

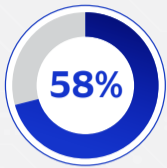
EMPOWERING WOMEN ENTREPRENEURS:

The AI Impact - Visa Women SMB Digitalization Index

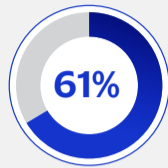
VISA



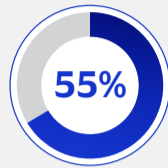
1 Women Entrepreneurs Embrace Artificial Intelligence



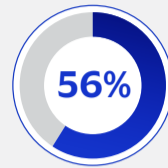
for HR



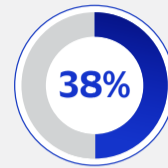
in sales & marketing



for data analysis & decision-making



automated tasks for faster processing of payments



see quicker approvals & authorizations in daily operations

2 Overcoming Challenges, Embracing Opportunities

1

52%

aspire to explore new markets or industries to expand the business

2

41%

find partnership/networking a key challenge

3

31%

seek better customer acquisition strategies

3 Thriving in the Digital Marketplace



use e-commerce/B2B/B2C accounts for online sales



leverage business websites for online sales



prioritize employee awareness & training for digital transaction security



focus on foundational security measures to secure digital transactions

4 Seeking Support, Aiming for Expansion

52%

aspire to explore new markets or industries

43%

aim to enhance the company's social or environmental impact

16%

seek knowledge in financial and budget management

About the Study

Visa commissioned YouGov to conduct its 'Women SMB Digitalization Index' study, surveying 954 women business owners across the UAE, KSA, Kuwait, Oman, Qatar, and Bahrain between May 9th and 21st, 2024. The study, conducted through a 10-minute online questionnaire available in both English and Arabic, aimed to understand the financial habits and preferences of women-led businesses, particularly regarding digital payments.