



#1

Informed Financial Decisions



#2

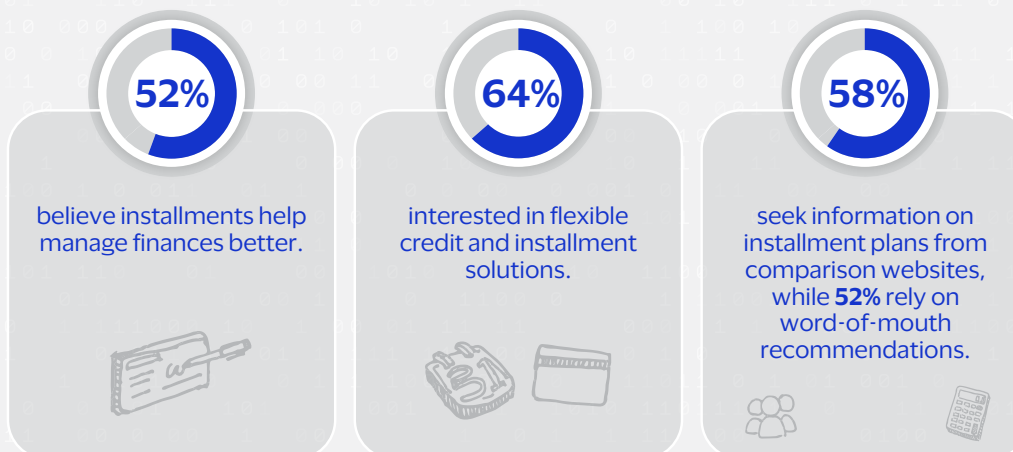
Smart Saving Strategies

48% built up their bank balance over the past 12 months.

40% spent less than their income, showing prudent financial habits, while for 37% their spending matched their income.

#3

Responsible Use of Installments



About the Study

Visa commissioned YouGov to understand UAE consumers' financial literacy and habits related to credit, loans, and installment solutions. The survey sample included 677 UAE residents, ages 18-55, based in Abu Dhabi, Dubai, and Sharjah with a mix of nationalities and genders representative of the UAE. The survey was conducted in March 2024 and included both online and offline interviews, lasting approximately 10 minutes.