

2025

Global Digital Shopping Index



UAE edition



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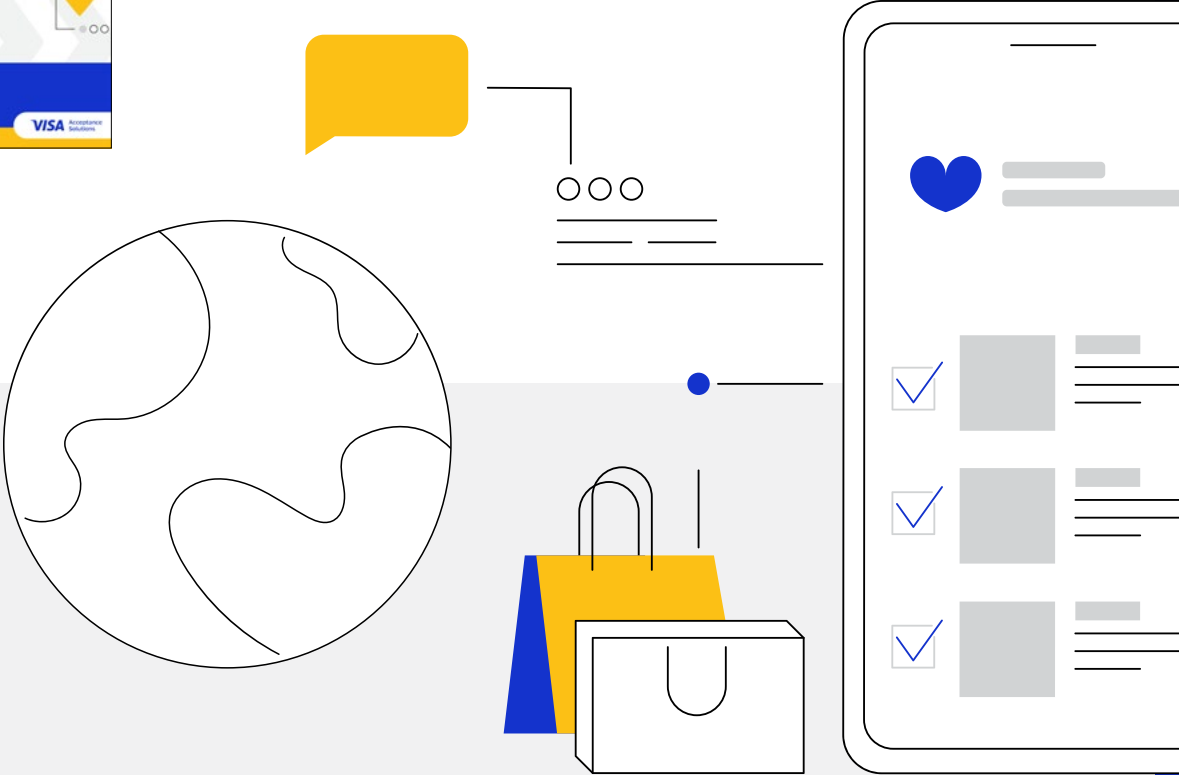
Global Digital Shopping Index

UAE edition



Read the full **2025 Global Digital Shopping Index:**
The rise of the mobile window shopper
and what it means for payments
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The 2025 Global Digital Shopping Index: UAE Edition was commissioned by [Visa Acceptance Solutions](#), and PYMNTS Intelligence is grateful for the company's support and insight. • This report draws on insights from a survey of 18,468 consumers and 3,464 merchants across eight countries that was conducted from October 17, 2024, to December 9, 2024. Our United Arab Emirates sample includes 1,679 consumers and 329 merchants. To learn more about our data, refer to the Methodology section at the end of this report. • [PYMNTS Intelligence](#) retains full editorial control over the following content, findings, methodology, and data analysis. • Click-and-Mortar™ is a registered trademark of What's Next Media and Analytics.



What's at stake

In the mobile-first era, shopping and smartphones go hand in hand. Consumers regularly reach for their phones, and not just to make online purchases. Mobile screens are becoming the main way they “window shop,” too. Phones increasingly drive physical store experiences as well, with shoppers expecting access to digital features such as rewards programs and inventory information.

The United Arab Emirates (UAE) leads the global pack in mobile shopping. Among consumers in the eight countries we surveyed—including Australia, Brazil, Mexico, Saudi Arabia, Singapore, the U.S., and the U.K.—those in the UAE were the most likely to use their phones for their latest retail transaction. UAE shoppers prioritize access to their preferred payment method and are much more likely than the global average to complete transactions using third-party one-click options. They also use biometric authentication at nearly double the global average rate. To stay competitive, merchants in the UAE should make sure to deliver these and other key digital shopping features that mobile-first UAE shoppers expect.



The United Arab Emirates
leads the global pack in
**mobile
shopping.**

These are just some of the findings and insights in the 2025 Global Digital Shopping Index: UAE Edition. This report was commissioned by Visa Acceptance Solutions, and PYMNTS Intelligence conducted the research and produced the report. This edition examines the growing role that mobile devices play in consumer behavior in the UAE. It draws on insights from a survey of 1,679 consumers and 329 merchants in the country conducted from October 17, 2024, to December 9, 2024.

This is what we learned.

Key findings

Mobile-first shoppers

UAE consumers top the global charts on mobile shopping engagement.



67% of UAE shoppers used their phone for their latest retail purchase, regardless of channel.

Deliver it

UAE consumers have the strongest preference globally for remote shopping.



38% of UAE shoppers made their most recent retail purchase online through a mobile phone or computer for home delivery.



Biometric authentication

UAE consumers are much more likely than the global average to complete their purchases using fingerprint or facial recognition technology.



32% of UAE shoppers used biometric authentication during their latest online transaction.

Cross-channel shopping

Most UAE consumers want to seamlessly connect their shopping journeys across physical and digital channels and different devices.











53% of UAE shoppers used or wanted to use cross-channel shopping features at the merchant where they most frequently shop.

UAE shoppers rank first globally on mobile shopping engagement and lead in using phones for online shopping.

UAE consumers made 67% of their latest retail purchases, whether online or in-store, using a mobile device. This marks a 23% increase since 2022, driven mostly by a surge in online shopping, although the data shows a rise in the use of phones for in-store shopping, too. The UAE ranks as the leader in mobile-first shopping among the eight countries surveyed, edging out Saudi Arabia (66%) and Singapore (65%). It also has the highest rate of online shopping with mobile devices, at 37%.



Figure 1:
Mobile devices use in retail purchases
Percentage of shoppers who used their mobile device the last time they bought something

	Completed an online purchase with a mobile phone	Shopped in-store with digital assistance from a mobile phone	Total
All countries	23.7%	24.3%	48.0%
 Australia	18.2%	24.6%	42.8%
 Brazil	24.4%	36.4%	60.8%
 Mexico	20.2%	26.4%	46.7%
 Saudi Arabia	32.4%	33.8%	66.2%
 Singapore	34.8%	30.0%	64.9%
 UAE	37.3%	29.4%	66.7%
 U.K.	27.6%	21.1%	48.7%
 U.S.	23.2%	19.0%	42.2%

Source: PYMNTS Intelligence
The 2025 Global Digital Shopping Index: UAE Edition, May 2025
N varies by country and represents complete consumer responses, fielded October 17, 2024, to December 9, 2024

Consistently high rates of mobile shopping across demographic segments underscore just how universal the mobile-first mindset has become in the UAE. Younger consumers, like their counterparts elsewhere, are more likely to use their mobile devices for shopping. However, it is millennials, at 73%, who lead in the UAE, rather than younger Generation Z consumers. In fact, Gen Z trails Generation X slightly.

However, baby boomers and seniors drop off sharply, with just 18% using a mobile phone for their latest purchase. This contrasts with high rates seen among older shoppers in some countries, including Brazil, where 48% of baby boomers and seniors used their phone for their latest retail transaction.¹ Meanwhile, the data shows almost no variation across income levels, although UAE consumers in the over 20,000 United Arab Emirates Dirham (AED) annual income bracket do more shopping online and less in-person compared to those earning less.

¹ PYMNTS Intelligence uses the following birth dates and approximate age ranges in 2025 for generational cohorts: baby boomers: born in 1964 or earlier and now aged 61 or older; Generation X: born between 1965 and 1980 and now aged 45–60; millennials: born between 1981 and 1996 and now aged 28–44; bridge millennials: born between 1978 and 1988 and now aged 37–47; zillennials: born between 1991 and 1999 and now aged 25–34; and Generation Z: born in 1997 or later and now aged 28 or younger.

73%
of millennials in the UAE
used their phone for their
latest retail transaction.



Notably, consumers in the UAE lean heavily into mobile shopping regardless of their parental status. Those taking care of children made 68% of their latest purchases using a phone, slightly ahead of other shoppers, at 66%. Conversely, in most other countries, parents with children under their care are much more likely than others to mobile shop, with the global averages at 59% and 41%, respectively. We attribute this gap to the busy lifestyles of on-the-go parents and their need to more frequently purchase necessities such as groceries and childcare items. The numbers in the UAE indicate that this dynamic disappears as mobile-first shopping becomes more entrenched across the board.

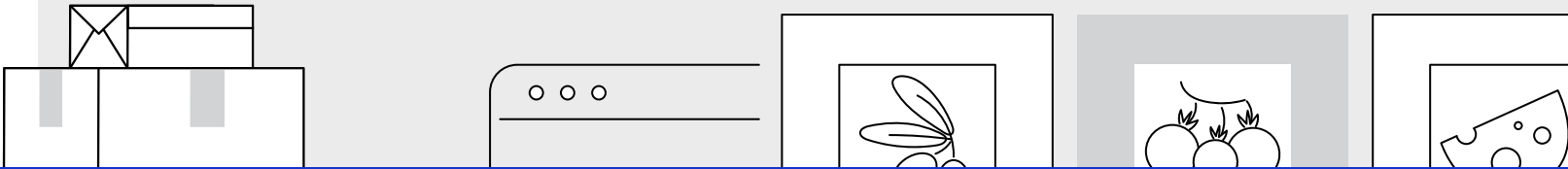
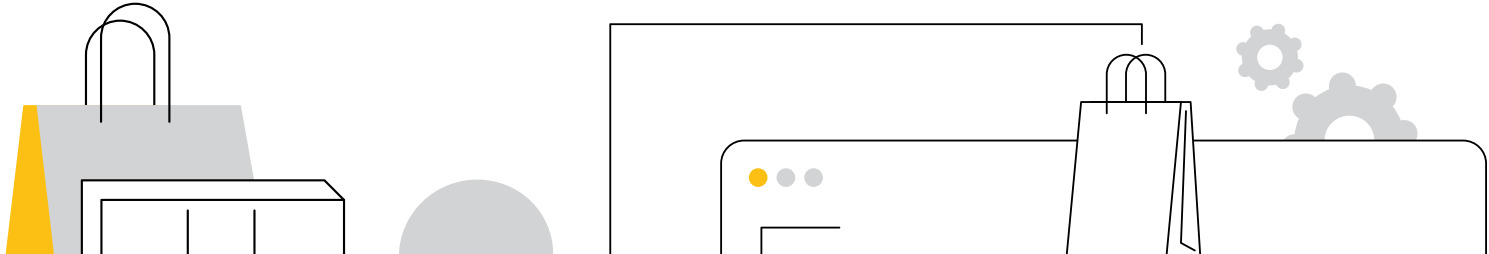


Figure 2:
Breakdown of mobile-first shoppers
Percentage of UAE consumers who used a mobile device for their last retail purchase, by demographic

			Completed an online purchase with a mobile phone	Shopped in-store using digital assistance from a mobile phone
Sample			66.7%	37.3%
Generation	Generation Z		64.2%	38.7%
	Millennials		72.9%	45.6%
	Bridge millennials		72.0%	39.3%
	Generation X		64.8%	20.6%
	Baby boomers		17.5%	5.7%
Income	Low		67.4%	34.9%
	Middle		63.7%	28.9%
	High		67.8%	44.9%
Gender	Female		68.3%	45.2%
	Male		66.0%	33.8%
Parents with children under their care	No		65.6%	41.7%
	Yes		67.5%	34.2%

Source: PYMNTS Intelligence
The 2025 Global Digital Shopping Index: UAE Edition, May 2025
N = 1,679: Complete UAE consumer responses, fielded October 17, 2024, to December 9, 2024
Note: Low income = Less than AED 10,000, Middle: AED 10,000 to AED 19,999, High: AED 20,000 or more



UAE consumers make in-store purchases using their phones more frequently than the global average. In-store shoppers most often used their phones for price and savings features, with 73% comparing prices, finding coupons, and collecting loyalty benefits. Other frequent uses include checking product information and payment or financing options, especially to determine whether merchants accept their preferred payment method.

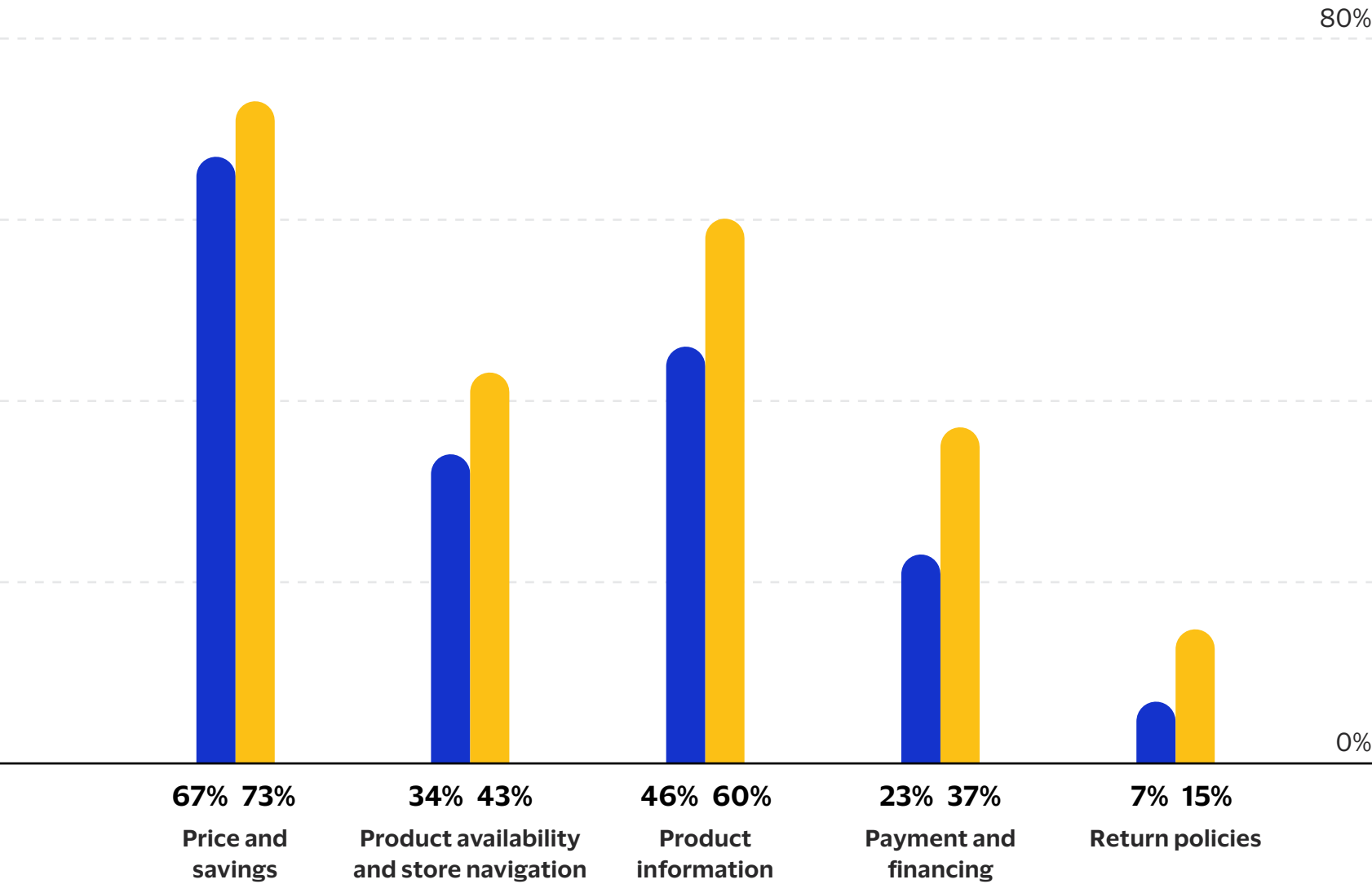
This study highlights the “leapfrog” effect that drives mobile leadership in economies that have developed relatively recently, such as the UAE, Brazil, and Singapore. In such countries, many consumers jumped from having no personal computer or home internet connection to a smartphone and mobile-first mindset. This contrasts with what we see in economies that developed earlier—the U.S., U.K., and Australia—where computers and fixed line internet had already become the norm before the smartphone revolution took hold.

Figure 3:

How shoppers used their phones in-store

Percentage of consumers who used a mobile phone as part of their most recent retail purchase, by selected reason

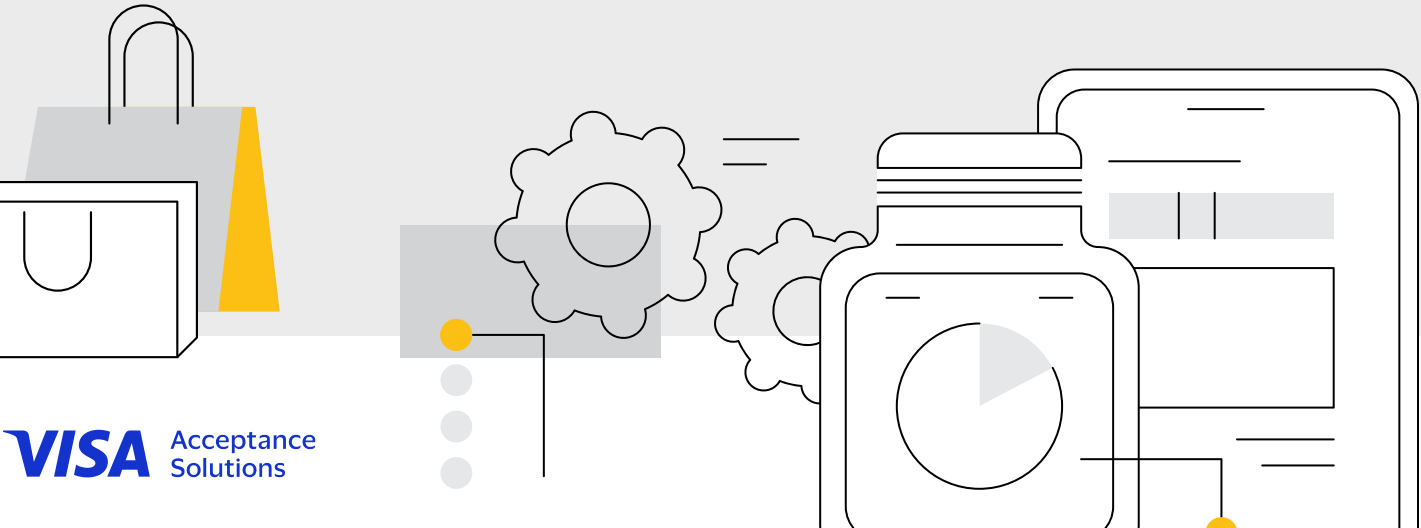
- All countries
- UAE



Source: PYMNTS Intelligence

The 2025 Global Digital Shopping Index: UAE Edition, May 2025

N varies by country and represents consumers whose most recent retail purchase was made in-store using digital assistance, fielded October 17, 2024, to December 9, 2024



UAE consumers mobile window shop 17 days a month and order online for home delivery at the highest frequency seen globally.

Consumers in the UAE conduct about 1.5 mobile shopping activities per day, according to our digital shopping days metric.² This puts them in second place among shoppers in the eight countries, narrowly behind those in Saudi Arabia.

2 Our digital shopping days metric measures how frequently a shopper engaged in seven digital shopping activities related to browsing, then purchasing online or in-store within the last month. The Methodology section at the end of this report contains a detailed explanation.

Figure 4:
Frequency of digital shopping activities
Average number of digital shopping days in the last month, per activity

		All countries	UAE
Window shopping days	Mobile device	13.7	16.7
	Computer	8.7	10.6
Remote shopping days (online order with home delivery)	Mobile device	8.1	10.6
	Computer	5.1	6.1
Pickup shopping days (online order with in-store pickup)	Mobile device	5.3	7.3
	Computer	3.6	5.4
Digitally assisted in-store shopping days	Mobile device	6.5	8.8
	Computer		
Total digital shopping days per month	Mobile device	33.6	43.5
	Computer	17.3	22.1

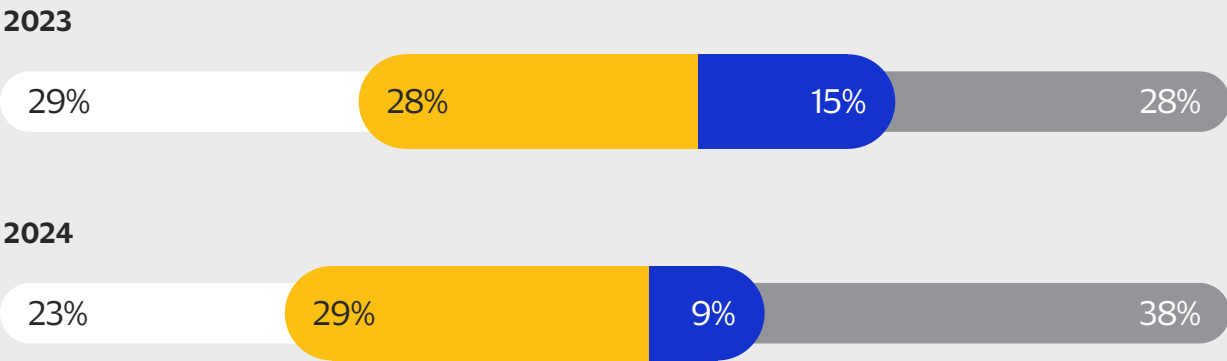
Source: PYMNTS Intelligence
The 2025 Global Digital Shopping Index: UAE Edition, May 2025
N varies by country and represents complete consumer responses, fielded October 17, 2024, to December 9, 2024

UAE consumers use their mobile devices for window shopping—browsing or researching products—17 days a month, on average. This is the second-highest level in the study. Shoppers in the UAE also remote shop for delivery, order online for in-store pickup, and shop in-store using their phones well above the study's average rates. As seen across the countries, mobile phones dominate computers in every digital shopping activity in the UAE.

Online shopping is gaining in popularity in the UAE due to a surge in remote shopping (ordering online for home delivery). Thirty-eight percent of UAE consumers remote-shopped for their latest retail purchase, the highest level globally and up substantially from 28% in last year's survey. On the flip side, we note a shift away from online orders to in-store pickup. The former fell to 9% from 15%, while the latter rose to 29% from 23%. Merchants in the UAE should adjust their strategies to match this surge in remote shopping.

38%
of UAE consumers shopped
online with home delivery
for their latest retail purchase.

Figure 5:
How UAE consumers made their latest retail purchase
Percentage of consumers by method of purchase











- In-store shopping with digital assistance
- Pickup shopping
- In-store shopping (no digital assistance)
- Remote shopping (online only)

Source: PYMNTS Intelligence
The 2025 Global Digital Shopping Index:
UAE Edition, May 2025
N = 1,679: Complete UAE consumer responses,
fielded October 17, 2024, to December 9, 2024

UAE shoppers want smooth payment experiences, with 77% saying their preferred method influenced their decision to shop.

Merchants in the UAE can drive sales by ensuring their customers have seamless payment and checkout experiences. One key area to focus on is offering a wide range of payment options so that customers can use their method of choice. Nearly eight in 10, or 77%, of UAE shoppers say this factor influences where they shop, the highest rate seen in the survey.

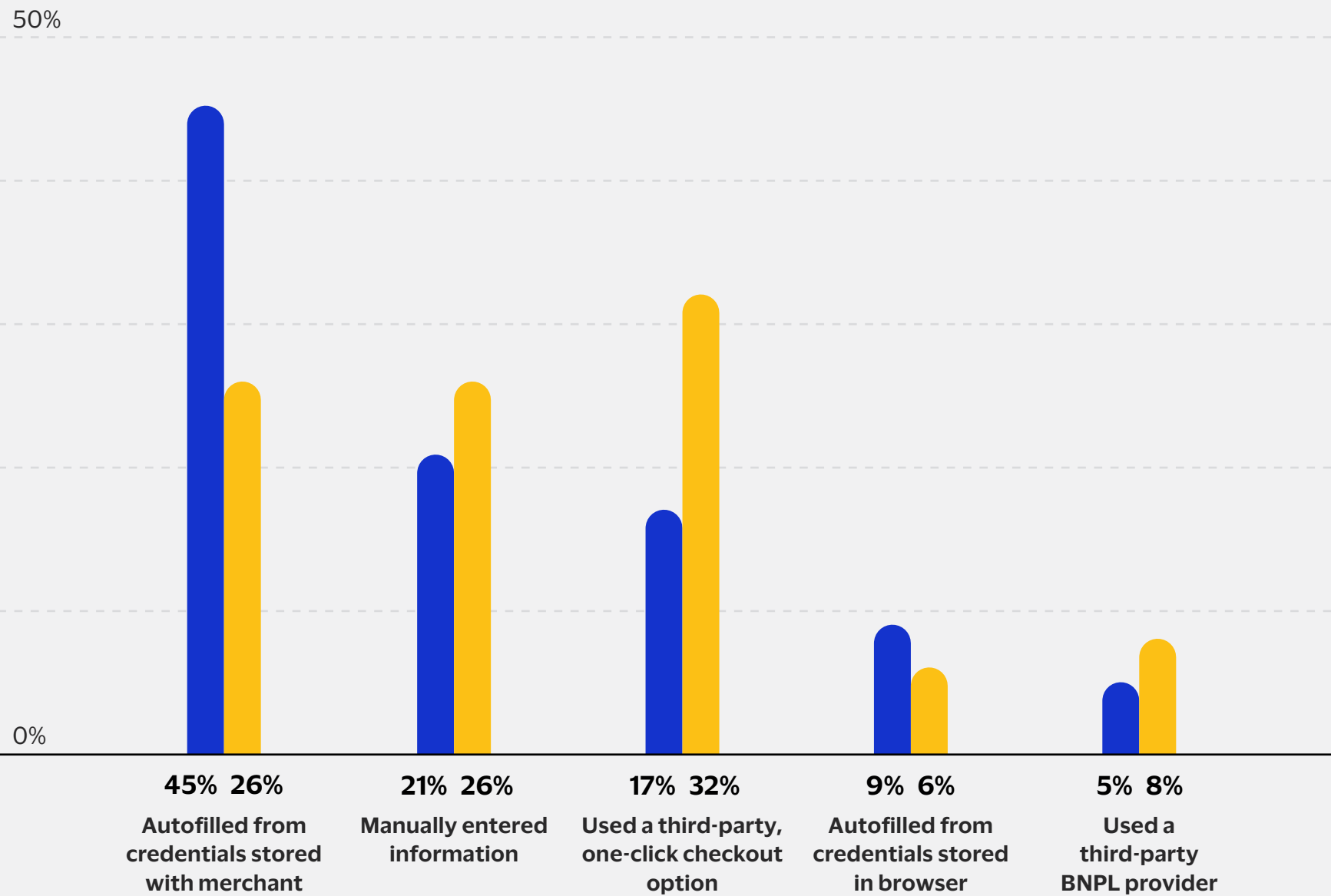
Figure 6:
Consumers want to use their preferred payment method
Percentage of consumers indicating that the payment methods a merchant accepts will influence where they shop

	Somewhat influential	Very or extremely influential	Total
All countries	17.4%	37.6%	55.0%
 Australia	20.0%	33.0%	53.0%
 Brazil	11.4%	44.0%	55.4%
 Mexico	15.9%	48.1%	64.0%
 Saudi Arabia	16.1%	55.9%	72.0%
 Singapore	27.2%	40.6%	67.7%
 UAE	20.3%	56.8%	77.0%
 U.K.	21.9%	32.4%	54.3%
 U.S.	19.0%	32.9%	51.9%

Source: PYMNTS Intelligence
The 2025 Global Digital Shopping Index: UAE Edition, May 2025
N varies by country and represents complete consumer responses, fielded October 17, 2024, to December 9, 2024

Figure 7:
How UAE shoppers completed online payments
Percentage of consumers completing their most recent online retail purchase, by selected method

● All countries
● UAE



32%
of UAE consumers used
a one-click checkout option to
complete their latest online purchase.

Another crucial part of the checkout experience is how consumers complete their transactions. The UAE trends away from the global averages here in two ways. First, the country's shoppers are much more likely to use a one-click checkout option offered by a third party, such as a card network, at nearly one in three, almost twice the global average rate of 17%. Second, just over one in four used credentials stored with the merchant for their most recent transaction, compared to 45% for the study average. These findings suggest that merchants should look for ways to make their stored credential offerings more appealing, while also providing the one-click options that so many consumers prefer.

Source: PYMNTS Intelligence
The 2025 Global Digital Shopping Index: UAE Edition, April 2025
N varies by country and represents online shopper responses, fielded October 17, 2024, to December 9, 2024

32%
of UAE consumers used
biometric authentication in their
latest online retail transaction.

UAE shoppers are also very focused on security when they authenticate transactions. They are much more likely than the global average to have used multiple forms of verification for their latest online purchase. Biometric authentication stands out, with nearly one in three consumers using fingerprint or facial recognition to complete their most recent online purchase, not including those who entered their payment information manually. This is nearly twice the global study's average, and the second-highest level seen in any country. UAE shoppers are also much more likely than average to use several other methods, including a card verification number (CVN), code texted or emailed by the merchant or card provider, or a personal identification number (PIN).

Figure 8:
The top authentication methods used by UAE shoppers
Percentage of consumers by selected authentication method they used for their most recent online retail purchase

	All countries	UAE
Log in via username and password	50.7%	38.9%
Card verification number (CVN)	21.7%	32.5%
Biometrics	18.5%	32.2%
Push notification to an app	9.0%	12.5%
Text or email code from the merchant	13.0%	20.0%
QR code	8.9%	9.5%
Text or email code from card provider	10.5%	22.7%
PIN	9.2%	15.6%
Guest checkout	4.9%	7.6%

Source: PYMNTS Intelligence
The 2025 Global Digital Shopping Index: UAE Edition, April 2025
N varies by country and consumers who did not manually enter payment and billing information for their last online purchase, fielded October 17, 2024, to December 9, 2024

UAE merchants whom we interviewed widely expressed concerns about keeping up with payment technologies as mobile-first shopping evolves. Here are a few samples of what they said.

“Future loss of funds and fraudulent activities if payment methods are not upgraded.”

– UAE eCommerce merchant generating \$1 million–\$9.99 million in annual revenue

“Technology keeps updating, and customers expect us to be updated.”

– UAE eCommerce merchant generating less than \$1 million in annual revenue

“The security features of our current payment system might not be sufficient to protect against evolving threats, putting sensitive data at risk.”

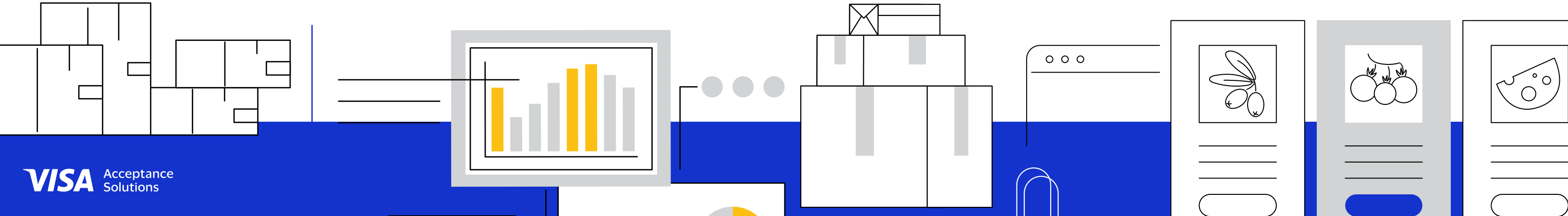
– UAE eCommerce merchant generating \$100 million–\$249.99 million in annual revenue

“The technologies we use may not be scalable enough to support future growth and increased demand for faster, seamless payment experiences.”

– UAE eCommerce merchant generating \$100 million–\$249.99 million in annual revenue

“Increased transaction fees from current payment processors make us worried.”

– UAE eCommerce merchant generating \$50 million–\$99.99 million in annual revenue



Data focus

Merchants should focus on offering the digital shopping features that UAE consumers want.

In the UAE, more than half of shoppers indicate that they would use cross-channel shopping features at the merchant where they last shopped—the second-highest rate globally behind Saudi Arabia. However, this figure includes 24% who wanted to use cross-channel shopping but found it unavailable. Meanwhile, 56% of the country's merchants say they currently offer cross-channel shopping, while 28% of all merchants say they want to launch it.

Cross-channel versus unified shopping

Cross-channel shopping refers to the ability to start shopping in one channel and finish in another, all in a connected manner. For example, a customer could use a merchant's mobile app to check product information and availability, then reserve an item for in-store pickup. The reverse is possible, too—a customer could scan an item in-store, save it to a digital wish list, then order it later from home.

Unified shopping goes further. It provides consumers with seamless access to the same digital features—such as rewards, order history, and stored payment methods—across platforms and channels, whether online or in-store.

Consumers in the UAE are more likely than the global average to look for 10 key digital features that are critical to a seamless, unified shopping experience when choosing a merchant. Topping the list is the ability to use their preferred payment method, cited by 76% of the country's shoppers, followed closely by rewards programs, at 75%. Other key benefits cited include free shipping for digital orders, at 73%, and price matching, at 70%. These findings provide a playbook for merchants who want to improve their cross-channel offerings and graduate to offering full-fledged unified shopping experiences.

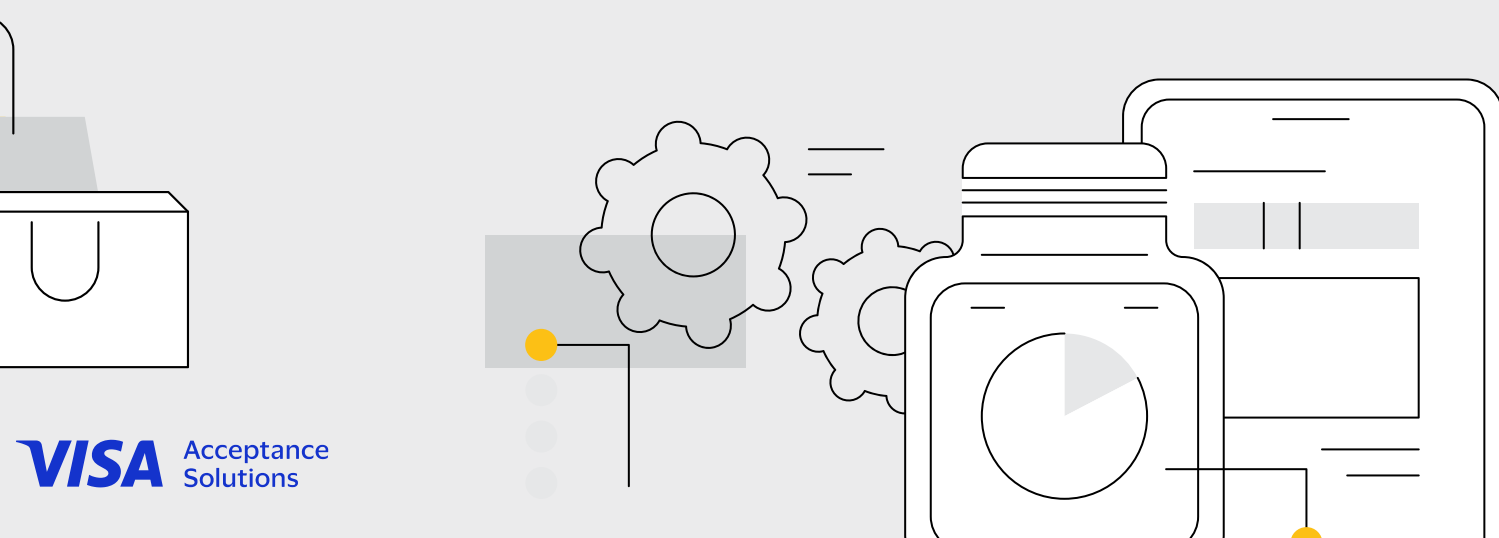


Figure 9:
Top 10 digital shopping features
Percentage of consumers who used selected features, or would have done so if the feature had been available at at the merchant where they most recently shopped

Source: PYMNTS Intelligence
The 2025 Global Digital Shopping Index: UAE Edition, May 2025
N varies by country and represents complete consumer responses, fielded October 17, 2024, to December 9, 2024

	All countries	UAE		All countries	UAE
The ability to use my preferred payment method	74.2%	75.8%	Matching the prices of other stores that sell the same products	61.6%	70.0%
The retailer had loyalty or reward programs that I can use in-store, online, and on my mobile devices	67.3%	74.6%	Reviews are available digitally	61.4%	69.9%
Free shipping is available for digital orders	64.3%	73.1%	I receive promo codes targeted to my specific interests	64.5%	69.2%
A mobile app or mobile-specific site	62.9%	72.4%	Product details are available digitally	65.2%	68.8%
An easy-to-navigate online store and/or shopping cart	65.9%	71.7%	I can use the same coupons digitally	65.9%	68.5%

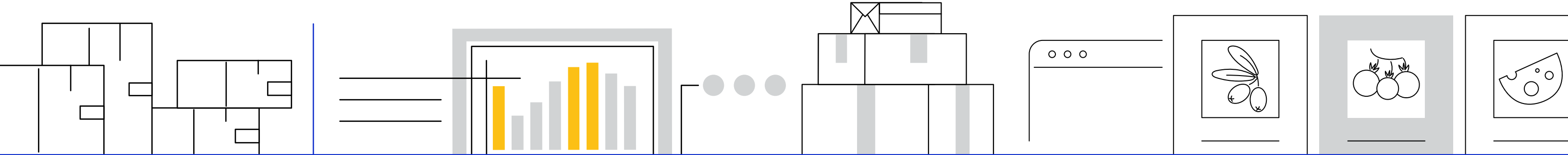










Figure 10:

Consumer interest in cross-channel shopping

Percentage of consumers who have used or would use cross-channel features

	I have used this feature from this retailer	I have not seen this, but would use it if available	Total
 Australia	15.4%	24.7%	40.1%
 Brazil	18.0%	32.5%	50.5%
 Mexico	19.3%	29.9%	49.2%
 Saudi Arabia	33.2%	25.0%	58.2%
 Singapore	24.0%	28.0%	52.1%
 UAE	28.9%	24.3%	53.2%
 U.K.	12.6%	25.0%	37.6%
 U.S.	17.9%	23.6%	41.5%

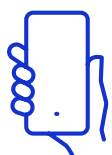
Source: PYMNTS Intelligence
The 2025 Global Digital Shopping Index: UAE Edition, May 2025
N varies by country and represents complete consumer responses,
fielded October 17, 2024, to December 9, 2024

53%

of UAE consumers use or
would use cross-channel shopping.



Actionable insights



01

Merchants in the UAE must embrace the mobile shopping era. Shoppers in the country are more likely than those elsewhere to use their phones for retail purchases, and do so in two-thirds of their retail transactions. Mobile shopping has firmly taken the lead in the UAE in almost all demographic segments, underscoring the extent to which the market has made phones the go-to way to shop.



02

Merchants must realize that remote shopping rules in the UAE. The country's consumers opt to buy online with home delivery more frequently compared to their peers in the seven other countries. UAE shoppers also mobile window shop on most days. Even merchants focused on physical stores should consider how to make the most of the rise in remote shopping.



03

UAE shoppers are telling merchants what they want: seamless payment and checkout experiences. For merchants, one key part of this equation is to offer one-click checkout options, something that shoppers in the UAE use much more frequently than their counterparts elsewhere. Similarly, UAE consumers are much more likely than the global average to use biometric authentication to complete retail transactions. .



04

Merchants need to meet UAE shoppers' desire for cross-channel shopping.. To meet this demand, retailers can focus on giving consumers access to key digital features. The most-wanted perks include preferred payment options, free shipping, and price matching. Merchants that go a step further and offer seamless unified shopping experiences will position themselves for strong growth with the UAE's mobile-first customer base.

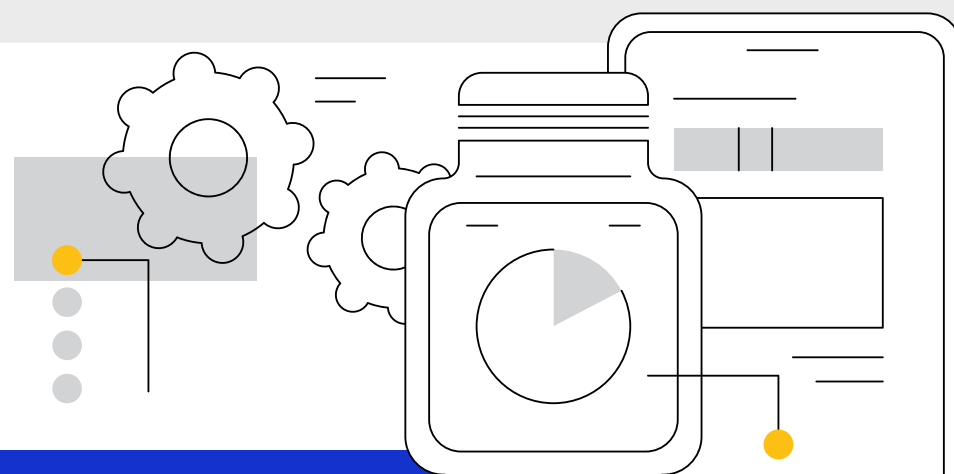
Methodology

The 2025 Global Digital Shopping Index: UAE Edition, a PYMNTS Intelligence and Visa Acceptance Solutions collaboration, examines the growing importance of mobile devices in consumer shopping behavior across physical and digital channels. It draws on insights from a survey of 18,468 consumers and 3,464 merchants across eight countries that was conducted from October 17, 2024, to December 9, 2024. The weighted balance of our sample varied by country, with the average age of UAE respondents 36.4 years. Saudi respondents were the youngest, at 35.9 years, and U.K. respondents the oldest (50.5 years).

Digital shopping days methodology

To understand the adoption of digital shopping activities, we started with four activities: (a) digital browsing without completing a purchase, (b) completing an online purchase, (c) completing a purchase that started online and ended with an in-store pick up, and (d) using a mobile phone to support an in-store shopping experience. Aside from using a mobile phone in-store, the other three activities were divided into two sub-activities completed either by mobile phone or computer. In total, we measured seven digital shopping activities across two different types of devices. We asked respondents to tell us whether they engaged in the activity (a) daily or almost daily, (b) a few times a week, (c) once a week, (d) once or twice a month, or (e) not at all. The basic response to how frequently a person engages in a digital shopping activity provides detailed information on the extent to which people in the country engage in that activity.

These activity-level responses do not, however, provide a universal metric to summarize the data across digital shopping activities or across countries. Consider an individual who engages in just three activities during the month: activity one daily; activity two weekly, but not daily; and activity three, monthly but not weekly. It is not possible to calculate how often, overall, the consumer engaged in digital activities because the categorical responses are not additive. The same issue arises when trying to compare digital use across pillars or countries.



To solve this problem, we estimated the average number of days that consumers engaged in a digital shopping activity over a month. To do so, we use the actual number days for daily (roughly 30) and not at all (0). We estimate the number of days for the other two categories by interpolating for weekly, but not daily, and for monthly, but not weekly; these estimates are reasonably accurate when averaged across large groups of people.³

We define a “digital shopping day” as one in which a person engaged in a given digital shopping activity in a given month; they may have engaged in other activities that day as well. To summarize overall digital shopping activity, we add up the estimated number of digital shopping days. Consider an individual who browsed (10 days), online shopped (five days), and shopped in-store with digital assistance (seven days). They had a total of 22 digital shopping days—that is 22 days in which they engaged in one of those activities. We then use the same approach to summarize the total activity for a country.

³ Assume there are 30 days in a month (the average is 30.4). Consider a consumer who says they did not engage in an activity daily but did so during one to six days a week. Therefore, the maximum number of days during a month they engage in the activity is 29. Therefore, the consumer engages in the activity at least four times and up to an additional 25 days (29 minus 4) a month. Taking the midpoint of 25 gives us 12.5, so the estimated total number of days is 16.5. Now consider monthly but not weekly. The minimum is one day. The maximum is based on a consumer missing at least one week, which gives 23 days (30 minus 7). Therefore, the consumer engages in the activity at least one time and up to an additional 22 days (23 minus 1). Taking the midpoint of 22 gives us 11.5, so the estimated total number of days is 12. Using the midpoint is biased to the extent that the distribution is skewed and not symmetric. We suspect the distribution is skewed with a relatively larger portion at the low end. As an approximate adjustment for this, we use 40% of the midpoint, giving us 14 days for weekly but not daily, and 9.8 days for monthly but not weekly. This method is reasonably reliable as long as there are no substantial differences in how skewed the weekly and monthly responses for activities are.

We can also use the total monthly activity day measure to calculate the average number of digital shopping activities per day. That is simply total activity days divided by 30. In the example, the individual engaged in an average of 0.7 (22 divided by 30) activities a day.. Average total digital shopping days per month and average activities are equivalent ways of summarizing the data, as the total number of activity days is always 30 times the total activities per day. We find it more convenient to compare total activity days, which involves comparison of whole numbers rather than the average per day, where the differences are often after the decimal point.



About



Visa Inc. (NYSE: V) is the world’s leader in digital payments. Our mission is to connect the world through the most innovative, reliable and secure payment network — enabling individuals, businesses and economies to thrive. Our advanced global processing network, VisaNet, provides secure and reliable payments around the world and is capable of handling more than 65,000 transaction messages a second. The company’s relentless focus on innovation is a catalyst for the rapid growth of digital commerce on any device, for everyone, everywhere. As the world moves from analog to digital, Visa is applying our brand, products, people, network and scale to reshape the future of commerce. For more information, visit www.visa.com, <https://usa.visa.com/solutions/visa-business-solutions.html> and [Visa Commercial Solutions: Overview | LinkedIn](#).

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[PYMNTS Intelligence](#) is a leading global data and analytics platform that uses proprietary data and methods to provide actionable insights on what’s now and what’s next in payments, commerce and the digital economy. Its team of data scientists include leading economists, econometricians, survey experts, financial analysts, and marketing scientists with deep experience in the application of data to the issues that define the future of the digital transformation of the global economy. This multi-lingual team has conducted original data collection and analysis in more than three dozen global markets for some of the world’s leading publicly traded and privately held firms.

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