THE ECONOMIC TIMES | BUSINESS VERTICALS

THE CIO MANDATE 2026

AN ETCIO EMEA SPECIAL REPORT

THE 7 NON-NEGOTIABLES FOR TECHNOLOGY LEADERSHIP IN THE AGE OF AI, SECURITY & SCALE

FOREWORD

As enterprise technology enters its most defining decade, the role of the CIO is being fundamentally reimagined. No longer confined to managing systems or enabling efficiency, today's technology leaders are custodians of trust, architects of intelligence, and strategic partners shaping organisational resilience, competitiveness, and long-term value.

The CIO Mandate 2026 – The 7 Non-Negotiables is the first signature insight from ETCIO EMEA. It is shaped by structured conversations with leading CIOs, CISOs, and senior technology leaders across the Middle East, spanning banking and financial services, government and public-sector institutions, digital-native enterprises, real estate and built-environment ecosystems, and critical infrastructure. Together, these perspectives reflect the diversity and complexity of the region's technology landscape.

While this report features in-depth views from select leaders, the Mandate itself represents a collective regional consensus. Across sectors, CIOs are aligned on a defining shift: the next phase of technology leadership is no longer about adoption, but about accountability. Artificial intelligence must deliver measurable outcomes. Cybersecurity must mature into enterprise-grade resilience. Data must be governed to earn trust. Cloud must be optimised with discipline. And experience — particularly employee experience — has emerged as a decisive strategic differentiator.

This is not a trend-led narrative, nor a compilation of individual opinions. It is a benchmark of what enterprise technology leadership in the Middle East must prioritise as organisations scale intelligence, manage risk, and operate under increasing regulatory and economic scrutiny.

With the launch of ETCIO EMEA, The Economic Times is committed to creating authoritative, regionally grounded insights that help CIOs navigate complexity with clarity and confidence. The CIO Mandate 2026 is intended to be a living reference — one that informs strategy, shapes dialogue, and evolves annually alongside the leaders it serves.
This is not a trend report.

It is a leadership playbook for the next phase of enterprise technology.

BY YASMIN TAJ
EDITOR, ETCIO EMEA | THE ECONOMIC TIMES

EXECUTIVE SUMMARY:

THE CIO MANDATE 2026

Across sectors and geographies, one message is clear:
The CIO mandate has shifted from adoption to accountability.

In 2026, technology leaders will be measured not by what they deploy, but by what they institutionalise, govern, and scale responsibly. AI must deliver measurable outcomes. Cybersecurity must move from defence to resilience. Cloud must be optimised, not merely consumed. And experience — particularly employee experience — has become the foundation of sustainable performance.

Across conversations with CIOs, CISOs, and enterprise leaders, there is strong alignment that AI, cloud, and security must now be governed as core business capabilities — not discretionary technology initiatives.

From this analysis, seven priorities emerge as non-negotiable for CIOs in 2026.

THE 7 NON-NEGOTIABLES

1. AI THAT DELIVERS ROI

AI has moved decisively beyond pilots. CIOs are now expected to operationalise AI across platforms, workflows, and decision-making — with outcomes that are visible, measurable, and repeatable.
Leading organisations are embedding AI into core infrastructure rather than deploying it as isolated tools.
Success is increasingly measured through clear operational and service KPIs, including:

- Reduced processing and decision times
- Improved productivity and service consistency
- Lower operational friction and rework
- Enhanced decision quality at scale

Several CIOs cited 20–40% improvements in processing speed and decision turnaround as early indicators of AI value.
The message from technology leaders is unequivocal:
If AI does not improve speed, accuracy, confidence, or quality in core services, it does not deserve enterprise-wide deployment.

CIO ACTION

Shift the AI conversation from "use cases" to "return cases." Tie every AI initiative to a business metric that matters.

AI maturity is no longer about isolated pilots. It requires an enterprise-wide foundation where intelligence is governed, trusted, and embedded into daily operations.

SALLY SAAB
AI Strategy & Transformation | AI Productivity Coach

DR JASSIM AL AWADHI
Executive Director – Head of Enterprise Platforms, Emirates NBD

AI investments must be evaluated based on institutional benefit. If AI does not enhance speed, accuracy, or confidence in core services, its widespread adoption is inappropriate.

AI must be treated as an enterprise capability, not a standalone initiative. When governance, data foundations, and operating models are aligned, AI becomes embedded in how organisations think, decide, and execute.

SAEED SHAMSI
Chairman, ExHub Holding

DR MOHAMMAD AL AWADHI
Director of IT, Ministry of Health and Prevention, UAE

AI success must be measured through tangible service outcomes — reduced processing times, improved accuracy, lower operational costs, and higher citizen satisfaction, tracked through clear KPIs.

As industries become more data-driven, AI leadership is about connecting intelligence, operations, and people experience. When aligned correctly, AI enables predictive decision-making that delivers lasting value — not just efficiency.

MAYANK BHARGAVA
CIO, ARADA

2. ENTERPRISE-GRADE CYBER RESILIENCE

From protection to rapid recovery

Cybersecurity has become a board-level — and in many regions, a national — priority. CIOs and CISOs are reframing cyber strategy around resilience, not just prevention. For many organisations, recovery time objectives are now treated as executive KPIs, not technical metrics.

Key shifts include:

- Identity-centric and zero-trust architectures
- Automated detection and response using AI
- Focus on critical assets and essential service
- Measuring success by speed of recovery, not just breach prevention

With constrained resources, leaders are prioritising intelligent automation, disciplined tooling, and strong governance over tool sprawl.

CIO ACTION

Redefine cyber KPIs around resilience, recovery time, and operational continuity — not perimeter defence.

Cyber resilience today is about the speed of recovery, not just the strength of defence. Protecting essential services and critical data is now a leadership mandate.”

DR JASSIM AL AWADHI
Emirates NBD

JASON LAU
CISO, Crypto.com

True resilience comes from blending intelligent automation, collective defence, and specialist talent — not just adding more tools.

When resources are limited, cyber resilience starts with focus — protecting crown-jewel assets, enforcing zero trust, and using automation to reduce exposure without losing agility.

SAEED SHAMSI
Chairman, ExHub Holding

3. DATA MATURITY, TRUST & RESPONSIBLE AI

The foundation of scalable intelligence

Every CIO interviewed reinforced one truth: AI is only as strong as the data and governance beneath it.
In 2026, data maturity will be defined by:

- Clean, accessible, and well-governed data architectures
- Clear ownership and accountability for data quality
- Responsible AI frameworks aligned with regulation and ethics
- Transparency that builds institutional and public trust

For regulated industries and public-sector organisations, data trust is inseparable from legitimacy and confidence.

CIO ACTION

Treat data governance and Responsible AI as core infrastructure, not compliance overhead.

We are building robust AI policies and Responsible AI frameworks to ensure every deployment is safe, governed, and trusted across the organisation.

SALLY SAAB
AI Strategy & Transformation

DR JASSIM AL AWADHI
Emirates NBD

n regulated environments, the most valued technologists are those who can innovate ethically while maintaining institutional trust.

4. CLOUD COST INTELLIGENCE

From adoption to value discipline

Cloud is no longer a growth story — it is a management story.
CIOs are under pressure to optimise cloud costs without slowing innovation. The most effective leaders are adopting:

- FinOps as a strategic discipline
- Workload classification based on risk, value, and compliance
- Hybrid and sovereign cloud models where required
- Cost-aware engineering without bureaucratic drag

CIOs consistently noted that unmanaged cloud spend is now viewed as a governance failure, not a technical inefficiency. Cloud optimisation is increasingly seen as an enabler of innovation, not a constraint.

CIO ACTION

Move from cloud consumption to cloud economics. Make cost visibility a shared responsibility.

Cloud optimisation requires a shift from default adoption to intentional consumption — where teams understand the economic impact of every deployment.

SALLY SAAB
AI Strategy & Transformation

In our region, cloud strategy must balance innovation with sovereignty, compliance, and disciplined cost governance.

FAYID KADAMBODAN
Assistant Director – Enterprise Solutions, DIEZ Authority

Cloud optimisation starts with visibility and governance. When consumption is aligned to business value, the cloud remains a platform for agility rather than unchecked cost.

MAYANK BHARGAVA
CIO, ARADA

Cloud cost optimisation is not about cutting spend — it's about ownership and unit economics. With strong FinOps governance and ROI-driven architecture decisions, innovation and cost discipline can coexist.

SAEED SHAMSI
Chairman, ExHub Holding

5. MODERNISATION WITHOUT DISRUPTION

Reinventing while preserving trust

Legacy modernisation remains one of the most complex challenges for CIOs — not because of technology, but because of deeply embedded processes, behaviours, and regulatory dependencies.

Leading approaches focus on:

- Progressive modernisation rather than wholesale replacement
- API-led architectures separating front-end innovation from back-end stability
- Strong architectural governance across multi-vendor ecosystems
- Ensuring continuity of critical services throughout transformation

In sectors such as banking and government, trust and continuity are non-negotiable.

CIO ACTION

Decouple innovation from core stability. Modernise in layers, not leaps.

The hardest part of modernisation is not the technology itself, but how deeply legacy systems are embedded in people, processes, and ways of working.

SALLY SAAB
AI Strategy & Transformation

DR JASSIM AL AWADHI
Emirates NBD

The challenge is modernising core platforms while maintaining continuity, compliance, and public trust — particularly in banking and government

Legacy modernisation is rarely just a technology problem. The real challenge lies in dependencies — processes, data structures, habits, and resistance to change. Progress requires phased execution with speed and discipline.

SAEED SHAMSI
Chairman, ExHub Holding

MAYANK BHARGAVA
CIO, ARADA

The real challenge with legacy systems is integration. Incremental modernisation and scalable interfaces allow progress without disrupting core operations.

6. TALENT & CAPABILITY TRANSFORMATION

From technical skills to contextual intelligence

The CIO mandate now includes building teams that understand both technology and the business context in which it operates.

he most in-demand capabilities for 2026 include:

- AI and data literacy across roles
- Cyber and regulatory awareness by default
- Cloud governance and cost accountability
- Strong communication and stakeholder alignment

Several leaders noted that reskilling and change leadership now account for a significant share of technology investment, often rivaling spend on platforms and tools. Pure technical expertise is no longer sufficient; context, judgement, and trust matter equally.

CIO ACTION

Invest in continuous learning that blends technical, regulatory, and human-centric skills.

Technical capability alone is no longer enough. Teams must understand the business context, communicate clearly, and challenge old assumptions.

SALLY SAAB
AI Strategy & Transformation

JASON LAU
CISO, Crypto.com

We are prioritising AI fluency combined with governance and regulatory awareness — because skills without judgement create risk.

The differentiator is not knowing the tools — it's knowing how to turn technology into adoption, scale, and measurable value. That requires AI product thinking, architecture discipline, and strong change leadership.

SAEED SHAMSI
Chairman, ExHub Holding

DR MOHAMMAD AL AWADHI
Director of IT, Ministry of Health and Prevention, UAE

The next phase of capability building requires AI and data skills alongside cybersecurity, cloud architecture, automation, and digital governance — supported by strong collaboration and change management.

7. EXPERIENCE-CENTRIC TECHNOLOGY

Why employee experience comes first

A consistent theme across leaders is the primacy of employee experience as the foundation for customer and citizen outcomes.

AI and automation are being deployed to:

- Reduce repetitive, low-value work
- Improve workflow efficiency and clarity
- Enable faster, better-informed decisions
- Empower frontline and knowledge workers

Organisations that elevate employee experience see a multiplier effect across service quality, compliance, and customer satisfaction.

CIO ACTION

Design technology with employees at the centre. Experience is no longer a "soft" metric — it is a performance lever.

Employee experience is the foundation of customer experience. When teams have intelligent tools and data at their fingertips, they deliver seamless, consistent experiences — a true measure of brand strength.

MAYANK BHARGAVA
CIO, ARADA

SAEED SHAMSI
Chairman, ExHub Holding

Customer experience is the most visible proof of enterprise reinvention. But sustainable customer excellence is only possible when employees are empowered with the right platforms and support.

Employee experience is the true differentiator. Empowered teams deliver stronger customer outcomes and better decision-making.

SALLY SAAB
AI Strategy & Transformation

FAYID KADAMBODAN
Assistant Director – Enterprise Solutions, DIEZ Authority

Digitally empowered employees are essential to delivering world-class citizen and customer experiences envisioned by national leadership.

WHAT CIOS MUST DO IN THE NEXT 90 DAYS

- Audit AI initiatives against measurable business outcomes
- Reframe cyber strategy around resilience and recovery
- Strengthen data governance and Responsible AI foundations
- Introduce FinOps discipline across cloud environments
- Prioritise progressive modernisation of critical systems
- Refresh skills frameworks for AI, security, and governance
- Elevate employee experience as a strategic KPI

CONCLUSION

From Mandate to Momentum

The CIO Mandate 2026 reflects a pivotal moment in enterprise technology leadership. Across conversations with CIOs and CISOs in the Middle East, one reality stands out: the next phase of technology leadership is defined not by experimentation, but by execution at scale — responsibly, securely, and with measurable impact.

The seven non-negotiables outlined in this report are not trends to be tracked; they are leadership commitments. What distinguishes leading CIOs today is not the speed of adoption, but the clarity of intent — the ability to balance innovation with accountability, agility with governance, and ambition with trust.

As organisations across the Middle East scale intelligence and navigate growing complexity, the CIO's role will continue to expand — shaping not just technology outcomes, but institutional confidence, organisational resilience, and long-term value creation.

The mandate is clear. The momentum is now.

ABOUT ETCIO EMEA

ETCIO EMEA is the technology leadership platform by The Economic Times, designed to serve CIOs, CISOs, and senior technology decision-makers across the Middle East, Europe, and Africa.

Through flagship insights, closed-door exchanges, and curated leadership forums, ETCIO EMEA brings together the region's most influential technology leaders to shape the future of enterprise innovation, security, and scale.

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THE CIO MANDATE 2026 IS INTENDED AS A LIVING BENCHMARK, REFRESHED ANNUALLY TO REFLECT THE EVOLVING REALITIES OF ENTERPRISE TECHNOLOGY LEADERSHIP.