



2022 Stay Secure Survey

Insights into consumer attitudes towards digital payments in Qatar

Did You Know?



90% consumers in Qatar have made a digital payment in the last month.



Over half surveyed are using digital payments more in-stores - especially contactless - and online since COVID-19.



1 in 4 struggle with recognizing a fraud or scam.



Security of merchant's payment facility

is the #1 reason for majority of consumers in Qatar to pay using digital payment over cash for online (72% of consumers) and in-store (61%) transactions.

Other reasons consumers opt for digital payments include...

For Online



48%

Guarantees and return policies



47%

Privacy of payment data

For In-Store



56%

Convenience and speed



52%

Guarantees and return policies



THESE WERE MORE IMPORTANT THAN PRICE

Data privacy and security is critical for consumers



89%

want to know how their personal information will be handled and protected before providing it to an eCommerce site.

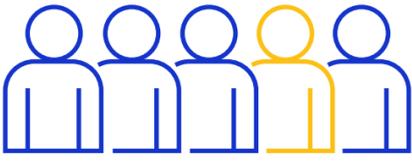


78%

stated it is important for them to know how security technology works to be able to trust digital payment methods.

...consumer education is key driver of trust in digital payments.

What can merchants do?



4 in 5 consumers

would switch stores or online shopping sites and apps based on the payment methods offered, with most indicating a strong preference for digital payments over cash.



1 in 3 consumers

prefer using cash for tipping at hotels, restaurants or tourist locations and utilities.

Here are the top three ways that merchants can build trust with their consumers



Disclosing measures to protect consumers' personal information



Providing clear information about guarantees and refund options



Displaying logos/icons of banking and payment partners

New payment trends to look out for



Buy Now Pay Later

66%

consumers are familiar with BNPL

29%

have used it in the past

68%

would likely switch stores or online sites or apps that offered a BNPL option demonstrating its popularity



Biometrics

21%

less than a quarter consumers are comfortable using biometrics to pay

34%

are not aware of biometrics



Opportunity for more consumer education and awareness around biometrics in Qatar

About Visa's 2022 Stay Secure survey

155 consumers comprising 6% Gen Z (18-24 years) and 94% non-Gen Z (24 years and above) were interviewed for 15 minutes each in June 2022. The respondents include 7% Qatari Nationals and 93% Expats. 73% of the respondents were men and 27% were women. Respondents lived in Doha (72%), Wakrah (11%), Rayyan (8%), and other cities (9%). Each had a banking relationship in Qatar. The survey was conducted by YouGov MENA.