

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

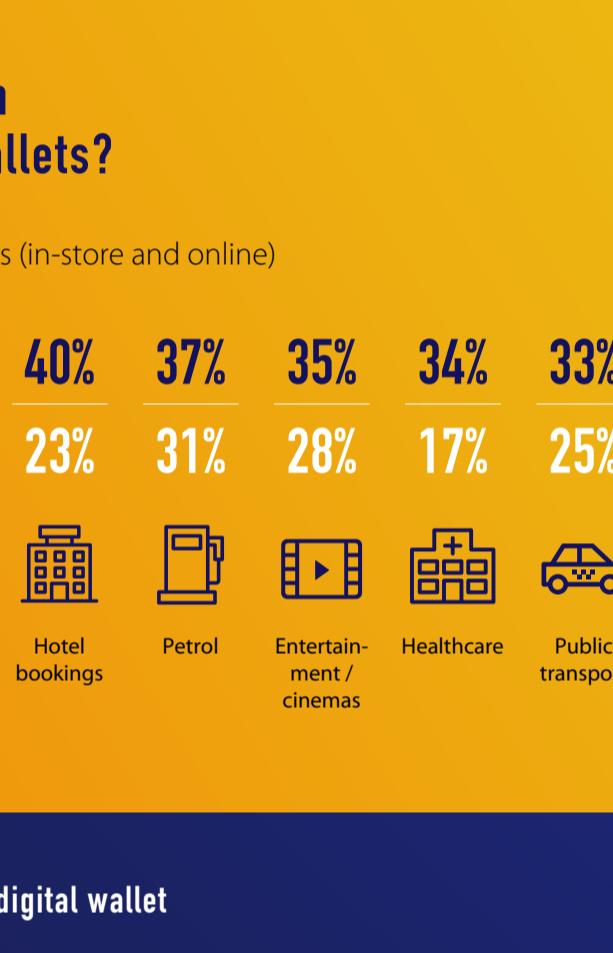
● 2017 ● 2018



Top 5 drivers for paying by card

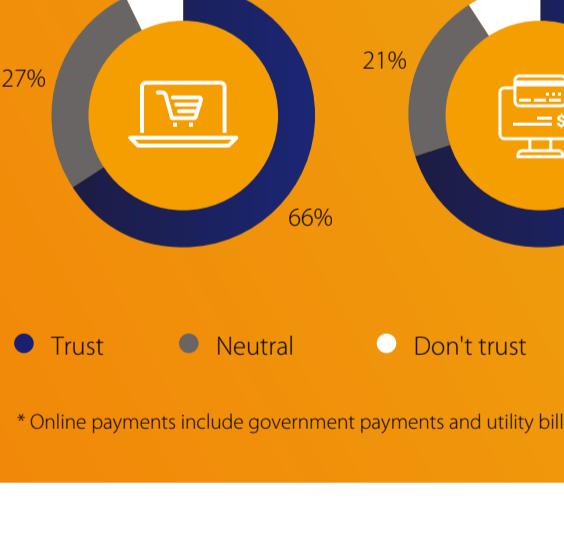


Top 5 drivers for paying by cash on delivery

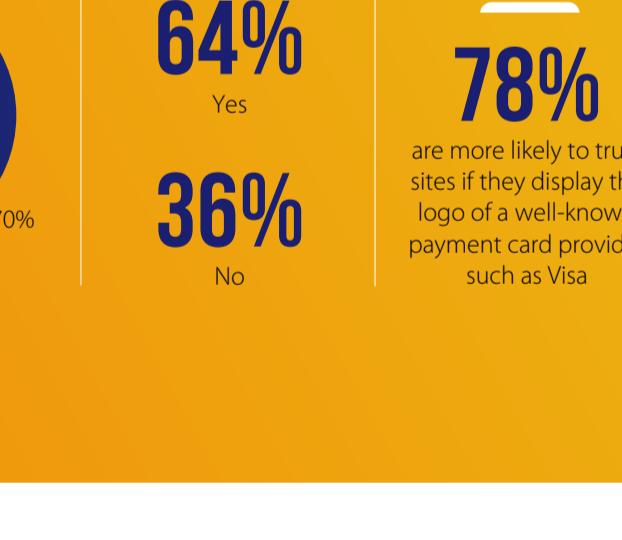


Once they've tried new ways to pay, consumers are using them regularly

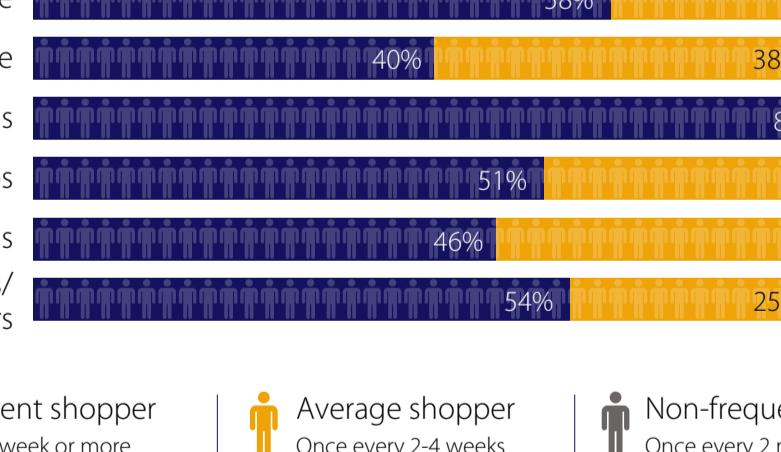
Contactless cards



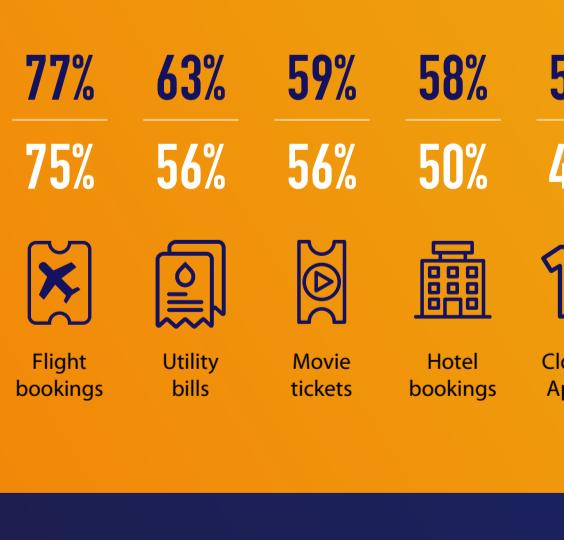
Digital wallets



Top 3 drivers for paying by contactless card or digital wallet



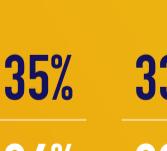
Who shops online the most?



Only shop from sites they are familiar with

64% Yes

36% No



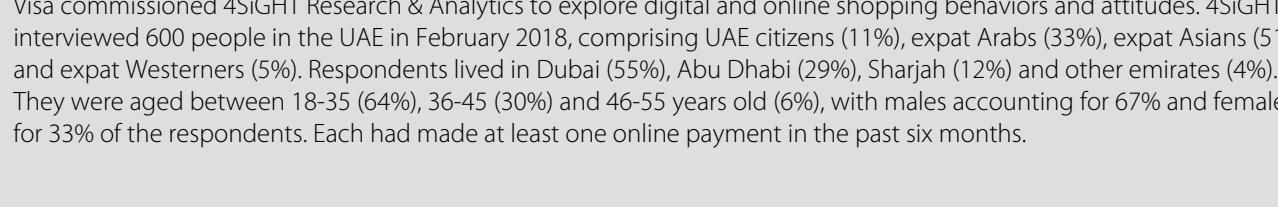
78%

are more likely to trust sites if they display the logo of a well-known payment card provider such as Visa

Some percentages may not total 100% due to rounding

What are consumers buying online?

● 2017 ● 2018



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 (32%), 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 18-55 (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.