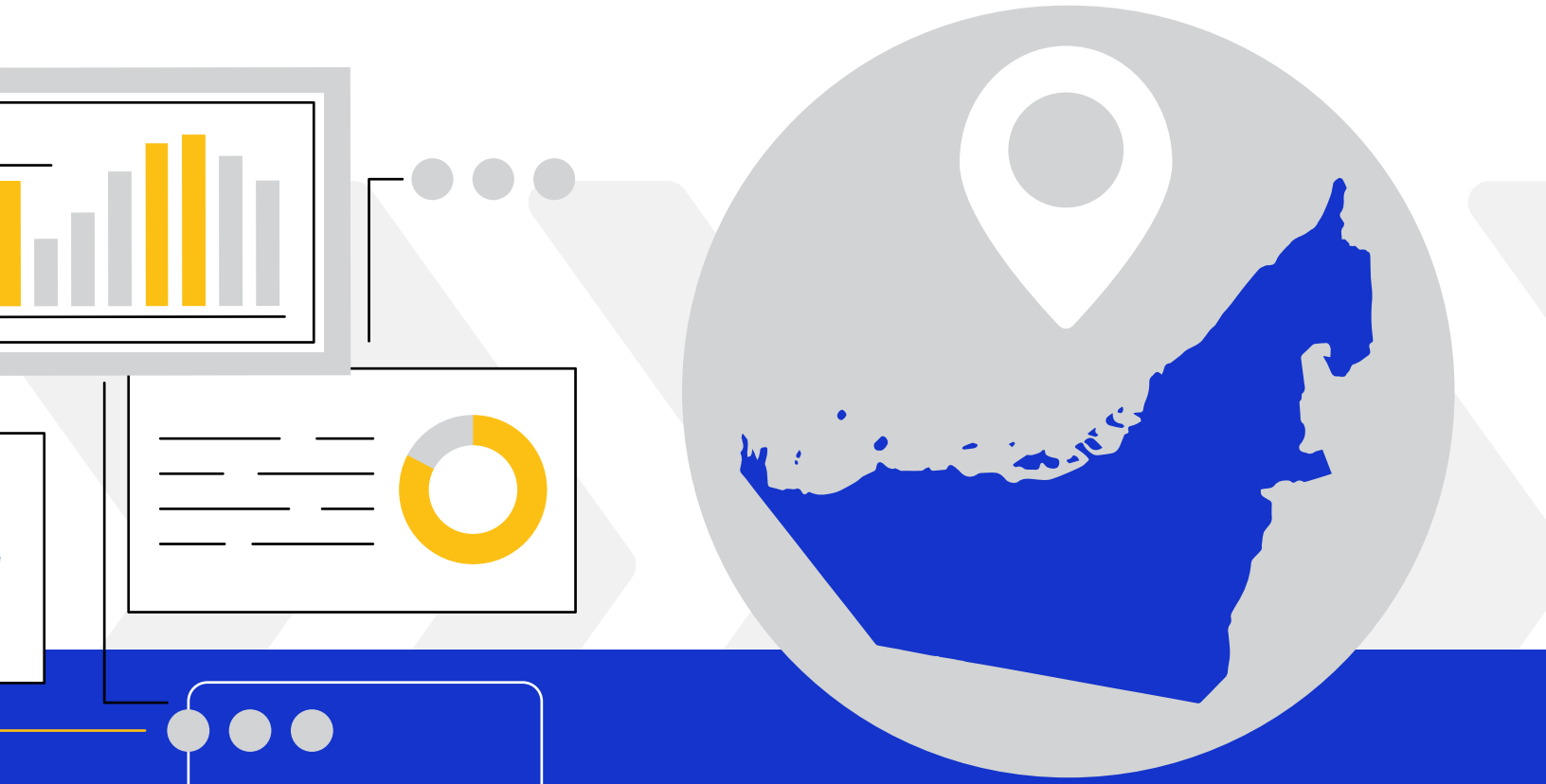
2026

Global Digital Shopping Index

UAE Playbook

The New UAE Shopper



VISA

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2026

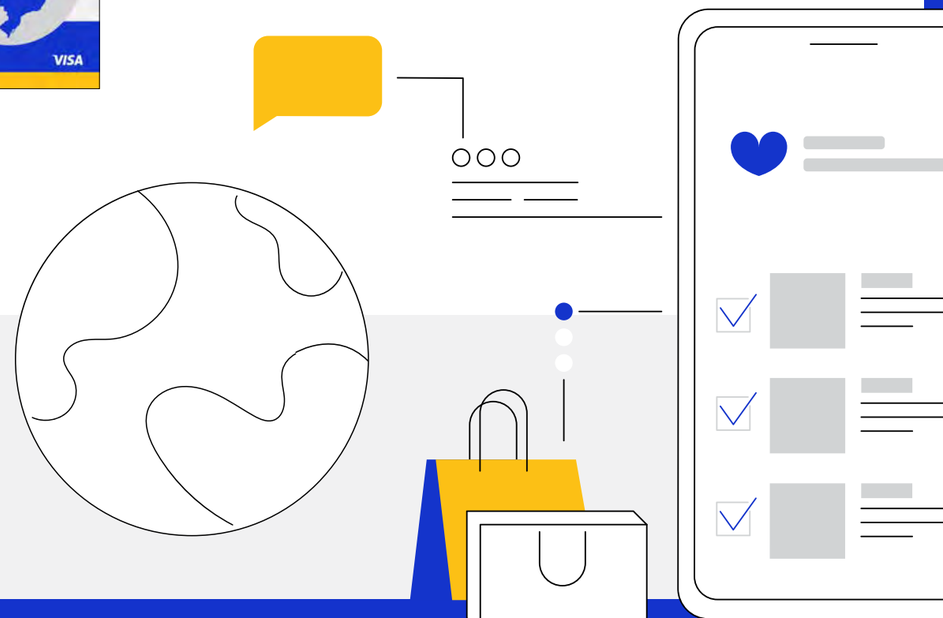
Global Digital Shopping Index

UAE Playbook

The New UAE Shopper



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VISA

Global Digital Shopping Index: UAE Playbook was commissioned by Visa Acceptance Solutions, a Visa company, and PYMNTS Intelligence is grateful for the company's support and insight. • This report draws on a survey of 1,185 retail merchants across three countries (the United States, Brazil, and the United Arab Emirates) fielded in March 2026. To learn more about our data, refer to the methodology at the end of this report. • PYMNTS Intelligence retains full editorial control over the following content, findings, methodology, and data analysis. • Neither PYMNTS nor Visa makes representations or warranties of any kind, express or implied, regarding the correctness, accuracy, completeness, adequacy, or reliability of or the use of or results that may be generated from the use of the information.

What's at Stake



The UAE continues to set a rapid pace for digital shopping adoption. The country's consumers led our global survey in digital shopping intensity and other key metrics, just as they did in 2024.

UAE shoppers now average 2.3 digital shopping activities per day, up 5% from two years ago. Purchasing, not browsing, is driving this increase, including a 15% jump in online ordering for in-store pickup. The top buyers are daily mobile browsers, AI users, and high earners. Notably, mobile shopping has become so dominant in the UAE that the data shows relatively little variation across age groups, unlike in Brazil and the U.S.—the other countries surveyed—where digital shopping skews more toward Gen Z and millennials.

Among the most notable findings in the 2026 survey is just how quickly AI has become a routine part of how UAE consumers shop. Around three-quarters of shoppers used AI in their most recent purchase, far above the levels in Brazil and the U.S. That scale of adoption accelerates the urgency for merchants. AI is already part of how many consumers discover, compare, and evaluate products. UAE shoppers who use AI are more willing to delegate purchases to agents and give them access to payment information, making trust and control central to the next phase of digital commerce.

For merchants, the agentic commerce opportunity demands readiness. The survey suggests that product and price data need to be structured for AI agents to read. Checkout may need to support tokenized, authenticated transactions. Payment acceptance already plays an outsized role in where UAE shoppers spend, and the rise of agentic commerce makes this even more critical. The remaining work is to build the trust layer—clear permissions and reliable acceptance and liability rules—that lets agents move from recommendation to purchase.

Key Findings at a Glance

Five Things You Need to Know Now:

01 The UAE continues to ramp up digital shopping.

Every day, UAE shoppers average 2.3 distinct digital shopping activities, the most intense pace of the three countries in this study and up 5% from 2024. Buying, not browsing, is driving this increase, with online ordering for in-store pickup up 15% and the use of mobile devices for in-store shopping up 11%. The top buyers are daily mobile browsers, consumers who use AI for shopping, and high earners.

02 AI is becoming a widely used tool for UAE shoppers.

Roughly three-quarters (72%) of UAE shoppers used AI in their most recent purchase, far above the rates seen in Brazil (53%) and the U.S. (46%). Compared with the average UAE shopper, those who used AI made mobile purchases substantially more often. They are also far more open than other UAE respondents to delegate control over purchasing and auto-ordering to agents.



03 Payment acceptance shapes where UAE shoppers choose to spend.

For 86% of UAE shoppers, knowing that a merchant accepts their preferred payment method impacts where they shop, the highest rate of the three countries. Cards, digital wallets, and fast-growing buy now, pay later (BNPL) are the most used methods. Loyalty programs, digital coupons, and promo codes also play important roles.

04 UAE merchants see the agentic commerce opportunity, but few are well prepared for it.

Merchants surveyed expect AI agents to drive a significant portion of sales within two years. Yet less than one in five (19%) have structured their product data so agents can read it, and only 31% can tell which sales came from AI platforms. To build agentic capabilities, 76% of merchants see a payment network, bank, or other financial partner as the best support, versus just 18% for AI platforms.

05 UAE shoppers surveyed report high willingness to delegate to AI agents.

Overall, 71% of UAE shoppers expect to use an AI shopping agent within two years. Willingness to hand tasks to agents runs high across the shopping journey: Seven in 10 will allow an agent to search and compare, 69% will delegate loyalty tasks, and 59% will let them initiate returns. When trust and transparency are established, UAE shoppers are also highly open to granting agents access to sensitive data.

The Full Story

01

Mobile-first, AI-fluent shoppers are setting the pace for UAE commerce.

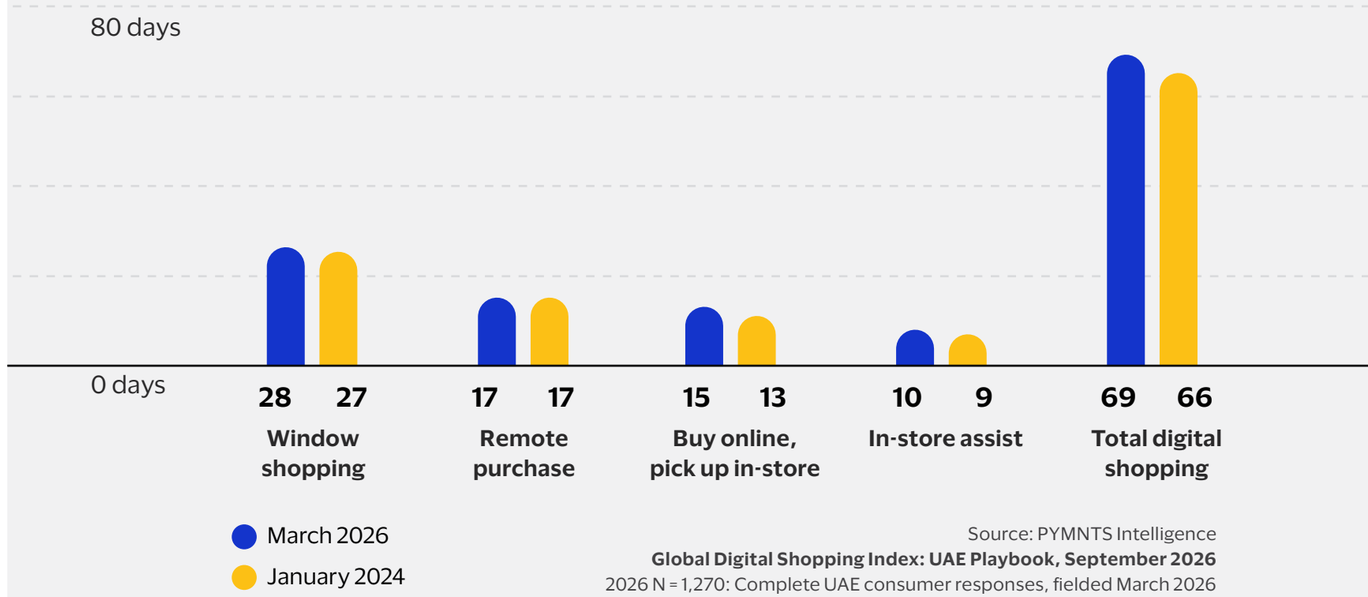
Digital shopping days measure how frequently a shopper engaged in digital shopping activities in the last month. For each activity recorded (browsing, online shopping, picking up an order in-store, and digitally assisted in-store shopping), shoppers could have up to 30 digital shopping days per activity, with each day indicating they performed that activity at least once on a given day. Thus, with seven activities tracked[1], the total number of possible digital shopping days in a given month is 210.

1. The seven activities, carried out via two devices (mobile and desktop), are: browsing by mobile phone, browsing by computer, remote shopping by phone, remote shopping by computer, remote shopping by phone for in-store pickup, remote shopping by computer for in-store pickup, in-store assistance via mobile phone.

The typical UAE shopper now averages 69 digital shopping days per month—that's 2.3 digital shopping activities per day, up 5% from 2024. UAE shoppers rank as the most active in our three-country study, ahead of their counterparts in Brazil (67 digital shopping days per month) and the U.S. (51 digital shopping days).

The UAE's increase in digital shopping comes entirely from buying, not browsing. Online ordering for in-store pickup rose 15%, and the use of mobile devices for in-store shopping rose 11%. UAE shoppers are not just spending more time in digital channels; they are turning those interactions into transactions more often.

Figure 1:
UAE digital shopping activity reached a new high in 2026
Average digital shopping days per month by activity, January 2024 vs. March 2026



Source: PYMNTS Intelligence
Global Digital Shopping Index: UAE Playbook, September 2026
2026 N = 1,270: Complete UAE consumer responses, fielded March 2026

The top buying segments in the UAE are defined mostly by shopping behaviors and digital fluency. Daily mobile browsers are the heaviest buyers, logging 44 digital shopping days with purchases made, followed by AI users (defined as having used AI in their most recent purchase) at 37. High-income shoppers and frequent window shoppers also over-index, at 35 and 34 days, respectively. In other words, **shoppers who browse daily, use AI, earn more, or frequently window shop are the ones most likely to convert digital engagement into buying.**

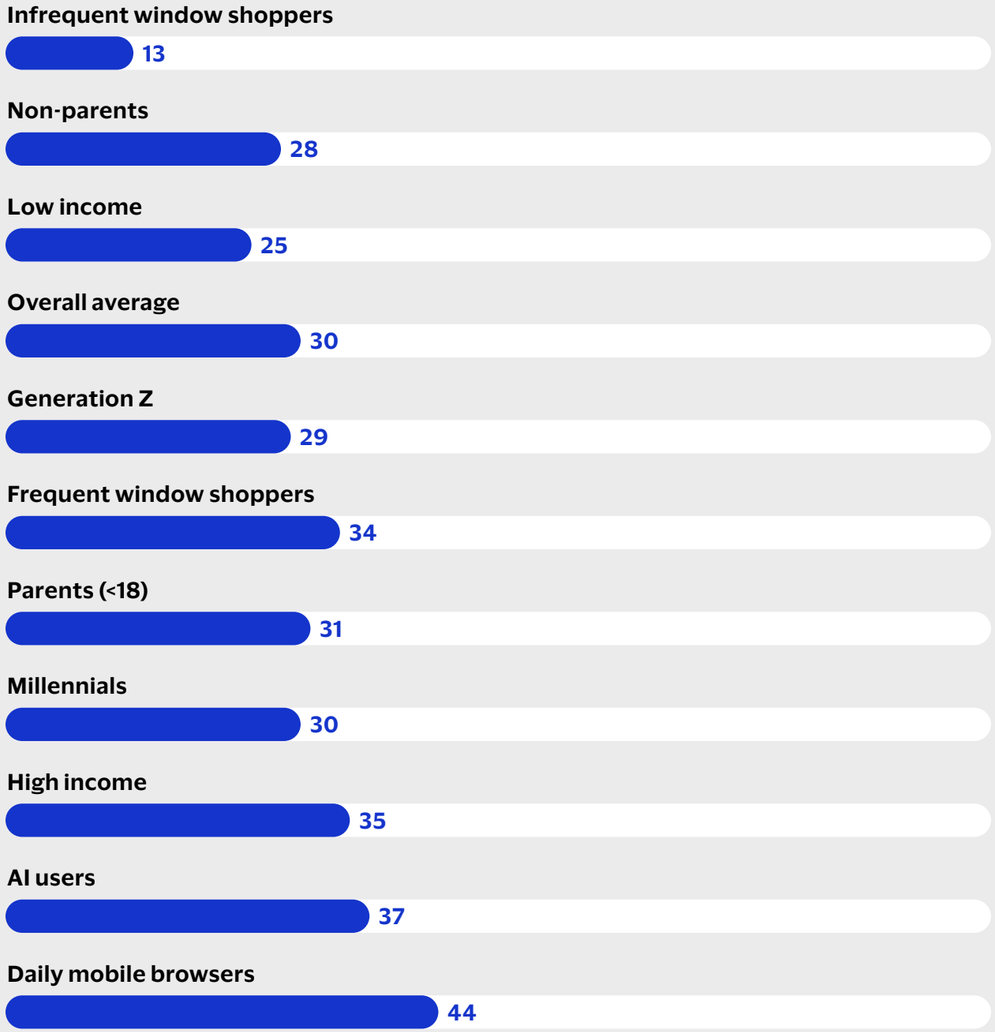
Across age groups, mobile shopping activity holds relatively steady in the UAE. Millennials and Gen Z sit close to the 30-day overall average, unlike in the U.S. and Brazil, where younger shoppers are considerably more active than older ones. Similarly, parents (31) and non-parents (28) have only modest space between them. Such narrow demographic spreads highlight that mobile shopping has become the default in the UAE.

Meanwhile, mobile phones continue to become more central to the physical store experience. **Nearly half (48%) of UAE shoppers used their phones to compare prices at other merchants during their latest in-store purchase, up from 44% in 2024.** Looking up reviews and product information also saw increases. Coupon hunting and finding a product location both declined, suggesting shoppers are using mobile devices less to chase every possible saving and more to validate the purchase already in front of them. Checking whether a preferred payment method is accepted remains part of that confirmation process: 29% of UAE shoppers do this mid-aisle, nearly twice the U.S. rate.

Figure 2:

Daily mobile browsers and AI users are the heaviest buyers in the UAE

Number of buying-related digital shopping days per month for UAE consumers

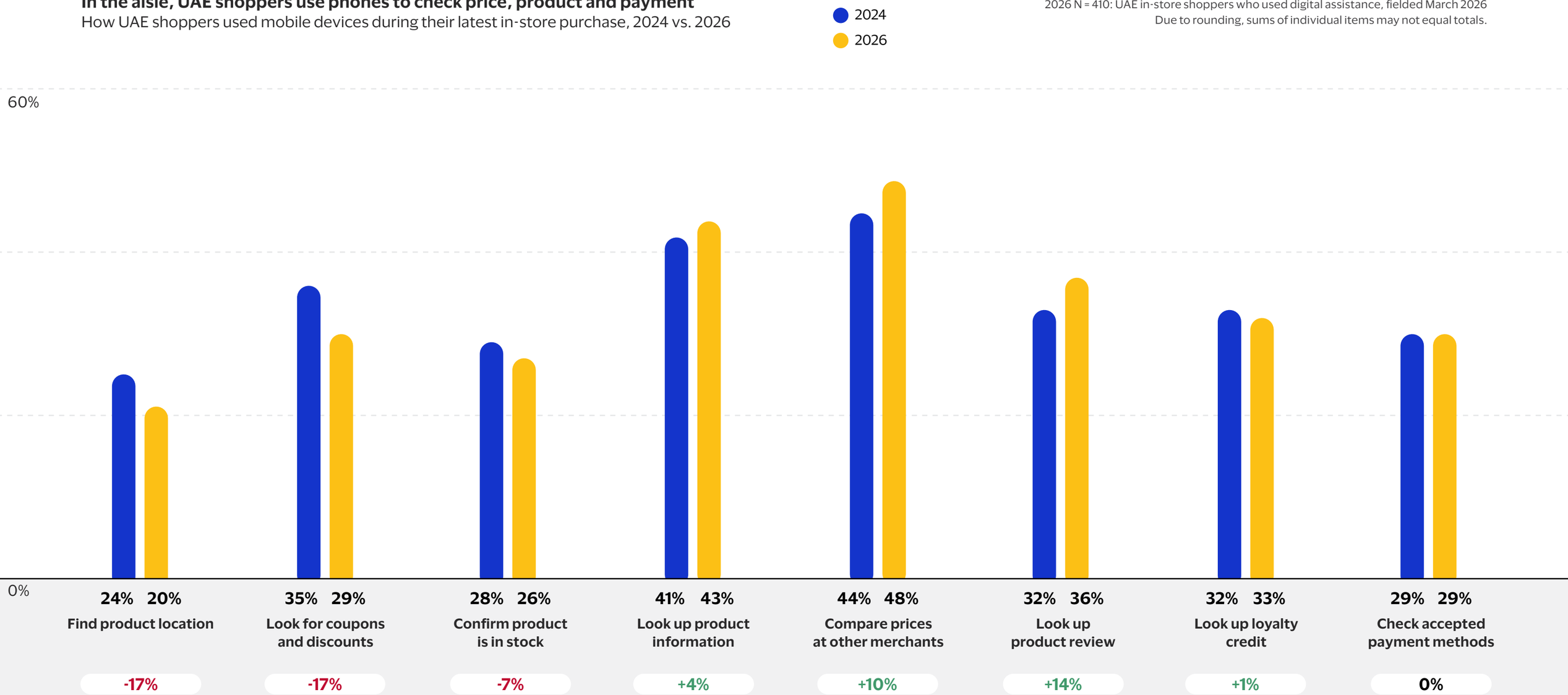


Source: PYMNTS Intelligence
Global Digital Shopping Index: UAE Playbook, September 2026
N = 1,270: Complete UAE consumer responses, fielded March 2026

Figure 3:

In the aisle, UAE shoppers use phones to check price, product and payment

How UAE shoppers used mobile devices during their latest in-store purchase, 2024 vs. 2026



Source: PYMNTS Intelligence
Global Digital Shopping Index: UAE Playbook, September 2026
2026 N = 410: UAE in-store shoppers who used digital assistance, fielded March 2026
Due to rounding, sums of individual items may not equal totals.

02

Payment acceptance remains important in merchant selection.

The majority of UAE shoppers surveyed say knowing that their preferred payment method is accepted influences their choice of merchant.

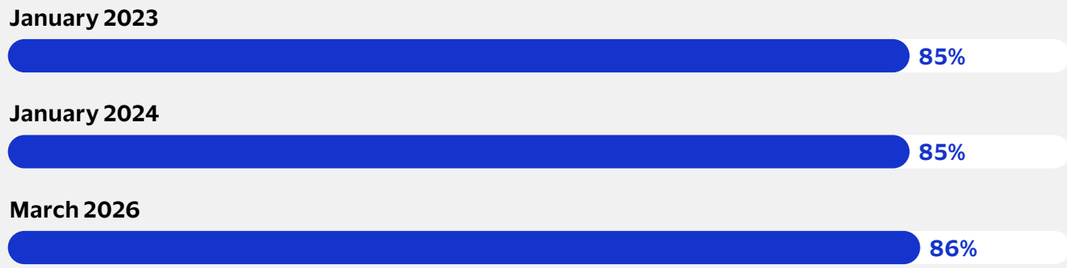
Payment acceptance has been a leading determinant of merchant choice in the UAE for years. **Knowing that their preferred payment method is accepted is at least somewhat influential for 86% of shoppers**, a level that has held steady across the three most recent survey waves and ranks highest among the countries in this series. In practice, this means supporting the rails UAE shoppers already use: cards, digital wallets, and BNPL.

The data also reveals gaps in the digital shopping features merchants provide. **Digital coupons show the widest shortfall: 74% of shoppers want them, while 60% of merchants offer them. The gap is similar for promo codes: 72% of shoppers and 59% of merchants.** The story is much the same for loyalty and rewards programs (77% of shoppers, 63% of merchants). Merchants perform comparatively better in other areas, particularly with easy dispute resolution and refunds for fraudulent charges, but no feature comes close to universal adoption.

Figure 4:

Payment acceptance determines where UAE consumers spend

UAE shoppers who agree that the ability to use their preferred payment method influences their choice of merchant at least somewhat



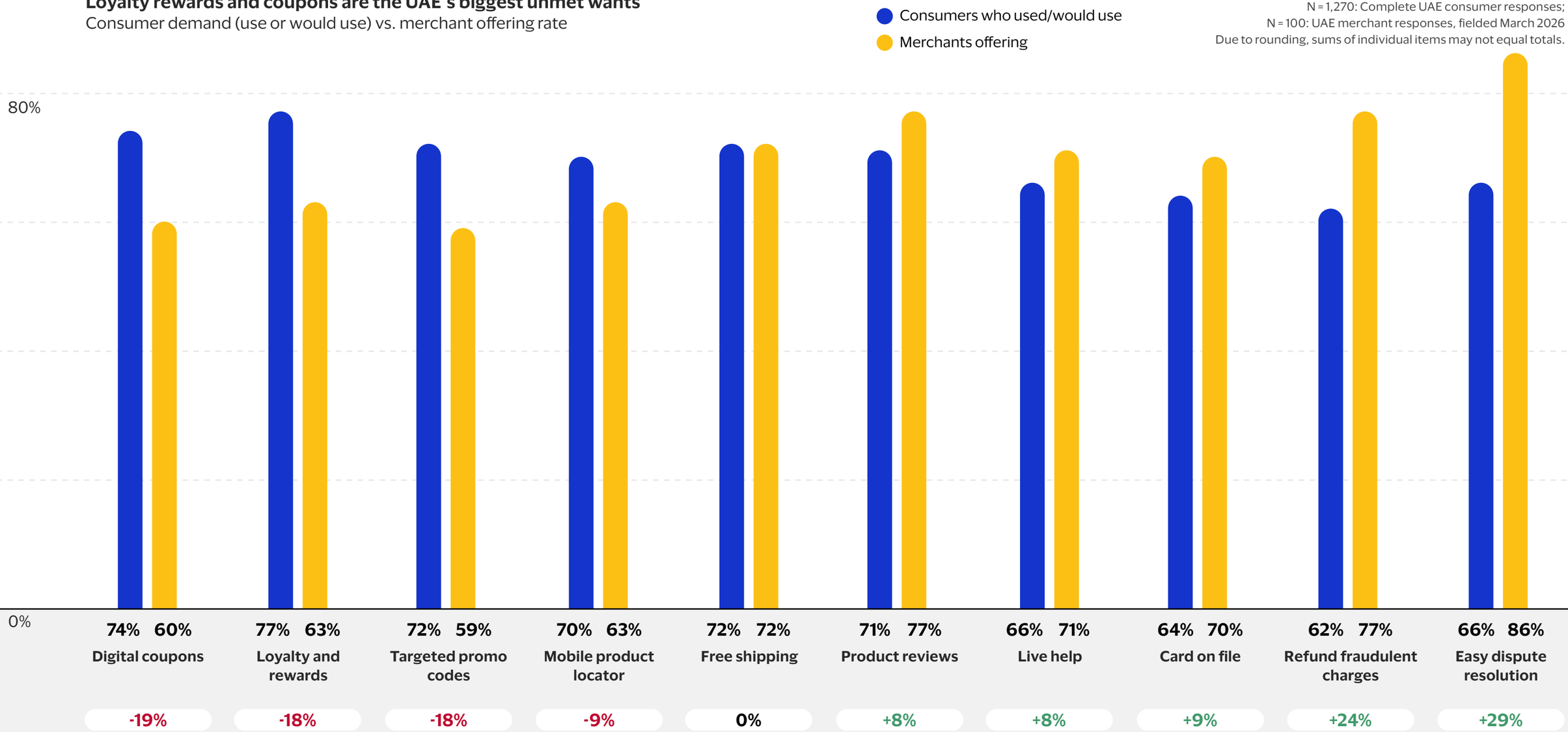
Source: PYMNTS Intelligence
Global Digital Shopping Index: UAE Playbook, September 2026
2026 N = 1,270: Complete UAE consumer responses, fielded March 2026

Figure 5:

Loyalty rewards and coupons are the UAE's biggest unmet wants

Consumer demand (use or would use) vs. merchant offering rate

Source: PYMNTS Intelligence
Global Digital Shopping Index: UAE Playbook, September 2026
N = 1,270: Complete UAE consumer responses;
N = 100: UAE merchant responses, fielded March 2026
Due to rounding, sums of individual items may not equal totals.



03

Merchants studied have not yet optimized for AI shopping

The biggest readiness gaps for UAE merchants are agent-readable product data and the ability to identify AI-driven sales.

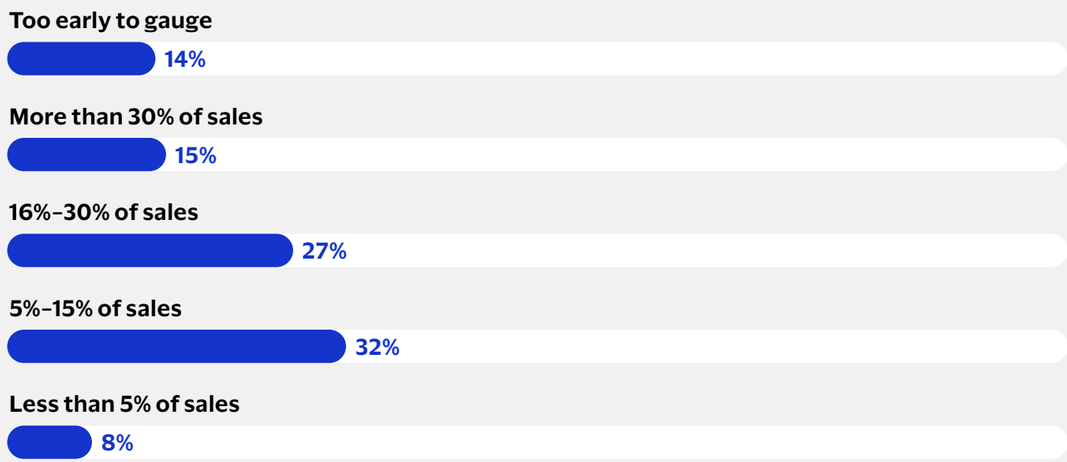
Merchants see the agentic shift coming faster than they can currently act on it. **More than four in 10 (42%) merchants believe AI agents will account for at least 16% of sales within two years**, and 74% expect agents to drive at least 5%. **Yet only 19% have structured product data that an agent can read,** and 31% can clearly identify when a sale came from an AI platform. Among merchants that gave a specific estimate, the largest group expects agents to account for 5% to 15% of digital sales within two years. The survey findings suggest that turning those expectations into transactions may require structured product data paired with authenticated, tokenized acceptance.

52%

of larger firms **in the UAE expect consumers to grant AI agents high or full purchasing autonomy**, compared to 31% of small and medium-sized businesses.



Figure 6:
UAE merchants expect agentic sales soon but readiness still lags
Share of digital sales that merchants expect AI agents to generate within the next two years



Source: PYMNTS Intelligence
Global Digital Shopping Index: UAE Playbook, September 2026
N = 100: Complete UAE merchant responses, fielded March 2026
Due to rounding, sums of individual items may not equal totals.

Readiness for agentic commerce depends heavily on company size. Larger UAE merchants—defined as having at least $10 million in annual revenue—are furthest along. One-quarter have AI-ready product data and 36% can identify AI-driven sales. For SMBs—defined as having less than $10 million in annual revenue—these numbers fall to 10% and 23%, respectively.

Larger firms also have much higher trust in AI agents, at 52%, than SMBs do, at 31%. Yet larger merchants are less likely to call checkout finished, with just 3% saying it is already optimal against 8% of SMBs. Still, the survey indicates that most of the UAE merchants surveyed lack AI readiness today, which may create an opportunity for early movers to get ahead.

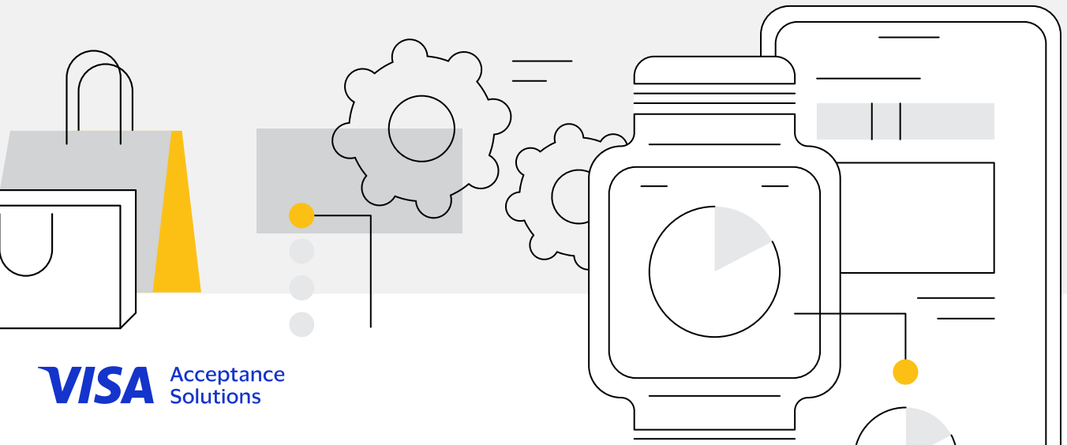
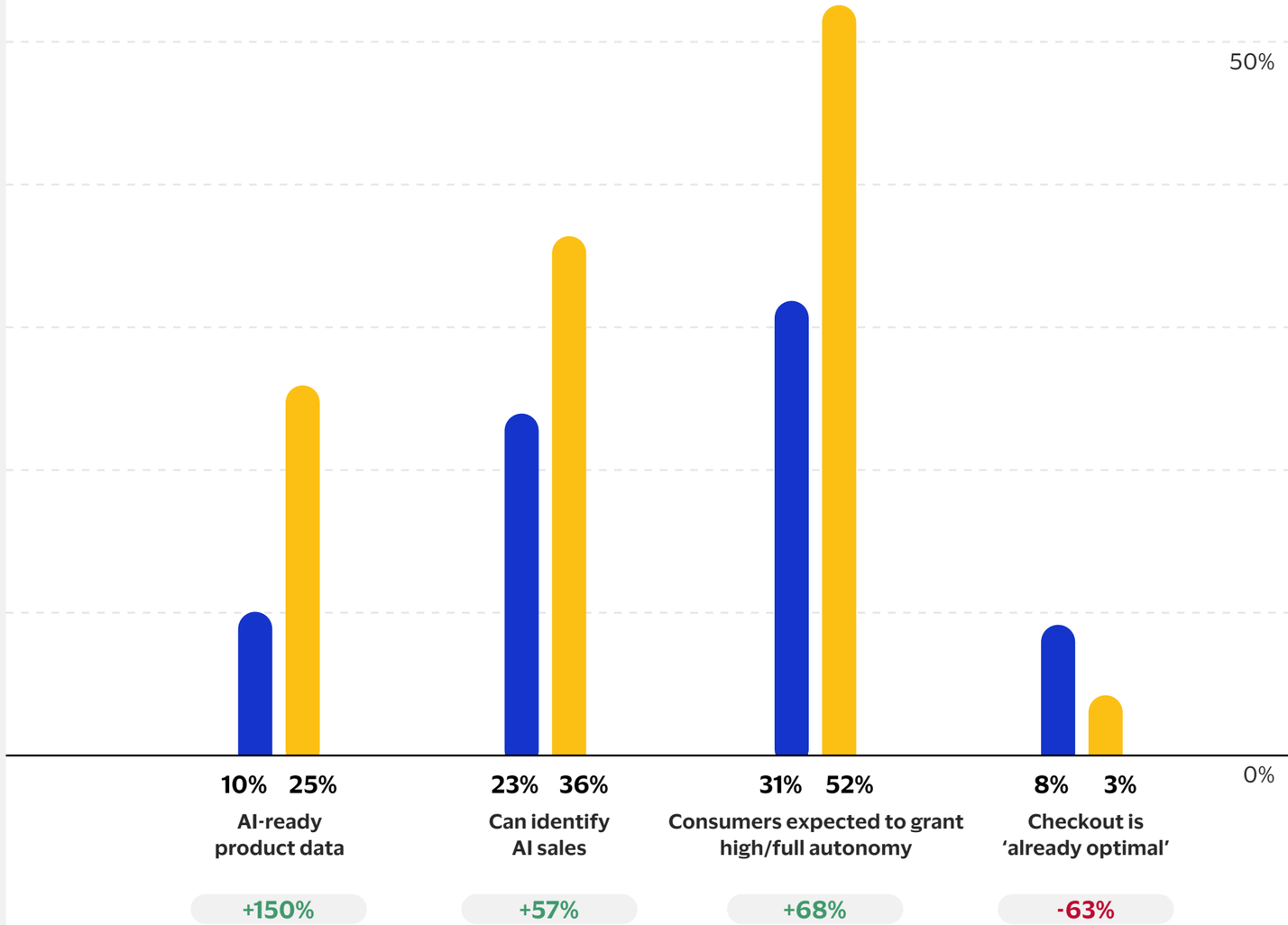


Figure 7:

Larger merchants are more agent-ready than SMBs

UAE merchant innovation signals by business size

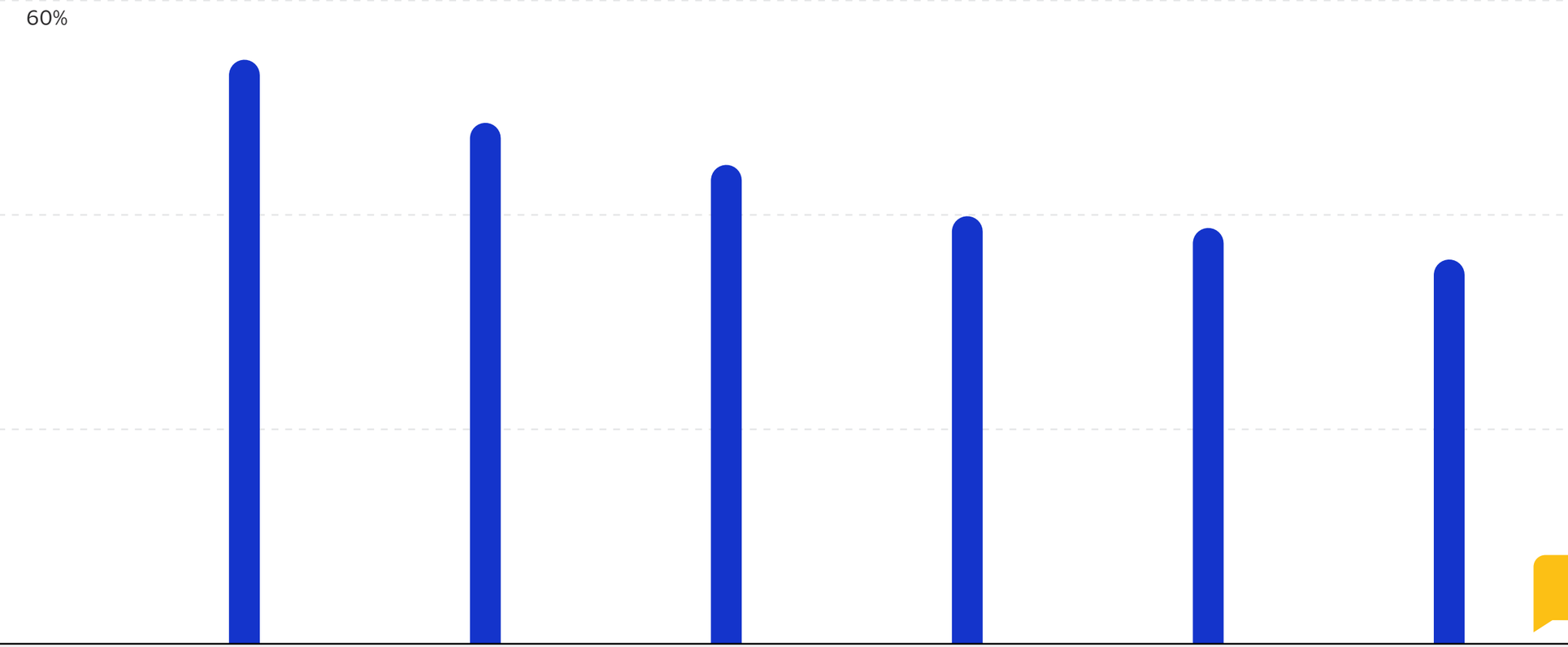


Source: PYMNTS Intelligence
Global Digital Shopping Index: UAE Playbook, September 2026
N = 100: Complete UAE merchant responses, fielded March 2026

Figure 8:

UAE merchants prioritize banking and payments in agentic commerce rollout

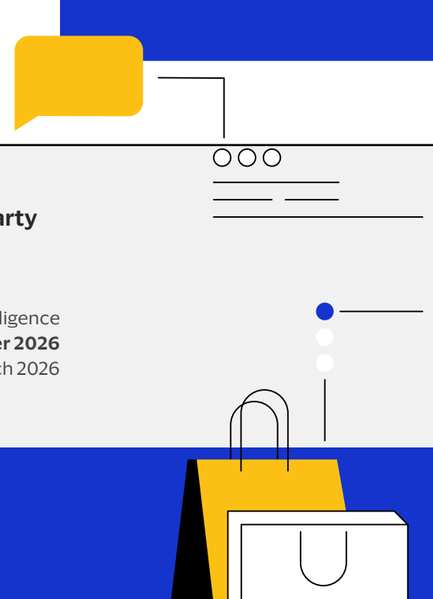
How UAE merchants want to adopt agentic commerce



Source: PYMNTS Intelligence
Global Digital Shopping Index: UAE Playbook, September 2026
N = 100: Complete UAE merchant responses, fielded March 2026

54%

of UAE merchants **want to adopt agentic commerce** through their bank or financial partner.



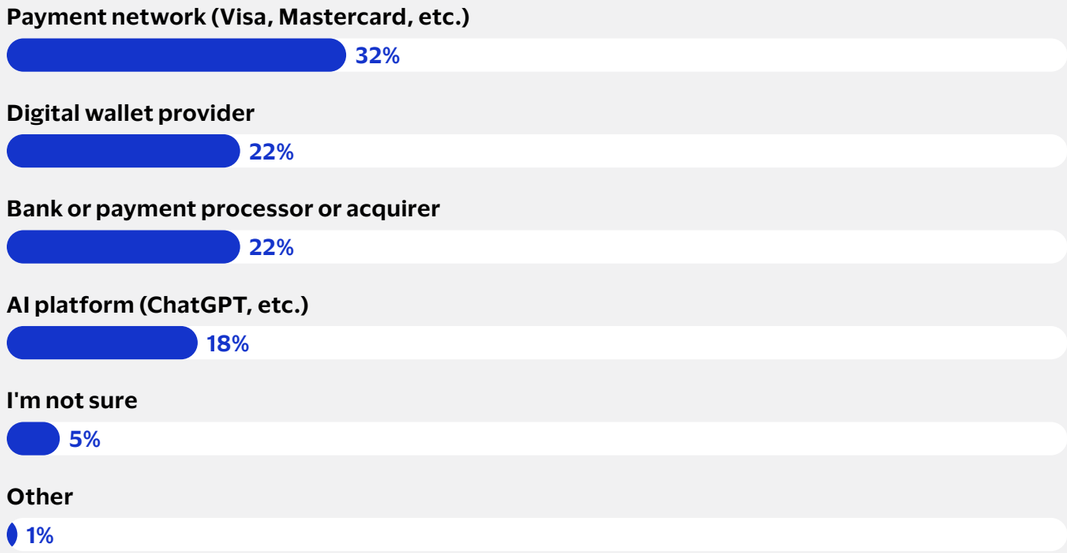
Merchants planning for agentic commerce want it built into trusted rails rather than bolted on as a separate stack. More than half (54%) would prefer it to be provided by a bank, issuer or financial partner, and nearly half (48%) want it embedded directly into their existing commerce stack. In-house development follows at 44%, while marketplaces or aggregators (40%), consumer-facing platforms (38%) and specialized third-party AI platforms (35%) trail behind. The pattern suggests **merchants are not looking to replace their commerce infrastructure for agentic shopping. They want agentic capabilities added to the financial and commerce systems they already use.**

When merchants identify the partners they would primarily rely on for support, payment networks lead. Nearly one-third (32%) point to a payment network, well ahead of banks or payment processors, at 22%, or digital wallet providers, also at 22%. AI platforms rank last among the options shown, at 18%. This reveals the broader readiness story. **Merchants clearly expect AI to shape future sales, but they trust payments and banking partners most to make those transactions secure, accepted and reliable.**

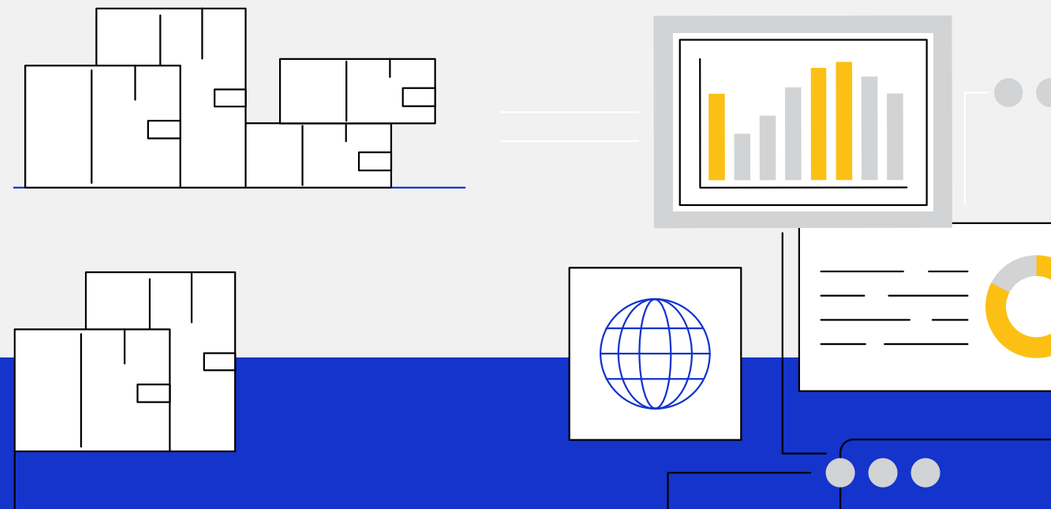
Figure 9:

Surveyed UAE merchants cite payment networks most often

Who UAE merchants would primarily rely on for support in agentic commerce adoption



Source: PYMNTS Intelligence
Global Digital Shopping Index: UAE Playbook, September 2026
N = 100: Complete UAE merchant responses, fielded March 2026



04

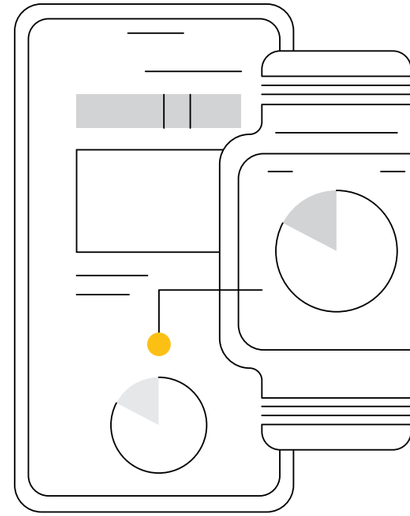
Consumers lead the AI-shopping shift

The open question is how much authority shoppers will give agents to complete purchases and payments.

Whether a consumer used AI in their latest purchase signals a great deal about their openness to agentic shopping more broadly. They are far more likely to say they would rely on agents often and allow an agent to complete a purchase without supervision. **For merchants, the opportunity is therefore less about driving basic AI adoption than earning the trust that lets shoppers hand over more control.**

70%

of UAE shoppers would **allow an AI agent to search and compare products** they are interested in purchasing.

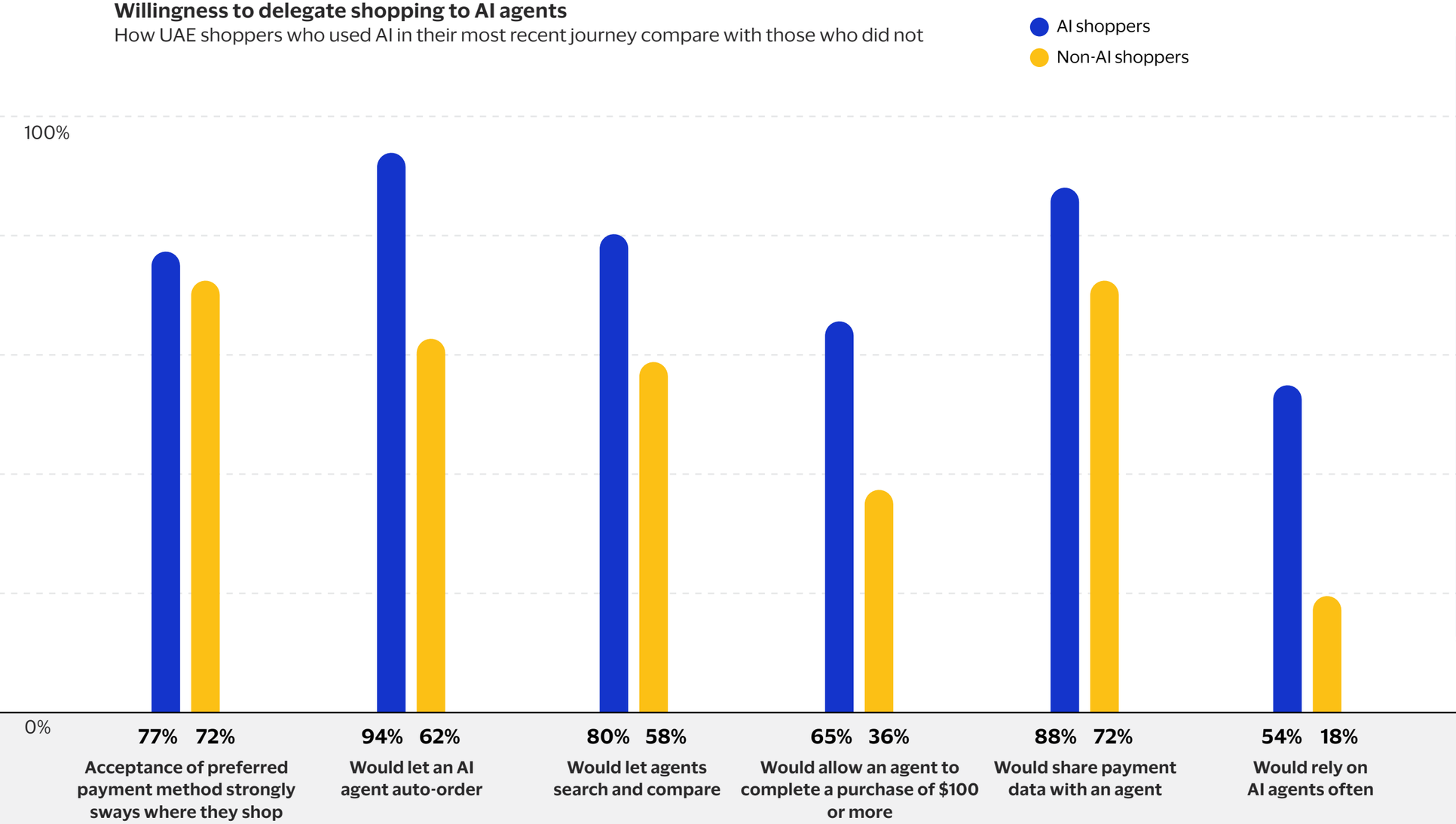


UAE shoppers are ready to delegate across the shopping journey, but their comfort still depends on the task. Seventy percent will let an agent search and compare products, and 69% will delegate loyalty management. Comfort declines somewhat as the agent gets closer to spending: 59% will allow rule-based ordering, 50% will authorize payments up to a set amount, and 33% still prefer to choose their own payment method once a purchase reaches $300. **Survey results indicate that shoppers want agents that can monitor, search, and execute within rules, not agents with unrestricted access to the wallet.**

Figure 10:

Willingness to delegate shopping to AI agents

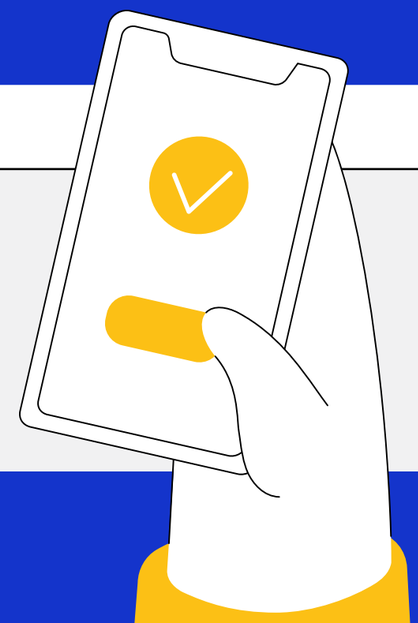
How UAE shoppers who used AI in their most recent journey compare with those who did not



Source: PYMNTS Intelligence
Global Digital Shopping Index: UAE Playbook, September 2026
N = 1,270: Complete UAE consumer responses, fielded March 2026

94%

of consumers using AI to shop **would allow an agent to auto-order for them.**



Three types of controls stand out as crucial to shoppers' willingness to let an agent complete a purchase without supervision. The first is reversibility. **About four in 10 (38%) UAE shoppers would enable autonomous orders if the merchant guarantees free returns, and 34% would do the same if they had a 24-hour cancellation window.**

The second is price- or availability-based triggers. Nearly three in 10 UAE shoppers would approve specific unsupervised purchases based on agents finding a significantly better deal (29%), a price falling below a preset level (29%), or a hard-to-find item becoming available (29%).

Figure 11:

What the UAE's agentic shopping journey may look like in two years
A data-driven portrait of willing consumers in the UAE

1 Discover
Agent searches, you choose

- **70%** will let agents search and compare.
- **69%** will delegate loyalty management.
- **37%** will share shopping data case-by-case.

2 Decide
Rules set, approval required

- **61%** will let an agent start a purchase but will want to approve.
- **51%** will allow rule-based ordering.
- **50%** will want approval before any purchase.

3 Pay
Human stays in the loop on spend

- **50%** will authorize agent-led payments up to a set amount.
- **36%** will let AI recommend but will want to approve.
- **33%** will prefer to choose payment method themselves for purchases of $300 or more.

4 Manage
Post-purchase agents earn trust

- **59%** will let agents initiate returns.
- **53%** will delegate subscriptions.
- **34%** will allow AI to order if they have ability to cancel within 24 hours.

The willing UAE Consumer

- **37%** will use agents frequently or almost always.
- **45%** will want human support if something goes wrong.
- **42%** will require strong data-protection guarantees.
- **35%** will need an on/off toggle to feel comfortable.

Source: PYMNTS Intelligence
Global Digital Shopping Index: UAE Playbook, September 2026
N = 1,270: Complete UAE consumer responses, fielded March 2026

Spending limits act as the third critical guardrail. **More than eight in 10 (82%) UAE shoppers would allow agents to make autonomous purchases if they could set a maximum cost—** by far the highest rate in the study—leaving just 18% who would never do so.

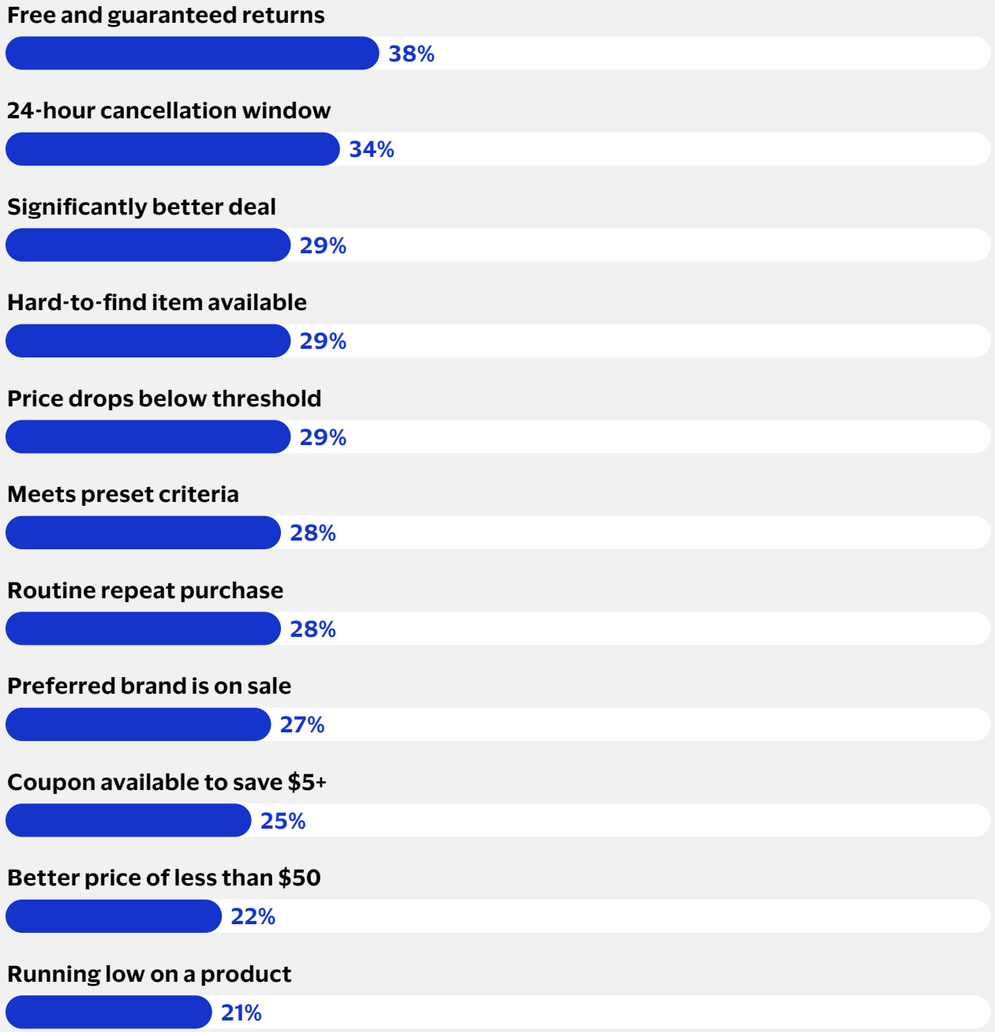
Over half (52%) would approve autonomous orders up to $100, and 30% would be comfortable up to $500. Transparent, easy-to-set spending thresholds also support the ability of agents to find deals when sales or discounts push the price of a desired item below a specific level.

Willingness to share data follows a similar permission-based logic. Case-by-case consent is the preferred option for both shopping data and payment data, while relatively few shoppers choose full, unrestricted access, especially for payment information. UAE shoppers are more open than Brazilian or U.S. shoppers on this front, but the underlying preference is similar: trust is granted task by task. **Agent experiences that ask permission on a case-by-case basis and explain how data will be used are likely to convert best.**

Figure 12:

Conditions that would unlock agentic delegation

Share of UAE consumers who would let an agent auto-order if selected options were true

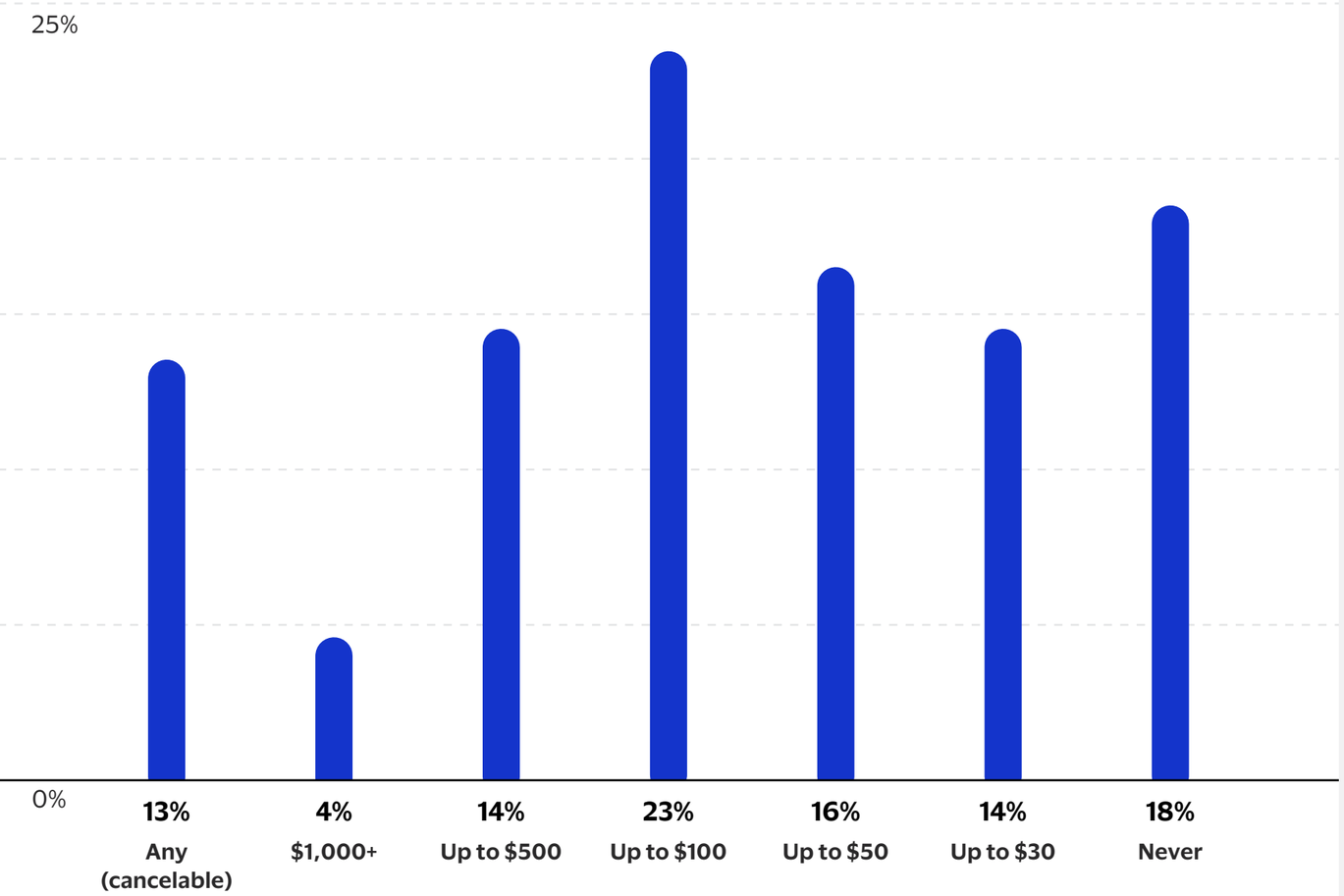


Source: PYMNTS Intelligence
Global Digital Shopping Index: UAE Playbook, September 2026
N = 1,270: Complete UAE consumer responses, fielded March 2026

Figure 13:

Most UAE shoppers will allow agentic purchases of less than $100

Share of UAE consumers citing the maximum purchase amount at which they would allow an agent to complete a purchase unsupervised



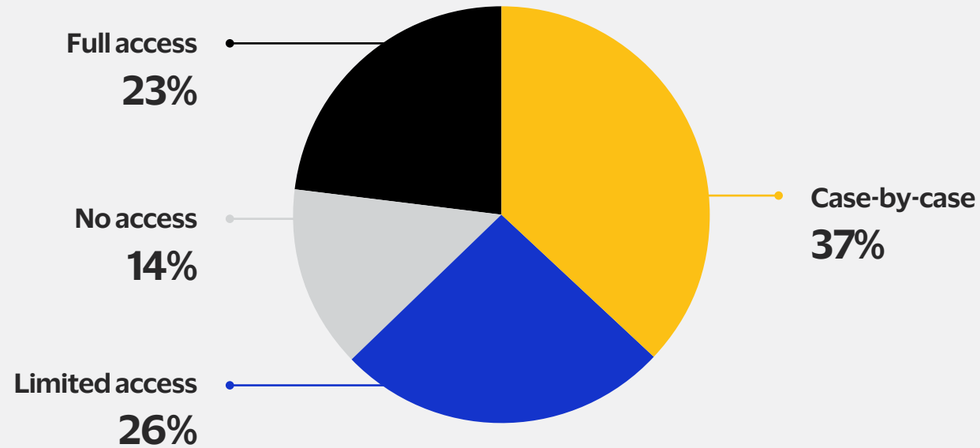
Source: PYMNTS Intelligence
Global Digital Shopping Index: UAE Playbook, September 2026
N = 1,270: Complete UAE consumer responses, fielded March 2026
Due to rounding, sums of individual items may not equal totals.

Figure 14:

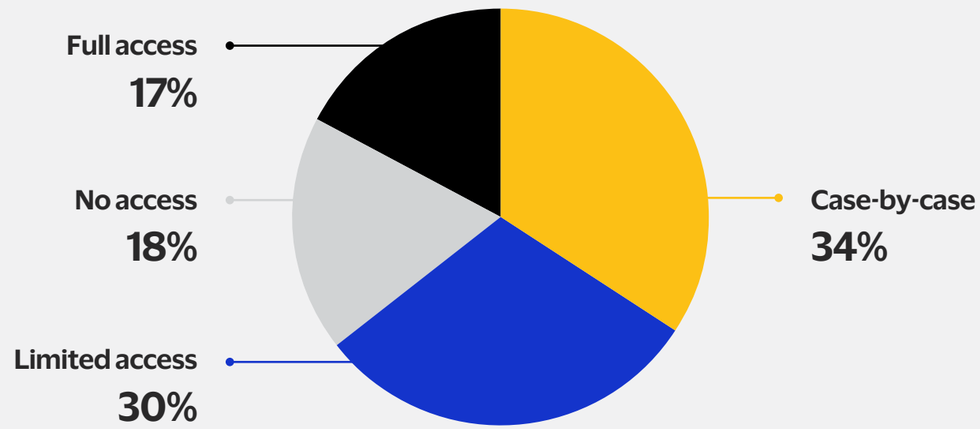
UAE shoppers grant data readily but still prefer permission

Willingness of UAE shoppers to grant an AI agent access to shopping and payment data

Shopping data access for recommendations and deals



Payment data access for optimizing the payment experience



Source: PYMNTS Intelligence
Global Digital Shopping Index: UAE Playbook, September 2026
N = 1,270: Complete UAE consumer responses, fielded March 2026
Due to rounding, sums of individual items may not equal totals.

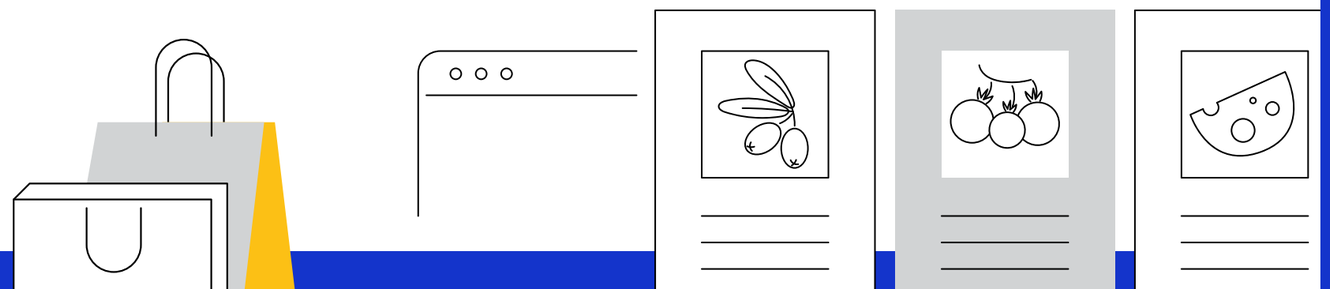
Actionable Insights

01

UAE shoppers are more digitally active than ever, and AI is already a part of the shopping journey for most of them. The consumers driving this shift—daily mobile browsers, frequent window shoppers, and high earners—are also the shoppers merchants most want to win.

02

UAE shoppers are highly sensitive to payment acceptance and underserved on some of the digital shopping features they value, from loyalty programs to digital coupons to promo codes. Merchants that optimize only for the average shopper, or treat AI as a future concern, could risk falling behind a country that has already moved.



03

The opportunity appears immediate, but it depends on trust. Discovery has moved to surfaces merchants do not own, from ChatGPT to mobile search and marketplaces such as Amazon. Study results suggest that product, price, and availability data therefore need to be structured for AI agents to read.

04

Checkout may need to support the tokenized, authenticated and trusted transactions that enable agents to move from recommendation to purchase. Spending caps matter most to UAE shoppers: 82% would allow unsupervised agent purchases if they could set a maximum cost, and more than half would cap it at $100.

05

Cards, wallets, and BNPL already power everyday payments in the UAE, and merchants should view broad acceptance of preferred payment methods as essential to competitiveness. Those that close today's feature gaps while building the trust layer for agentic shopping may be best positioned to capture where that spending goes next.

Methodology

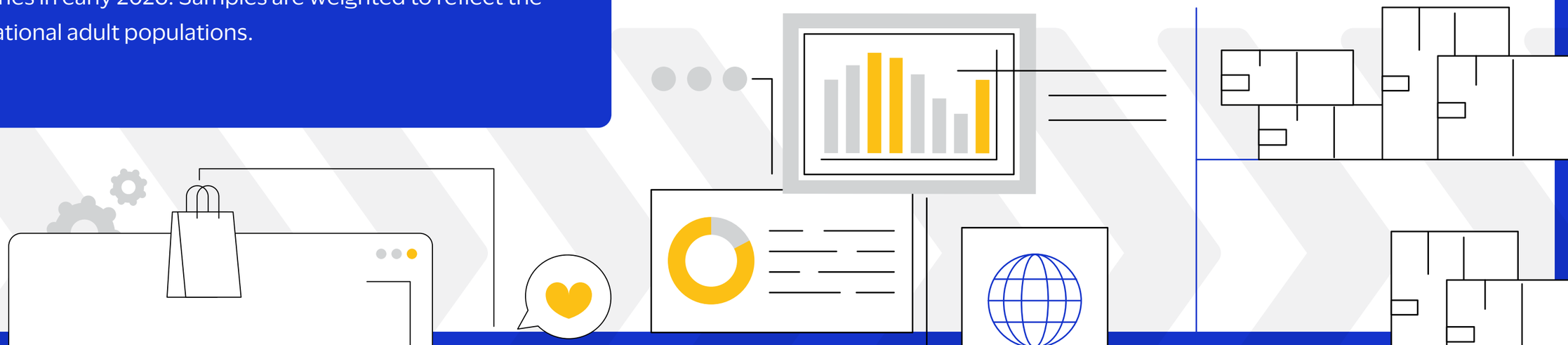
About the Study

The 2026 Global Digital Shopping Index, a PYMNTS Intelligence and Visa Acceptance Solutions collaboration, examines how consumer behavior, mobile usage, and AI adoption are reshaping retail across physical and digital channels. This playbook is the UAE edition of a three-country series produced in collaboration with Visa Acceptance Solutions and spanning 5,241 consumers and 1,185 merchants across Brazil, the U.S., and the UAE. It was fielded in March 2026 and includes a survey of 150 payment acquirers fielded across countries in early 2026. Samples are weighted to reflect the respective national adult populations.

Digital Shopping Days and Over-Time View

Digital shopping activity is tracked across seven activities and two devices (mobile and desktop): browsing by mobile phone, browsing by computer, remote shopping by phone, remote shopping by computer, remote shopping by phone for in-store pickup, remote shopping by computer for in-store pickup, in-store assistance via mobile phone. Reported frequencies are converted into estimated days per month; a digital shopping day is any day with at least one activity, so totals can exceed 30. This edition compares the March 2026 survey wave against three prior waves—January 2022, January 2023, and January 2024—to track four years of change. Acquirer findings reflect the UAE acquirer sample.

PYMNTS Intelligence retains full editorial control over all content, findings, methodology and data analysis. This playbook is the UAE edition of a three-country series produced in collaboration with Visa Acceptance Solutions.



VISA Acceptance Solutions

About

Visa (NYSE: V) is a world leader in digital payments, facilitating transactions between consumers, sellers, financial institutions and government entities across more than 200 countries and territories. Our mission is to connect the world through the most innovative, convenient, reliable and secure payments network, enabling individuals, businesses and economies to thrive. We believe that economies that include everyone everywhere, uplift everyone everywhere and see access as foundational to the future of money movement. Learn more at https://corporate.visa.com/en/solutions/acceptance.html

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 includes 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 multilingual 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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