

EMPOWERING WOMEN ENTREPRENEURS:

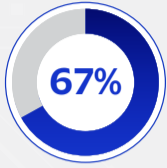
The AI Impact - Visa Women SMB Digitalization Index

VISA

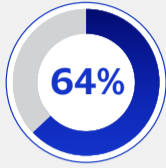
الأول SAB

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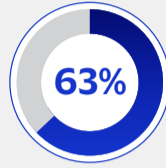
1 Women Entrepreneurs Embrace Artificial Intelligence



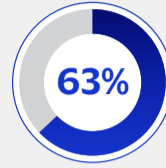
for payments and billing



for customer service



in Human Resources



for product development

2 Overcoming Challenges, Embracing Opportunities

1

42%

struggle to find the right talent

2

33%

require better access to capital or funding

3

33%

need innovative products and services

4

33%

want more digital transformation support

3 Thriving in the Digital Marketplace



42%

focus on foundational security measures to secure digital transactions



51%

prioritize employee awareness & training for digital transaction security



47%

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



42%

leverage business websites for online sales

4 Seeking Support, Aiming for Expansion

50%

aim to enhance the company's social or environmental impact

48%

focus on enhancing their range of products or services

48%

aspire to explore new markets or industries

20%

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.