

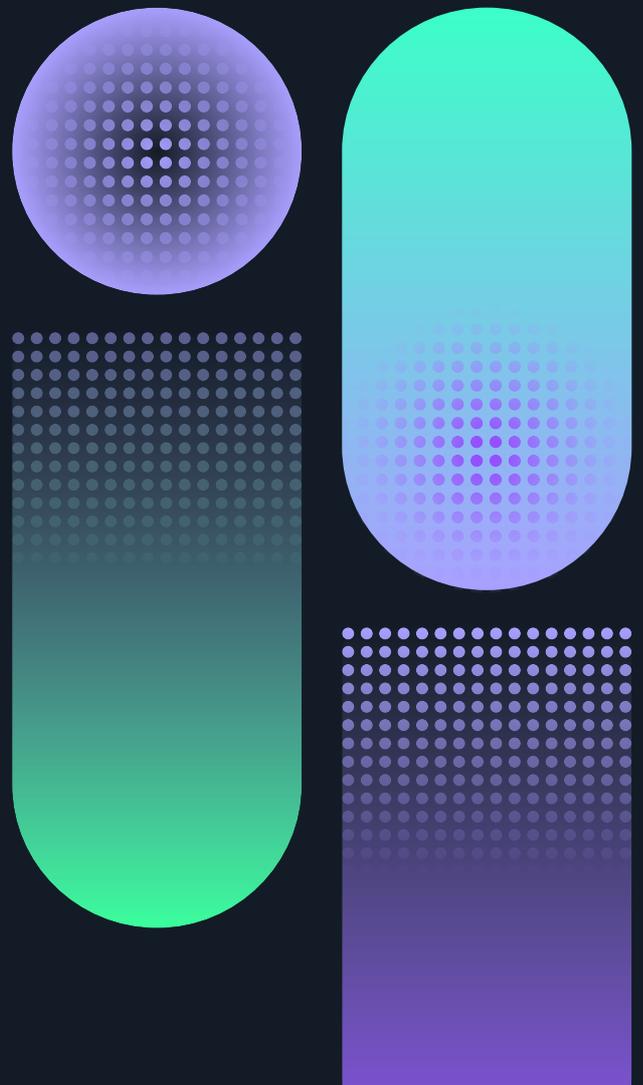
The largest shopping insights survey  
ever conducted in the Middle East

**tabby** Business

# The Ultimate Middle East Shopping Survey

REAL INSIGHTS  
FROM REAL SHOPPERS

2024



2024

# Welcome

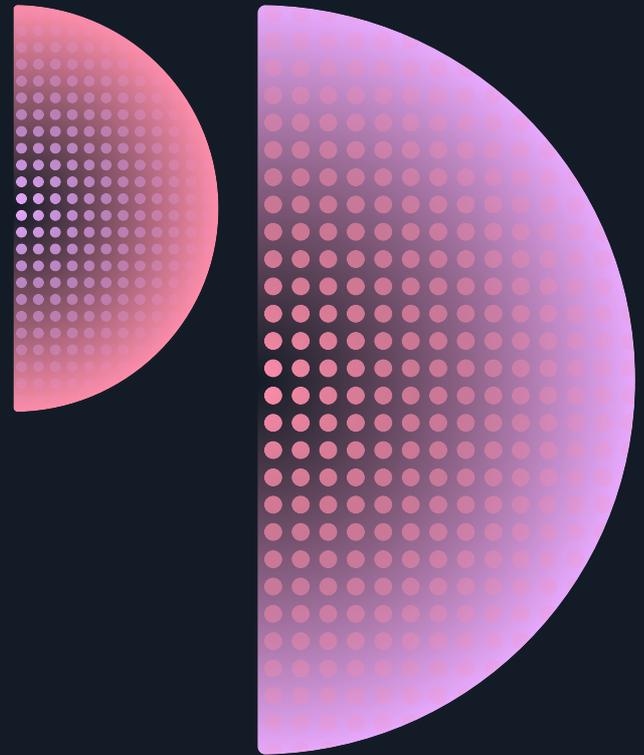


We asked 7,516 Tabby shoppers 12 key retail questions to help guide your retail strategy to increase sales in 2024.

Now more than ever shoppers demand the perfect purchasing journey, so it's crucial to understand why customers buy what they buy. This report dives into the data and shares learnings about the shopping behaviour of consumers in the Middle East, as well as outlining some tips and tricks on how your brand can capitalise.

Is the retail landscape shifting as we move into a new year? Or is 2024 going to be business as usual?

Read this report to get real insights from real shoppers.



## Find out why...

- 01 The buying experience is almost as important as the product
- 02 Fast websites and free shipping drive sales
- 03 In-store and online, not in-store versus online
- 04 Shoppers are suspicious, so create stores that feel credible
- 05 The Internet is the source of almost all shopping inspiration
- 06 Shoppers want payment flexibility

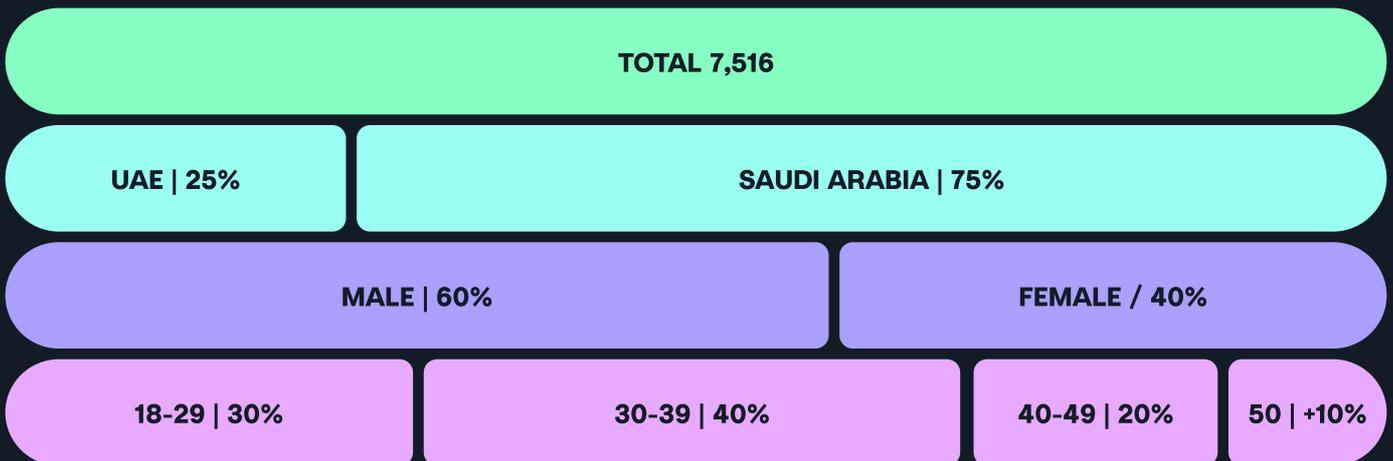


2024

# Methodology

We sent a 12 question survey to a random sample of shoppers who had used Tabby within the last 12 months. The responses are an accurate representation of the Middle East population.

## WHO ARE THE SHOPPERS?



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*“In today’s competitive ecommerce landscape, information is key. We’re releasing this Middle East shopping survey to help retailers gain deeper insights into the needs and preferences of shoppers across the region. With such data-driven insights, we can create an ecommerce ecosystem with a shared goal of giving shoppers the best shopping experience possible.”*

*I want to thank all the Tabby shoppers who gave up their time to answer our questions and the brands that have contributed their thoughts on each section.”*

*We hope you find this survey interesting and, importantly, helpful when making upcoming retail decisions.*

**Hosam Arab**  
Tabby CEO

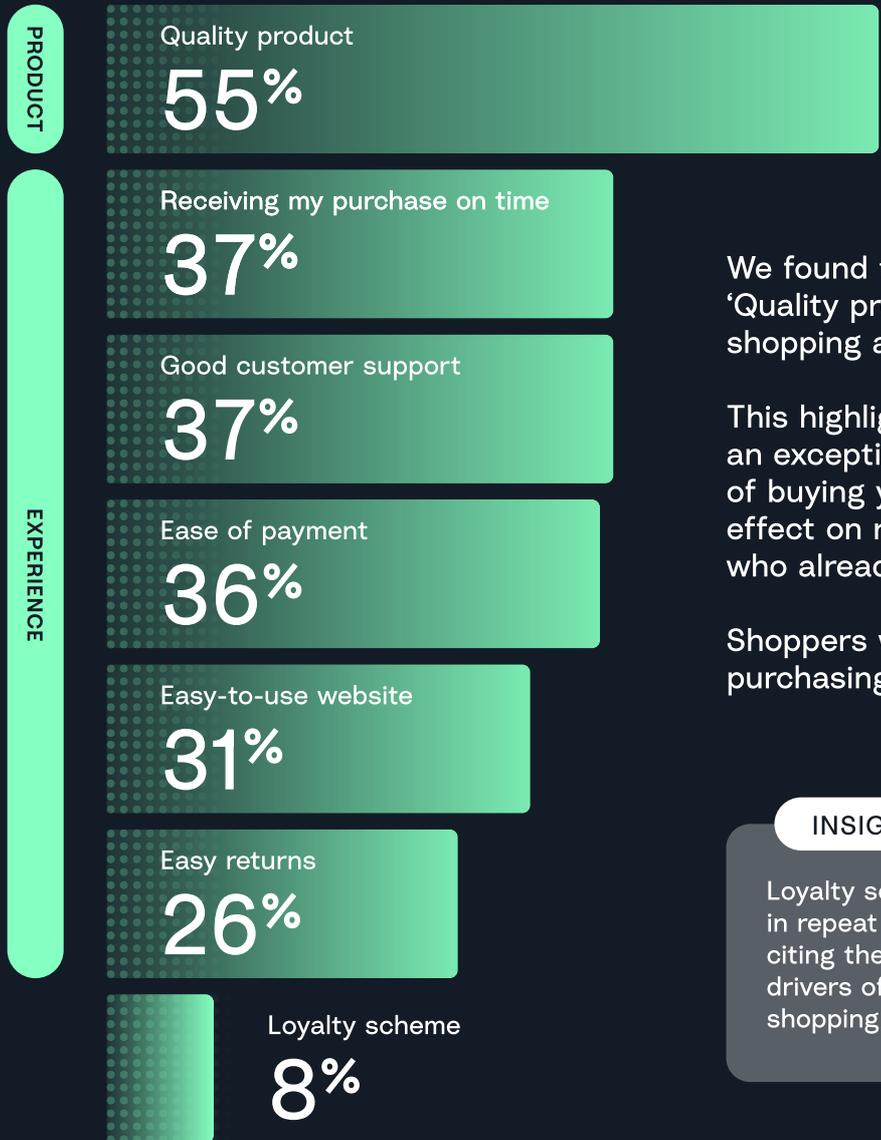
2024

**The buying experience  
is almost  
as important  
as the product** 

01

- Shoppers value both the product and the experience of getting the product
- Quality or price?

# Shoppers value both the product and the experience of getting the product



## WHAT MAKES YOU SHOP AT THE SAME BRAND AGAIN?

We found that 45% of shoppers didn't list 'Quality product' as one of their reasons for shopping again at a brand.

This highlights the importance of having an exceptional buying experience. The ease of buying your product has nearly the same effect on repeat purchases as a shopper who already has your product in their hands.

Shoppers will not settle for a substandard purchasing experience.

### INSIGHT

Loyalty schemes are not a significant factor in repeat sales, with only 7.7% of shoppers citing them as a reason to return. The key drivers of repeat business are a positive shopping experience and a quality product.

66

GOLDEN SCENT

*"As the number one fragrance ecommerce player in the GCC with a library of over 20,000 SKUs. We're constantly driven to enhance our customers' experience on our channels and in the after-sales process.*

*Our mission is to ensure a seamless experience at every step.*

*Every optimisation, be it smarter search, enhancing the checkout payment methods or shortening the order-to-delivery times, feeds into our continued success and customer retention."*

**Darine Sabbagh**  
Managing Director

# Quality or price?

Our survey showed that only 4% of shoppers prioritise affordability over quality.

However, price being the driving factor in consumer purchasing decisions tends to be directly correlated to macroeconomic performance in the region. Economic growth in the Middle East slowed at the end of 2023 due to the regional conflict, and 2024 projections also look uncertain. With this in mind, we anticipate affordability as a big theme in 2024.



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# Fast websites and free shipping drive sales

# 02

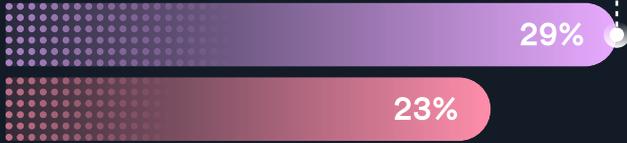
- Shoppers need transparency
- Young people don't want to wait around

# Shoppers need transparency

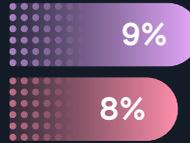
WHAT DO YOU FIND FRUSTRATING WHEN PURCHASING FROM A WEBSITE?

Saudi Arabian shoppers value free shipping very highly due to the size of the country compared to the UAE, where free shipping is already commonplace.

No free shipping



The website is too slow



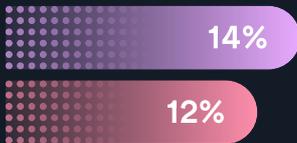
The item I want is out of stock



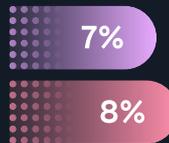
The checkout process is too long



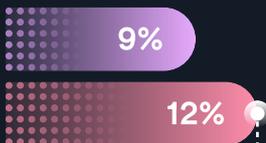
They don't have my preferred payment method



The website is difficult to navigate



I can't find the right information



My card details didn't auto-populate



UAE shoppers need information at their fingertips.

KSA UAE

We found that 'No free shipping' and 'Out of stock items' are the most frustrating things about online shopping for customers.

Read our guide on [optimising your checkout](#) for advice on converting more customers through simple changes.

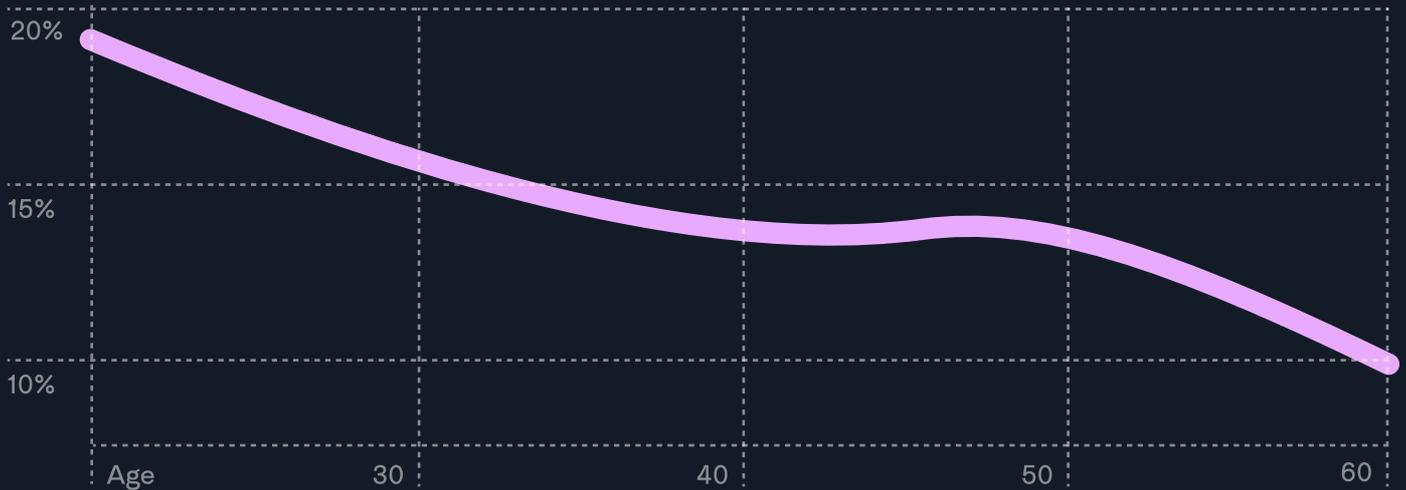
Both of these frustrations can be solved simply by providing shoppers with the correct information at the right time.

مُقاسمة Muqasama

A retail blog by Tabby | مدونة تاي عن البيع بالتجزئة

# Young people don't want to wait around

SLOW ECOMMERCE WEBSITES  
ARE FRUSTRATING FOR SHOPPERS



## INSIGHT

The new generation don't just demand quick websites. They expect it.

Younger shoppers are twice as likely to find slow websites frustrating when making an ecommerce purchase.

“

We're always trying to improve the shopping experience on our app. One thing we've noticed is that younger shoppers need the right information very quickly to convert to a sale. It's simple things that make a big difference.

Our big focus for 2024 is to create a premium customer experience and ensure fast order deliveries throughout the GCC.”

**Ahmed Sedeek**  
Head of Digital Marketing

level  
SHOES

2024

# In-store and online, not in-store versus online

03

- Your customers shop in-store and online
- Drive consistency between channels
- How to improve the in-store experience

# Your customers shop in-store and online

The retail industry should stop viewing in-store and online as a competition against each other.

Instead, the data shows that in-store and online retail should work together to give the shopper the best experience possible.

Shoppers want the convenience of online offers, access to the same payment options, and quick comparisons to other brands. But they also want to be able to get expert in-person advice.

Your retail strategy in 2024 should drive consistency between all your channels to give each shopper the experience that they want.

## WHAT IS YOUR FAVORITE WAY TO SHOP?

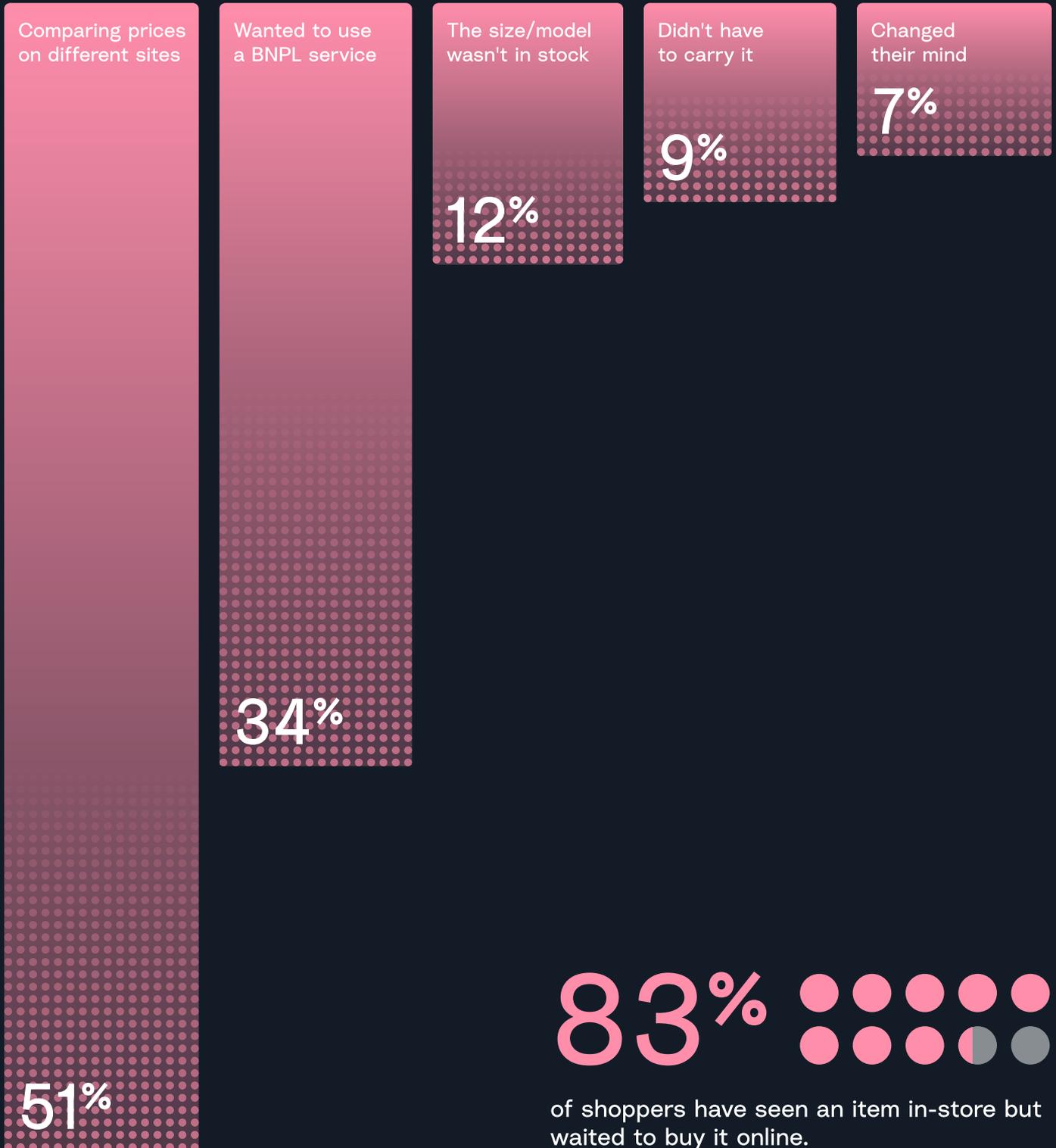


### INSIGHT

Marketplace sites such as Noon and Amazon are hugely popular in Saudi Arabia. In the UAE, the ecommerce market is more spread out over different online brands.

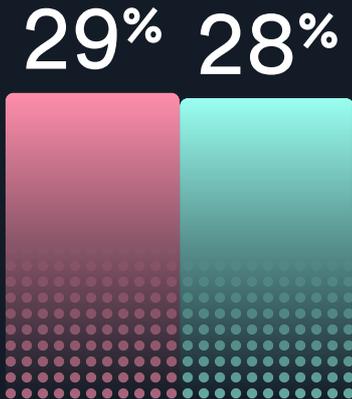
# Drive consistency between channels

REASONS SHOPPERS ORDERED AN ITEM ONLINE  
THEY'VE PREVIOUSLY SEEN IN-STORE

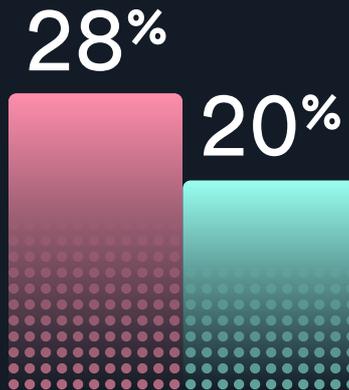


# How to improve the in-store experience

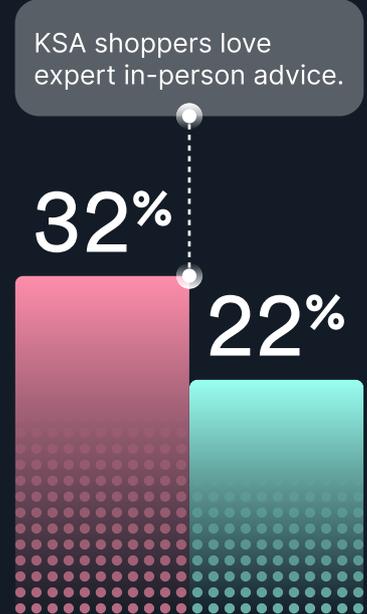
WHAT WOULD HELP IMPROVE  
YOUR IN-STORE SHOPPING EXPERIENCE?



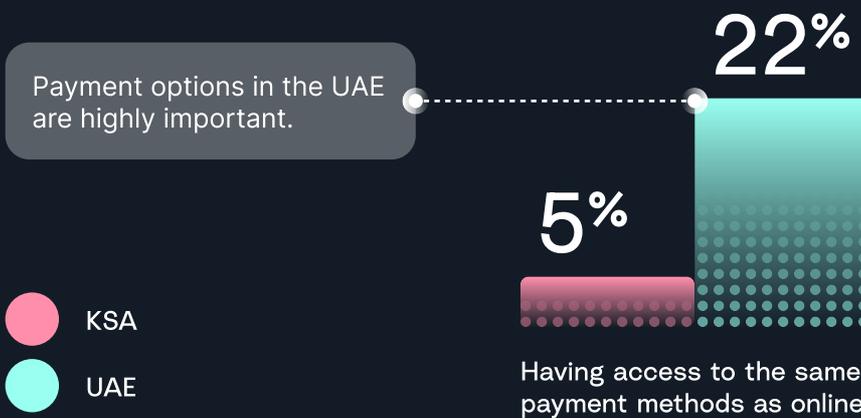
Having the same discounts available as online



Home delivery available

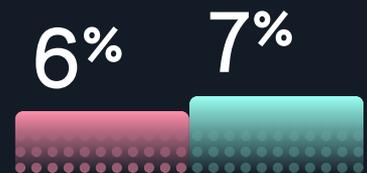


Access to expert in-person advice



- KSA
- UAE

Having access to the same payment methods as online



Digital receipts

“ **MAGRABi**

“Since MAGRABi customers often start searching for eyewear well before coming into the store, we must provide a consistent shopping experience from our online space to our offline stores.

Tabby’s research proves that 2024 is going to be important when it comes to omni-channel retail. Shoppers now more than ever want to mix up how they shop.”

**Salma Intabli**  
Marketing Communication Director

2024

# Shoppers are suspicious, so create stores that feel credible

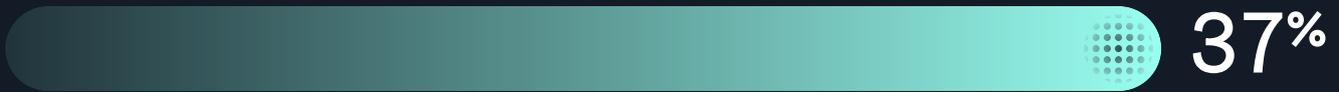
04

- Shoppers proceed with caution
- Untrustworthy websites lose sales

# Shoppers proceed with caution

HAVE YOU EVER NOT ENTERED YOUR CARD DETAILS INTO AN ECOMMERCE WEBSITE FOR ANY OF THE FOLLOWING REASONS?

The website was untrustworthy



They did not accept my preferred payment method



I prefer to pay in cash



My card details did not auto-populate



of shoppers have abandoned a purchase specifically due to payment issues.



*“It’s vital, even for large brands, to build trust frameworks into the buying experience. Shoppers are becoming increasingly sceptical, and building up trust with shoppers can take years.*”

*If you’re an up-and-coming ecommerce brand, start building trust with your customers from the beginning. Invest in a well-designed website to give your shoppers the best possible first impression of your brand.”*

**Faheem Ahmad**  
Head of Growth

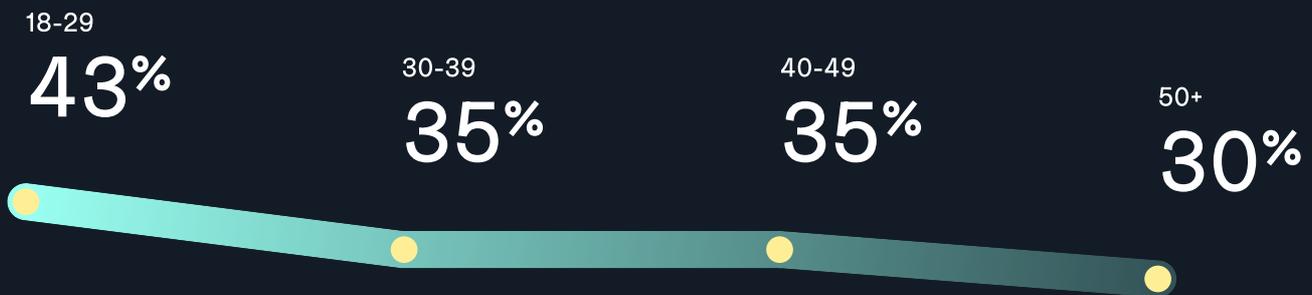
# Untrustworthy websites lose sales

The younger generation is more cautious with their data.

Cyber crime awareness is better among young shoppers, making them hesitant to upload their card details to a website.

It's a retailer's responsibility to show potential customers that their site is safe.

## THE WEBSITE WAS UNTRUSTWORTHY



## TIPS TO IMPROVE TRUST IN YOUR WEBSITE:

-  **Easy to use, clean website**  
Building trust begins with your shopper's first impression. Your website should be quick, well designed, informative and branded.
-  **Social proof**  
Add reviews and testimonials to the purchasing process, so your customer can see the product in action before committing to the purchase.
-  **Use multiple trusted payment providers**  
Shoppers all have their preferred payment method, asking them for payment outside a channel they are familiar with will create uncertainty.
-  **Humanise your brand**  
Use easy to understand, friendly language and pictures of real people using your product to help form a connection with the shopper.

[How to swim in 5 star reviews like Squatwolf](#)



2024

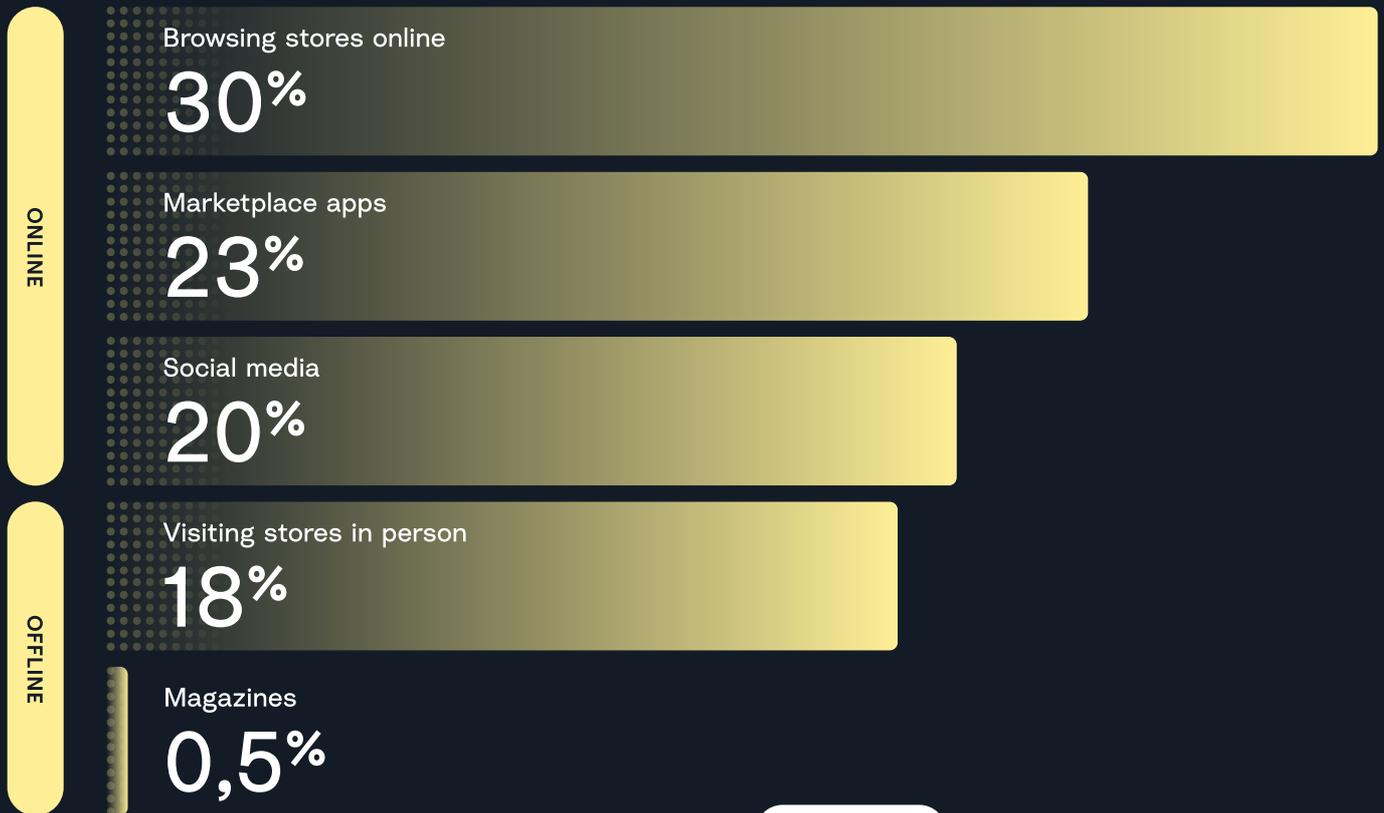
# The Internet is the source of almost all shopping inspiration 🌐

05

- The shopping journey starts online
- Nearly half of shoppers have purchased through social media
- Build your retail media strategy around where your shoppers are

# The shopping journey starts online

WHERE DO YOU GET YOUR SHOPPING INSPIRATION?



### INSIGHT

Social media has overtaken in-store as the third biggest source of retail inspiration.

**SQUATWOLF**

“

*“The Middle East has the world’s highest social media adoption rates, but Tabby’s research shows that less than half of shoppers have purchased through social media. I think there is so much untapped potential there.”*

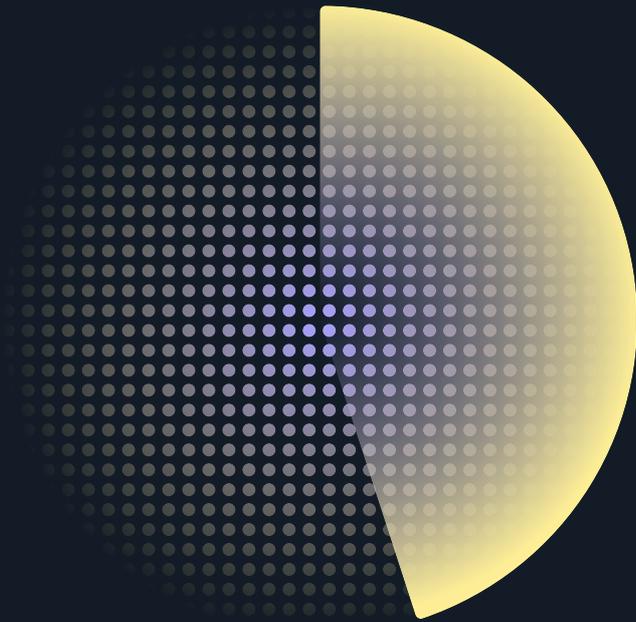
*Shoppers get inspired and, crucially, get to our product page in one click. The shopping experience online and on social media will only improve, so we need to take advantage of it.”*

*On Instagram, we tag items available to buy from SQUATWOLF directly on both our own content and influencer posts.*

**Wajdan Gul**  
CEO

# Nearly half of shoppers have purchased through social media

DO YOU BUY THROUGH SOCIAL MEDIA?



# 45%

of shoppers in the region have purchased from social media, this trend will increase through 2024.

Is it true that brands and influencers on social media are dictating what we all buy?

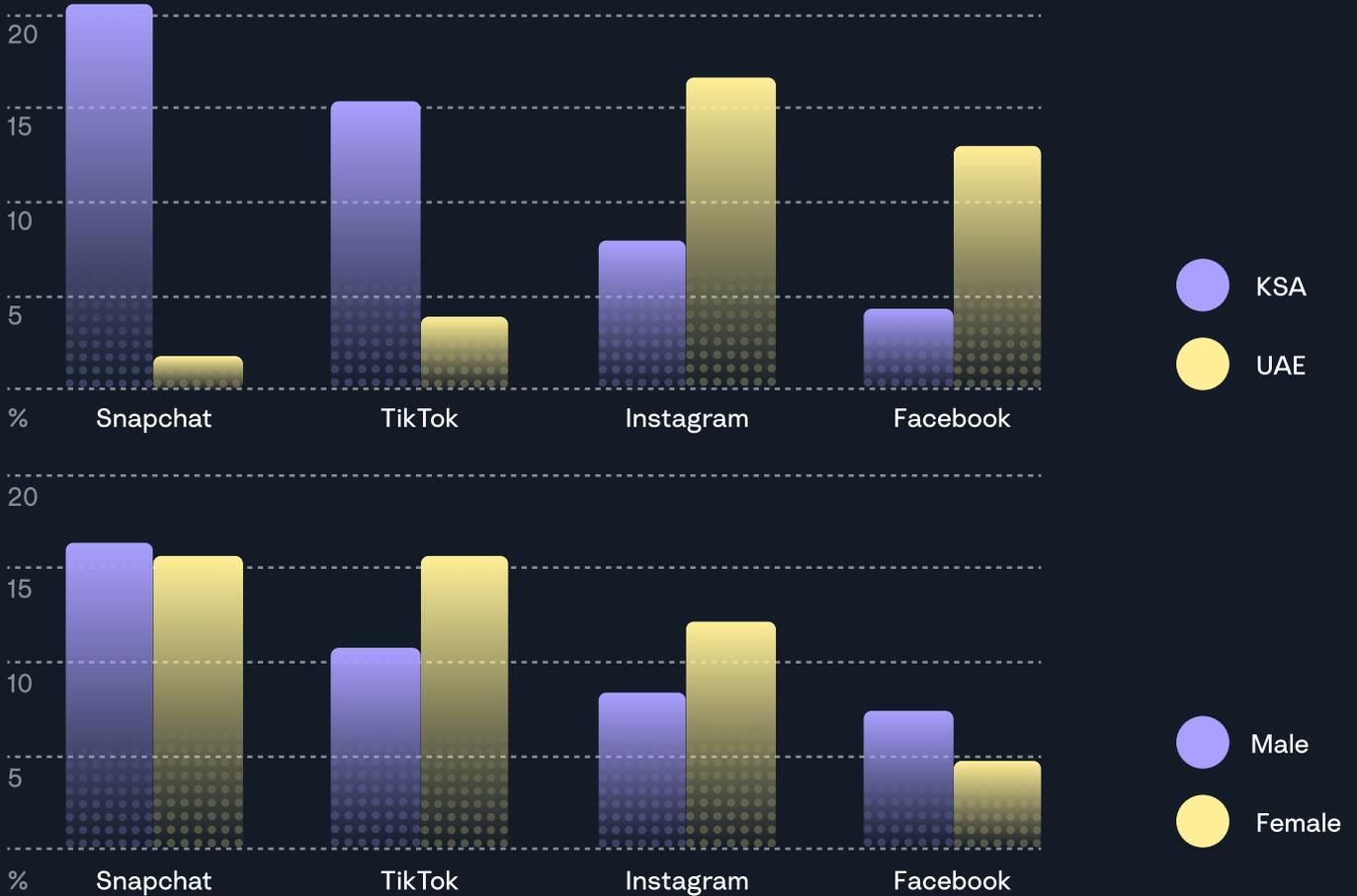
Social media is taking a prominent position in retail. Brands and influencers design their social content to be catchy and persuasive. However, our data has revealed that it still only ranks third in sources of shopping inspiration.

Traditional online retail is still the leader in providing shopping inspiration. This is because they are purpose-built for shopping, providing features such as product filtering and price comparisons.

Interestingly, social media has overtaken in-store to confirm that the top three spots are all online based. While the purchasing journey may end in different offline channels, online sources are increasingly dominating the start.

# Build your retail media strategy around where your shoppers are

THROUGH WHICH SOCIAL MEDIA PLATFORM DO YOU SHOP THE MOST?



“With an ever-evolving demographic that consumes media in so many differing manners, the challenge to deliver meaningful content in the right format at the right time in the Middle East has become increasingly difficult. Attempting to be everything to everyone on every platform will spread budget too thin and reduce your impact.

Instead, understand your key audience is and focus on delivering more impactful content across fewer placements to stand out.”

**Harry Lonergan**  
Head of Digital Marketing

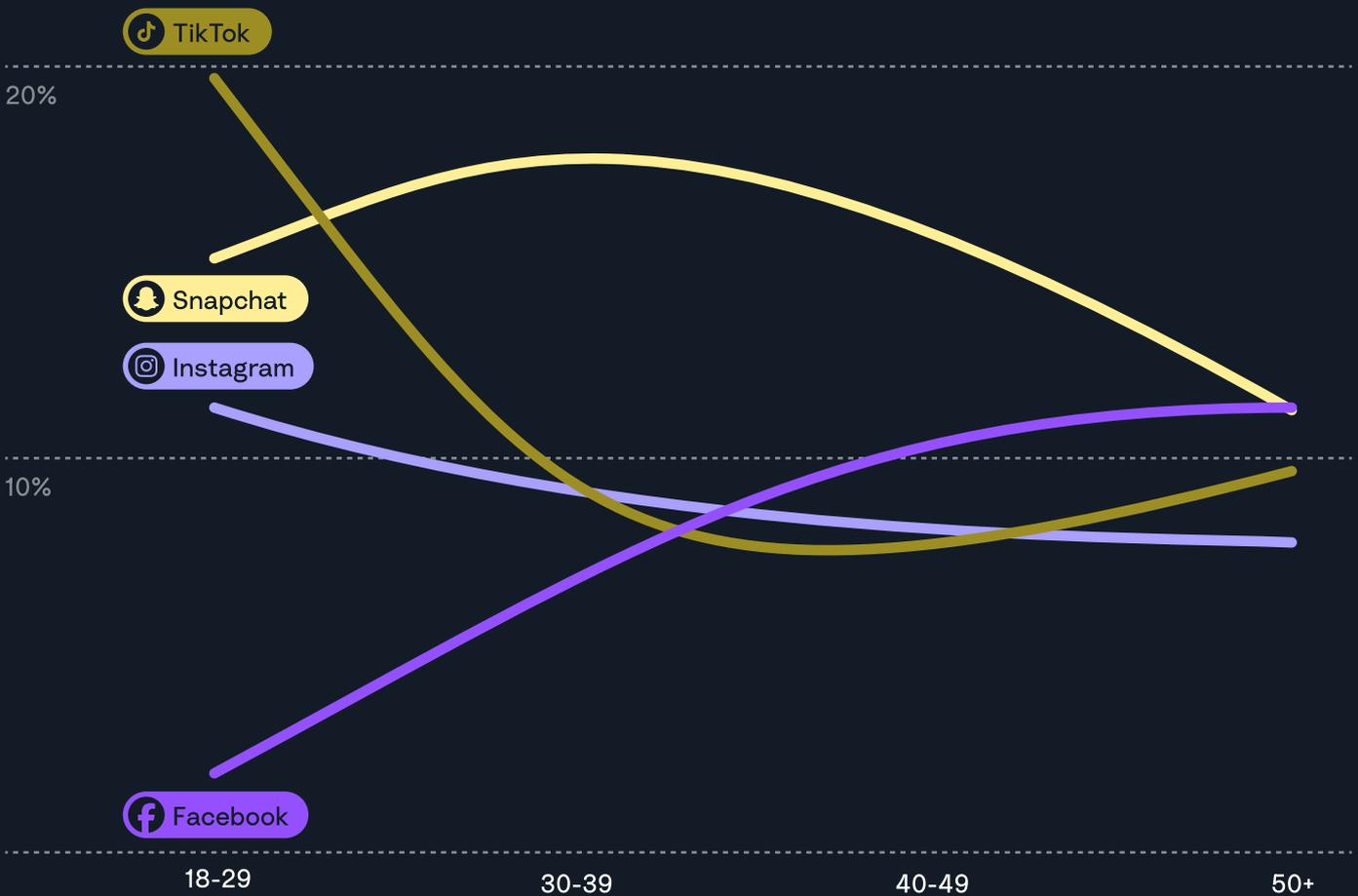
bloomingdales

# Build your retail media strategy around where your shoppers are

## WHAT SOCIAL MEDIA PLATFORMS DO SHOPPERS USE?

The demographic difference between social media users in the Middle East for shopping is vast.

Breaking the data down by country shows that Snapchat and TikTok are preferred in Saudi Arabia, but Instagram and Facebook are clear favourites in the UAE.



### INSIGHT

There is significant variation in the social media platforms that young shoppers use.

2024

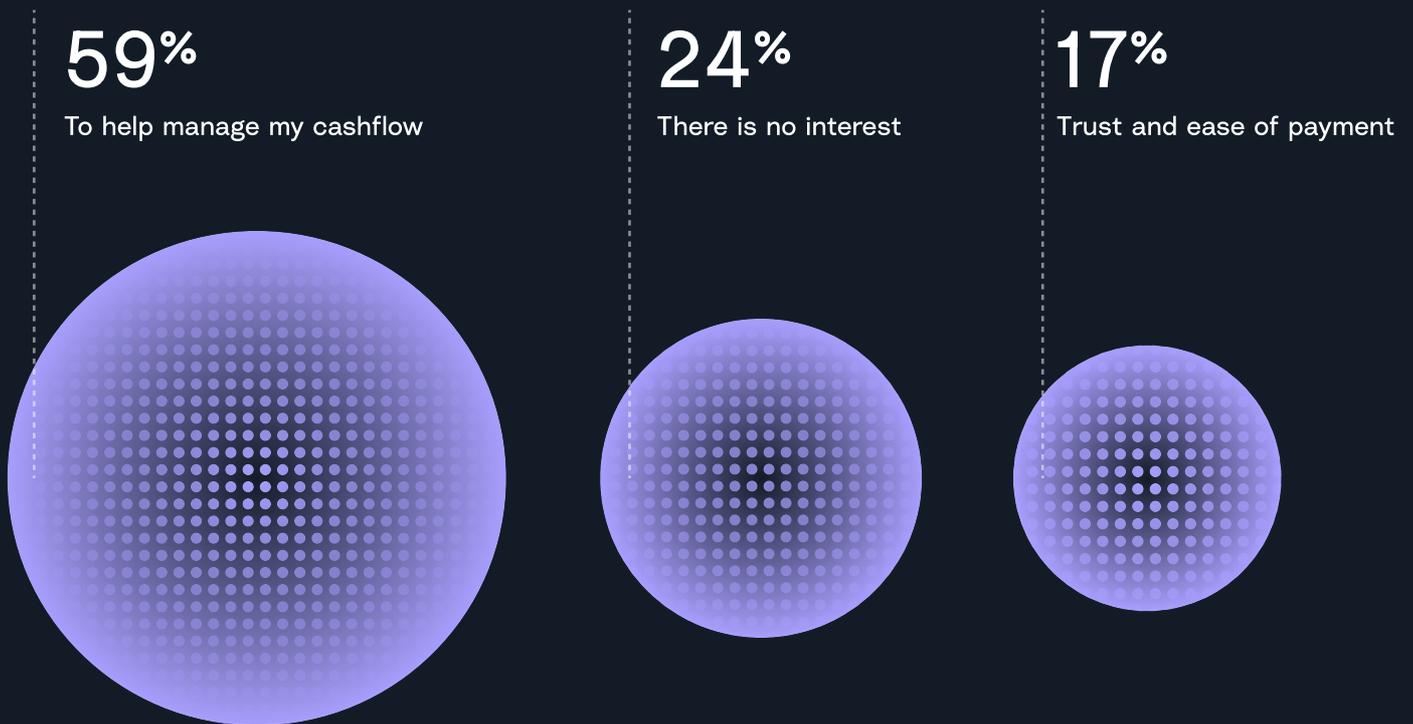
# Shoppers want payment flexibility

# 06

- Flexibility is key
- Appetite for BNPL continues to grow

# Flexibility is key

WHY DO YOU USE FLEXIBLE PAYMENT OPTIONS?



The use of buy now, pay later has exploded over the past few years with no signs of slowing down.

But why are shoppers in the Middle East increasingly using flexible payment options?

We found that shoppers enjoy the flexibility BNPL offers to help manage their monthly cash flow and its free financial service without any interest or late fees.

This combination is the catalyst for BNPL growth in the region and leads to more sales that help keep the retail industry healthy in the region.

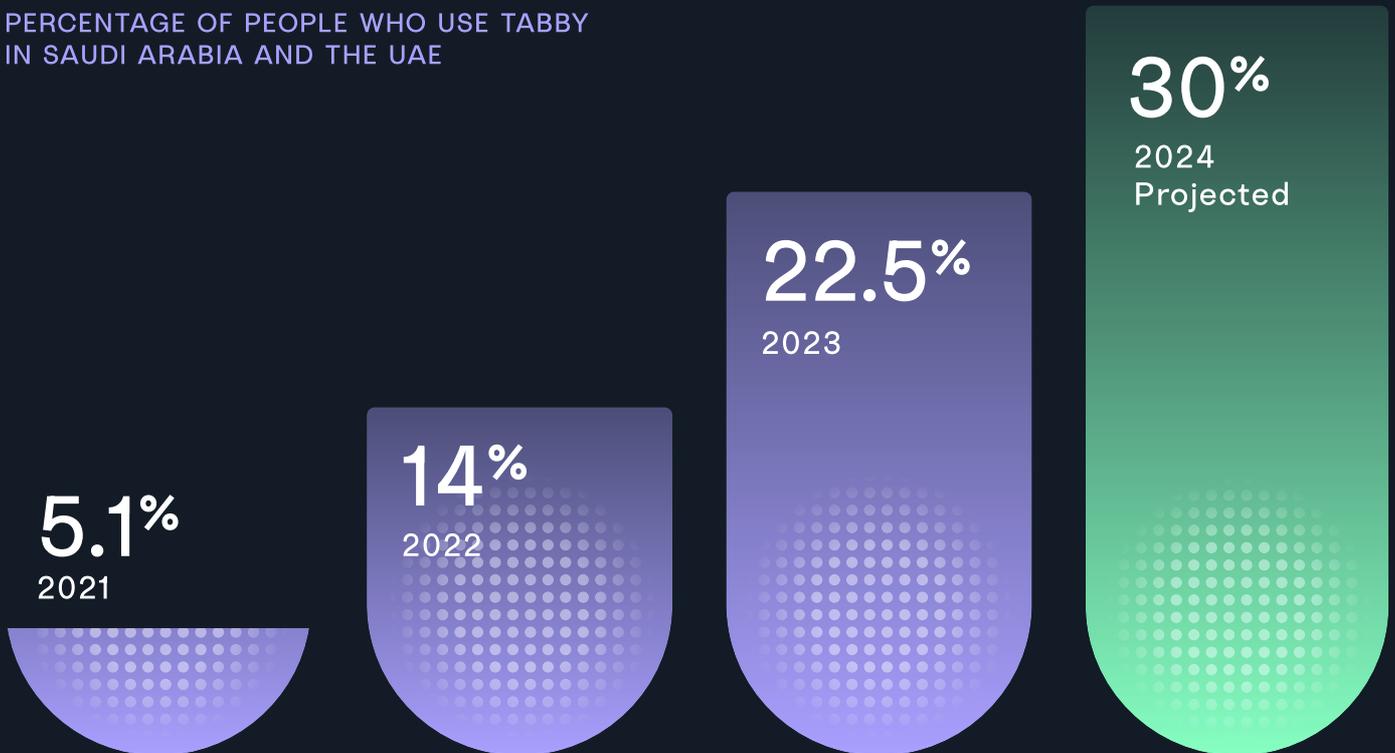
# Appetite for BNPL continues to grow

When we look into our data, we find that flexible payments are becoming increasingly integral to the retail ecosystem in the Middle East. It provides the means for merchants to make more sales and significantly grow their businesses.

The use of flexible payments has become commonplace in the Middle East, with 1 in 4 shoppers already using Tabby

We see this trend continuing in 2024 as more shoppers use flexible payments on a larger range of their purchases.

PERCENTAGE OF PEOPLE WHO USE TABBY  
IN SAUDI ARABIA AND THE UAE



“ 

“2024 is a hugely exciting year for Tabby. Our focus is ensuring we enable retailers in the region to reach their full potential by providing the financial products needed to boost their sales.

We’re delighted that Tabby users clearly have an appetite for shopping in 2024, i’m confident together we can make it a record breaking year for retail in the Middle East.”

**Hosam Arab**  
Tabby CEO



## About Tabby

Tabby creates financial freedom in the way people shop, earn and save by reshaping their relationship with money. Over 11 million users choose Tabby to stay in control of their spending and make the most out of their money.

Over 40,000 global brands and small businesses, including SHEIN, Amazon, Adidas, IKEA, H&M, Samsung and Noon use Tabby's technology to accelerate growth and gain loyal customers by offering flexible payments online and in stores.

Tabby is active in Saudi Arabia, UAE, and Kuwait, and is now valued at \$1.5 billion in its last round of funding from Wellington Management, STV, Mubadala Investment Capital, PayPal Ventures, Arbor Ventures, Bluepool, Hassana Investment Capital, Soros Capital Management and Saudi Venture Capital.

## The Ultimate Middle East Shopping Survey

2024



For more information, visit [Tabby.ai](https://Tabby.ai)