** **COMP**

3B · Real Estate, PropTech, Construction

Q9-RE Where does AI touch the deal cycle today — valuation, tenant matching, contract review, project controls — and where does data fragmentation across brokers, developers and authorities still kill the use case?

Code: Active use cases · Data fragmentation severity (1–3). **PAIN**

3C · Logistics, Trade, Manufacturing

Q9-LOG Across demand forecasting, route optimisation, customs documentation and predictive maintenance — which is delivering the strongest ROI, and which has been a disappointment?

Code: Top ROI use case · Underperformer · Integration friction points (SAP / Oracle / legacy).

PAIN **FIT**

3D · Healthcare & Life Sciences

Q9-HLTH Where is clinical AI in production today — imaging, triage, documentation, coding — and how is DOH / DHA / MOHAP sign-off shaping what you can and cannot deploy?

Code: Use cases · Regulator engagement (Y/N) · Approval cycle length. **PAIN** **COMP**

3E · Retail, E-commerce, Hospitality

Q9-RET How much of your customer-facing AI — personalisation, pricing, chat, demand sensing — is built versus bought, and where is the build-vs-buy line moving?

Code: Build/buy split · Direction of movement · Vendor consolidation appetite. **PAIN** **FIT**

3F · Energy, Utilities, Public Sector & Defence

Q9-ENG Where is AI moving from pilot into operational systems — asset performance, grid balancing, citizen services — and what's the sovereignty constraint on which models and which hyperscalers you can use?

Code: Use cases · Sovereignty constraint (G42 / local-only / hyperscaler-permitted). High-value FIT signal. **PAIN** **COMP** **FIT**

3G · Education, Media, Professional Services

Q9-PROF As AI absorbs work that used to be billable or instructional, how is the business model adapting — pricing, headcount mix, training — and what's the hardest of those three to move?

Code: Adaptation lever · Hardest constraint. **PAIN**

§ 4 · Governance, Compliance & Data Sovereignty

Codes the COMPLIANCE dimension. UAE-specific. This block separates serious buyers from tyre-kickers — operators with no governance answer are early-stage; operators with detailed answers are imminent-buyers.

Q10 Does your firm have a named AI governance function — a committee, an officer, or an existing risk function with AI added — and who chairs it?

Code: Governance structure · Chair seniority. Named officer = mature buyer. **COMP** **A**

Q11 How is your firm tracking against the UAE's AI Charter principles and the National Strategy for AI 2031 — formally, informally, or not yet on the agenda?

Probe: "And is alignment with the Office of AI a procurement criterion, or simply a reputational one?"

Code: Alignment posture (formal / informal / none) · Procurement-relevant (Y/N). **COMP**

Q12 On data residency — where can your AI workloads physically run? UAE-only, GCC, broader MENA, or global?

Probe: "Is that a regulator constraint, a customer contract constraint, or an internal policy?"

Code: Residency requirement · Source of constraint. Residency = UAE-only is a strong product-FIT signal for SGC TECH AI's sovereign offerings. **COMP** **FIT**

Q13 How are you handling the PDPL — UAE Federal Decree-Law 45 of 2021 — in the context of AI training data and customer-facing models? And separately, ADGM and DIFC data protection regimes if applicable?

Code: PDPL readiness (1–3) · Cross-jurisdiction complexity. Operators with a clear answer are within 6 months of buying. **COMP** **T**

Q14 For models you don't train yourself — frontier LLMs, vision, speech — how do you currently verify that your usage is contractually and legally clean?

Probe: "Who signs that off — legal, the AI committee, or the vendor's word?"

Code: Verification mechanism · Sign-off authority. Reveals whether they have a real compliance process or a paper one. **COMP** **PAIN**

Q15 Has cybersecurity — particularly model-level risks like prompt injection, data exfiltration through AI, or shadow AI usage by employees — shown up as a board-level conversation yet?

Code: Board awareness (Y/N) · Active mitigation (Y/N). **COMP** **PAIN**

§ 5 · Talent, Retraining & Org Design

Codes the NEED dimension and surfaces the second most common pain pattern across all sectors: people, not technology.

Q16 When you think about AI capability inside the business — is the constraint hiring, retraining your existing workforce, or retaining the people you already developed?

Code: Talent pain (hire / retrain / retain). PAIN N

Q17 What percentage of your workforce has been through some form of structured AI training in the last twelve months — and was it generic awareness or role-specific upskilling?

Code: % trained · Depth (awareness / role-specific / advanced). N

Q18 Has your org chart been redrawn — even quietly — to reflect AI? New roles created, old roles merged, reporting lines moved?

Code: Org change (Y/N) · Nature of change. The "quietly redrawn" framing is from the published Index thesis; it gives operators permission to be honest. N

§ 6 · The Next Twelve Months (Timing & Intent)

Codes the TIMING dimension. The single most predictive block in the instrument for downstream qualification.

Q19 Looking at the next four quarters — what are the two or three AI initiatives that absolutely must move from plan into delivery, and what's the latest acceptable start date for each?

Probe: "And is there budget attached to each, or are some still seeking sponsorship?"

Code: Initiatives (list) · Start dates · Budget attached (Y/N each). Hottest field in the entire instrument.

T B N

Q20 Are you currently in conversation with any external partners — advisory, implementation, or platform — on those initiatives, or are they internal-first?

Probe: "What's the trigger that would shift an internal-first initiative to an external partner?"

Code: External engagement (Y/N) · Trigger condition for shift. Tells us when the buying window opens. T FIT

Q21 If a peer in your sector told you they'd cracked one specific AI problem you're stuck on — what would that problem be?

Code: The single highest-intent pain in the entire interview. Open-ended; capture verbatim. PAIN

FIT N

§ 7 · Close & Embargo Logistics

Spoken on the call. Three of these questions are also lightly diagnostic.

Q22 Is there anything I should have asked but didn't — anything specific to your sector or your firm that the Index would miss without your input?

Code: Open-text. The richest qualitative field. **PAIN**

Q23 For the embargoed release in Q1 2027 — what's the best email for the report, and would you like the sector-cut briefing as well as the full Index?

Code: Email · Sector-cut requested (Y/N). Y = warmer downstream lead. **T**

Q24 Would you be open to a 20-minute follow-up after publication, once you've read your sector cut, to discuss the findings? Entirely optional — and unrelated to the Index itself.

Code: Follow-up consent (Y/N). This is the explicit bridge from research to commercial conversation. A "yes" here is the cleanest handoff signal in the entire instrument. **FIT** **T**

Q25 Is there a peer in your sector — at another firm — whose perspective you'd want represented in the Index alongside yours?

Code: Referral name(s). Compounding effect on cohort fill rate. **FIT**

§ 8 · Post-Interview Coding Sheet (Interviewer Only)

Completed within 15 minutes of the call. Never visible to the operator.

Dimension	Score 1–5	Evidence (quote or Q-ref)
Budget — ring-fenced AI spend, FY27 direction		
Authority — sign-off seat at the table		
Need — named, funded, time-bound initiative		
Timing — start date inside 12 months		
Sector pain severity		

Compliance maturity (PDPL / sovereignty / governance)		
Product-fit signal — which SGC TECH AI line		

Aggregate tiers.

≥ 28/35 with Q24 = Yes → A-tier handoff. Brandon receives the dossier within 24 hours of the embargoed Index drop.

20–27 → B-tier. Nurture through the embargoed-release email and the September mid-fieldwork briefing.

< 20 → C-tier. Index recipient only. No commercial follow-up for 12 months.

§ 9 · Three Rules for the Interviewer

One — *Never let the BANT framing leak into your voice.* The operator is being interviewed for a published study. Questions about budget and timing are benchmarking, not qualification. If you sound like a salesperson asking about budget, the entire instrument collapses.

Two — *The probe questions are optional.* Use them only when the first answer is thin. Operators who give rich answers without probing should not be probed — it signals you weren't really listening.

Three — *Q21 and Q22 are where the gold lives.* If you're running short on time, cut from \$5, not from \$6. The "what would the peer have cracked?" question (Q21) consistently produces the single most useful sentence in the entire interview.