

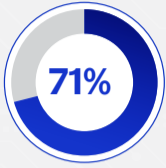
# EMPOWERING WOMEN ENTREPRENEURS:

The AI Impact - Visa Women SMB Digitalization Index

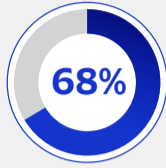
VISA



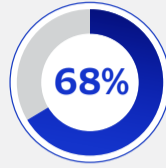
## 1 Women Entrepreneurs Embrace Artificial Intelligence



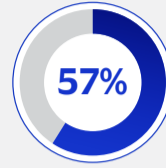
for HR



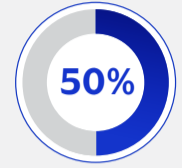
in sales & marketing



for data analysis & decision-making



experience increased accuracy in transactions & reconciliations with AI-powered payments



see quicker approvals & authorizations in daily operations

## 2 Overcoming Challenges, Embracing Opportunities

1

42%

find partnership/networking a key challenge

2

37%

struggle to find the right talent

3

35%

seek better customer acquisition strategies

## 3 Thriving in the Digital Marketplace



use business social media for online sales



leverage business websites for online sales



prioritize employee awareness & training for digital transaction security



focus on advanced security measures to secure digital transactions

## 4 Seeking Support, Aiming for Expansion

51%

aspire to explore new markets or industries

46%

aim to enhance their product range

38%

want to learn more about payment security and eCommerce

30%

seek knowledge in financial and budget management

### About the Study

Visa commissioned YouGov to conduct its 'Women SMB Digitalization Index' study, surveying 954 women business owners across the UAE, KSA, Kuwait, Oman, Qatar, and Bahrain between May 9th and 21st, 2024. The study, conducted through a 10-minute online questionnaire available in both English and Arabic, aimed to understand the financial habits and preferences of women-led businesses, particularly regarding digital payments.