Insights by VISA

STAY SECURE 2026

Saudi Arabia

The annual Stay Secure study assesses consumer awareness and behavior around digital commerce and fraud in Saudi Arabia. This year's edition, conducted by Wakefield Research, highlights how AI-enabled shopping and social commerce are changing consumer behavior as expectations around trust and protection remain firmly in place.

Consumers Embrace AI-Assisted Shopping, but Trust is Key at Checkout

90%

Today, 33% trust AI agents to complete checkout, while 90% have used AI tools to assist with shopping, including comparing prices, finding gift ideas, and checking reviews or product ratings

Social Commerce is Growing but so are Scam Risks

41%

have experienced a financial scam in the past 12 months. Among those who have experienced a scam, 51% report the incident occurred on social media

Children are Increasingly Exposed to Scams While Shopping and Gaming Online

91%

are concerned that children in their lives struggle to recognize scams, and 67% have seen a child fall victim while gaming or shopping online

Consumers Expect Institutions to Lead on Fraud Protection

46%

believe government authorities or regulators should be primarily responsible, followed by banks or financial institutions (40%) and payment providers (30%). Only 14% believe consumers themselves should hold primary responsibility

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