Insights by VISA

STAY SECURE 2026

UAE

The annual Stay Secure study assesses consumer awareness and behavior around digital commerce and fraud in the UAE. 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

85%

Today, 32% trust AI agents to complete checkout, while 85% 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

46%

have experienced a financial scam in the past 12 months. Among those who have experienced a scam, 38% report the incident occurred on social media

Children are Increasingly Exposed to Scams While Shopping and Gaming Online

80%

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

36%

believe banks or financial institutions should be primarily responsible, followed by government authorities or regulators (36%) and payment providers (34%). Only 19% believe consumers themselves should hold primary responsibility

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