

Where Cash Hides Survey

UAE - Second Edition

January 2025

More UAE consumers are using digital payments.



Yet, 23% of transactions are still in cash.



Top Cash-Heavy Categories

(by % of surveyed consumers using cash)

Peer-to-Peer



Tips



Money exchanges between friends and family



International money transfers



Property rent

Everyday Spends



44% Farmers markets



32%



27%
Public transport (metro & buses)



Other Cash-Heavy Categories

(by % of surveyed consumers using cash)

Luxury Retails

Insurance

28%

Electronics 17%

Why Some Consumers Still Use Cash

(by % of surveyed consumers using cash)

Peer-to-Peer



23%

Habit



Everyday Spends



24% Speed

Spee



25% Acceptance