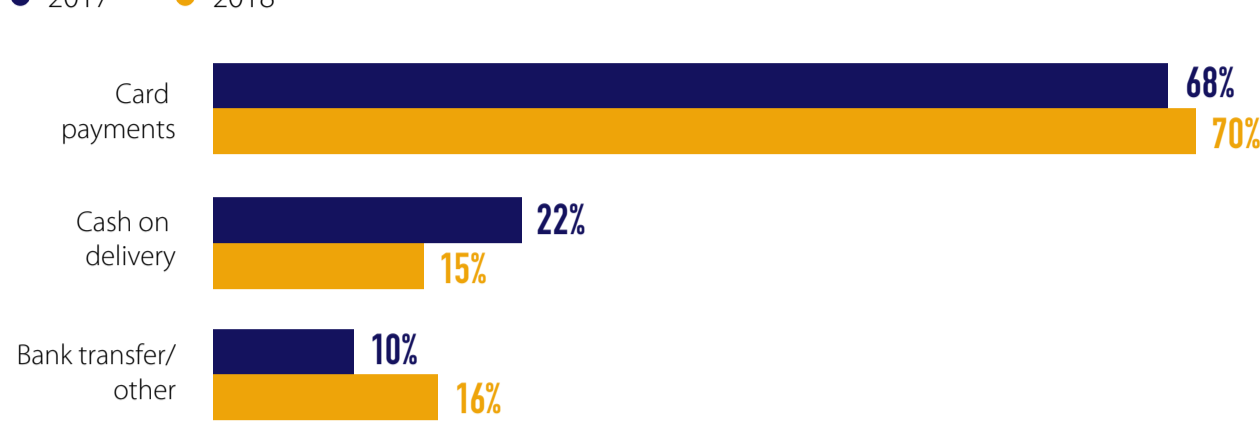


2018 Insights: Digital Payments in the United Arab Emirates

A Visa Security Week infographic on consumer experiences, attitudes and behaviors

Cards are continuing to gain popularity over cash



Top 5 drivers for paying by card

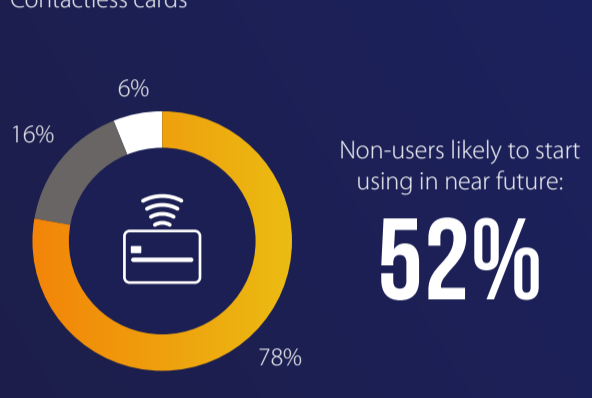


Top 5 drivers for paying by cash on delivery

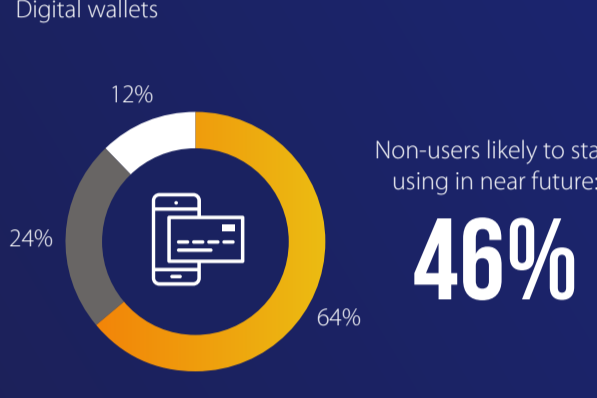


Once they've tried new ways to pay, consumers are using them regularly

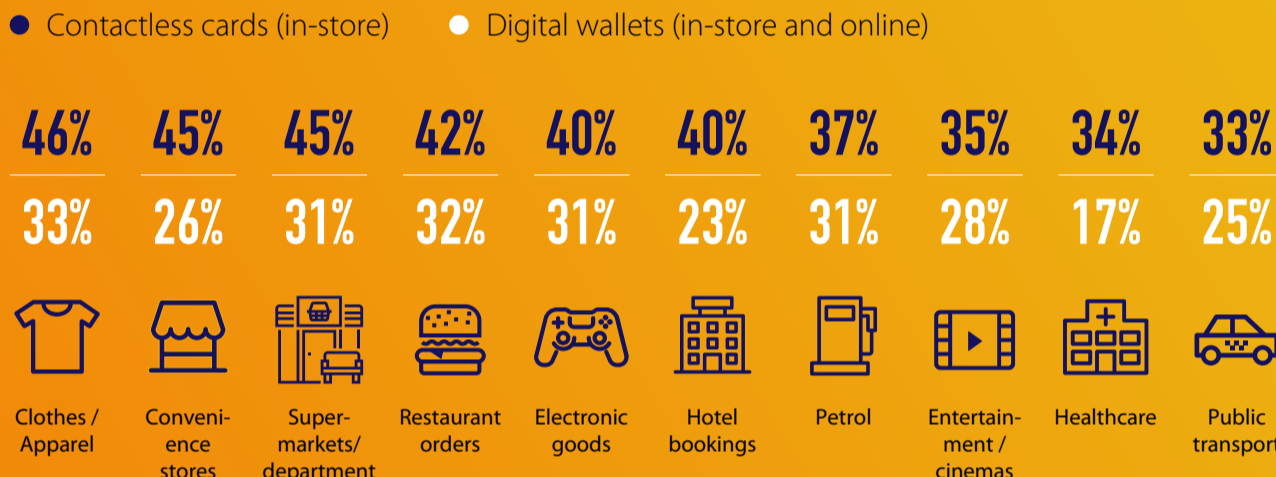
Contactless cards



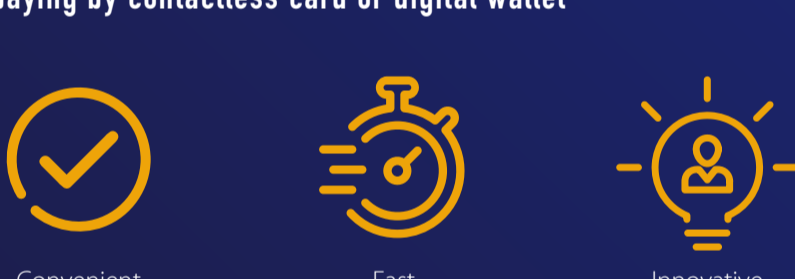
Digital wallets



What are consumers buying with contactless cards and digital wallets?



Top 3 drivers for paying by contactless card or digital wallet



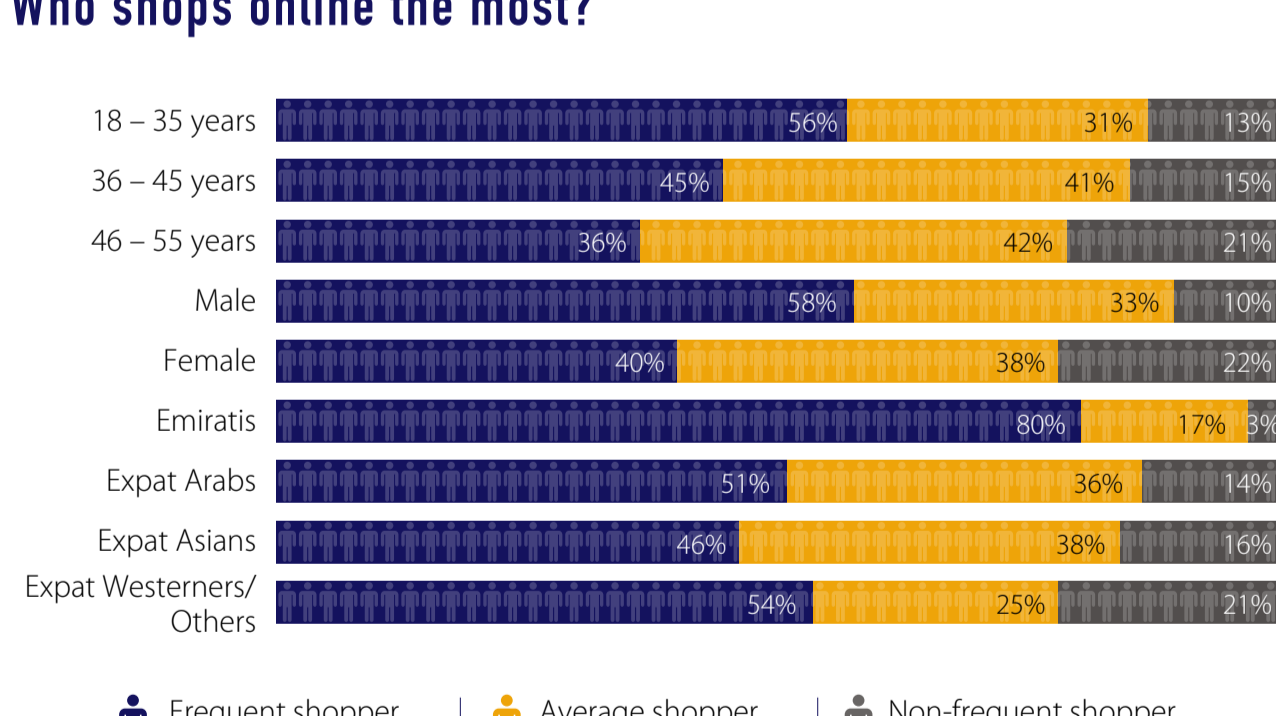
Trust in online payments is high

More than two-thirds of shoppers trust online shopping and paying online



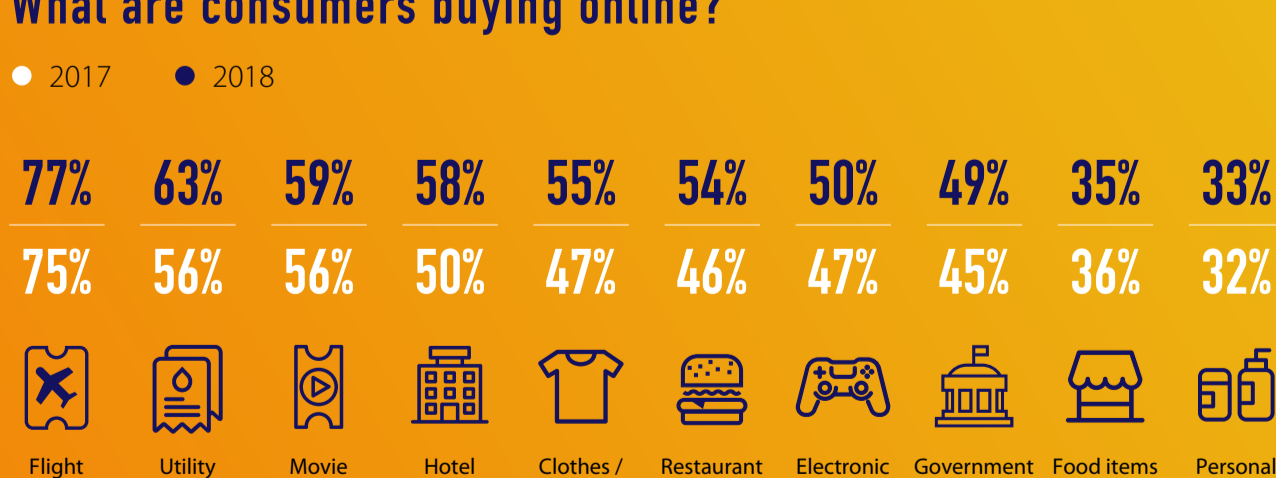
* Online payments include government payments and utility bills

Who shops online the most?



Some percentages may not total 100% due to rounding

What are consumers buying online?



Protect yourself from payments-related fraud with these five simple steps

1. Activate Verified by Visa with your bank
2. Avoid using public WiFi to shop – choose a strong, secure data connection
3. Look for the "s" after "http" in the website address to confirm that a site is secure
4. Make sure you are using the latest software updates on your device
5. Log out whenever you leave a website, especially if using your device in public

About the Study

Visa commissioned 4SiGHT Research & Analytics to explore digital and online shopping behaviors and attitudes. 4SiGHT interviewed 600 people in the UAE in February 2018, comprising UAE citizens (11%), expat Arabs (33%), expat Asians (51%) and expat Westerners (5%). Respondents lived in Dubai (55%), Abu Dhabi (29%), Sharjah (12%) and other emirates (4%). They were aged between 18-35 (64%), 36-45 (30%) and 46-55 years old (6%), with males accounting for 67% and females for 33% of the respondents. Each had made at least one online payment in the past six months.