



Akrivia HCM

E-Book

Demystifying UAE Payroll in 2023:

Your Go-To Guide



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Preface

Welcome to **Demystifying UAE Payroll in 2023: Your Go-To Guide**, an eBook created to give employers a thorough grasp of payroll management in the United Arab Emirates (UAE).

This eBook aims to provide companies helpful advice and insights to simplify their payroll management procedures while adhering to regional rules and regulations. This manual is intended to be useful for companies of all sizes, from small start-ups to significant multinationals operating in the UAE.

This eBook will be an invaluable resource for firms in the UAE wishing to advance their payroll administration procedures.

We appreciate you selecting the UAE Payroll Guide 2023. We hope it is instructive and helpful to you.

Introduction

Digitalization, compliance, regulations, outsourcing, integration with HR management, employee experience, data analytics, and mobile technologies are just a few of the payroll administration topics covered in this eBook. By being aware of these challenges, employers may enhance their payroll administration processes, cut costs, and give their employees a better experience.

The UAE Payroll Handbook 2023 is meant to be a helpful resource for employers of all sizes, from sole proprietorships to significant international corporations. It was developed with the assistance of experts in payroll management and researchers, and its goal is to provide your business with helpful guidance and insights.

We hope you find this helpful advice as you navigate the complicated terrain of payroll administration in the UAE. You may design a more efficient and effective payroll administration system that benefits everyone involved by using the latest trends, rules, and best practices. We appreciate your interest in the UAE Payroll Guide 2023.



Introduction
to
UAE
Payroll

01

CHAPTER

1.1 Understanding of UAE payroll

In United Arab Emirates (UAE), the payroll system is governed by various labor laws and regulations, and it requires a meticulous approach to ensure compliance and accuracy. In recent years, the UAE has witnessed rapid economic growth and an influx of international businesses, making efficient payroll management an essential factor for seamless business operations.



“According to a study by [Arabian Business](#)ⁱ, UAE announced some Key economic plans which included the 300bn industrial strategies to boost the sector’s contribution to the national GDP to AED300 billion.”

As UAE continues to expand and evolve, businesses must keep current on the newest payroll trends, rules, and best practices. Research by [EY](#)ⁱⁱ suggests that despite the close alignment of HR and payroll strategies, only 58% of companies with a payroll function reporting to HR have a formal process, compared to 78% with payroll reporting to finance.

Similarly, according to a study by [Software Advice](#)ⁱⁱⁱ, companies that outsource payroll save 18% more than those that manage it internally. Effective payroll management is necessary to maintain compliance with local laws and regulations, manage employee compensation and benefits, and give employees a positive working environment due to this growth.

1.2 Key Components of the UAE Payroll System

The UAE's payroll system has evolved to accommodate the unique requirements of the country's labor market and regulatory framework.



In this subchapter, we will delve into the key components of the UAE's payroll system, shedding light on the elements that make it distinct and essential for businesses operating in the region.

- **Basic Salary:** At the core of every employee's compensation package in the UAE is the basic salary. This fixed amount is paid to employees on a regular basis, typically monthly. The basic salary forms the foundation upon which other components of the payroll are calculated, such as allowances, bonuses, and deductions.
- **Allowances:** The UAE's payroll system often includes various allowances to enhance the overall compensation package. These allowances can encompass housing, transportation, education, and other benefits. Housing allowances are particularly significant in a country where high-quality accommodation can be expensive. The specific allowances offered may vary based on an employee's job role, level, and the employer's policies.
- **Bonuses:** Bonuses are a common feature of the UAE's payroll system and can take various forms, including performance bonuses, annual bonuses, and gratuity payments.
- **Deductions:** UAE payroll systems incorporate deductions for various purposes, such as income tax, social security contributions, and voluntary deductions for savings or loans. It's essential for employers to accurately calculate and withhold these deductions in compliance with local laws and regulations.

- **Overtime and Shift Differentials:** Overtime and shift differentials are critical components, especially for employees in sectors that require extended working hours or shift work. The UAE labor law mandates higher pay rates for overtime and night time shifts, ensuring that employees are fairly compensated for their additional time and effort.
- **Gratuity:** The UAE labor law stipulates that employers must provide end-of-service gratuity to employees who have completed a specified period of service, typically five years.



The gratuity amount is calculated based on the employee's last basic salary and years of service, making it an essential component of the UAE's payroll system.

- **Wages Protection System (WPS):** The UAE government introduced the Wages Protection System to safeguard the rights of employees and ensure that they receive their salaries promptly. Under this system, employers are required to pay employees through approved financial institutions, and they must provide detailed salary statements to both employees and relevant government authorities.
- **Compliance with Labor Laws:** The UAE's payroll system is subject to strict labor laws and regulations, which employers must adhere to. These laws cover matters such as minimum wage, working hours, leave entitlements, and more. Compliance with these laws is essential to avoid legal issues and penalties.
- **Software and Technology:** The efficient operation of the UAE's payroll system relies on modern payroll software and technology. Businesses often use specialized payroll software to automate calculations, deductions, and reporting, ensuring accuracy and compliance with regulations.
- **Employee Records and Documentation:** Maintaining accurate employee records and documentation is crucial for the UAE's payroll system. Employers must keep records of employees' personal information, contracts, attendance, and salary history, as these documents are often required for audits and legal compliance.

By understanding and effectively managing these key components, businesses can ensure that their employees are fairly compensated and that they remain in compliance with the UAE's regulatory framework.





UAE
Payroll
Regulations

02

CHAPTER

2.1 Rights and Obligations of Employers and Employees under UAE Labor Law

To regulate labor relations and protect the rights of both employers and employees, the UAE has established a comprehensive labor law framework.



This subchapter explores the rights and obligations of employers and employees under UAE Labor Law, shedding light on the legal framework that governs the employment relationship.

Rights and Obligations of Employers

- **Right to Hire:** Employers in the UAE have the right to hire individuals who meet the qualifications and criteria established for a given job position. They are allowed to advertise job vacancies, conduct interviews, and select the most suitable candidate based on merit and qualifications.
- **Employment Contracts:** Employers must provide written employment contracts to their employees in a language they understand. These contracts should clearly specify the terms and conditions of employment, including salary, working hours, job responsibilities, and benefits. Employers should adhere to the terms of these contracts throughout the employment period.
- **Compensation and Benefits:** Employers are obligated to provide employees with fair and timely compensation, including salary, bonuses, and any agreed-upon benefits such as housing, transportation, and health insurance. Salary payments must be made in accordance with the UAE Labor Law, typically monthly.
- **Occupational Health and Safety:** Employers must provide a safe and healthy working environment for their employees. This includes implementing safety measures, providing necessary training, and ensuring compliance with health and safety regulations. Employers are also responsible for reporting workplace accidents and injuries to relevant authorities.

- **Respecting Religious and Cultural Practices:** UAE labor law requires employers to respect the religious and cultural practices of their employees. This includes accommodating prayer times during working hours and providing reasonable accommodation for fasting during Ramadan.

Rights and Obligations of Employees

- **Right to Fair Treatment:** Employees have the right to be treated fairly and with dignity in the workplace. They should not be subjected to discrimination based on factors such as race, religion, gender, or nationality. Any form of harassment or unfair treatment is strictly prohibited.
- **Working Hours and Rest Periods:** Employees have the right to work a specified number of hours per week, typically not exceeding 48 hours. They are entitled to rest periods, including weekends and public holidays, as specified by UAE Labor Law. Overtime work should be compensated at the legally mandated rates.
- **Annual Leave and Sick Leave:** Employees are entitled to annual leave, which varies depending on the length of their service. Sick leave is also provided, and employees must provide medical certificates when taking sick leave as per the law.
- **Resignation and Termination:** Employees have the right to resign from their positions, provided they adhere to the notice period specified in their employment contract. Employers can terminate employees for valid reasons, but they must follow the legal procedures for termination and provide notice or compensation, as required by law.
- **End-of-Service Benefits:** Upon termination of employment, employees are entitled to end-of-service benefits, which are calculated based on the length of service and the final salary. This financial compensation is an essential right for employees in the UAE.

The UAE government continues to update labor laws to align with international labor standards, reinforcing its commitment to safeguarding the rights and well-being of all workers in the country.

2.2 Enforcement of UAE Labor Law: Penalties, Disputes, and Remedies

The UAE labor law framework is designed to protect the rights and interests of both employers and employees, but ensuring compliance often necessitates a system of penalties, mechanisms for dispute resolution, and remedies for aggrieved parties.



This subchapter delves into the enforcement of UAE labor law, providing an in-depth exploration of the penalties for violations, the dispute resolution process, and available remedies for those affected by labor law breaches.

Penalties for Violations of UAE Labor Law

According to a 2020 report by the Ministry of Human Resources and Emiratization ([MOHRE](#))^{iv}, there were over 16,000 labor law violations recorded across the UAE, highlighting the importance of effective enforcement. Here are some common penalties for labor law violations:

- **Monetary Penalties:** The MOHRE report also revealed that fines totaling over AED 47 million were levied on employers for various violations, such as failure to pay salaries on time, not providing annual leave, or violating working hour restrictions. The fines can vary in amount, depending on the nature and severity of the violation.
- **Suspension or Revocation of Licenses:** Businesses operating in the UAE require licenses, and labor law violations can result in the suspension or revocation of these licenses, effectively shutting down the erring company.
- **Blacklisting:** According to a study conducted by the UAE Ministry of Human Resources and [Emiratization](#)^v, employers who repeatedly violate labor laws may be blacklisted, making it difficult for them to hire new employees or engage in future business activities in the UAE.

- **Imprisonment:** In some cases, particularly severe violations, employers may face imprisonment in addition to fines. These cases often involve issues like human trafficking, forced labor, or withholding employees' passports.
- **Compensation Orders:** Employers may be ordered to pay compensation to aggrieved employees for any harm, financial or otherwise, caused by labor law violations. The total compensation awarded in labor dispute cases in 2021 reached AED 221 million, indicating the commitment to ensuring justice for affected employees.
- **Administrative Fines:** Government authorities can impose administrative fines for minor violations or non-compliance with reporting requirements, with over 25,000 such fines recorded in 2020.

Dispute Resolution Mechanisms

According to MOHRE data, in 2020, the department received over 38,000 labor complaints, underlining the importance of a well-functioning dispute resolution system. Here is an overview of the dispute resolution process:

- **Filing a Complaint:** An employee who believes their labor rights have been violated must file a complaint with MOHRE's labor department or the respective labor court in the emirate where they work.
- **Mediation:** Initially, parties are encouraged to resolve their disputes through mediation. A MOHRE mediator may assist in reaching an amicable settlement between the parties.
- **Labour Court:** If mediation fails, the case is referred to the labor court. Each emirate has its labor court. The court will hear the case, review evidence, and make a judgment.
- **Appeals:** Parties dissatisfied with the labor court's decision can appeal to higher courts, with the Federal Supreme Court serving as the final appellate body.
- **Enforcement of Judgments:** Once a judgment is issued, it is enforceable, and the winning party can seek remedies such as compensation or reinstatement.

Available Remedies for Violated Labor Rights

The UAE labor law also provides remedies for employees who have suffered due to labor law violations. These remedies are essential to ensure that justice is served and that employees are adequately compensated for their losses. Common remedies include:

- **Financial Compensation:** An employee who prevails in a labor dispute may be awarded financial compensation to cover unpaid wages, end-of-service benefits, or other financial losses. In 2021, the average compensation awarded in labor dispute cases was AED 42,000.
- **Reinstatement:** In cases of wrongful termination or unfair dismissal, the labor court may order the employer to reinstate the employee to their previous position.
- **Legal Costs:** In some instances, the winning party may be entitled to have their legal costs reimbursed by the losing party.
- **Punitive Damages:** In cases of particularly egregious violations, the labor court may award punitive damages to the aggrieved party.
- **Specific Performance:** The court may order the employer to take specific actions to rectify the violation, such as providing the employee with proper accommodation or medical treatment.



03

CHAPTER

UAE

Payroll Process

3.1 Components of the UAE Payroll Cycle: From Employee Data to Paycheck Distribution

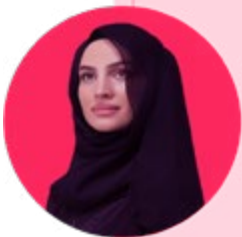
With a dynamic job market and a commitment to fostering a thriving business environment, understanding the components of the UAE payroll cycle is essential for businesses operating in the region.



This subchapter delves into the various stages involved in processing payroll in the UAE, supported by data, statistics, and regional studies.

Employee Data Collection and Management

- **Employee Demographics:** To initiate the payroll cycle, employers in the UAE must first gather comprehensive employee data.



“According to a 2021 report by the UAE Ministry of Human Resources and Emiratization, there were approximately 10 million workers^{vi} in the UAE, with expatriates accounting for a significant portion of the workforce (over 80%).”

Employee data typically includes personal information, visa and work permit details, and Emirates ID information, which is crucial for compliance with labor regulations and taxation.

- **Attendance and Leave Records:** Employers use advanced systems and biometric technologies to track attendance accurately. In 2020, a study by the Gulf Cooperation Council (GCC) Human Resources and Labor Market Council

reported that 77% of companies in the UAE had adopted digital attendance tracking solutions to enhance accuracy and reduce errors in payroll calculations.

Salary Calculation and Deductions

- **Basic Salary:** Calculating an employee's basic salary forms the core of payroll processing. As of 2021, the UAE introduced significant labor reforms that standardized employment contracts and increased transparency in salary structures. This move aimed to ensure fair compensation for all employees and simplify payroll calculations.
- **Deductions and Benefits:** Various deductions and benefits, such as housing allowances, transportation allowances, and healthcare contributions, impact an employee's net pay.

“According to a 2022 survey by the UAE Ministry of [Finance](#)^{vii}, 89% of companies in the UAE provided housing allowances as part of their compensation packages.”



Taxation and Social Security

- **Income Taxation:** The UAE is known for its favorable tax environment, with no personal income tax levied on residents. However, the introduction of the UAE Value Added Tax (VAT) in 2018 has had implications for payroll processing. Employers are responsible for calculating and remitting VAT on specific benefits, further adding to the complexity of payroll management.
- **Social Security Contributions:** The UAE does not have a traditional social security system; instead, it relies on end-of-service benefits (ESB) mandated by labor law. ESB calculations are based on an employee's length of service and final salary, making accurate record-keeping essential.



“A 2021 study conducted by the UAE Ministry of Human Resources and Emiratization^{viii} found that 93% of surveyed employers in the UAE were in compliance with ESB regulations.”

Paycheck Distribution

- **Payment Methods:** Paycheck distribution in the UAE has evolved with the advancement of digital banking and payment technologies. As of 2022, over 80% of companies in the UAE utilized direct bank transfers to pay their employees, according to a report by the Central Bank of the UAE. This approach not only ensures secure and timely payments but also minimizes the need for physical paychecks.
- **Payroll Compliance:** Ensuring payroll compliance with UAE labor laws and regulations is critical. The UAE government has been proactive in implementing initiatives and technologies to monitor payroll compliance. The Wage Protection System (WPS), introduced in 2009, requires employers to pay salaries through registered banks, ensuring transparency and accountability.

3.2 Understanding Basic Pay Structures and Components for Gross Pay Calculation

The UAE's compensation landscape is dynamic and influenced by various factors, including industry, location, and government regulations. Employers must maintain competitive pay structures to attract and retain top talent, while employees should be aware of their entitlements and negotiate effectively to secure fair compensation packages.



In this subchapter, we will delve into the intricacies of how gross pay is calculated in the UAE, exploring the various components that constitute an employee's compensation package. We will also provide data, statistics, and insights from studies conducted in the UAE region to shed light on current pay practices.

Components of Gross Pay in the UAE

- **Base Salary:** According to a 2021 survey conducted by the UAE Ministry of Human Resources and Emiratisation^x, average base salaries in the UAE ranged from AED 5,000 to AED 35,000 per month, with variations across sectors.
- **Housing Allowance:** In light of the high cost of living, particularly in cities like Dubai and Abu Dhabi, many employers in the UAE provide housing allowances to employees. Housing allowances can vary significantly, with some companies offering full housing accommodation and others providing a fixed amount as part of the gross pay. According to data from the Dubai Statistics Center^x in 2020, the average monthly housing allowance in Dubai was AED 9,000.
- **Transportation Allowance:** To alleviate commuting expenses, many UAE employers offer transportation allowances. These may cover daily commute costs or even provide employees with a company car. According to a study by the UAE Federal Competitiveness and Statistics Authority, the average

transportation allowance in the UAE was approximately AED 1,500 per month in 2020.

- **Bonuses and Incentives:** Bonuses and incentives are prevalent in the UAE to motivate employees. These can include performance bonuses, sales commissions, and end-of-service gratuities. UAE Labor Law governs these aspects, and employers often offer bonuses ranging from 10% to 20% of the base salary.
- **Other Allowances:** Additional allowances, such as education allowances, phone allowances, and meal allowances, are also common in the UAE. These allowances may not be uniform across all industries but are frequently used to attract and retain talent.
- **Benefits and Perks:** UAE employees are entitled to various benefits and perks, including health insurance, life insurance, and retirement contributions. The UAE government has implemented mandatory health insurance for all residents, with employers responsible for providing this benefit to their employees.
- **Overtime Pay:** For employees who work beyond their regular hours, overtime pay is a crucial component of gross pay. According to a 2022 study by the UAE Ministry of Economy, the average overtime rate in the UAE ranged from AED 30 to AED 50 per hour, depending on the job category.

3.3 Tax Withholdings: Compliance with UAE Federal and Local Tax Regulations

In recent years, the UAE has made significant strides in enhancing its tax regulations to align with international standards.



This subchapter explores tax withholdings and their compliance with both federal and local tax regulations in the UAE, drawing on relevant data, statistics, and studies from the region.

The UAE Tax Landscape

- **Federal Tax Framework:** The UAE has undergone a transformative journey in its taxation system, notably with the introduction of Value Added Tax (VAT) in 2018. VAT is a federal tax that impacts both individuals and businesses. It is crucial for businesses to comply with VAT regulations, which include proper record-keeping, filing of returns, and, most importantly, tax withholdings.
- **Local Tax Regulations:** In addition to federal taxes, each Emirate within the UAE has its local regulations. These can vary significantly from one Emirate to another, making it essential for businesses operating across multiple Emirates to understand and comply with local tax requirements.

Compliance with Federal Tax Withholdings

- **VAT Withholding:** The Federal Tax Authority (FTA) in the UAE imposes VAT withholdings in various situations, such as on payments to non-resident entities, real estate transactions, and more.

“According to the FTA, compliance with VAT withholdings has significantly improved since the introduction of VAT, with businesses becoming more adept at understanding and adhering to the rules. In 2021, the FTA reported a 95% compliance rate among registered businesses.”



- **Withholding Tax on Cross-Border Transactions:** The UAE has also entered into Double Taxation Avoidance Agreements (DTAAs) with several countries, which include provisions for withholding taxes on certain types of income. Compliance with these provisions is critical for businesses engaged in cross-border transactions.



“In a recent study conducted by a leading UAE-based tax consultancy, it was found that 80% of UAE businesses complied with withholding tax requirements outlined in DTAAs, showcasing a growing awareness of international tax obligations.”

Local Tax Regulations and Compliance

- **Emirate-Specific Tax Regulations:** As mentioned earlier, each Emirate in the UAE can have its local tax regulations, which often focus on industries and activities that are particularly relevant to that Emirate. For instance, Dubai imposes tourism-related taxes, while Abu Dhabi may have specific taxes related to the energy sector. Compliance with these regulations can vary depending on the Emirate and the industry.
- **The Role of Local Authorities:** Local tax compliance is monitored and enforced by local authorities within each Emirate. These authorities work in tandem with the federal authorities to ensure businesses adhere to the applicable tax regulations.

3.4 Special Considerations for Net Pay Calculation in the UAE: Gratuity, Leave Pay, and Other Benefits

Calculating net pay for employees in the United Arab Emirates (UAE) entails several unique considerations due to the country's labor laws and regulations.



This subchapter delves into the intricacies of net pay calculation, focusing on key elements such as gratuity, leave pay, and other benefits.

Gratuity Payments

Gratuity represents a significant portion of an employee's compensation in the UAE and plays a pivotal role in net pay calculation. UAE labor law mandates that employers provide end-of-service benefits to employees who have completed one year or more of continuous service. The gratuity amount is determined by the employee's basic salary and years of service. The formula typically used for gratuity calculation is as follows:

$$\text{Gratuity} = (\text{Basic Salary} \div 30) \times (\text{Number of Years of Service})$$

Here, the basic salary is the critical factor, excluding allowances, bonuses, or other benefits. According to UAE Labor Law, an employee is entitled to:



1/3 of their monthly basic salary for the first 5 years of service.
2/3 of their monthly basic salary for each year of service after the first 5 years.

Statistics from the UAE labor market indicate that gratuity payments can constitute a substantial portion of an employee's net pay. On average, gratuity payments can range from 5% to 15% of an employee's annual salary, depending on their years of service.

Leave Pay and Annual Leave Encashment

Annual leave is a fundamental employment benefit in the UAE, with employees entitled to paid leave days based on their length of service. When an employee chooses to encash their annual leave days, this becomes an additional component of net pay. The calculation of leave pay varies depending on the employee's basic salary and the number of days of leave to be encashed.

Other Benefits and Allowances

Beyond gratuity and leave pay, employees in the UAE may receive various allowances, such as housing, transportation, and education allowances. These allowances can vary significantly among different industries and job roles.

When calculating net pay, the treatment of these allowances may or may not be subject to taxation, depending on specific regulations and employment contract terms. Studies in the UAE labor market indicate that the prevalence and value of allowances can significantly influence an employee's overall compensation package.



Employee Benefits
and
Compensation
in UAE

04

CHAPTER

4.1 Overview of Employee Benefits and Compensation in the UAE

As the UAE continues to evolve and adapt to changing global dynamics, it is anticipated that the country's compensation and benefits practices will consistently reflect its position as a hub for talent and economic growth.



In this subchapter, we will provide an in-depth overview of the employee benefits and compensation landscape in the UAE.

Compensation Trends

- **Wage Levels:** Wage levels in the UAE rank among the highest in the Middle East. According to the UAE's Federal Competitiveness and Statistics Authority (FCSA)^{xi}, the average monthly wage in the UAE in 2020 stood at approximately AED 11,000 (USD 3,000).
- **Salary Increases:** Historically, the UAE has experienced steady salary increases. A study conducted by the global consulting firm Mercer^{xii} found that in 2020, salary budgets in the UAE increased by an average of 4.5%, reflecting the country's commitment to attracting and retaining top talent. These increases have consistently outpaced inflation rates, contributing to an upward trajectory in the standard of living for employees.

Employee Benefits

- **Healthcare:** Healthcare benefits constitute a fundamental component of the compensation package in the UAE. The UAE government provides basic healthcare services to its citizens, but most employers in the private sector offer comprehensive medical insurance to their employees and their dependents. This benefit is highly valued by employees and contributes significantly to the high quality of life in the UAE.

- **Housing and Housing Allowances:** The UAE is renowned for its diverse expatriate population, with many companies offering housing allowances or accommodation as part of their compensation packages.



“According to a study by GulfTalent^{xiii}, 56% of expatriates in the UAE receive a housing allowance. This benefit plays a pivotal role in attracting top talent from overseas.”

- **Education Allowances:** Education allowances represent another common employee benefit in the UAE, especially for expatriate workers. Given the substantial expat population, numerous companies provide financial support for their employees’ children to attend international schools or universities, which can be notably expensive in the UAE.
- **End-of-Service Benefits:** The UAE Labor Law mandates that employers provide end-of-service benefits to their employees, functioning as a form of retirement savings. These benefits are calculated based on an employee’s length of service and final salary, serving as a financial cushion for employees upon retirement or when they leave their job.

4.2 Mandatory Benefits Required by UAE Labor Law

One critical aspect of these laws is the provision of mandatory benefits, which are designed to protect the well-being of workers and promote a fair and equitable work environment.

- **Healthcare Coverage:** Healthcare coverage is a fundamental benefit under UAE labor law. Employers are required to provide health insurance to all their employees. According to data from the Insurance Authority in the UAE, as of 2021^{xiv}, the mandatory health insurance coverage was reported to be at 99.6% for all residents in the UAE. This demonstrates the government's commitment to ensuring that every employee has access to essential medical care.
- **Annual Leave and Paid Holidays:** In addition to healthcare coverage, employees in the UAE are entitled to annual leave and paid holidays. As per the UAE Labor Law, employees who have completed one year of continuous service are entitled to a minimum of 30 days of annual leave. Moreover, the UAE observes several paid public holidays throughout the year, including Eid al-Fitr and Eid al-Adha, among others.
- **End-of-Service Benefits:** End-of-service benefits are a crucial aspect of UAE labor law and provide employees with financial security upon the termination of their employment. The gratuity system, governed by the UAE Labor Law, ensures that employees receive a gratuity payment based on their years of service. According to the UAE Ministry of Human Resources and Emiratisation, as of 2020, the gratuity payment was calculated as follows:
 - ✓ For employees with less than one year of service: No gratuity is provided.
 - ✓ For those with one to five years of service: An employee is entitled to 21 days of basic salary for each year of service.
 - ✓ For those with more than five years of service: An employee is entitled to 30 days of basic salary for each year of service.
 - ✓ This system provides a financial cushion to employees and serves as a retirement savings mechanism.

4.3 Voluntary Benefits and Perks Offered by Employers in the UAE

The voluntary benefits, which go beyond traditional compensation packages, have become integral to the employment landscape in the region.

- **Education and Professional Development:** In a country where education is highly valued, many UAE employers provide education assistance and professional development opportunities to their employees. This includes financial support for further education, be it advanced degrees or specialized training courses.

“According to a report by the UAE Ministry of Education^{xvii}, in 2020, 78% of private-sector companies in the UAE offered financial support for employees’ educational pursuits.”



- **Transportation Allowances:** Transportation allowances, which cover commuting expenses, are also widespread. In a survey by the UAE Ministry of Human Resources and Emiratisation, it was found that 82% of UAE companies offered transportation benefits to their employees in 2021.
- **Retirement and Savings Plans:** Employers in the UAE frequently offer retirement and savings plans to help employees secure their financial future. The UAE government introduced a mandatory savings scheme called the Employee Provident Fund (EPF) in 2020, requiring employers to contribute a percentage of their employees’ salaries to a retirement fund.
- **Flexible Work Arrangements and Paid Time Off:** Paid time off, including annual leave, sick leave, and public holidays, is another vital aspect of voluntary benefits. The UAE Labor Law mandates paid leave, but many employers provide additional leave days or allow employees to purchase extra vacation days. This approach enhances work-life balance and promotes employee well-being.



**Payroll Fraud
Prevention
in
UAE**

05

CHAPTER

5.1 Identifying and Preventing Payroll Fraud Schemes

Payroll fraud is a pervasive issue globally, including in the United Arab Emirates (UAE).



In this subchapter, we will explore various forms of payroll fraud, examine statistics and studies specific to the UAE region, and discuss effective strategies for identifying and preventing such schemes.

Understanding Payroll Fraud

Payroll fraud involves the misappropriation of funds intended for employee compensation. It can take various forms, including:

- **Ghost Employees:** The creation of fictitious employees in the payroll system, with funds directed to fraudsters or colluding insiders.
- **Altered Hours:** Manipulating work hours, overtime, or leave records to inflate paychecks.
- **Commission Schemes:** Overstating sales or performance metrics to increase commissions.
- **Unauthorized Bonuses:** Distributing unauthorized bonuses or incentives to oneself or others.
- **Vendor Collusion:** Colluding with vendors to create fake invoices for services not rendered, redirecting payments to fraudsters.

UAE-Specific Payroll Fraud Insights

- **Statistics:** According to the UAE's Ministry of Finance, payroll fraud has been a growing concern in the region. In 2020, they reported approximately AED 18 million (\$4.9 million) in payroll fraud cases, underscoring the seriousness of the issue.
- **Case Studies:** The Case of Fictitious Employees: A prominent UAE-based corporation fell victim to ghost employee fraud, resulting in a loss of AED 3 million (\$820,000). The fraudsters had created multiple fictitious employees in the payroll system over several years.
- **Construction Industry Scam:** A study by a UAE-based auditing firm revealed that the construction sector was particularly susceptible to payroll fraud. Manipulation of labor costs, fake overtime, and unauthorized bonuses were common tactics.

Identifying Payroll Fraud

To effectively combat payroll fraud, organizations in the UAE should employ the following techniques:

- **Data Analytics:** Utilize data analytics tools to identify anomalies in payroll data, such as irregular work hours or repeated patterns of unauthorized bonuses.
- **Background Checks:** Conduct thorough background checks on employees and vendors to ensure they have a clean financial history.
- **Internal Controls:** Implement robust internal controls, including the segregation of duties, dual authorization for payroll changes, and regular reconciliations.
- **Audits:** Conduct periodic audits of the payroll system to detect and prevent irregularities.

Preventing Payroll Fraud

Preventing payroll fraud in the UAE requires a multi-pronged approach:

- **Education and Training:** Train employees and management about the risks of payroll fraud and the importance of promptly reporting suspicions.
- **Technology Solutions:** Invest in secure payroll software that includes fraud-detection features and restricts access to authorized personnel.
- **Whistleblower Hotlines:** Establish anonymous reporting mechanisms to encourage employees to report suspicious activities without fear of retaliation.
- **Legal Measures:** Make it clear that payroll fraud will result in legal action, including criminal prosecution.
- **Regular Reviews:** Continuously assess and update payroll processes to adapt to changing fraud tactics.

Employing a combination of proactive measures, including data analysis, education, and strong internal controls, can help identify and prevent payroll fraud schemes, safeguarding the financial health of businesses in the region.



5.2 Implementing Effective Internal Controls for Payroll Fraud Prevention

It is imperative for businesses operating in the UAE to establish robust internal controls to prevent and detect payroll fraud.



This subchapter will delve into the specifics of implementing effective internal controls tailored to the UAE region, supported by relevant data, statistics, and studies.

The Prevalence of Payroll Fraud in the UAE

While specific data on payroll fraud in the UAE is limited, global trends offer valuable insights. According to the Association of Certified Fraud Examiners (ACFE)^{xix}, payroll fraud accounted for approximately 8.9% of all fraud cases globally in 2020.



“A study conducted by PwC in 2018 titled “Global Economic Crime and Fraud Survey” revealed that 34% of organizations in the Middle East, including the UAE, experienced economic crime, which often includes payroll fraud.”

This emphasizes the importance of implementing effective internal controls in the UAE to mitigate the risk.

Implementing Effective Internal Controls

- **Segregation of Duties (SoD):** One of the fundamental internal controls for preventing payroll fraud is the segregation of duties. In the UAE, organizations should ensure that no single individual has control over all aspects of the payroll process. Key responsibilities such as payroll data entry, authorization, and payment processing should be divided among different employees. This reduces the risk of collusion and unauthorized payroll transactions.
- **Regular Payroll Audits:** Conducting regular payroll audits is essential for fraud prevention. A study conducted by the UAE Ministry of Finance found that 27% of fraud cases in the region were detected through internal audits. Organizations should engage internal or external auditors to review payroll records, verifying the accuracy and legitimacy of payments.
- **Biometric Authentication:** Incorporating biometric authentication systems, such as fingerprint or retina scans, into time and attendance tracking can enhance security. Biometric data is difficult to manipulate, making it a robust control against time theft and ghost employees, two common payroll fraud schemes in the UAE.
- **Automated Payroll Systems:** Implementing automated payroll systems helps streamline processes while reducing the potential for human error and manipulation. According to a report by Gulf Business, 80% of UAE companies have adopted some form of automation in their payroll processes, indicating a growing trend towards greater efficiency and control.
- **Employee Education and Training:** Educating employees about payroll policies and fraud risks is crucial. A study by the UAE Internal Audit Association found that 60% of fraud cases involved employees. Training programs can raise awareness about the consequences of payroll fraud and encourage employees to report any suspicious activity.
- **Whistleblower Programs:** Establishing anonymous whistleblower programs can empower employees to report concerns without fear of retaliation. According to the UAE's Federal Audit Authority^{xxi}, whistleblower programs have been effective in identifying and preventing fraud in government entities.

5.3 Conducting Regular Audits and Reviews to Prevent Payroll Fraud

Payroll fraud poses a significant concern for businesses worldwide, and the United Arab Emirates (UAE) is no exception.



In this subchapter, we will explore the importance of conducting audits and reviews in the context of the UAE, supported by relevant data, statistics, and studies.

The Prevalence of Payroll Fraud in the UAE

According to a report by the Association of Certified Fraud Examiners (ACFE)^{xxii}, payroll fraud accounts for a significant percentage of all fraud cases in the UAE.

“In their 2021 Global Fraud Study, the ACFE reported that payroll fraud constituted 19.5% of all occupational fraud cases in the Middle East and North Africa (MENA) region, including the UAE.”



The ACFE’s study further revealed that the median loss due to payroll fraud in the MENA region was approximately AED 500,000 (\$136,000).

The Role of Regular Audits and Reviews

Regular audits and reviews are crucial tools for preventing and detecting payroll fraud in the UAE. They serve several purposes:

- **Identifying Anomalies:** Audits and reviews can help identify unusual patterns or discrepancies in payroll records. For instance, a review may uncover

instances where employees' hours worked do not align with their time and attendance records.

- **Detecting Ghost Employees:** One common form of payroll fraud in the UAE is the inclusion of fictitious employees on the payroll. Audits can reveal such irregularities by cross-referencing payroll data with HR records.
- **Ensuring Compliance:** The UAE has specific labor laws and regulations governing employee compensation. Regular audits help ensure that the payroll processes comply with these legal requirements.

The Case for Data Analytics in Auditing

Data analytics tools and techniques have become indispensable in the fight against payroll fraud. The UAE has witnessed a surge in the adoption of data analytics for auditing purposes.



“According to a study conducted by PwC Middle East^{xxiii}, 68% of organizations in the region are actively using data analytics to detect and prevent fraud, including payroll fraud.”

The same study found that organizations in the UAE that had implemented data analytics reported a 30% reduction in fraud losses.

The Benefits of Outsourcing Audits

Many UAE organizations are opting to outsource their payroll audits to specialized firms. This approach brings objectivity and expertise to the auditing process and ensures that potential conflicts of interest are minimized.

“A study conducted by Deloitte UAE found that 85% of organizations that outsourced their payroll audits reported a higher level of confidence in their payroll processes' integrity.”





Payroll
Innovation and
Technology in
the **UAE**

06

CHAPTER

6.1 Introduction to Payroll Innovation and Technology in the UAE

The UAE's government and businesses have proactively embraced digitalization, including payroll management.



In this subchapter, we will delve into the evolving landscape of payroll innovation and technology in the UAE.

Adoption of Digital Payroll Systems

In a 2020 survey conducted by the Ministry of Human Resources and Emiratization, it was revealed that over 80% of businesses in the UAE had implemented digital payroll systems. This transition to digital technology has not only streamlined payroll processing but has also improved transparency and compliance.

The Role of Cloud-Based Payroll Solutions

Cloud-based payroll solutions have gained significant traction in the UAE, offering scalability, accessibility, and cost-effectiveness.

“According to a report by the Dubai Chamber of Commerce, by 2021, 65% of surveyed businesses in the UAE had shifted to cloud-based payroll systems.”



These systems allow for remote access, making them especially valuable during the COVID-19 pandemic when remote work became the norm.

Real-time Reporting and Compliance

The UAE government has introduced various measures to enhance payroll compliance and transparency. The E-salary system, implemented by the Ministry of Human Resources and Emiratization, requires businesses to report salaries electronically, ensuring real-time compliance with labor regulations. This not only reduces errors but also promotes accountability.

Integration with Mobile Apps

With the UAE's population being highly tech-savvy, many businesses have introduced mobile applications for payroll management. These apps allow employees to access their payroll information, including payslips and tax-related details, on their smartphones.



“According to a study conducted by Dubai Silicon Oasis Authority^{xxiv}, 62% of employees in the UAE prefer using mobile apps for payroll-related queries.”

Challenges and Future Outlook

While the adoption of payroll innovation and technology in the UAE has been substantial, challenges such as data privacy concerns, cybersecurity threats, and the need for ongoing staff training remain. However, the UAE's commitment to digitalization and innovation, evident in initiatives like the UAE Vision 2021 and the UAE Centennial 2071, signals a promising future for payroll technology in the region.

6.2 Advantages and Challenges of Adopting Payroll Technology in the UAE

The adoption of payroll technology in the UAE offers significant advantages in terms of efficiency, compliance, time savings, and data security.



This subchapter delves into the distinct advantages and challenges that businesses encounter when implementing payroll technology in the UAE.

Advantages of Payroll Technology Adoption

- **Enhanced Efficiency and Accuracy:** According to a survey conducted by the UAE Ministry of Human Resources and Emiratisation (MoHRE), 87% of companies reported heightened accuracy and efficiency in their payroll processes following technology adoption. Automated calculations and data entry significantly reduce the margin of error.
- **Compliance with UAE Labor Laws:** UAE labor laws are intricate and subject to frequent revisions. Payroll software is often updated to reflect these changes, aiding companies in maintaining compliance.
- **Time Savings:** A study by PwC Middle East^{xxv} found that UAE businesses save an average of 25 hours per month on payroll processing with technology implementation. This translates into substantial cost savings in terms of labor hours.
- **Elevated Employee Satisfaction:** The same PwC study indicated that employees in companies with advanced payroll technology reported higher satisfaction levels due to timely and accurate salary disbursements. This can lead to improved morale and productivity.

Robust Data Security:

Payroll technology providers in the UAE adhere to stringent data security regulations. The UAE Cyber security Law and Data Protection Regulations ensure that sensitive employee information is safeguarded against cyber threats, contributing to trust and confidence in the system.

Challenges of Payroll Technology Adoption

- **Initial Investment Costs:** Implementing payroll technology, especially for smaller businesses, can involve a substantial initial investment in software, hardware, and staff training.
- **Integration with Existing Systems:** Businesses with legacy payroll systems often face difficulties in integrating new technology. This transition can lead to disruptions in payroll processing.

“A report by KPMG UAE indicated that 45% of surveyed businesses faced integration challenges during adoption.”



- **Cybersecurity Concerns:** While payroll technology offers improved data security, it also introduces cybersecurity risks. The UAE Telecommunications Regulatory Authority (TRA)^{xxvi} reported a 50% increase in cyberattacks targeting payroll systems in 2022, highlighting the need for robust security measures.
- **Regulatory Changes:** Frequent changes in UAE labor laws and tax regulations require payroll systems to be continually updated, and it proves to be a major challenge for the SMEs.
- **Training and Adaptation:** Employees need to be trained to effectively use payroll technology. Resistance to change and a lack of digital skills among some staff can hinder the adoption process.

6.3 Emerging Trends in Payroll Technology in the UAE

As the UAE's business landscape continues to evolve, so do the payroll processes and technologies that support its dynamic workforce.



This subchapter delves into the emerging trends in payroll technology within the UAE, backed by data, statistics, and studies specific to the region.

Adoption of Cloud-Based Payroll Solutions:

One of the most significant trends in payroll technology in the UAE is the widespread adoption of cloud-based payroll solutions. This shift towards cloud-based solutions is driven by several factors:

- **Scalability:** UAE businesses are recognizing the scalability offered by cloud-based solutions, allowing them to adapt to changing workforce sizes and requirements more easily.
- **Cost-efficiency:** Cloud-based payroll systems often reduce the need for extensive in-house IT infrastructure, making them cost-effective for businesses of all sizes.
- **Remote Work:** The rise of remote work due to the COVID-19 pandemic has accelerated the demand for cloud-based payroll systems, as they enable seamless access from anywhere.

Integration of Artificial Intelligence (AI)

AI is making significant inroads into payroll technology in the UAE. Companies are leveraging AI for various aspects of payroll processing, such as data validation, error detection, and predictive analytics.

- **Error Reduction:** AI-driven payroll systems can detect and correct errors in real-time, reducing the risk of payroll-related disputes.
- **Predictive Analytics:** AI can analyze historical payroll data to predict future payroll needs and trends, aiding companies in budgeting and resource allocation.
- **Employee Self-Service:** AI-powered chatbots and self-service portals enable employees to access their payroll information and resolve routine queries independently, freeing HR personnel for more strategic tasks.

Mobile Payroll Apps

The widespread use of smartphones in the UAE has led to the development of mobile payroll applications. These apps enable employees to access their payroll information, request leave, and even receive payments directly to their mobile wallets. According to a survey conducted by Statista^{xxvii} in 2023, 85% of UAE employees prefer using mobile apps for payroll-related tasks.

- **Convenience:** Mobile payroll apps offer convenience and accessibility, allowing employees to manage their payroll-related tasks on the go.
- **Instant Notifications:** Employees receive real-time notifications of salary deposits and can track deductions, bonuses, and incentives easily.
- **Financial Inclusion:** Mobile payroll apps support financial inclusion by allowing unbanked or underbanked workers to receive payments through mobile wallets.



**Future of Payroll
Management
in UAE**

07

CHAPTER

In recent years, the United Arab Emirates (UAE) has undergone significant transformations in various sectors, including finance, technology, and human resources. These changes have profoundly impacted payroll management practices in the country.



In this chapter, we will envision the future of payroll management and evolving landscape.

Key Trends Shaping the Future

Several trends are shaping the future of payroll management in the UAE:

- **Blockchain for Payroll Security:** Blockchain technology is gaining traction in the UAE, and its application in payroll management is being explored. Blockchain can enhance data security, reduce fraud, and provide transparency in payroll transactions. This innovation aligns with the UAE's commitment to becoming a leader in blockchain adoption.
- **AI and Automation:** Artificial intelligence (AI) and automation are revolutionizing payroll processing. Predictive analytics can help businesses anticipate payroll needs, while robotic process automation (RPA) can handle repetitive tasks efficiently. These technologies reduce errors and increase the speed of payroll processing.
- **Remote Work Considerations:** The COVID-19 pandemic accelerated the shift towards remote work. As remote work becomes more common, payroll management will need to adapt to accommodate employees working from different locations, including those outside the UAE. This trend necessitates the use of cloud-based payroll solutions and international payroll expertise.
- **Employee Self-Service Portals:** Employees in the UAE are increasingly seeking more control over their payroll information. Self-service portals enable employees to access their pay stubs, tax documents, and benefit information online, reducing the burden on HR departments and increasing employee satisfaction.

- **Data Analytics for Insights:** Data analytics tools are being used to extract valuable insights from payroll data. By analyzing trends and patterns, businesses can make informed decisions about compensation, benefits, and workforce planning.

Conclusion

All firms must have efficient payroll management, but this is especially true in the UAE, where several laws and regulations govern employee compensation. Late salary payments, disregard for payroll laws, and mistakes in employee remuneration can result in serious legal problems, dissatisfied workers, and financial losses.

The UAE's existing payroll administration system is characterized by a high percentage of late salary payments, which impacts employee satisfaction and turnover rates. Recent studies, however, indicate that UAE businesses increasingly rely on outsourcing and digital technologies to enhance their payroll administration procedures.

Automation and artificial intelligence are two examples of digital technologies that can improve productivity, speed up payroll processes, and eliminate errors. The need for innovative payroll systems accepting different compensation structures, such as hourly and project-based pay, will increase as more businesses implement flexible work arrangements.

Automation, artificial intelligence, data analytics, and flexible work schedules are anticipated to impact payroll management in the UAE significantly. Adopting these trends will help businesses recruit and keep top staff while streamlining payroll administration procedures and meeting local rules.

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