

# Retail without excuses

The standard that shoppers  
demand across the UAE  
and Saudi Arabia



# Every aspect of the buying journey scrutinised

The third edition of the Ultimate Middle East Shopping Survey explores how shoppers are redefining retail standards in 2026.

Let the voices of 20,999 customers guide your retail strategy this year.

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## Gahwa-sized summary

In 2026 inconsistency is more damaging than imperfection.

-  Online discovery drives revenue across both online and in-store
-  Hybrid shopping is dominant and inconsistency breaks trust
-  Flexible payments influence retailer choice at scale
-  AI adoption is rising, but trust depends on transparency
-  Financial confidence shapes how shoppers spend, trade up or hold back

The journey is not won by excellence in one moment, but by removing friction between them. Shoppers move fluidly between channels, devices and payment options – and they expect brands to keep up.

In 2026, shopping is a series of micro-decisions. At each step, shoppers evaluate risk, reward and effort. If pricing changes, payment options disappear or information lacks clarity, confidence drops.

This report explores where those expectations are rising and where the opportunity lies.

# The shopping journey, broken down

Ten chapters. Ten performance levers.

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## What you'll find inside

Each chapter turns data into action.

- How shoppers think, behave and decide
- What it means for retailers
- Where to focus next

- 1 Where shoppers start
- 2 Hybrid shoppers decide with purpose
- 3 Quality and convenience as loyalty drivers
- 4 Seamless payments as a competitive edge
- 5 Speed and transparency eliminate friction
- 6 In-store must match online convenience
- 7 Shoppers want AI – on their terms
- 8 Financial confidence in the region
- 9 Flexible payments go mainstream
- 10 The long and short of it all

# 20,999 respondents from all over Saudi Arabia and the UAE

Responses collected in November 2025.

## Respondent snapshot

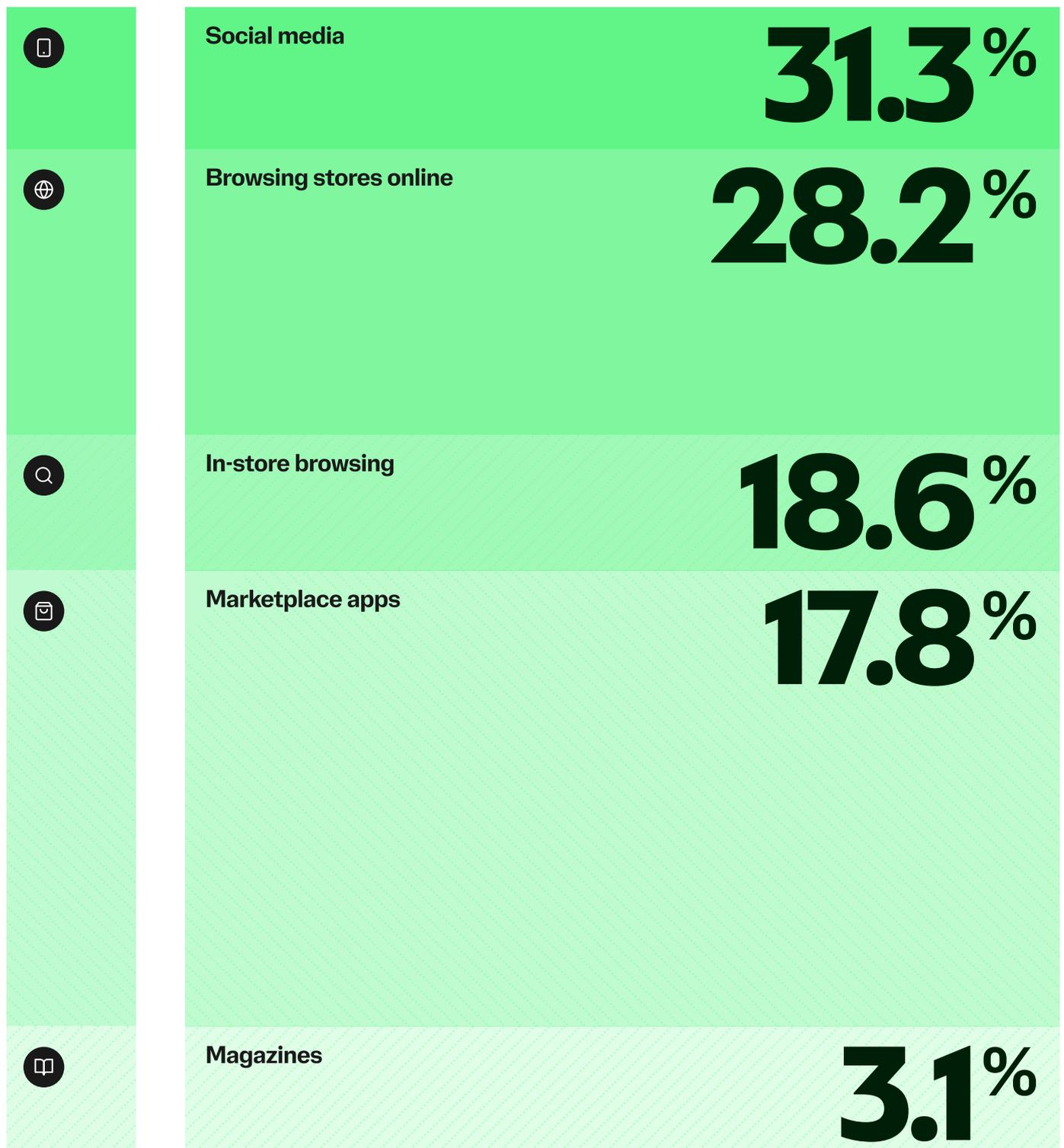
Nationalities		Age bands		Income bands <small>Monthly, SAR/AED</small>	
 Saudi	<b>37%</b>	18-29	<b>26%</b>	Low <small>0-10,000</small>	<b>65%</b>
 Indian	<b>12%</b>	30-39	<b>41%</b>	Middle <small>10,000-25,000</small>	<b>30%</b>
 Egyptian	<b>10%</b>	40-49	<b>25%</b>	High <small>25,000-50,000</small>	<b>4%</b>
 Filipino	<b>10%</b>	50+	<b>8%</b>	Super high <small>50,000+</small>	<b>1%</b>
 Pakistani	<b>6%</b>				
 Emirati	<b>4%</b>				

# Turning instinct into insight

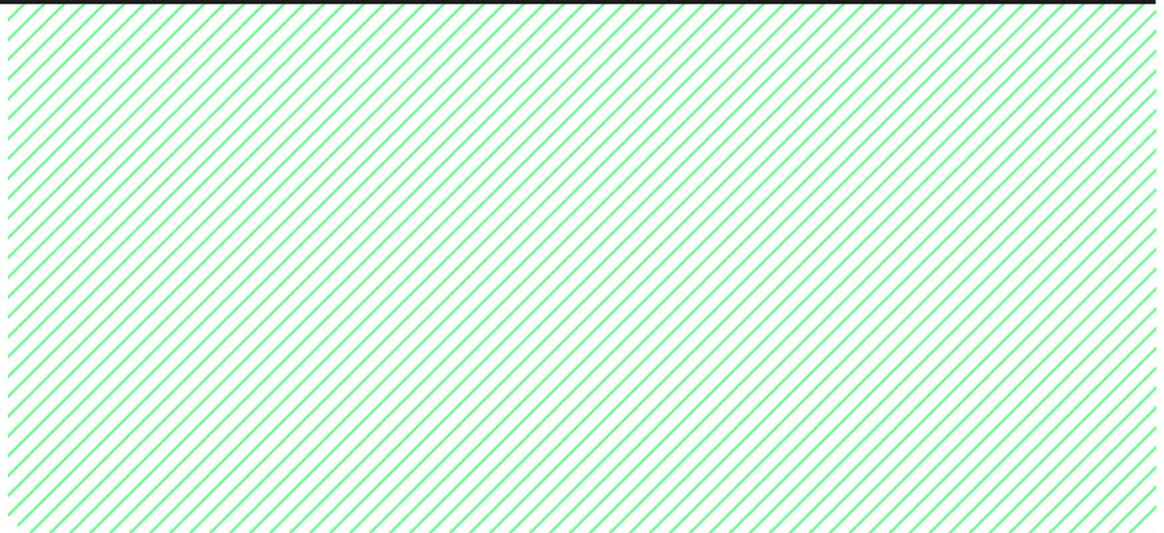


# Where shoppers start

Digital channels lead product discovery.



100



# 77.2%

of product discovery happens online

50

Even when a final purchase happens in-store, the journey often starts online.

- See it on social
- Research on your site
- Check reviews on a marketplace
- Buy in-store

This can be hard to track accurately across a single customer journey. But your digital presence drives all revenue, not just online sales.



Digital touchpoints shape decisions long before shoppers step inside a physical store.

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# Insight

**Digital drives revenue – online and in-store**  
Discovery doesn't just drive ecommerce.  
It drives store sales too.

**Social commerce is influential**  
Nearly a third (31.3%) of shoppers discover products via social.

**Product pages matter**  
18.5% are frustrated by unclear descriptions.

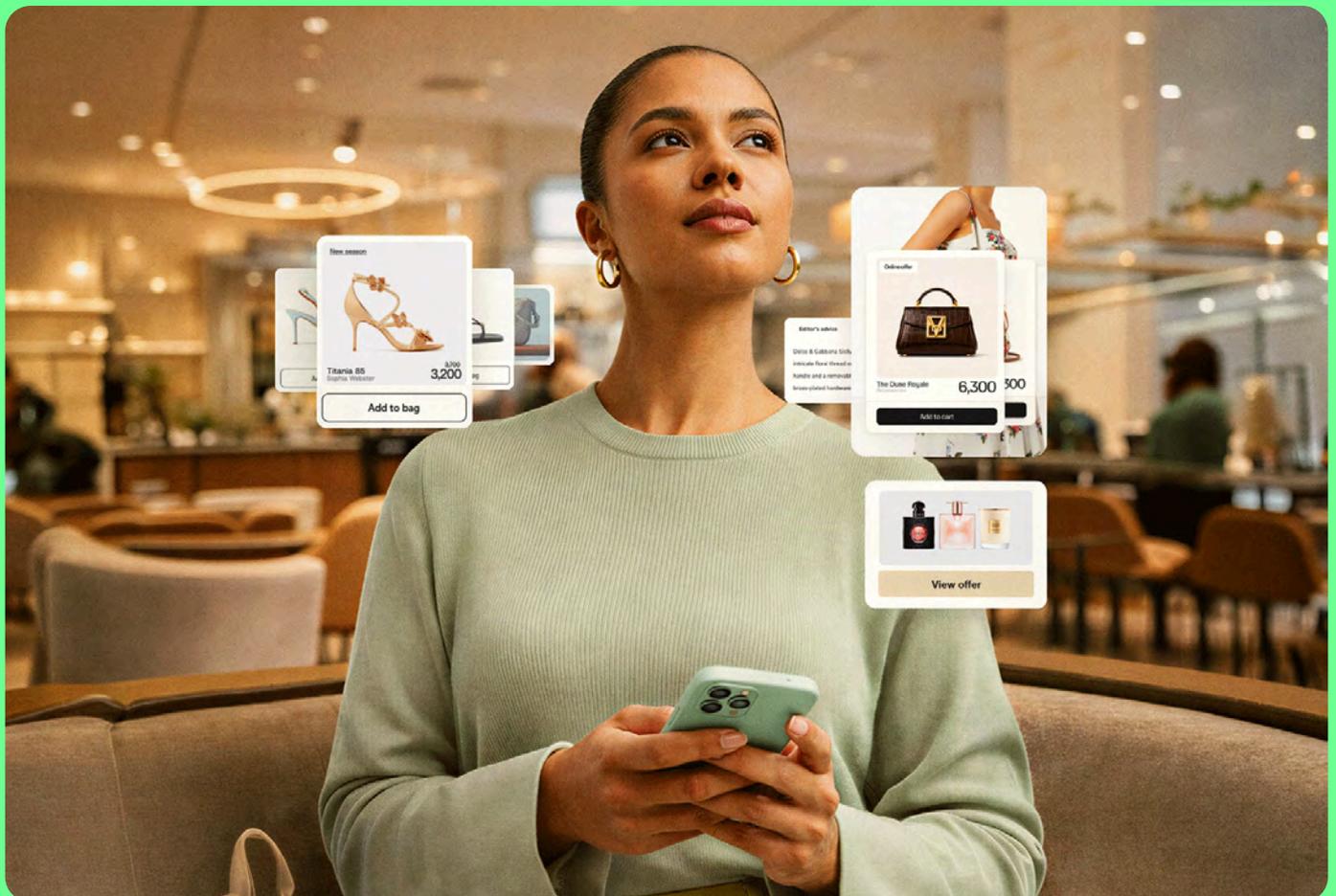
**Marketplaces are critical**  
17.8% discover products via marketplace apps.

# Opportunity

Treat digital discovery as revenue infrastructure.

- Invest in social and shoppable content
- Upgrade product pages (copy, images, reviews)
- Ensure marketplace visibility

Retailers who win treat discovery as part of the full shopping journey – not just marketing.



# Hybrid shoppers decide with purpose

How do people prefer to shop?

# 55.3%

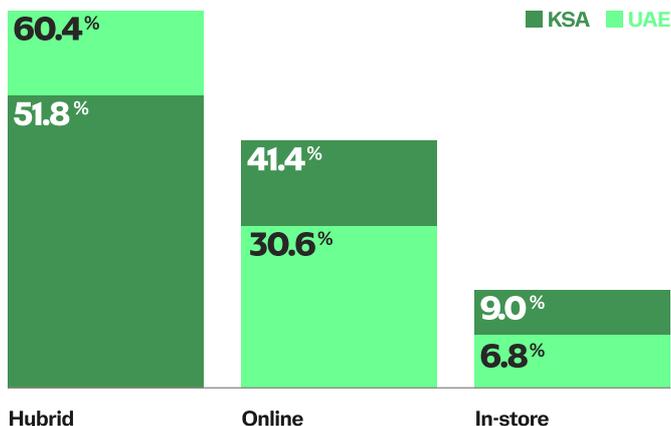
prefer a mix of online and in-store

37.0% prefer online only

7.7% prefer in-store only

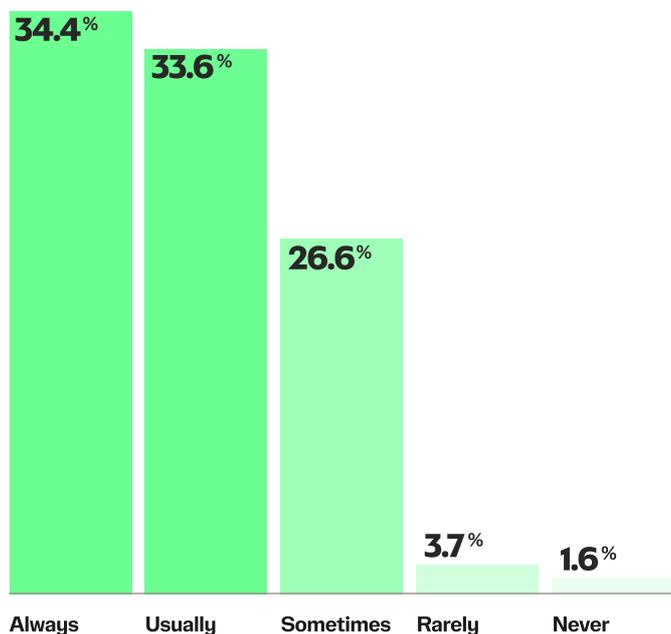
Most shoppers take a hybrid approach, blending online and in-store shopping.

Does hybrid shopping look the same across the Middle East?



**No.** Hybrid dominates in both markets, but adoption is higher in the UAE. Saudi shoppers lean more toward online-only.

Do shoppers know what they'll buy when going into a store?



In-store shopping is rarely spontaneous, with 68% of shoppers saying they usually or always know what they want to buy before entering a store.

Hybrid shoppers aren't indecisive – they're strategic. They research and compare online. They visit stores to validate, try or get advice.

**!** Store visits are often the final step in a journey that began online. 68% know what they want before entering a store. In-store is often the final step – not the first.

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# Insight

Hybrid shoppers are your largest segment. They evaluate your brand across channels. If pricing, payment or stock differs, trust breaks.

**They care about three things.**

**1. Pricing consistency**

26.3% want the same discounts online and in-store.

**2. Payment flexibility**

21.0% expect the same payment options everywhere.

**3. Unified inventory**

19.4% are discouraged by limited in-store stock.

When these basics don't align across channels, hybrid shoppers delay decisions or switch retailers.

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# Opportunity

Winning hybrid brands remove friction between channels.

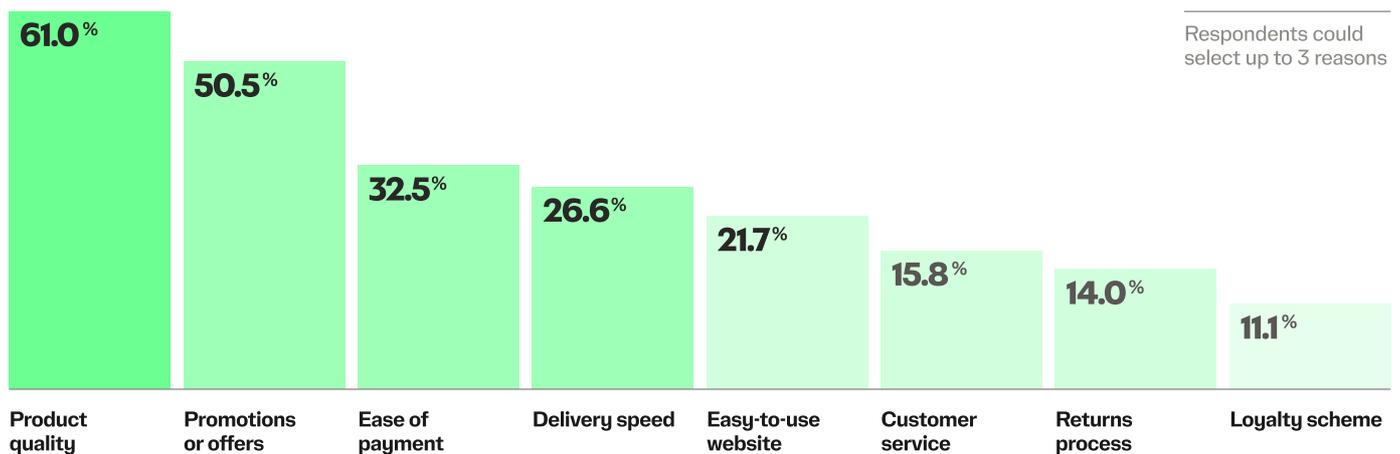
- They show real-time in-store inventory online
- They enable buy-online-pick-up-in-store and ship-to-home
- They offer ship-from-store for out-of-stock items

Integrating these strategies helps reduce in-store walkouts, delayed purchases and the tendency for shoppers to check online before buying.

The goal is alignment. Pricing, payments and inventory should work consistently, regardless of where the shopper starts or finishes their journey.

# Quality and convenience as loyalty drivers

## What makes shoppers return to the same brand?



Quality leads, but it's not enough. 50% are influenced by promotions. One third prioritise ease of payment.

## What online perks do shoppers value most?



Predictably, shoppers appreciate discounts and free shipping. But flexibility and speed drive differentiation.

For 61% of shoppers, quality keeps them coming back. But for nearly 41% of shoppers, it's not as important. Instead, they return for convenience with promotions, easy payments, fast delivery and easy-to-use websites.

! Loyalty is built by removing reasons to reconsider, while convenience seals the deal.

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# Insight

Quality drives loyalty, but convenience determines retention.

Shoppers return when strong products are matched with operational excellence that removes friction at every step.

-  **Promotions and offers**  
Competitive pricing and meaningful deals still matter.
-  **Easy payments**  
Multiple options and fast checkout reduce hesitation.
-  **Fast delivery**  
Speed and reliability build trust.
-  **Easy-to-use websites**  
A fast, intuitive experience is non-negotiable.

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# Opportunity

-  **Refine your operations**  
Align pricing, payments, fulfilment and returns with your brand promise.
-  **Map your customer journey**  
Find the moments where customers hesitate or drop off.
-  **Design for ease**  
Simplify, speed up and remove unnecessary steps.

# Seamless payments as a competitive edge

Payment options are a growth lever. When speed, security and flexibility align, conversion follows.



**Yes.** In Saudi Arabia speed leads, followed by security and flexibility. In the UAE, speed still ranks first, but rewards move ahead of security and flexibility.

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## What makes shoppers trust online checkouts?



Security leads trust, followed by brand familiarity and customer reviews.

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## Would you avoid a retailer if they didn't offer flexible payment options like Tabby?



**Flexible payments aren't a niche feature**  
Nearly 7 in 10 shoppers would avoid a retailer without them.

! Shoppers expect speed, security and flexibility.  
Few brands deliver them consistently across channels.

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# Insight

Shoppers do not just want more payment methods. They expect every option to feel fast, secure and flexible.

-  **Fast**  
Frictionless options like contactless, one-click checkout and Apple Pay matter to the 31.5% who prioritise speed.
-  **Secure**  
Established card networks and recognisable processors build confidence for the 23.3% who prioritise security.
-  **Flexible**  
Buy now, pay later appeals to the 18.0% who value flexibility and choice.
-  **Rewarding**  
Loyalty-linked cards and cashback appeal to the 17.2% who want purchases to earn rewards.

If your payment experience falls short, conversion suffers.

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# Opportunity

-  **Bring flexibility in-store**  
Offer flexible payment options consistently across in-store and online channels.
-  **Make security visible**  
In Saudi Arabia shoppers prioritise security. Highlight trusted payment brands like mada and Tabby clearly at checkout.
-  **Make rewards tangible**  
In the UAE shoppers place greater value on rewards and added benefits. Surface loyalty, cashback and incentives clearly before payment.
-  **Optimise the entire checkout experience**  
Make speed, trust and flexibility visible before the moment of payment.

Payment gaps do not affect all shoppers equally. They repel high-intent customers at the final step. The brands that win do more than add options. They deliver a payment experience that feels fast, secure, flexible and rewarding across every channel.

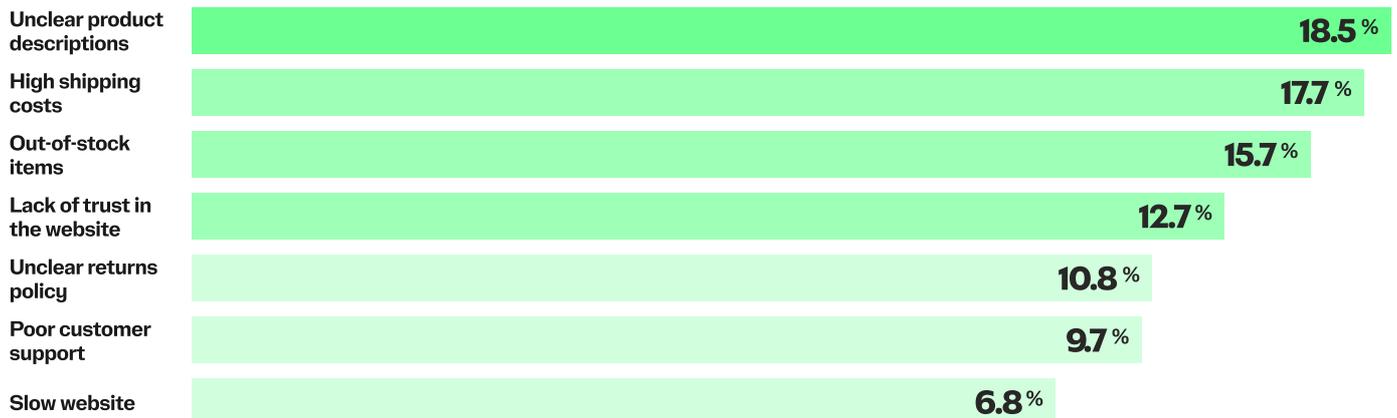
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# Speed and transparency eliminate friction

Where conversion is won. Or quietly lost.

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## What frustrates shoppers most when buying online?

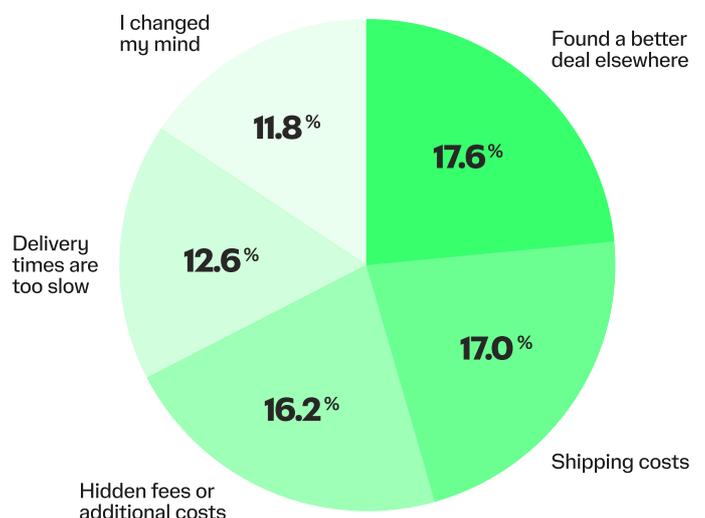


The biggest frustrations aren't technical, they're informational. Unclear product details, shipping costs and availability frustrate shoppers more than slow websites or support.

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## Why do shoppers abandon their carts?

Cart abandonment is driven by price and transparency. Hidden fees, delivery times and unclear costs push shoppers away before checkout is complete.



# The online shopping journey

1

## Discovery

Clear, detailed product descriptions

2

## Decision

Transparent pricing and no hidden fees

3

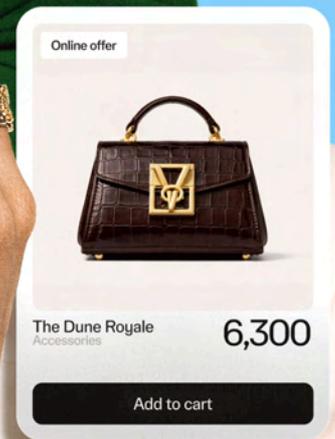
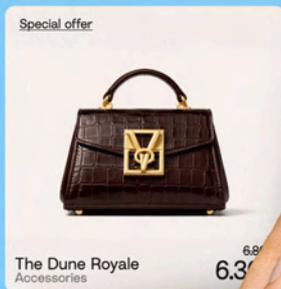
## Purchase

Fast and secure checkout

4

## Fulfillment

Quick delivery and clear communication



# Insight

This is nothing new, but the data confirms it. The brands that convert best are not those with the most features. They are the ones that execute well, making the journey clear, safe and fast.

Major redesigns are not required. Clarity often outperforms complexity.

Improving pricing transparency, product detail, returns clarity and payment protection builds confidence and increases conversion.

Priority	Focus	Shopper impact	Conversion effect	Effort	Action
1	Price transparency	17.0% abandon carts due to shipping costs	Display total cost (shipping, fees and taxes) before checkout	Removes two of the top checkout abandonment triggers	Low
2	Product clarity	18.5% are frustrated by unclear product descriptions	Write clear, comprehensive product descriptions, including features, specs and images	Addresses the single biggest frustration for online shoppers	Low-medium
3	Trust signals	18.9% use customer reviews to judge reliability	Clearly feature authentic customer reviews	Builds trust before checkout	Low
4	Risk reduction	10.8% are frustrated by unclear return policies	Make return and refund policies clear, consistent and visible	Reduces perceived post-purchase risk	Low
5	Expectation setting	Delivery uncertainty compounds abandonment	Show accurate delivery timelines and seasonal cut-off dates	Reduces anxiety during decisions and checkout stages	Low-medium
6	Availability	15.7% are frustrated when an item is out of stock	Display real-time stock availability	Prevents late-funnel disappointment	Medium
7	Payment trust	24.2% of shoppers want secure payment options	Clearly display secure payment options	The number one trust driver	Medium

# Opportunity

Most brands know the journey can improve. The challenge is prioritising what to fix first.

Start with high-impact, low-effort fixes such as product clarity, pricing transparency and trust signals. These often improve conversion faster and more cost-effectively than redesigns or new systems.

Then review where shoppers hesitate, not just where they click. Every friction point removed improves experience and increases conversion.

Clarity is one of the highest-return investments you can make.



Most conversion losses happen before checkout, when pricing, policies or availability lack clarity.

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# In-store must match online convenience

Physical retail is no longer compared to other stores. It is compared to online.

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## What would improve the in-store shopping experience?

Shoppers expect stores to match online convenience. Price parity and flexible payments matter more than staff expertise.

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 Same discounts as online **26.3%**

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Buy in-store, ship home **17.3%**

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 Same payment options as online **21.0%**

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Easier returns **16.5%**

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Expert in-person advice **10.6%**

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Digital receipts **7.7%**

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## Why do shoppers avoid buying in-store?

People avoid stores not because of the environment, but because of the gap. Price differences and limited flexibility push them online.

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 Better price online **29.1%**

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Limited stock **19.4%**

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 Lack of flexible payment options **21.3%**

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Poor customer service **14.6%**

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Messy or poorly maintained store **14.3%**

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## Shoppers compare physical stores directly with online experiences.

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The data highlights two priorities for improving in-store experience.

**26.3%** Same discounts as online

**21.0%** Same payment options as online

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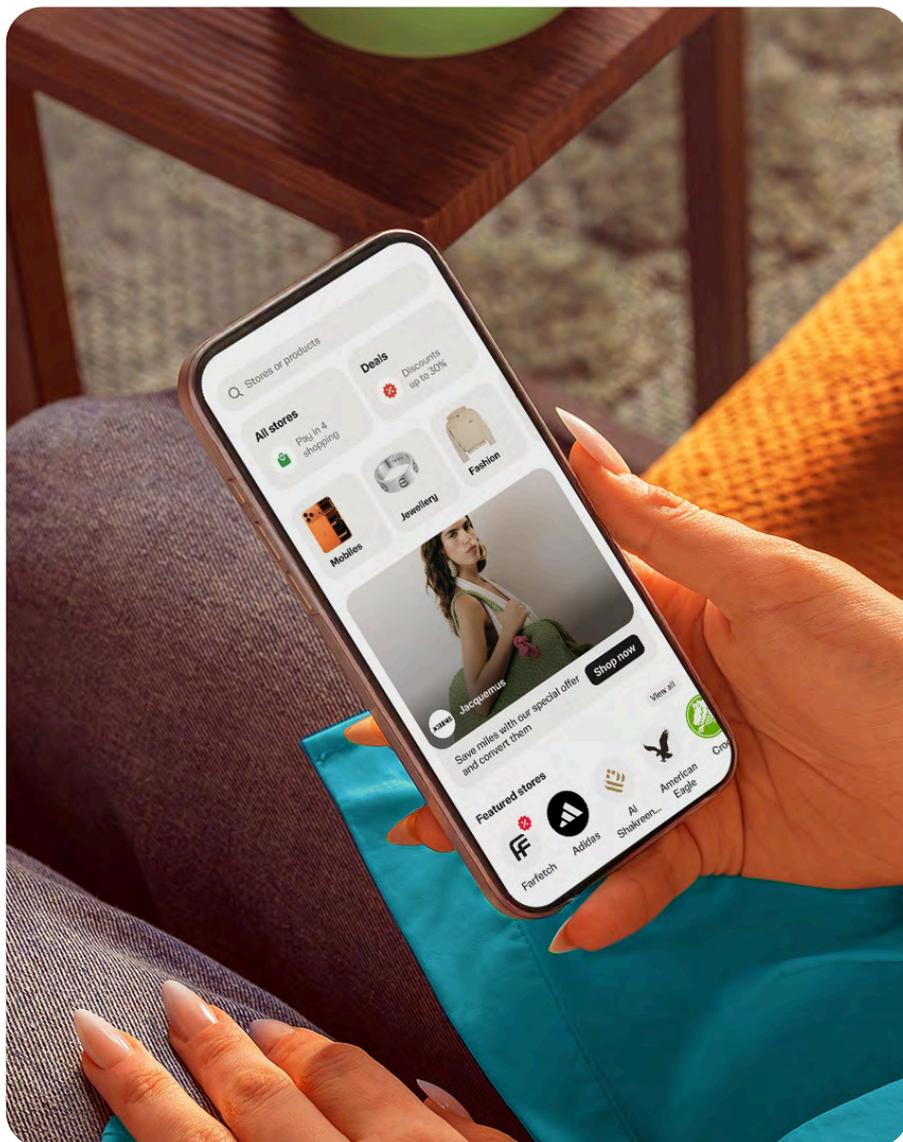
Two main reasons why shoppers avoid stores.

**29.1%** Better prices online

Shoppers expect cohesion across channels. But they also expect stores to offer what online cannot: expert advice, immediate availability and product touch.

**21.3%** Lack of flexible payment options

The absence of flexible payments is more off-putting than limited stock or poor service. Expanding payment choice in-store is a clear priority.



# Insight

Physical stores don't convince shoppers by limiting choice. They match the online experience, then layer added value on top.

Shoppers expect their in-store experience to match online in four key areas.

## 1. Price

The same price as online, or a clear justification for any differences.

## 2. Payment options

The same flexibility and choice as online.

## 3. Inventory

Online-level visibility, plus branch stock and ship-from-store options.

## 4. Returns

The same ease as online.

Once those basics are met, physical stores can focus on what online stores can't offer.

### **Discovery browsing**

18.6% of shoppers get inspiration from browsing in-store.

### **Expert advice**

10.6% of shoppers value the opportunity to speak to an in-store expert.

### **Immediate gratification**

Shoppers can take their items home right away, rather than wait for them to be delivered.

### **Try before you buy**

Shoppers can try items on, feel the quality and compare them to other items.

# Opportunity

Reposition your brand's physical store as a real-life version of the online experience.

 **Full payment choice**  
Cards, digital wallets and flexible payment options.

 **Fast, secure checkout**  
No queues, no friction plus the option for digital receipts.

Brands that combine online-level convenience with in-store strengths such as expert advice, product tactility and immediate fulfilment become the natural choice for the 55.3% of hybrid shoppers.

 Match the online experience, then layer in-person advantages — expert advice, product tactility and immediate fulfillment.

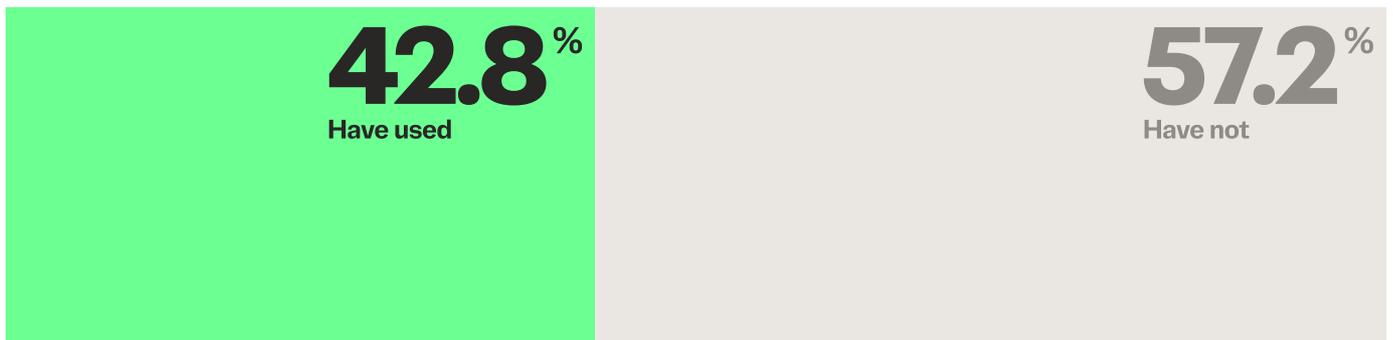
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# Shoppers want AI, but only on their own terms

Adoption is rising. Trust is conditional.

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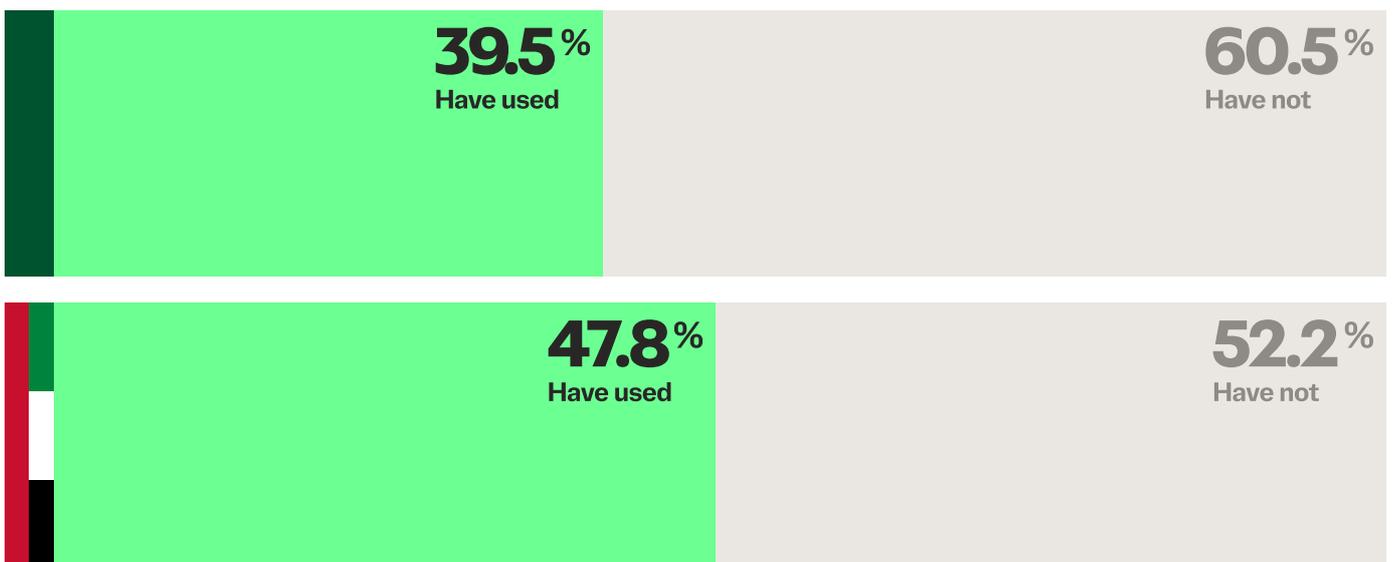
## AI usage for shopping decisions in the last 12 months



AI has already become part of the shopping experience for more than four in ten shoppers, but it's not quite mainstream – yet.

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## AI usage by country

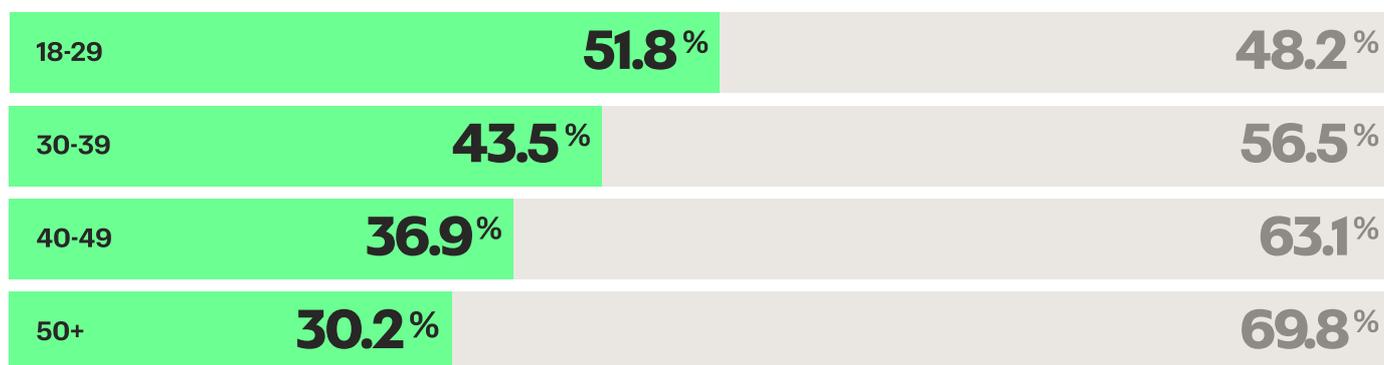


Shoppers in the UAE are ahead of the curve in using AI as part of their shopping experience.

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## AI usage by age

AI usage drops steadily with age, making younger shoppers the leading edge of adoption.



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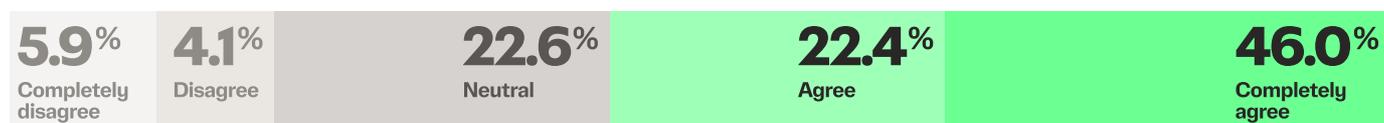
## Would you trust AI to recommend products?



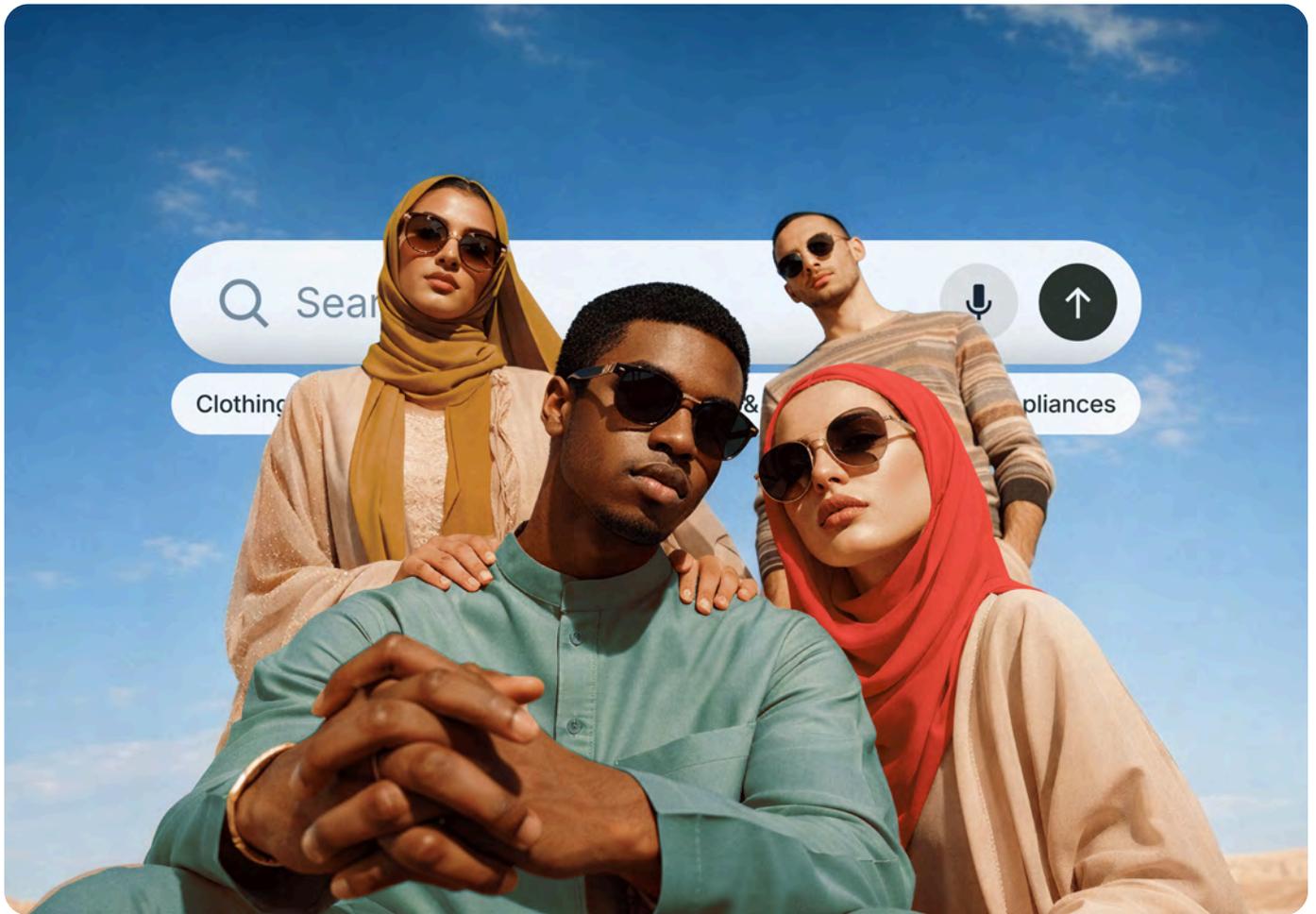
Only three in ten shoppers trust AI to recommend products, but almost half are ready to be persuaded.

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## Agreement with the statement I'd like my shopping experience to be more personalised and efficient – even if AI is used.



Most shoppers want AI-powered shopping, even if they don't yet trust it to make the right decisions.



### **AI adoption is rising in the region**

Nearly half the shoppers in the UAE and ~40% in Saudi Arabia have already used AI tools to help choose what to buy.

Among 18–29 year olds, usage reaches nearly half of shoppers. But adoption declines with age, dropping to 30.2% among those aged 50+.

### **But trust lags behind usage**

Only 30% trust AI to recommend products. Shoppers want AI to make shopping faster and more personal – but they expect transparency and control.



Shoppers want AI to support their decision-making process, not tell them what to buy.

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# Insight

Shoppers are clear about their expectations: they want AI to assist, not replace their decisions.

AI works when it is transparent and purposeful.

-  Size recommendations based on past purchases
-  Comparison tools to evaluate features side-by-side
-  Search and discovery tools that help shoppers find products fast

Trust drops when shoppers can't see what AI is doing.

-  Autonomous purchasing decisions
-  Hidden algorithmic manipulation of prices or availability
-  Opaque AI-chosen recommendations with no clear reasoning

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# Opportunity

Shoppers use AI to compare, validate and move faster.

Brands that design for those use cases – rather than autonomous decision-making – are more likely to earn trust.

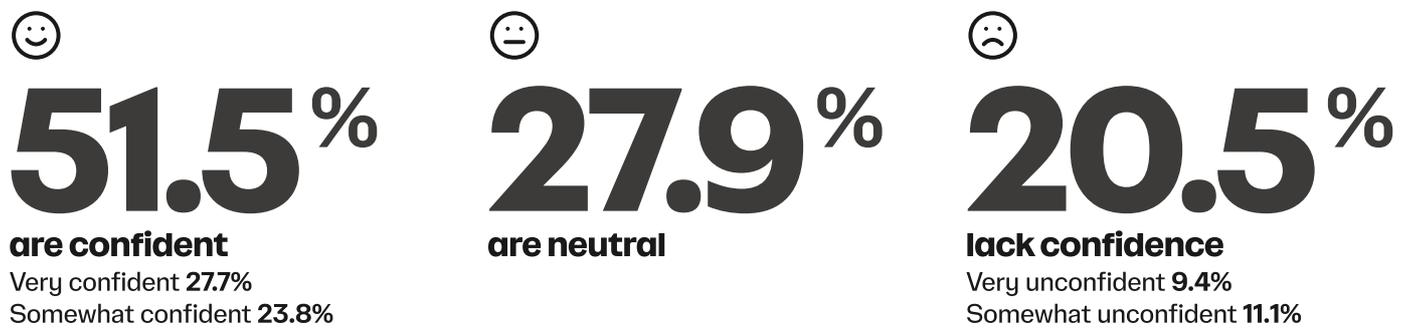
-  **Design for transparency**  
Show shoppers why a recommendation is made by AI, not just what's being recommended.
-  **Give shoppers control**  
Create an opt-out for AI features, so shoppers don't feel forced into using them.
-  **Position AI as a helpful assistant**  
Frame AI as a tool that helps shoppers decide, rather than a replacement for their judgment.

# Financial confidence in the region

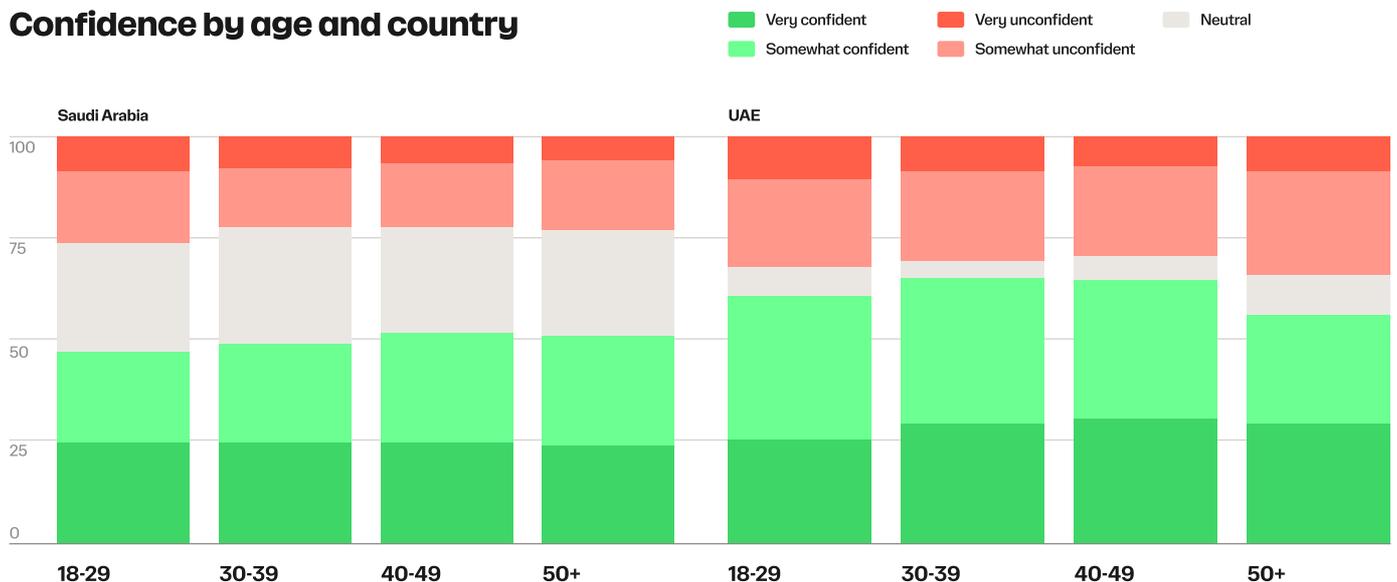
How age, income and market shape spending behaviour.

## How financially confident are you heading into 2026?

Financial sentiment is split – but cautiously optimistic.



## Confidence by age and country



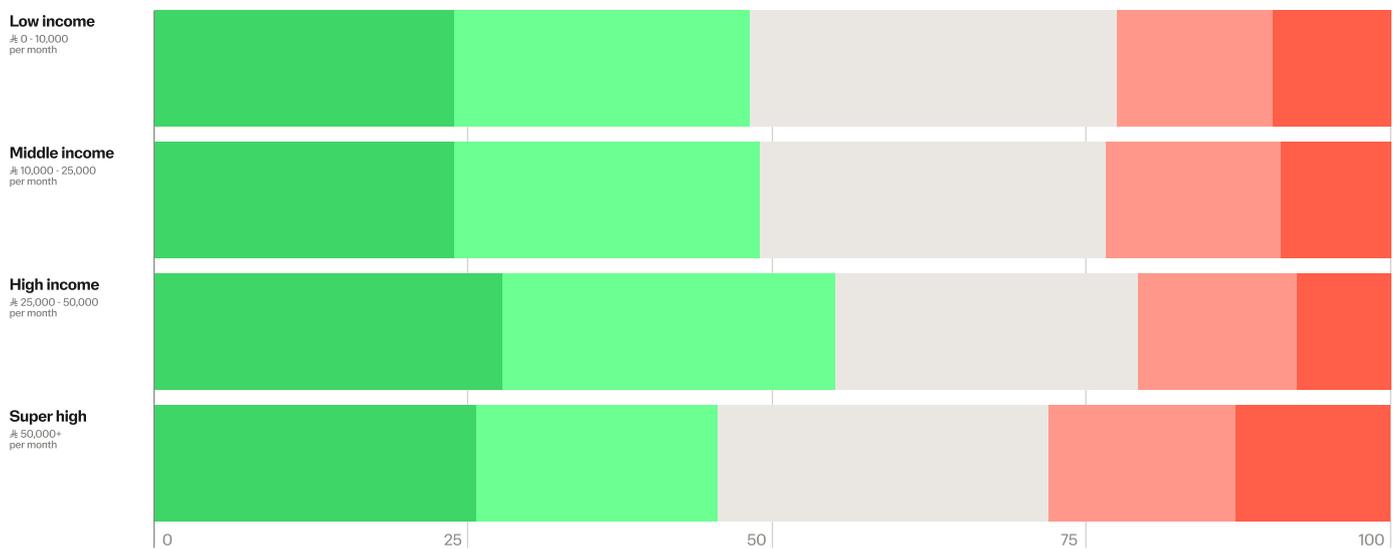
Across age ranges, people living in the UAE tend to feel more financially confident compared to people living in Saudi Arabia.

## Financial confidence strengthens with income – but the pattern differs by market.

Income influences confidence, but the relationship is not uniform across the region. In the UAE financial confidence rises clearly with salary level. In Saudi Arabia the pattern is flatter, with neutral and cautious sentiment present even at higher income tiers.

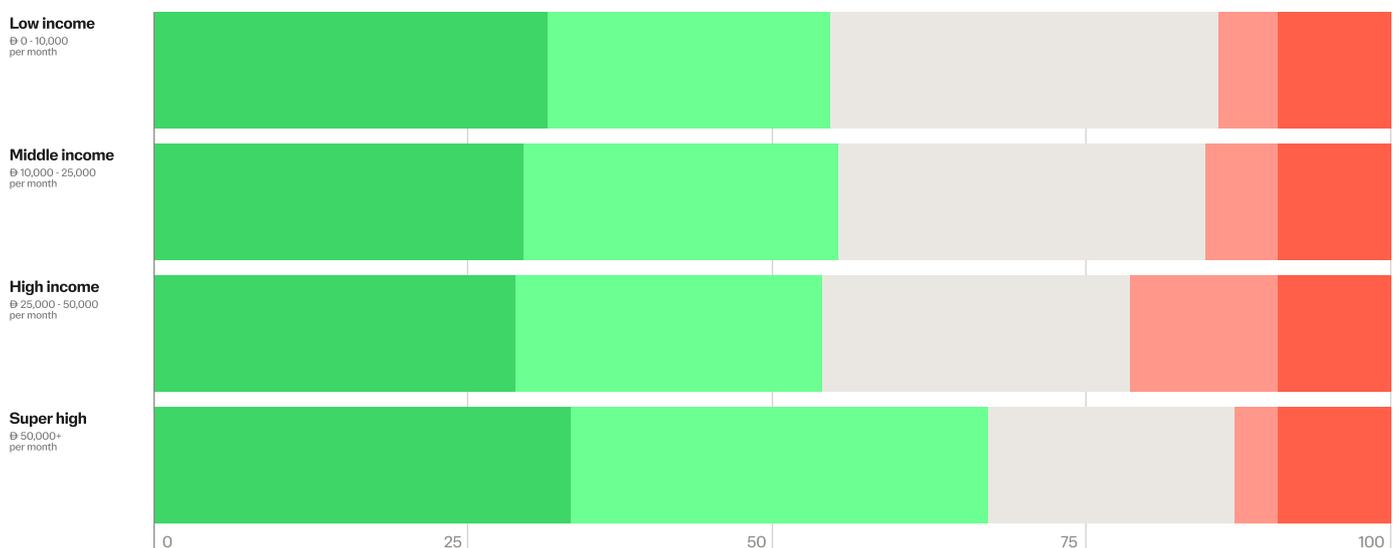
### Financial confidence by income level in Saudi Arabia

Very confident    Somewhat confident    Neutral    Somewhat unconfident    Very unconfident



### Financial confidence by income level in the UAE

Very confident    Somewhat confident    Neutral    Somewhat unconfident    Very unconfident



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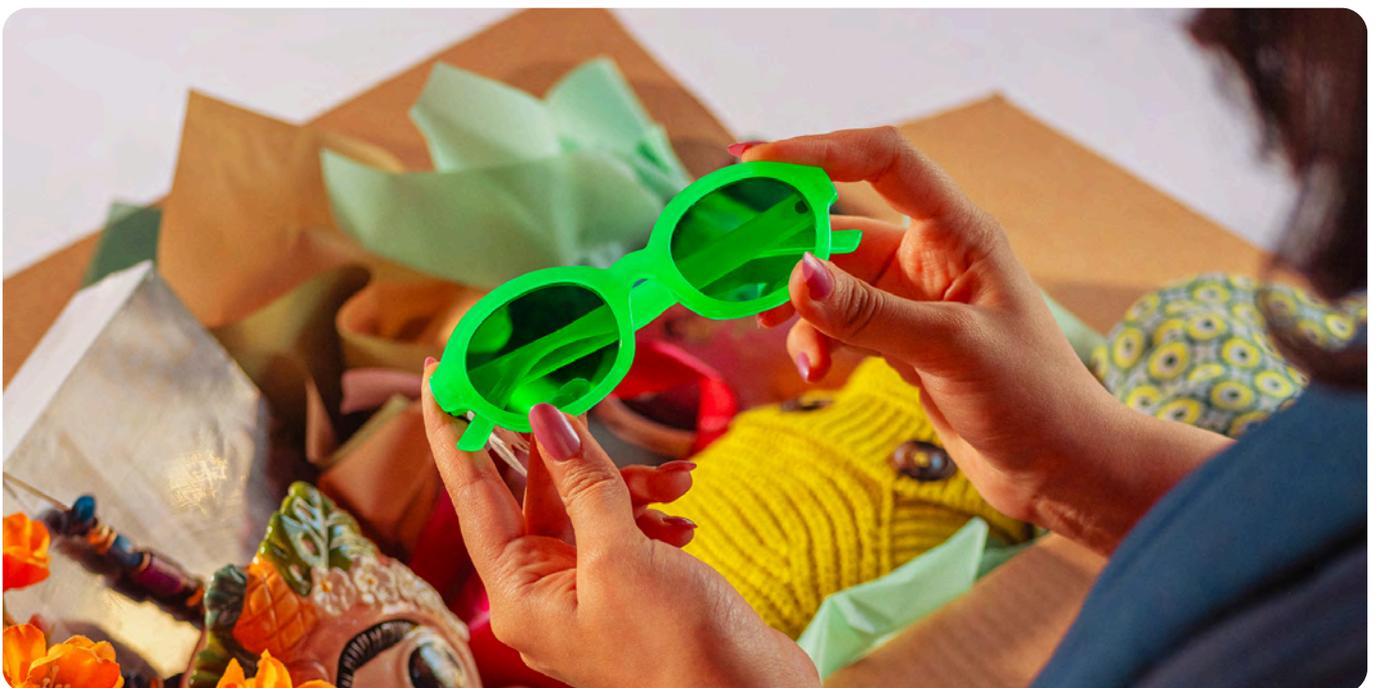
Today's shoppers are not defined solely by what they earn, but by how secure they feel. Financial confidence influences everything from brand choice to basket size.

Income plays a role, but the relationship isn't linear. Some uncertainty exists at every income level, though confidence becomes noticeably stronger above a monthly income of SAR/AED 15,000.

Confidence also varies by market. Shoppers in the UAE consistently report higher financial confidence than those in Saudi Arabia. Across most age groups, UAE respondents are most likely to describe themselves as "very confident" peaking at 33.7% among those aged 30–39. In Saudi Arabia, younger shoppers tend to feel more neutral, with confidence increasing mainly among those aged 50 and over.

These differences matter because financial confidence directly influences how people shop – whether they trade up, look for deals, delay purchases or avoid spending altogether. Based on the data, the UAE markets may be more receptive to premium positioning and discretionary spending than Saudi Arabia.

What's consistent across income levels and age groups is the desire for financial control. Flexibility and choice have become mainstream expectations, with nearly 70% of shoppers saying they would avoid retailers that don't offer flexible payment options.



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# Insight

Financial confidence segments shoppers more meaningfully than income alone.

What we see is that across both markets, shoppers want financial control.

In the UAE that translates into confidence and willingness to trade up. With confidence rising more consistently alongside income.

In Saudi Arabia sentiment is more evenly distributed across age and income bands, showing up as a preference for clarity, value and reassurance.

These differences shape how shoppers approach spending decisions, risk and payment flexibility.

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# Opportunity

While no brand can predict each shopper's confidence level, you can design for both.



## Reduce perceived risk

In cautious segments, clarity matters most. Be explicit on pricing, value and policies. Avoid surprises.



## Enable optimisation

In confident segments, highlight premium options and convenience. Make it easy to trade up, upgrade or choose faster.



## Adapt positioning by market

What works in the UAE may not land the same in Saudi Arabia. Optimism drives growth in one. Reassurance supports conversion in the other.

# Flexible payments are now foundational

Flexible payments are no longer niche in the Middle East. They operate at population scale.

Tabby reaches the majority of the adult population

**~60-65%**

of adults in Saudi Arabia and the UAE have registered with Tabby

That's across nationals and expatriates, income levels and age groups.

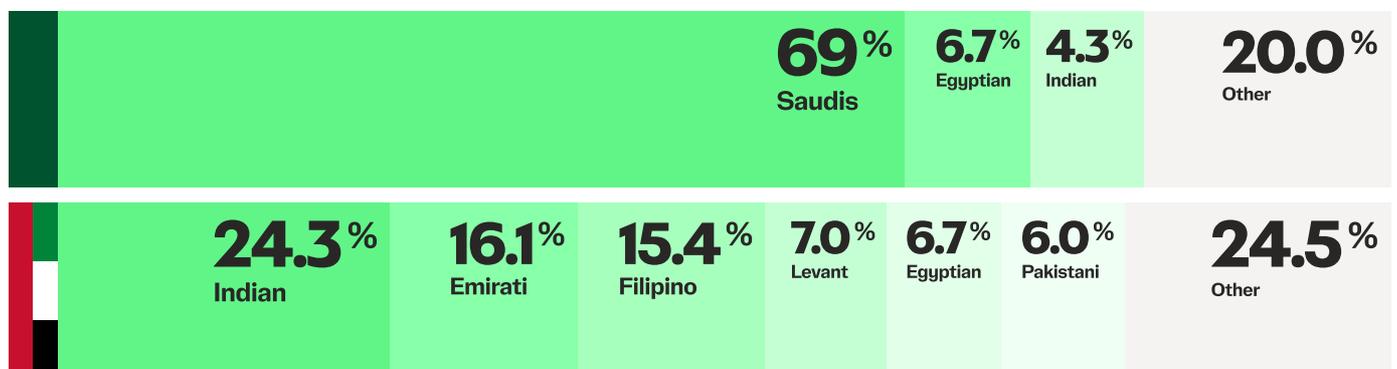
Registration translates into ongoing usage

**1 in 4**

of adults in Saudi Arabia and the UAE have made a purchase with Tabby in the last 12 months

At this scale, flexible payments are part of everyday shopping behaviour.

Flexibility cuts across nationalities



Across Saudi Arabia and the UAE, Tabby's shopper base closely reflects each country's demographic composition.



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## Shoppers at every income level rely on Tabby

- Middle-income shoppers are the largest group of active users
- Lower and higher-income shoppers are also well represented
- No single income tier dominates usage

Flexible payments are not reserved for financial stress cases. Shoppers who want choice, timing and control, regardless of income, use them.



Flexible payments are a preference, not a proxy for affordability.

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## When expectations become invisible

Shoppers have already made their choice. Flexible payments are not always actively sought – but they are noticed when missing.

As expectations rise across discovery, checkout and fulfilment, payment choice is judged by the same standard.

What once may have felt optional to retailers, increasingly feels fundamental to shoppers.

# Building a competitive edge in the Middle East's performance-driven market

Shoppers in the Middle East aren't willing to trade convenience for quality, or speed for security.

Our survey findings highlight some key trends for 2026.

-  Discovery is digital-first, even for in-store sales.
-  Hybrid shopping dominates, with shoppers wanting to move seamlessly between in-store and online.
-  Quality and convenience drive loyalty.
-  Payment choice and flexibility matter as much as the products.
-  AI adoption is growing, but shoppers want transparency, control and assistance, not autonomous decisions.
-  Financial confidence shapes behaviour, affecting trade-ups, deal-seeking and the use of flexible payment options.

The biggest opportunity is to optimise for all shoppers across all touchpoints. By removing friction, building trust and delivering consistent excellence, retailers can capture the growing digital economy of the Middle East.

# Grow your business with Tabby