

SAMPLE REPORT

Volume 4:

Middle East Digital Commerce & Payments in the Age of AI, 2025

yStats.com: Global E-Commerce
& Payments Compendium

Compendium reference, part of a six-volume series covering
global and regional trends in E-Commerce and digital payments.

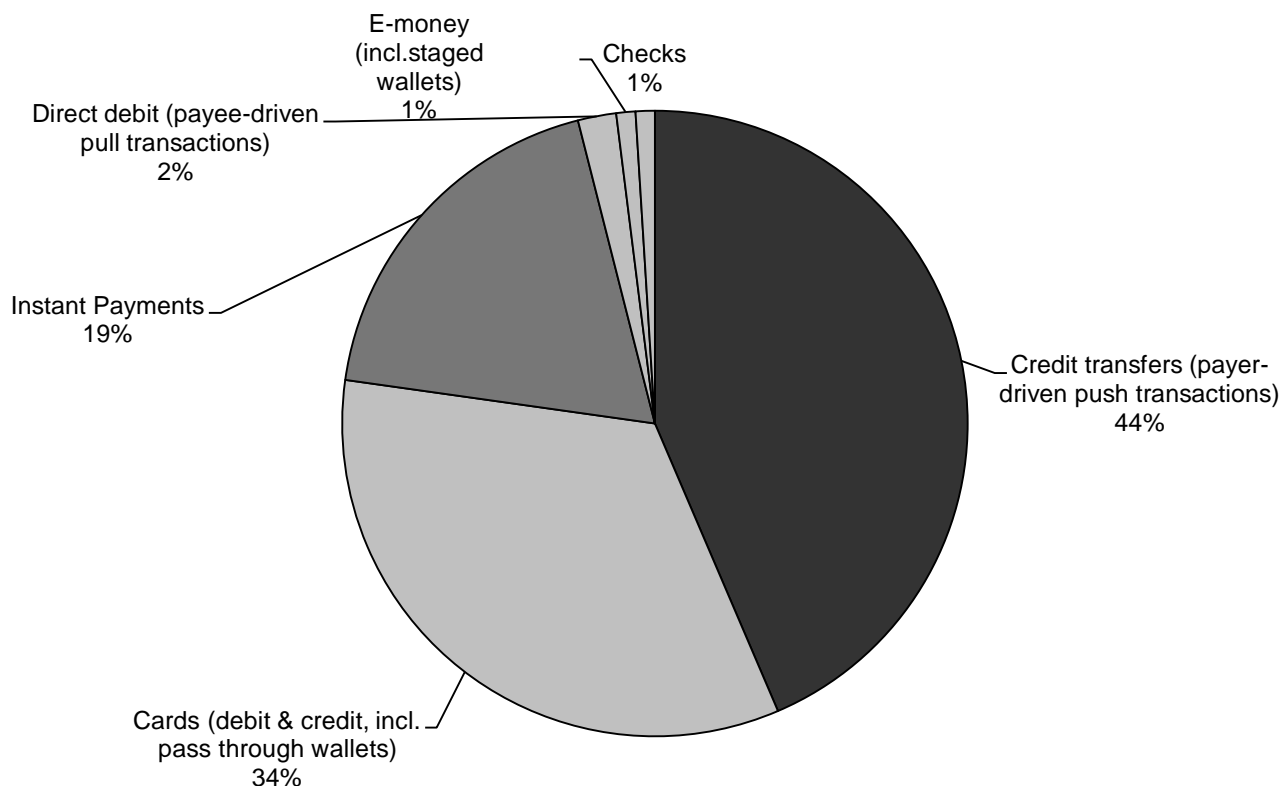


PUBLISHED: DECEMBER 2025

Sample Report

Traditional payments in MEA were led by direct debit and instant payments (19%) drove new payment growth in 2024

MEA: Payment Mix: New Payments vs Traditional Payments, In % of transaction volume, 2024



Note: does not add up to a 100% due to nature of data

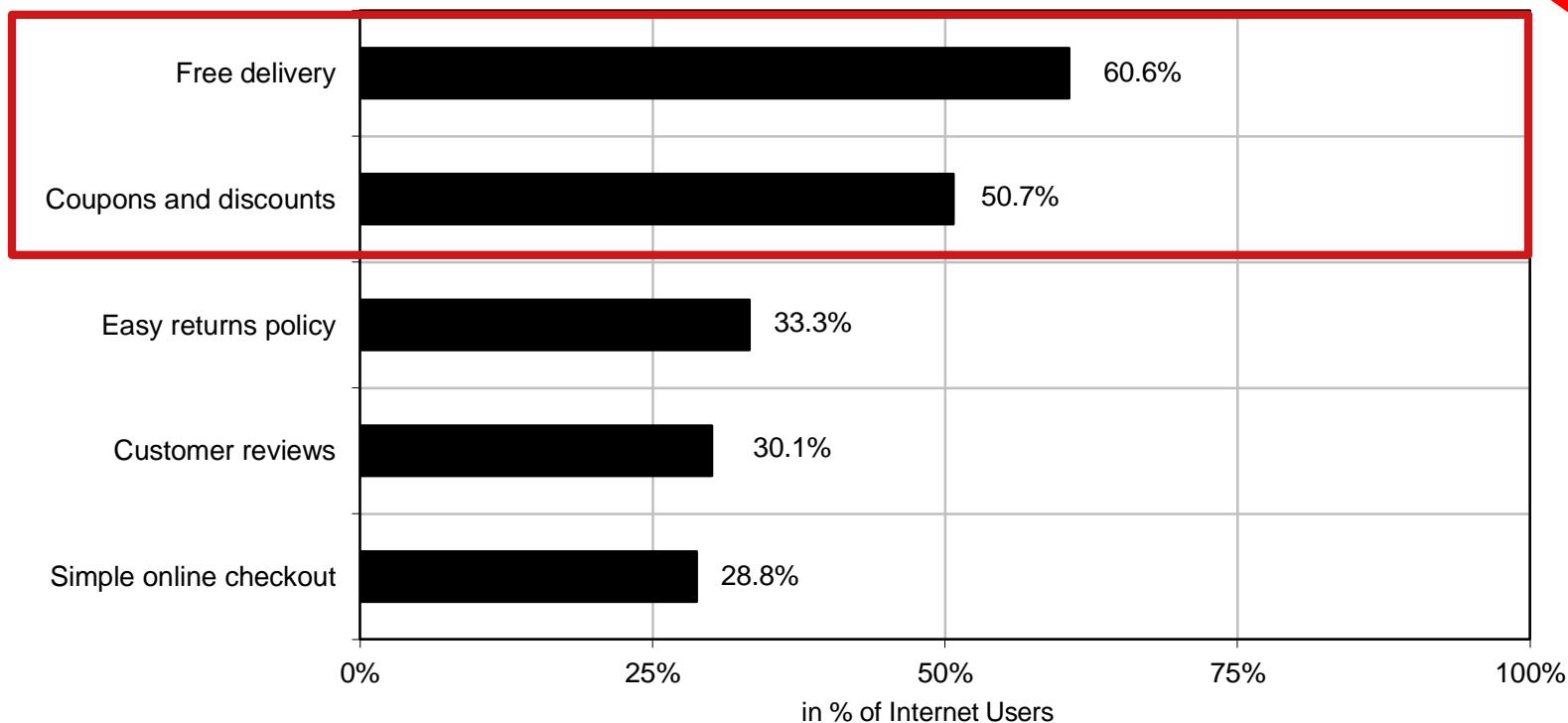
Survey: Based on surveys with over 200 senior payment executives of leading banks (Tier I and Tier II), financial service organizations, payment service providers, industry associations, and central banks representing all regions of the globe – the Americas, Europe, and Asia-Pacific/Middle East

Source: Capgemini Research Institute for Financial Services, 2025; GlobalData Payments Analytics 2024

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As of Q3 2023, in Israel, “free delivery” (60.6%) and “coupons and discounts” (50.7%) were the top two online shopping drivers

Israel: Top 5 Online Shopping Drivers, in % of Internet Users, Q3 2023



Note: does not add up to 100% due to multiple answers possible
Survey: based on a survey of Internet users aged 16-64
Source: GWI cited by We Are Social & Meltwater, January 2024

PREFACE

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OBJECTIVE

RELIABLE

A LIST OF ADVANTAGES

- yStats.com provides secondary market research: By using various sources of information we ensure maximum reliability of all obtained data. As a result companies get a precise and unbiased impression of the market situation.
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- Our international employees research and filter all sources and translate relevant information into English. This ensures that the content of the original studies is correctly interpreted.
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GENERAL METHODOLOGY OF MARKET RESEARCH REPORTS

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Secondary Market Research

- The reports are compiled based on secondary market research. Secondary research is information gathered from previously published sources based on information and data acquired from national and international statistical offices, industry and trade associations, business reports, company databases, journals, company registries, news portals and many other reliable sources. By using various sources we ensure maximum accuracy for reported data. As a result, companies gain a precise and unbiased impression of the market situation.
- Cross referencing of data is conducted in order to ensure validity and reliability.
- The source of information and its release date are provided on every chart. It is possible that the information contained in one chart is derived from several sources. If this is the case, all sources are mentioned on the chart.
- The reports include mainly data from the last 12 months prior to the date of report publication. Exact publication dates are mentioned in every chart.

Definitions

- The reports take into account a broad definition of B2C E-Commerce, which might include mobile commerce. As definitions may vary among sources, exact definition used by the source (if available) is included at the bottom of the chart.

Chart Types

- Our reports include text charts, pie charts, bar charts, rankings, line graphs and tables. Every chart contains an Action Title, which summarizes the main idea/finding of the chart and a Subtitle, which provides necessary information about the country, the topic, units or measures of currency, and the applicable time period(s) to which the data refers. With respect to rankings, it is possible that the summation of all categories amounts to more than 100%. In this case, multiple answers were possible, which is noted at the bottom of the chart.

Report Structure

- Reports are comprised of the following elements, in the following order: Cover page, preface, legal notice, methodology, definitions, table of contents, management summary (summarizing main information contained in each section of report) and report content (divided into sections and chapters). When available, we also include forecasts in our report content. These forecasts are not our own; they are published by reliable sources. Within Global and Regional reports, we include all major developed and emerging markets, ranked in order of importance by using evaluative criteria such as sales figures.

Notes and Currency Values

- If available, additional information about the data collection, for example the time of survey and number of people surveyed, is provided in the form of a note. In some cases, the note (also) contains additional information needed to fully understand the contents of the respective data.
- When providing information about amounts of money, local currencies are most often used. When referencing currency values in the Action Title, the EUR values are also provided in brackets. The conversions are made using the average currency exchange rate for the respective time period. Should the currency figure be in the future, the average exchange rate of the past 12 months is used.

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Report Coverage

- This report provides an analysis of digital commerce transformation in the Middle East, with an emphasis on B2C E-Commerce developments and the adoption of AI in commerce. It explores consumer behavior, market growth, and seasonal shifts such as Ramadan spending, alongside the role of leading platforms and mobile applications. Coverage includes Saudi Arabia, the United Arab Emirates, Israel, Iran, Qatar, Kuwait, Jordan, Bahrain, and Oman. The study also provides a brief overview of payments, highlighting non-cash transaction growth and digital adoption trends across the region. In addition, it examines the integration of artificial intelligence in retail and financial services, addressing adoption benchmarks, investment patterns, practical use cases, and governance challenges.

Report Structure

- The report begins with key takeaways, followed by a management summary outlining the strategic drivers shaping the Middle East's region's digital commerce landscape.
- The next sections examine B2C E-Commerce and Payments, beginning with regional market size and growth trends, and assessing consumer adoption patterns, seasonal factors such as Ramadan, and differences across markets. Detailed profiles are provided for leading markets, including Saudi Arabia, the United Arab Emirates, and Israel, complemented by shorter overviews of emerging markets such as Iran, Qatar, Kuwait, Jordan, Bahrain, and Oman. This section also integrates analysis of digital payments and related infrastructure, presenting data on transaction volumes, payment method preferences, and adoption levels across the region. Subsequent sections address AI and Automation in Commerce, covering adoption benchmarks, organizational readiness, and investment priorities, as well as the business value associated with AI integration.

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