SAUDI ARABIA · SEPTEMBER 2026

HOW SAUDI BUYS IN 2026

Seconds to Buy, Years to Earn

In Saudi Arabia, a purchase can take seconds. Earning it takes years.

PLATFORMANCE™

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WHAT'S INSIDE

Section 1

THE PURCHASE THAT TOOK SECONDS AND YEARS

FORTY SECONDS ON THE SURFACE. TWO YEARS UNDERNEATH.

Reem: Is an illustrative composite, built from published

It is a Tuesday evening in Riyadh. Reem has run out of coffee pods. She opens the app she always opens, the basket fills with the same order she placed 11 days ago, and she taps once. The payment goes through without her looking at it. The whole thing takes about 40 seconds, and the delivery arrives before she finishes cooking.

There was no advertisement in those 40 seconds. No comparison, no reviews, no search. To anyone watching the transaction, marketing had nothing to do with it. Run the same purchase backwards and a different picture appears.

Reem chose that app two years ago because a friend showed it to her. She stayed because the first few deliveries arrived when they said they would. She trusts the payment because she has used it hundreds of times. She buys that brand of coffee because she has seen it, tasted it, and it has always been what she expected. The basket filled in one tap because the app remembers her, and the app remembers her because she kept coming back.

SECTION 1

MARKETING STILL DOES THE SAME JOBS. THE SURROUNDINGS AROUND IT CHANGED.

This report is about the space between those two numbers, and about what it means for anyone who spends money to influence a purchase in Saudi Arabia. Everyday buying here is among the fastest in the world. The speed comes from work that was finished long before the moment anyone measured.

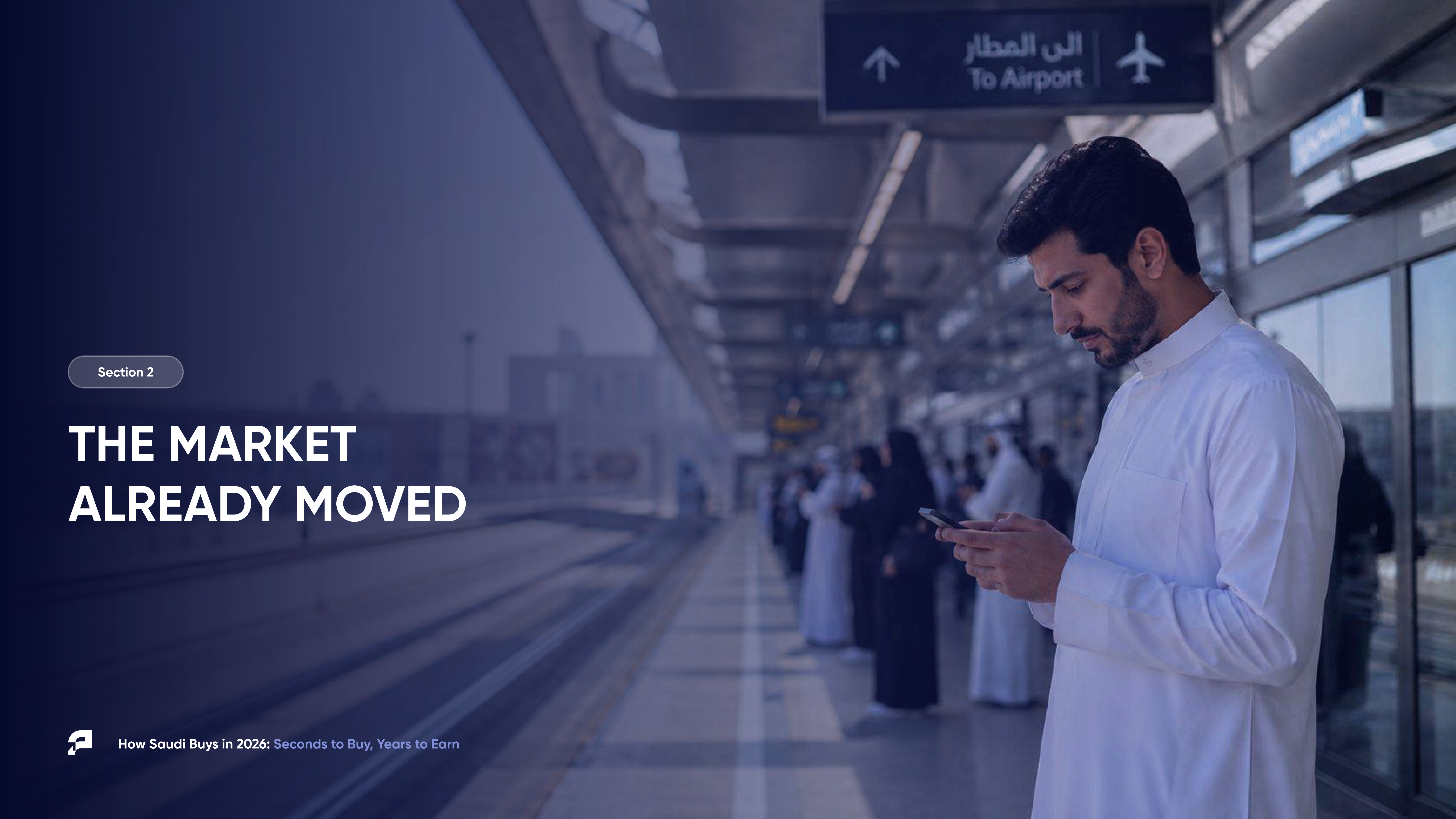
The jobs stay the same as they have always been. Get noticed. Mean something. Earn trust. Make choosing easy. Deliver something worth having again. What has changed is how close together those jobs now sit. They can all happen inside one evening, across several apps, and each one carries more of the decision than it used to.

Most marketing teams are still organised for the older version, where those moments were weeks apart. Brand sits in one place, media in another, creators in a third, commerce in a fourth, and the reporting credits whichever one happened last. The customer moves through all of it as a single motion. The business sees the pieces separately. Closing that distance is what this report is about.

WHO THIS IS FOR

Anyone in Saudi Arabia whose work touches how people buy. Marketing leaders and their teams, agency planners, commerce and growth people, platform partners, and the growing number of people outside the profession who follow it with interest.

It assumes no prior knowledge of the market. Every figure carries a number pointing to the appendix, where the source, the sample and the date sit in full. Where a line is our own reading, it says so.



Section 2

THE MARKET ALREADY MOVED

None of what follows is a prediction. Saudi Arabia already lives this way.

Almost everybody is online, and they are online for most of the day. The regulator puts internet use at 99.6% of the population, average mobile data at 53 GB per person each month, and 61.3% of users online for seven hours or more every day.

The phone is where daily life happens, and it is fast enough that waiting has stopped being part of the experience.

99.6%

of people in Saudi Arabia use the internet

53 GB

mobile data per person each month, three times the global average

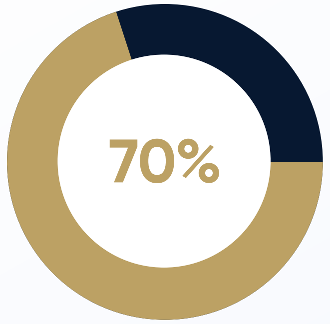
7 hrs+

a day online for 61.3% of users[1]

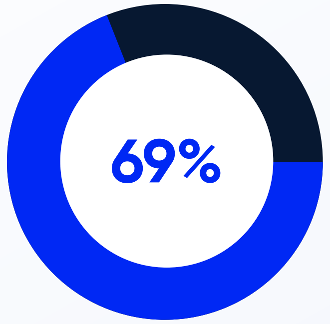
SECTION 2

THE CLEAREST CHANGE HAPPENED AT THE TILL

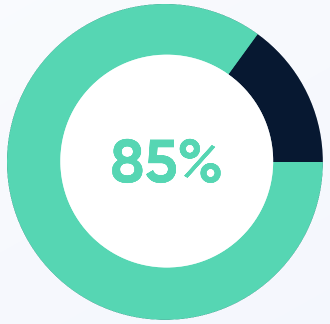
The clearest change happened at the till. Electronic payments made up 70% of retail payments in 2023, 79% in 2024, and 85% in 2025, across 14.6 billion transactions. The part of a purchase where somebody stopped, found a wallet, counted out cash and waited for change has quietly disappeared from most transactions in the country.



of retail payments were electronic in 2023



in 2024



in 2025

One more thing shapes everything else. Saudi Arabia has around 35.3 million people. Just over half are Saudi citizens and the rest are residents from other countries. A third of Saudi citizens are under 15. Several audiences share the same roads, apps and shops, moving at different speeds and buying in different languages.

WHY IT STUCK

Saudi Arabia moved faster than older markets, and the change is holding. The reason sits in the age of the country. The median Saudi citizen is 23.5 years old, and around two thirds of citizens are under 35. Set that against a median age of 40 in the United Kingdom, 45 in Germany and 50 in Japan.

A 23 year old in Riyadh has never had a purchase journey that needed a wallet. Paying with a phone is simply how paying works. There is no earlier way of doing it sitting underneath, waiting to be dislodged.

That absence is worth more than it sounds. Behavioural research has measured how hard an existing habit is to shift. Labelling an option as the one somebody already has adds around 17 percentage points to how often they keep it, and in a study of workplace health plans only about 3% of people switched in a year. Where something arrives as the default, 82% of people accept it, against 42% where they have to opt in. In an older market, a new way of buying has to beat all of that before it wins a single customer. Here it arrives into open space and becomes the default itself.

Then it compounds. Work published in the American Economic Review found that brand preferences formed early stay with people for a long time. A year's contribution to brand memory takes around 27 years to decay by half, and early preference explains about 40% of the difference in market share between one place and another. A habit formed by a 23 year old in Riyadh this year is still earning in 2050. With most of this country's habit forming still ahead of it, the decisions brands make now run for decades.

WHAT THIS MEANS

Treat the phone as the whole shop, and split your audience before you split your budget, because the young Saudi citizen and the resident professional buy the same category in different languages and at different hours. Then look at where you stand with the people forming the habit for the first time. The cheapest customer you will ever win in this market has no incumbent to displace. The most expensive one already formed the habit with somebody else.

Section 3

FIVE BARRIERS THAT CAME DOWN

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FIVE BARRIERS THAT CAME DOWN

Compression happened because five separate obstacles were removed, one after another, over about a decade. Each one used to be a reason to stop. Four of the five sit outside the part of the journey a marketing team traditionally controls.

ONE: PAYING STOPPED BEING A TASK

Entering card details used to mean finding the card. Most people carry a phone everywhere and a wallet sometimes, so a purchase that needed the physical card had to wait until the card was in reach. Tap to pay and phone wallets removed that entirely. The card is remembered, the payment is a fingerprint, and the moment barely registers as a purchase at all.

The effect is measurable and it is large. In a controlled test across more than $1.4 trillion of payments, offering one relevant payment method beyond cards lifted revenue by 12%, and Apple Pay on its own lifted conversion by 22.3%. The product stayed the same. The price stayed the same. The only thing that changed was how easy it was to pay.

Saudi shoppers behave exactly as that would predict. 72% say the availability of their preferred payment method influences which merchant they choose, against a global average of 55%. And 57% say they would move to a competitor after a single payment declined when they had the funds.

72%

of Saudi shoppers say their preferred payment method influences which merchant they choose, against 55% globally

22.3%

conversion lift from adding Apple Pay, in a controlled test

WHAT THIS MEANS

Most marketing teams measure every step they designed and then hand the customer to a checkout somebody else built. Go and use your own checkout on a phone this week. If your customer has to remember a card number to finish, you are losing sales at the one step your funnel report probably shows as working.

TWO: THE SIZE OF THE DECISION GOT SMALLER

Buy now pay later changed the psychology of the moment. A SAR 4,000 decision becomes four payments of SAR 1,000, and SAR 1,000 is a number most people can hold in their head against what is in their account this month. The purchase stops feeling like a commitment and starts feeling like a manageable choice.

This is regulated ground in Saudi Arabia, supervised by the central bank alongside the rest of consumer finance.[12]

Tabby reports more than 15 million registered users and over 40,000 merchants. Tamara reports more than 20 million customers and 87,000 merchants.[13]

What matters for planning is that the ceiling moved. Categories that used to involve a conversation at home, a wait until payday, or a comparison against something else in the budget can now be decided in the same session as a coffee order.

WHAT THIS MEANS

Look at your price points against a four payment split. If your product sits just above the number where people hesitate, instalments move it below that line and change the size of the audience who can decide immediately. This is a pricing and merchandising decision as much as a payment one.

THREE: THE WAIT DISAPPEARED

Getting something the same hour became normal, and once it becomes normal, planning ahead becomes optional. Jahez, a listed company reporting audited results, handled more than 111.6 million orders in a single financial year. Ninja and the other quick commerce businesses sit alongside it.

Speed is only half of why this works. The other half is familiarity. Reem knows where the search bar is. She knows roughly what she will find when she types. She knows the delivery window is real because she has used it 40 times. Opening the app takes no thought, and the absence of thought is what makes the purchase instant.

There is a reward loop underneath it. Deciding, paying and receiving used to be separated by days. Now they happen close enough together that the satisfaction of getting the thing arrives while the decision still feels fresh, which makes the next purchase easier to justify.

WHAT THIS MEANS

Being findable inside these apps now matters as much as being findable on Google. Check what your brand looks like in the search bar of the three apps your category lives in, because for a large share of your customers that search bar is the whole shelf.

FOUR: THE SHOP MOVED INTO THE FEED

Between Snapchat, YouTube and Instagram you reach over nine in ten adults in Saudi Arabia.[16] Those platforms now carry the transaction inside them.

Before, seeing something in a feed meant leaving the feed. Open a browser, find the site, wait for it to load, create an account, hunt for the product. Every one of those steps lost people. Removing them is the largest single piece of friction to come out of the journey in the last five years, and it happened on surfaces owned by somebody else.

Advertising followed the transaction. Marketplaces and delivery apps now sell media inside their own search results and category pages, so the shelf and the advertising space are the same screen. A brand can appear at the exact moment somebody types the category name into an app that already holds their card.

The wider behaviour shows up in card and search data. Google and Visa joined search behaviour to card spending across a full year and found the share of Saudi spending happening online rising from 23% to 29%.

WHAT THIS MEANS

Your team has spent years improving the user experience of properties you own. The most valuable experiences in your customer journey now happen on properties you rent. Treat your presence inside a marketplace or a delivery app with the same seriousness as your own product page, because for many customers it is the only page they will ever see.

SECTION 3 · BARRIER FIVE

FIVE: FINDING THE DISCOUNT STOPPED BEING A JOB

Hunting for a promotional code used to be its own task. Open a second tab, search the brand name and the word voucher, try four codes, watch three fail.

Plenty of people abandoned the purchase in that tab.

Now the platform brings the discount to the customer. Marketplaces show the saving before the payment page, apply the code automatically, and put the offer next to the product while the decision is still being made. The value seeking behaviour that used to slow a purchase down now speeds it up.

WHAT THIS MEANS

Value seeking shoppers are the easiest audience in the market to reach at the moment of intent, because they go looking for the reason to buy. Partners who surface an offer at that moment, paid when a sale actually happens, sit closer to the purchase than almost anything else you can buy.

SECTION 3

FIVE BARRIERS, ONE CUSTOMER

Five barriers, five separate industries, one customer. Each removal was somebody else's product decision, and together they rebuilt the Saudi purchase journey while the marketing plan stayed roughly the same shape it was in 2018.

- TAP TO PAY
- INSTALMENTS
- SAME-HOUR
- IN THE FEED
- AUTO-DISCOUNT

Section 4

SECONDS AND YEARS

SECONDS / YEARS

The same market, four different journeys.

REEM
The 40-second reorder

NOUF
The mall Saturday

FAISAL
The considered car

SULTAN
Speed is earned

Nouf: Is an illustrative composite, built from published behaviour data.

Everything so far describes a real change, and it describes a minority of what Saudi Arabia buys.

On Saturday morning, Nouf drives her family to a mall in Dammam. She has a list. She wants to see the fruit before she buys it, the children need shoes tried on, and she stops at the pharmacy to ask about something for her mother. She pays with her phone at every till. She spends about three hours there, and she does the same most weekends.

Nouf's Saturday is where most of the money in Saudi Arabia is spent. Around nine in every ten riyals of retail still go through a physical shop. More than half the population visits a retail destination at least once a week.

The pattern is consistent. Where trust was already built, the journey collapsed to seconds. Where trust is still being built, it stretches into months.

SECONDS AND YEARS, SIDE BY SIDE

Published timings exist for cars and property. The rest of this table is our reading of the market, drawn from the behaviour evidence in this report. The higher the stakes, the longer the journey stays. In luxury, 87% of what the Gulf buys is still bought in a shop, and globally luxury shoppers are buying less often and taking longer over it.[20,21] In housing, only about a third of Saudi buyers surveyed expected to purchase within the year. [22] In healthcare, personal recommendation drives 80.8% of the choice of provider, and two thirds of people worry that the reviews they read online are fake.[23]

SHORT JOURNEYS

Grocery and household reordering
Decided in one session, often in one tap

Food and quick commerce
111.6 million orders in one year with one operator[14]

Beauty and personal care through creators
Bought inside the feed where it was seen

Fashion under a certain price
Instalments move the decision below the hesitation line

Repeat purchases of anything
The second order is always faster than the first

LONG JOURNEYS

Cars
Around three months in the Middle East, and lengthening as the choice widens[24]

Property
A third of buyers looking one to two years ahead, 9% beyond five[22]

Healthcare
80.8% choose a provider on personal recommendation[23]

Luxury
87% of what the Gulf buys is still bought in a shop[20]

Financial products
Comparison, documents, and a decision people take advice on

WHAT THIS MEANS

Work out which column your category sits in before you set a budget, because the two columns need opposite plans. Short journey categories reward availability, ease and presence at the moment of need. Long journey categories reward evidence, reassurance and a brand that is already trusted when the search begins. A plan built for one will underserve the other.

WHAT HAPPENED TO THE CAR

Faisal: Is an illustrative composite, built from published behaviour data.

Faisal has been thinking about a new car since Ramadan. He has watched reviews, read owner forums, chatted with his brother about resale values, and configured the same model online four times. He has visited two showrooms. He has one more visit to make before he decides.

Cars used to be a loyalty decision in Saudi Arabia. Families bought the same brand for a generation, and the research phase was short because the answer was largely settled before it began.

That habit loosened. Chinese brands went from under 1% of the Saudi market in 2017 to 13.4% in the first half of 2026, and they grew while the overall market shrank. A buyer who once chose between three familiar names now chooses between a dozen, several of which they have never driven, sat in, or seen on their street.

SECTION 4

SPEED IS A REWARD. IT APPEARS WHERE TRUST, MEMORY, SAFE PAYMENT AND RELIABLE DELIVERY WERE ALREADY IN PLACE.

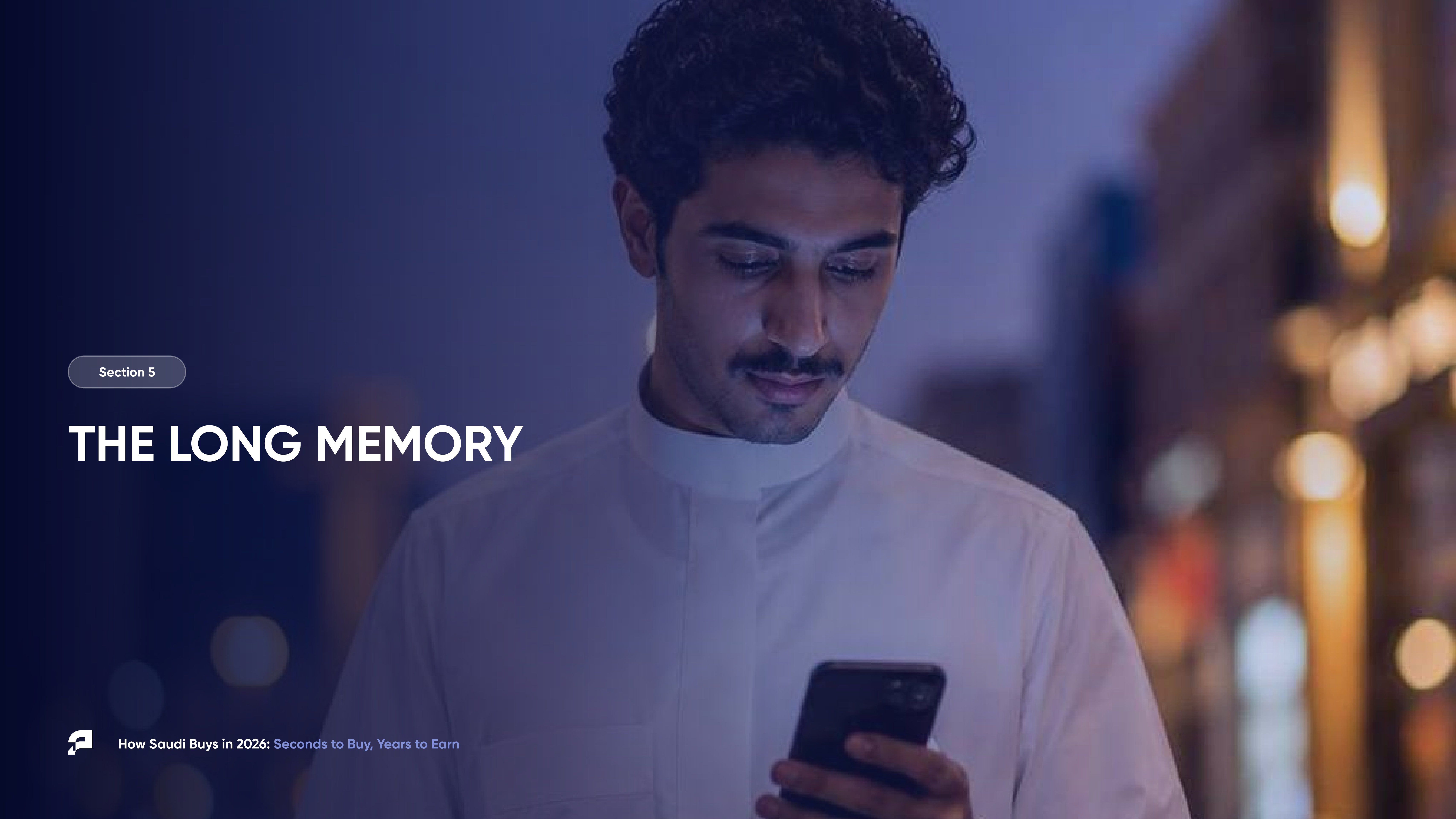
The result is a longer journey. Saudi sentiment towards Chinese cars runs at 79% positive, and consideration sits at 56% against over 80% for the established German and Japanese brands. The gap between liking a brand and being ready to spend SAR 100,000 on it is filled with research. Buyers in the region name cost, reliability and resale value as what they are checking. Brand loyalty is falling in the category worldwide.

There is a second thing worth saying about this journey, because it is the one dealers most often get wrong. By the time somebody walks into a showroom ready to buy, the decision is largely made. They have watched the reviews, read the forums, compared the finance, and visited other dealerships. The showroom sees a short journey and a quick close. The customer has been at it for three months.

The thread through both columns of that table is the same. The jobs of marketing stayed the same between Reem's coffee and Faisal's car. Both people needed to notice something, believe it, choose it and act. What differs is how much of that work was already done before the moment arrived.

WHAT THIS MEANS

When a new competitor enters your category, the journey gets longer for everybody in it, including you. Budget for the research phase, because that is where the choice gets made. And be careful reading a fast close as evidence of a fast journey, because most of the work happened somewhere you were unable to see it.



Section 5

THE LONG MEMORY

IF SPEED IS EARNED, THE NEXT QUESTION IS WHAT EARNS IT.

Sultan: Is an illustrative composite, built from published behaviour data.

Sultan bought a phone in March. He decided in about four minutes, from a link in a creator's story.

He had been following that creator for three years. He had seen the brand on a friend's desk, in a shop window at the mall, and in a hundred other places he has long since forgotten. When the link appeared, everything it needed to be believed was already there.

The answer is memory. Marketing science has a precise term for it, mental availability, which describes how easily a brand comes to mind when somebody is in a position to buy. The more everyday situations a brand is linked to in someone's head, and the more people carry those links, the more often it gets chosen. A one tap purchase is a memory being used.

60/40

brand building to activation, the split that grows profit[31]

88%

say trusting a brand matters when they decide to buy[32]

SECTION 5

TRUST BEFORE THE TAP

Work across 17 insurance products found that every extra situation a brand is linked to in memory reduced the chance of a customer leaving by 5%. The brand that comes to mind in more moments gets chosen more often and gets left less often.

The commercial size of this has been measured for 30 years. Across more than 700 brands in over 80 categories, advertising invested over three years or more delivered around double the profit of short term activity, and the recommended split between brand building and short term activation sits at about 60 to 40. That evidence is international. Regional numbers move by a few percentage points in either direction, and the direction of the finding holds wherever it has been tested.

Trust arrives at the same conclusion from another direction. Across 17,688 people in 15 countries including Saudi Arabia, 88% said that trusting a brand matters when they decide whether to buy it.

WHAT THIS MEANS

The fastest way to shorten a customer's journey is to have done the work before the journey starts. If your budget review is about to move money from brand to activation, the honest question is which of your future 40 second purchases you are removing the foundation from.

CREATORS ARE WHERE THE GAP BETWEEN VISIBLE SPEED AND INVISIBLE WORK IS WIDEST.

A purchase that follows a creator's post looks like the fastest thing in marketing. Someone shows a product, someone else buys it, and the whole event fits inside a minute. Inside that minute sits a relationship the creator spent years building, a brand the viewer already recognised, a platform they already trusted, and a payment method they had used a hundred times. The post gathered all of that together and pointed it at one product.

Research with 300 Saudi social media users found that brand trust is what carries creator content through to a purchase, and that the creator's expertise is what builds that trust. A creator who is merely convincing, with no trust underneath, moved very little. People here have learned what a paid post looks like.

Research with 1,120 creators across six countries including Saudi Arabia points the same way from the creator's side. What they value most in a brand relationship is honesty, creative freedom and continuity. The partnerships that build trust are the ones that last.

WHAT THIS MEANS

A single post rents access to a reservoir somebody else spent years filling. Judge creators on fit and expertise in your category before you look at audience size, and commit to fewer of them for longer, because the third post is where the trust starts transferring to you.

عزنا بطبعنا
اليوم الوطني السعودي

Section 6

THE SUPER APP THAT NEVER ARRIVED

China solved the same problem a different way, and the comparison explains what makes Saudi Arabia unusual.

In China the journey got short because it moved into one place. WeChat has around 1.4 billion monthly users, and people discover, chat, browse, pay and complain without leaving the app. One company sees the whole journey.

Saudi Arabia arrived at a similar speed with none of that. Reem's coffee, Sultan's phone and Faisal's research each crossed several companies that share nothing with each other. A purchase can start in a creator's story on one platform, move to a search, land on a marketplace, split its payment across a credit company, and arrive with a delivery business that has never heard of any of the others.

In May 2026 Careem confirmed it was winding down most of its consumer services in Saudi Arabia and keeping rides and bikes.[36] The best resourced attempt at a regional super app stepped back from the market, and the fast journey carried on without it.

The customer moves through one journey. Every company in the chain sees a piece of it, and no two pieces agree.

34.7m

people in Saudi Arabia[37]

38.6m

social media accounts, 111% of the population[37]

VERIFIED, ATTRIBUTED, INCREMENTAL

The industry knows the problem. A survey of 48 companies representing more than $50 billion of annual marketing spend found 86% naming separated data as a major obstacle, with campaigns running across nine touchpoints on average.[38]

Three words get used as though they mean the same thing, and keeping them apart is most of the work.

VERIFICATION

Verification asks whether an outcome really happened.

ATTRIBUTION

Attribution asks which activity deserves the credit.

INCREMENTALITY

Incrementality asks what would have happened anyway.

A business can be certain about the first and still be wrong about the other two.

It helps to be equally clear about what is being counted. An outcome sits at one of three levels. Brand outcomes cover awareness, consideration and trust, which decide whether a customer thinks of you at all. Demand outcomes cover the actions that show intent: an enquiry, a lead, an install, a first basket. Business outcomes cover what appears in a finance system: orders, acquired customers, revenue. A business that can see all three in one picture can tell whether the brand work is feeding the demand, and whether the demand is turning into something a finance director recognises.

WHAT THIS MEANS

Decide which single source of truth your business runs on before the next planning round, and make it the one closest to money received. Then hold every platform report against it.
The gap you find is the size of the decision you have been making blind.

Section 7

EVERYTHING IS EASY, SO EVERYTHING IS REPEATABLE

THE FIRST SALE ENDS THE SHORT JOURNEY. THE EXPERIENCE STARTS THE NEXT ONE.

Reem's reorder takes 40 seconds because the previous 11 orders turned up when they said they would. Had two of them gone wrong, the same purchase would take her 10 minutes and involve comparing three apps. The speed was built after the first sale.

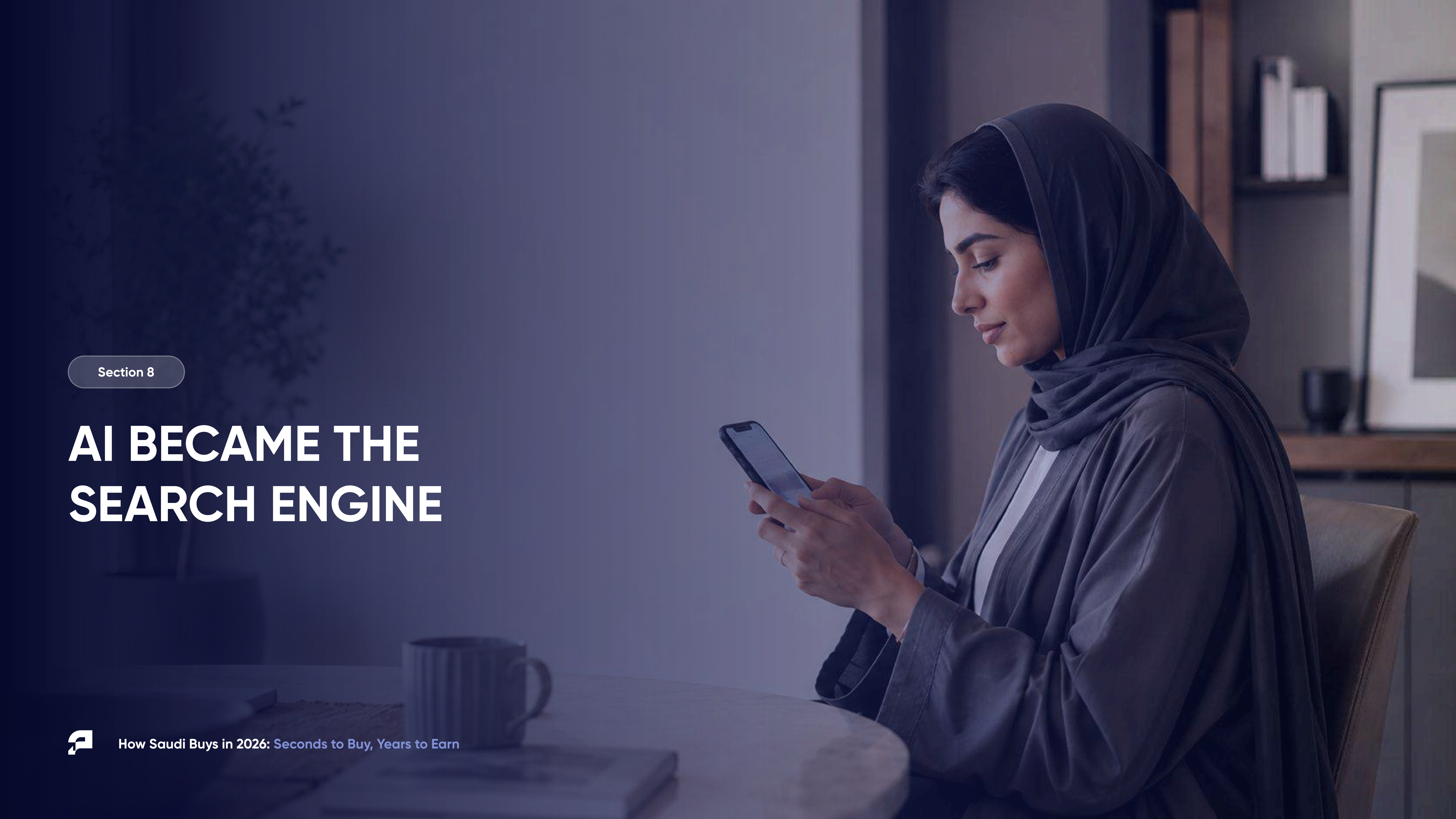
Everything in section 2 points the same way. It was easy to find because the shop sat inside the feed. It was easy to pay because the phone held the card. It was easy to afford because the price arrived in four parts. It was easy to receive because it came the same hour. It was easy to justify because the discount was on the screen before the decision. Five barriers came down, and what is left is a purchase with almost nothing standing between wanting and having.

Which turns retention into the whole game. Keeping a customer costs a fraction of finding a new one, and in a market where the second purchase takes 40 seconds, the value of a customer who comes back weekly compounds faster than almost any acquisition programme can match.

Here is the difficult part. Most of the experience that decides whether they come back sits outside the brand. The product is listed on somebody else's marketplace. The delivery is run by somebody else's driver. The payment is somebody else's app. The customer holds one company responsible for all of it, and that company is yours.

WHAT THIS MEANS

Map every part of your customer's experience that a third party delivers, and decide which of those you are prepared to be judged on. Then measure the second purchase as carefully as you measure the first, because in this market the second one is where the money is.



Section 8

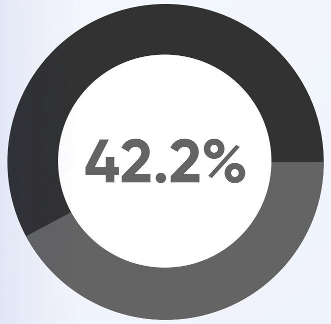
AI BECAME THE SEARCH ENGINE

THE MOST STRIKING FIGURE IN THIS REPORT HAS NOTHING TO DO WITH SHOPPING.

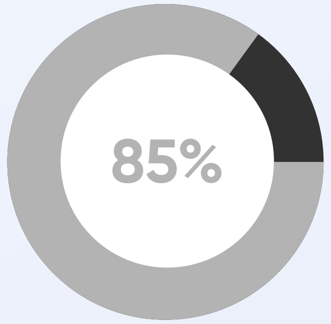
In 2024, 21.5% of Saudi internet users had used AI tools. A year later it was 45.2%, and the leading use is searching for information, at 80.8% of those users. Both figures come from the regulator's own annual report. A separate Saudi study puts AI use at 66% of consumers, with 51% using it to search.

The first wave of AI adoption is search. People are using these tools in place of a search engine, and both the question and the answer have changed shape.

The question got longer and more conversational. Prompts average around 23 words against roughly four for a traditional search query, and Google says a search inside its own AI mode runs three times the length of a normal one. People describe their situation now, then ask a follow up, then another.



of Saudi internet users now use AI tools, up from 21.5% a year earlier[39]



of them use it to search for information, the leading use case[39]

ONE ANSWER, WITH THE CHOOSING DONE

The answer changed more. A search engine returns a page of options and the person chooses. An AI tool returns one narrative answer with the choosing already done. Only 6.8% of ChatGPT answers include a link out to a website, and around two thirds of Google searches in the United States now end without a click.[43,44]

Age is doing the work here as well. Among Saudi internet users aged 10 to 19, 58.4% use AI tools, and among 20 to 29 year olds 55.7%. Among 50 to 59 year olds it is 27.4%, and among 60 to 74 year olds 14.8%.[39] In a market with an older population, AI search has to unseat 20 years of typing keywords into a box. Here a large share of people are forming the search habit for the first time, with AI already in it

Think about what that does to Sultan's phone. Today he sees a link from a creator he trusts and decides in four minutes. In the version arriving now, he describes what he needs to an assistant, and the shortlist comes back already made. The question moves from whether he chooses your brand to whether your brand appears at all.

Saudi Arabia is building this capability as well as using it. HUMAIN launched in 2025 under the Public Investment Fund with an Arabic model of its own, and ALLaM, built by SDAIA, ranked first globally on the main Arabic language benchmark when it was announced.[45] Arabic capability is being built here, which matters for any brand whose customers ask questions in Arabic.

Further out, these tools are starting to handle the transaction as well as the answer. Checkout inside an assistant has launched, been narrowed, and is still finding its shape.[46] Visits to retail sites referred by AI tools rose 138% in a year in the United States, and Amazon told investors that 300 million customers used its shopping assistant during 2025.[47,48] That is a 2027 conversation. Search is the 2026 one.

WHAT THIS MEANS

Ask an AI tool the five questions your customers ask before they buy from your category, in Arabic and in English, and see whether your brand appears. That takes 20 minutes and tells you more about your position in the market than most brand trackers. Then work on the things these tools draw on: clear product information, third party reviews, and being written about by people other than yourself.

Section 9

HOW MARKETING IS PLAYED TODAY

A CYCLE WITH FOUR PARTS

Reem, Nouf, Sultan and Faisal are all buying in the same market, and they are having four different experiences of it. Any plan that treats them as one audience will serve one of them well and the other three badly. What connects them is a cycle with four parts. Organising the work around those four is what closes the distance this report has described.

REMEMBERED

Being in someone's head before the need arrives. Distinctive brand assets, cultural relevance, consistent presence, and enough breadth that the brand is linked to many everyday situations. These are brand outcomes: awareness, consideration and trust. This work makes everything after it cheaper, and it is the first thing cut when a quarter looks difficult.

CHOSEN

Being the obvious answer in the moment. Creative that carries the same distinctive assets in whatever format it appears. Creators whose trust is real and whose expertise fits the category. Product information clear enough to decide on. A payment method that removes the last reason to pause, and instalments where the price needs them. These are demand outcomes: the enquiry, the lead, the install, the first basket.

PROVEN

Delivering what was promised. The product, the delivery window, the service, the return. This is where a marketing claim turns into evidence, where the business outcome is banked, and where a brand earns the right to Reem's 40 second reorder.

REPEATED

Turning a good experience into the next purchase, the recommendation, and the memory that makes the following journey shorter again. Business outcomes compound here, and the loop starts over.

Measurement runs across all four, at all three levels. The useful question is whether a business can see brand, demand and business outcomes in the same picture, and whether it knows the difference between an outcome it has verified, an outcome it has credited to something, and an outcome that would have happened anyway.

SECTION 9

EIGHT QUESTIONS FOR YOUR NEXT PLAN

01

Is your category a short journey or a long one?

The answer decides everything else. Short journeys reward availability and ease. Long journeys reward evidence and reassurance.

02

When did you last buy your own product on a phone?

Do it this week, from the advertisement to the confirmation. Count the steps where you would have given up if it were somebody else's brand.

03

How much of your customer's experience belongs to somebody else?

List every part delivered by a marketplace, a delivery company or a payment provider. The customer holds you responsible for all of it.

04

What does your brand look like in an app search bar?

For a large share of customers, the search bar inside a delivery app or marketplace is the whole shelf.

05

Where is your split between building the brand and closing the sale?

Thirty years of effectiveness data points to roughly 60 and 40. Quarterly pressure points somewhere else. Know which one you are following.

06

Which number does your business actually run on?

Pick the one closest to money received, then hold every platform report against it and look at the gap.

07

Does your brand appear when someone asks an AI tool about your category?

In Arabic and in English. It takes 20 minutes to find out and it is the cheapest brand tracker available.

07

Do you measure the second purchase as carefully as the first?

In a market where the reorder takes 40 seconds, the second purchase is where the money is.

Saudi Arabia has built one of the fastest everyday purchase journeys in the world, on top of years of brand memory, creator trust, payment confidence and reliable delivery. The speed is real, and so is everything holding it up. The brands that keep growing here will be the ones that keep paying for both.

A purchase takes seconds. Earning it takes years.

SOURCES AND METHODS

1. Communications, Space and Technology Commission, Saudi Internet Report 2025, published 19 July 2026. Internet use 99.6%, average mobile data 53 GB per person per month, 61.3% of users online seven hours or more daily, median mobile download speed 216 Mbps. Official regulator publication. The penetration figure appears in trade press coverage of the full report rather than in the regulator's English summary. The 2024 edition recorded 99% penetration and 99.4% of access on mobile phones.

2. Saudi Central Bank. Electronic payments were 70% of retail payments in 2023, 79% in 2024 and 85% in 2025. Non cash transactions rose from 10.8 billion to 12.6 billion to 14.6 billion across the same years. Official regulator press releases, 15 April 2025 and 12 April 2026.

3. General Authority for Statistics, Population Estimates 2024. Population 35.3 million at mid 2024, of whom 55.6% are Saudi citizens and 44.4% are residents of other nationalities. A third of Saudi citizens are under 15. Official. The most recent published estimate.

4. The median age of Saudi citizens is 23.5 years. 29.8% of Saudis are under 15 and a further 36.1% are aged 15 to 34, so around two thirds are under 35. General Authority for Statistics, Saudi Youth Statistics Report 2023 and Saudi Family Statistics Report 2024. Official. A separate GASTAT release puts the under 35 share at 69.4%, so the figure used here is the more conservative of the two.

5. Median age in 2025: Saudi Arabia 29.6, United States 38.5, United Kingdom 40.1, Germany 45.5, Japan 49.8. The Saudi total is raised by adult residents of other nationalities, and the citizen median is 23.5. United Nations World Population Prospects 2024, medium variant. Official international series.

6. Labelling an option as the existing one raised how often it was chosen by around 17 percentage points across a series of experiments with 486 participants. In field data covering 9,185 people in workplace health plans, around 3% switched plan in a year. Samuelson and Zeckhauser, Status Quo Bias in Decision Making, Journal of Risk and Uncertainty, 1988. Peer reviewed and long established.

7. 82% of people agreed to a request presented as the default, against 42% where they had to opt in, and 79% under an active choice. Johnson and Goldstein, Do Defaults Save Lives, Science, 2003. Peer reviewed. The study concerns organ donation and is used here for the size of the default effect rather than the subject.

8. Brand preferences formed early persist for decades. A year's contribution to brand capital has an estimated half life of 27.2 years, and persistent preference explains around 40% of the geographic variation in packaged goods market shares. Bronnenberg, Dubé and Gentzkow, The Evolution of Brand Preferences, American Economic Review, 2012. Peer reviewed, based on 38,098 households across 238 categories with a life history survey. United States data.

9. Stripe, testing the conversion impact of payment methods, 10 April 2025. Offering at least one relevant payment method beyond cards produced a 12% revenue increase and a 7.4% conversion increase. Apple Pay alone produced a 22.3% conversion increase. A controlled holdback experiment across more than $1.4 trillion of processed volume, run by a commercial payments company. International, with no market breakdown published.

10. Visa Acceptance Solutions with PYMNTS Intelligence, Global Digital Shopping Index, 5 October 2025. 72% of Saudi consumers say the availability of their preferred payment method influences their choice of merchant, against a global average of 55%. 46.7% store card credentials with merchants, against 40.2% globally. 34% of Saudi shoppers use several channels for one purchase, against 27.5% globally, and 66% used a phone during their most recent in store purchase, against 48% globally. 2,191 Saudi consumers and 240 Saudi merchants, within a total of 18,468 consumers and 3,464 merchants across eight markets. Fieldwork October to December 2024.

11. Checkout.com, MENA Digital Commerce 2026. 57% of Saudi consumers say they would switch to a competitor after a payment was declined despite sufficient funds. 27% abandoned checkout over security concerns, up from 24% a year earlier. Consumer survey published by a payments company. Sample size and fieldwork dates are unpublished. An earlier wave in 2024 found a third of MENA shoppers would switch after one failed payment, which is consistent.

12. Saudi Central Bank, Rules for Regulating Buy Now Pay Later Companies. Licensed finance companies reached 76 by July 2026, up from 68 in October 2025. Official regulator rulebook and licensing announcements.

13. Tabby: more than 15 million registered users and over 40,000 merchants, stated February 2025. Tamara: more than 20 million customers and 87,000 merchants, stated September 2025. Company statements. Figures cover more than one market and are unaudited.

SOURCES AND METHODS (CONTINUED)

14. Jahez, full year 2025 results announced 30 March 2026. More than 111.6 million orders, group merchandise value SAR 7.2 billion, up 10.8%. Audited results of a company listed on Tadawul. The most reliable commercial figure in this report.

15. Ninja raised $254 million at a $1.5 billion valuation in July 2025. Saudi quick retail rose from under 5% to around 25% of sector contribution in five years. Trade press reporting and a consultancy estimate from Redseer, June 2025.

16. DataReportal, Digital 2026: Saudi Arabia, published 8 November 2025 with data to October 2025. Snapchat advertising reach 89.0% of adults, YouTube 79.2% of the population, Instagram 71.0% of adults. Advertising reach figures published by the platforms themselves and republished as supplied. They count accounts rather than people and tend to overstate unique reach.

17. Google with Visa, State of Commerce: Search and Spend Decoded, covering the United Arab Emirates and Saudi Arabia, published 2025. Saudi ecommerce share of spend rose from 23% to 29%, and around one in six transactions crossed a border. Built by matching Google search data to Visa spending data for January to December 2024. Behavioural rather than survey based.

18. Ecommerce accounts for around 10% of total retail sales in Saudi Arabia and is expected to exceed 25% by 2035. United States International Trade Administration Country Commercial Guide for Saudi Arabia, updated 19 May 2026, citing McKinsey.

19. Knight Frank, The Saudi Report 2025 Part 2, November 2025. 29% of people visit retail destinations once or twice a week and 27% two to three times. 71% spend between SAR 100 and SAR 400 per visit. Commercial research by a property consultancy, with a published sample.

20. Chalhoub Group, 11 June 2025. GCC personal luxury reached $12.8 billion in 2024, growing 6% while the global market declined around 2%. Online accounted for 13% of the market against a global average of 20%. Published by the region's largest luxury retail operator, which gives it transactional visibility and a commercial interest.

21. Bain with Altagamma, 20 November 2025. The global luxury customer base fell from around 400 million in 2022 to about 340 million in 2025, with the share actively shopping falling from around 60% to between 40% and 45%. Global rather than Saudi specific. Long running annual study.

22. Knight Frank, The Saudi Report 2025. Around a third of respondents planned to purchase within the year, 34% were looking on a one to two year horizon and 9% beyond five years. Survey of 1,037 respondents. Measures purchase horizon rather than active search duration.

23. International Journal of Community Medicine and Public Health, 31 December 2025, surveying Riyadh residents. Personal recommendations drove 80.8% of healthcare provider choice, Google search 79.2%, online ratings 53.9%. 66.4% raised concerns about fake reviews. Peer reviewed. Riyadh only, and the sample size is unstated in the abstract.

24. Most Middle East car buyers complete the purchase within about three months, with over two thirds researching primarily online and around 78% completing the purchase at a dealership. Cartea, Middle East Car Buyer Behaviour Analysis, 16 July 2025, covering the United Arab Emirates and Saudi Arabia. Sample size and method are unpublished, so this is indicative. The global comparator, Cox Automotive, measures 13 hours 13 minutes of active shopping time across 4.6 websites, from 2,344 United States buyers.

25. Chinese origin brands took 13.4% of the Saudi market in the first half of 2026, selling around 55,000 of 410,000 units, having been under 1% in 2017. MG, Haval, Jetour and Changan lead. In April 2026 the overall market fell 21.9% while MG rose 41.5% and Haval 30.7%. Registration trackers and a consultancy trend series. Saudi Arabia publishes no official registration data, and secondary trackers disagree on total market size by around 7%, so treat the share as indicative and the direction as reliable.

26. Sentiment towards Chinese vehicles runs at 79% positive in Saudi Arabia. Among people who already own one, trust reaches 91%, against 58% among those who do not. CARMA, published 25 November 2024. 250 owners and 250 potential buyers per market, so the per market cells are small.

SOURCES AND METHODS (CONTINUED)

27. In the United Arab Emirates and Saudi Arabia, German and Japanese brands sit above 80% consideration while Chinese brands sit at 56%. Globally, consideration of Chinese manufacturers reached 43% in 2025, up four points year on year. Simon-Kucher Global Automotive Study, 2023 and 2025 editions. The 2025 edition covers 6,780 consumers across 20 markets including Saudi Arabia, with no Saudi cut published.

28. Among near term car buyers in the United Arab Emirates, 48% name cost as a concern, 40% reliability and 40% resale value. 66% are open to emerging brands. In the wider region, after sales support is the main barrier, with 28.5% wanting longer warranties. YouGov, 950 respondents, fieldwork September to October 2025, and Cartea, July 2025. United Arab Emirates data used as the closest available proxy for Saudi Arabia.

29. Automotive brand loyalty fell to 51.1% in the first half of 2025, from 52.5% a year earlier, with more than half of tracked brands losing a point or more. S&P Global Mobility, 28 August 2025, based on new vehicle registration data. United States only. No Saudi or GCC loyalty rate is published.

30. Across 17 United States insurance products, each additional category entry point linked to a brand in memory reduced the probability of a customer defecting by 5%. Jenni Romaniuk with the LinkedIn B2B Institute, reported June 2022. Ehrenberg Bass Institute research.

31. Les Binet and Peter Field, The Long and the Short of It and Effectiveness in Context, published through the IPA. Advertising invested over three years or more delivers around double the profit of short term activity. The recommended brand to activation split was 60:40 in 2013, refined to 62:38 in 2018. Drawn from the IPA Effectiveness Awards databank, covering more than 700 brands in over 80 categories across 30 years. United Kingdom weighted. Regional versions move the figures by a few percentage points and hold the direction.

32. Edelman Trust Barometer 2026. 88% say trusting the brand is an important or critical factor in a purchase decision. 17,688 respondents across 15 countries including Saudi Arabia and the United Arab Emirates, fielded 23 April to 11 May 2026.

33. Inkesar et al., Frontiers in Sustainability, 1 July 2026. Brand trust carries the effect of influencer attributes through to purchase intention among Saudi consumers, with expertise the strongest driver of that trust. Peer reviewed. 300 Saudi social media users aged 18 to 45, analysed using structural equation modelling.

34. Snap with Publicis Media and Ipsos, Decoding the Creator Mindset, November 2025. Creators place the greatest value on partnerships built on honesty, creative freedom and long term collaboration. 1,120 creators aged 18 to 49 across six countries including Saudi Arabia, fielded May to July 2025. Commissioned by a platform.

35. Tencent, first quarter 2026 results, 13 May 2026. Weixin and WeChat combined monthly active users 1,432 million. Mini programmes facilitated RMB 8 trillion of merchandise value in 2024. Official company filings. No published figure exists for what share of a purchase journey happens entirely inside the app.

36. Careem confirmed in May 2026 that it was winding down most consumer services in Saudi Arabia and retaining rides and bikes, described by co founder Abdulla Elyas as a strategic pause of the quick commerce verticals in the market. Trade press exclusive. No Saudi specific figures for these services have been published.

37. DataReportal, Digital 2026: Saudi Arabia. Population 34.7 million. Social media user identities 38.6 million, equal to 111% of the population and up 5.8 million year on year. Compiled from platform advertising tools and republished as supplied. The figures count accounts, which is the point being made.

38. World Federation of Advertisers, cross media measurement study, 3 February 2025. 86% cite separated data as a major hurdle. Campaigns span nine touchpoints on average. Industry body survey of 48 companies representing more than $50 billion of annual marketing spend.

39. Communications, Space and Technology Commission, Saudi Internet Report 2024 (12 May 2025) and 2025 (19 July 2026). AI tool adoption among internet users rose from 21.5% to 45.2%. Searching for information is the leading use at 80.8%, ahead of generating ideas at 40.1% and study at 37.7%. Adoption is higher among women at 52.8% than men at 39.4%. By age, 58.4% of 10 to 19 year olds and 55.7% of 20 to 29 year olds use AI tools, against 27.4% of 50 to 59 year olds and 14.8% of 60 to 74 year olds.

Official regulator publications, two consecutive editions using the same measure. The use case split is reported in trade coverage of the full report; the regulator's own summary confirms the 45.2%.

SOURCES AND METHODS (CONTINUED)

40. Deloitte Digital Consumer Trends 2026, Saudi edition, 22 May 2026. 66% of Saudi consumers use AI tools, up from 49%. 51% use AI to search for information. 1,000 consumers aged 18 to 50, described as nationally representative.

41. Semrush, 3 February 2025. ChatGPT prompts average 23 words, against 4.2 words for search style queries. Based on 80 million clickstream records, July to December 2024. Vendor study.

42. Google, 19 May 2026. The average search inside AI Mode is three times the length of a traditional search query. More than one in six United States searches now use voice or images. Google's own data. No absolute word counts published.

43. Similarweb, May 2026. 6.8% of ChatGPT answers include an external link, up from around 1% a year earlier. Clickstream panel measurement.

44. SparkToro with Similarweb data, 9 June 2026. 68.01% of United States Google searches ended without a click between January and April 2026, up from 60.45% in 2024. Separately, Pew Research found users clicked a link in 8% of searches carrying an AI summary against 15% without. Clickstream panel and, for the Pew figure, browsing data from 900 United States adults, March 2025. United States only.

45. HUMAIN launched 12 May 2025 under the Public Investment Fund, working across the AI value chain including a multimodal Arabic model, with a financing framework of up to $1.2 billion agreed in January 2026 for data centre capacity. ALLaM, developed by the National Center for AI at SDAIA, ranked first globally on the Arabic MMLU benchmark when announced in September 2024. Official announcements. The financing framework is non binding and is described here as agreed intent.

46. OpenAI launched Instant Checkout in ChatGPT on 29 September 2025 with Stripe, reaching over a million Shopify merchants, then narrowed its role by March 2026 to focus on product discovery. Google announced shopping inside AI Mode in May 2025 across a catalogue of more than 50 billion listings. Company announcements and trade press reporting of the change in approach.

47. Adobe Analytics, June 2026. Visits to United States retail sites referred by AI tools rose 138% year on year in May 2026 and more than 1,300% since October 2024, across more than one trillion visits. Measured behavioural data at large scale. United States only.

48. Amazon first quarter 2026 earnings call, 30 April 2026. 300 million customers used the Rufus shopping assistant during 2025, monthly users rose 115% year on year, and Rufus users were 60% more likely to complete a purchase. Company disclosure to investors on an earnings call.