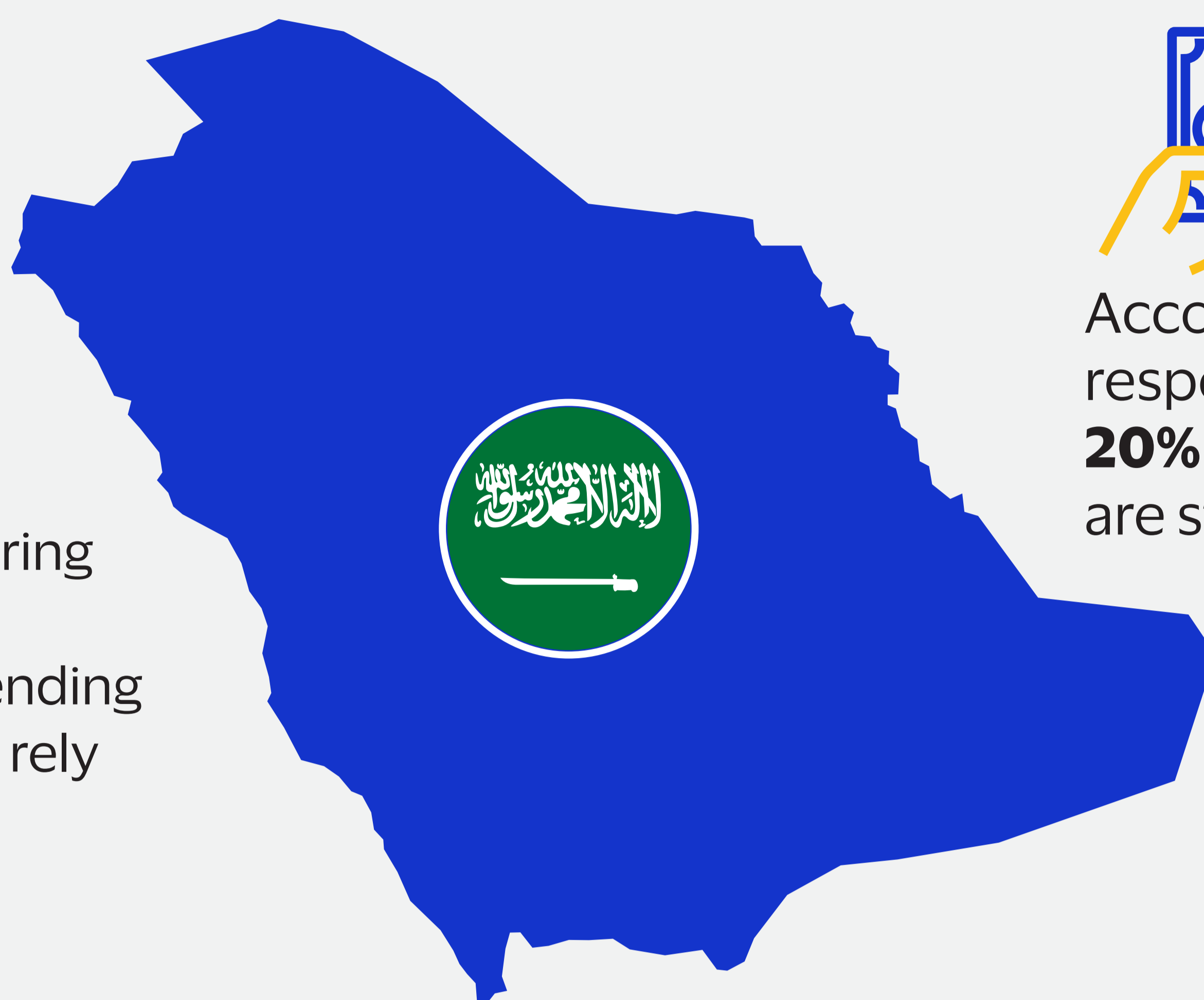


Where Cash Hides Survey KSA Results - 2023



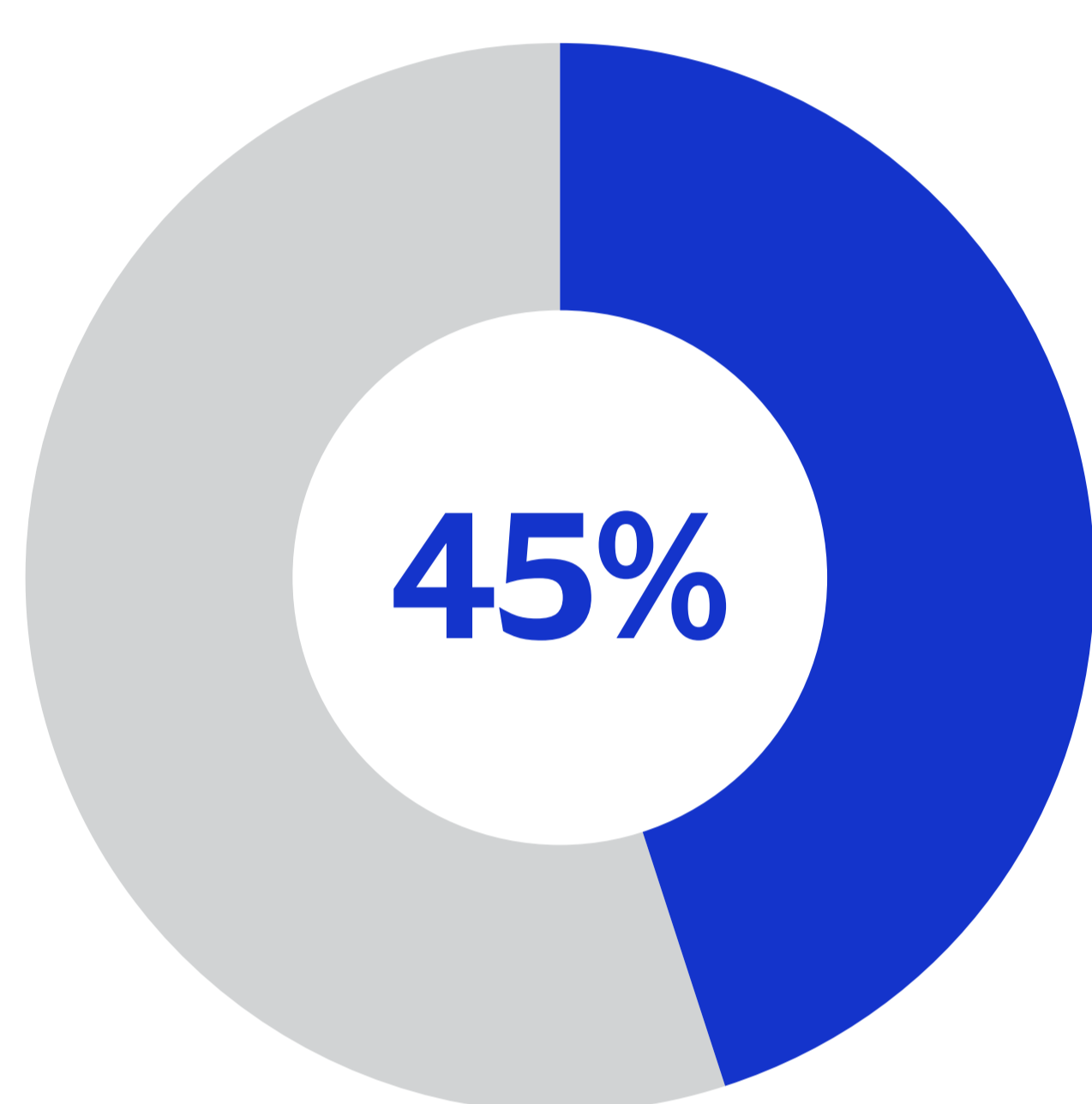
Card payments show positive growth, capturing an average **58%** wallet share. Yet, specific spending categories continue to rely heavily on cash.



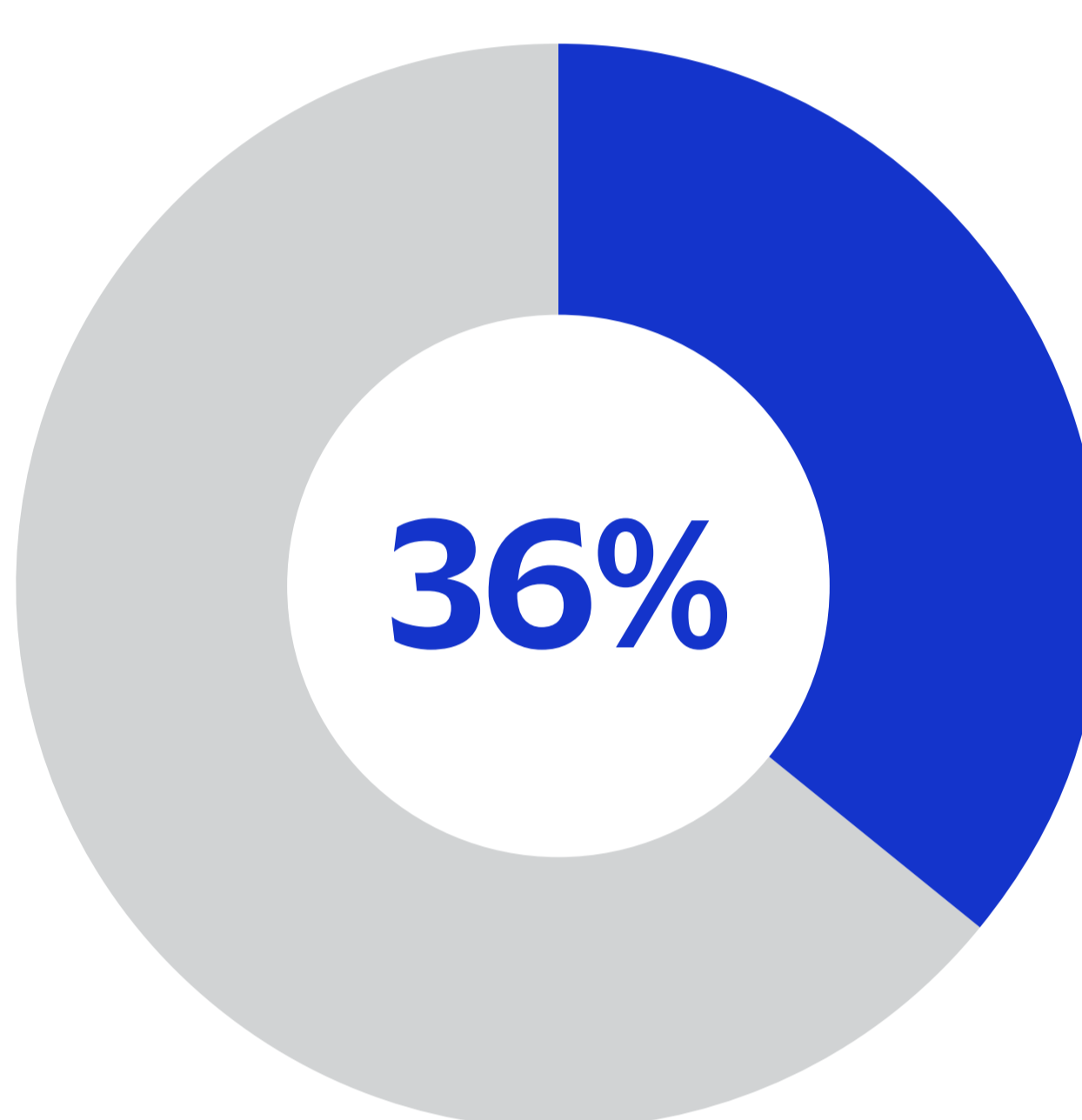
According to survey respondents, around **20%** of their transactions are still in cash.

Cash in specific categories

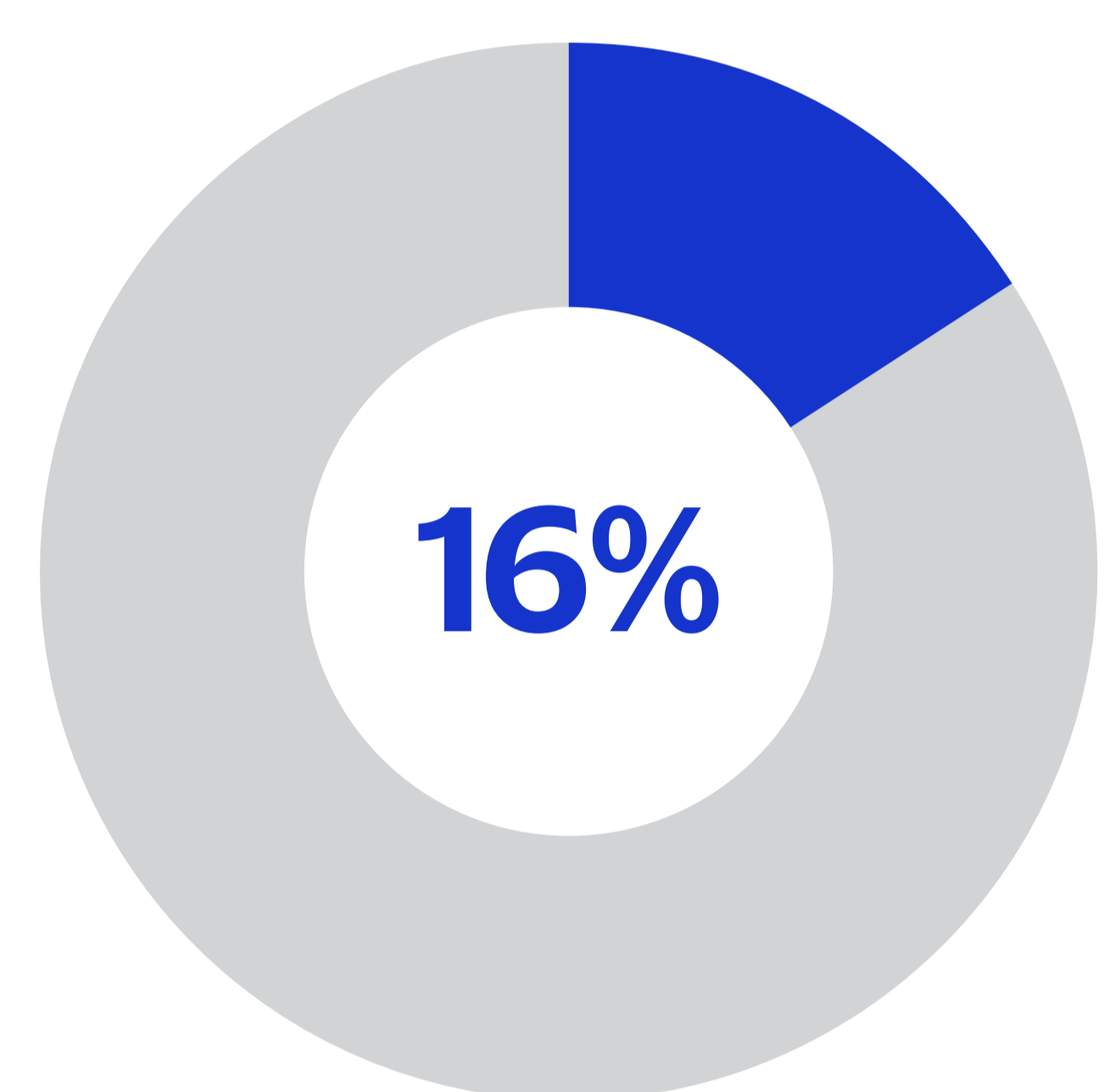
P2P Segment



Tips

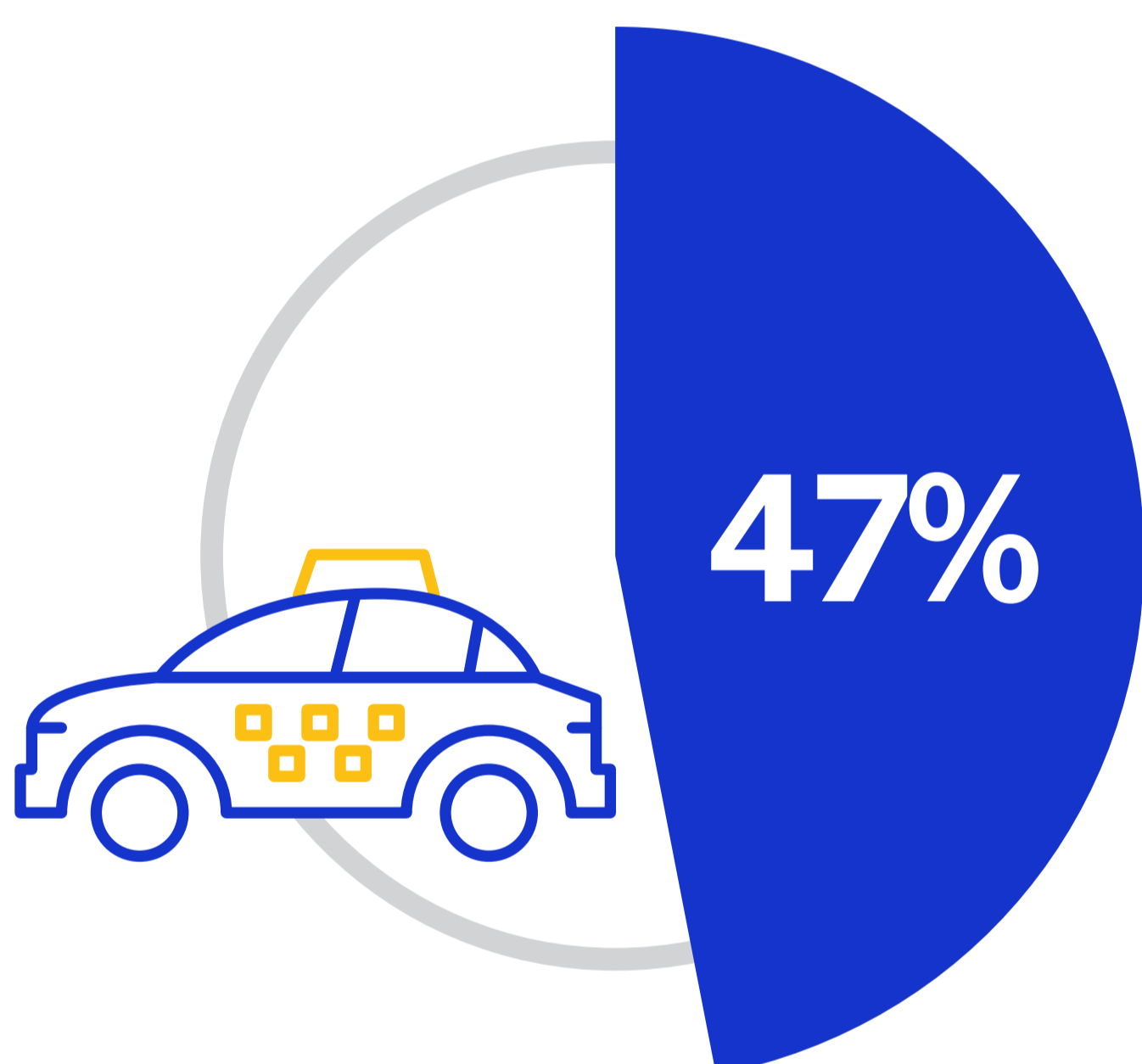


Money exchanges between friends and family

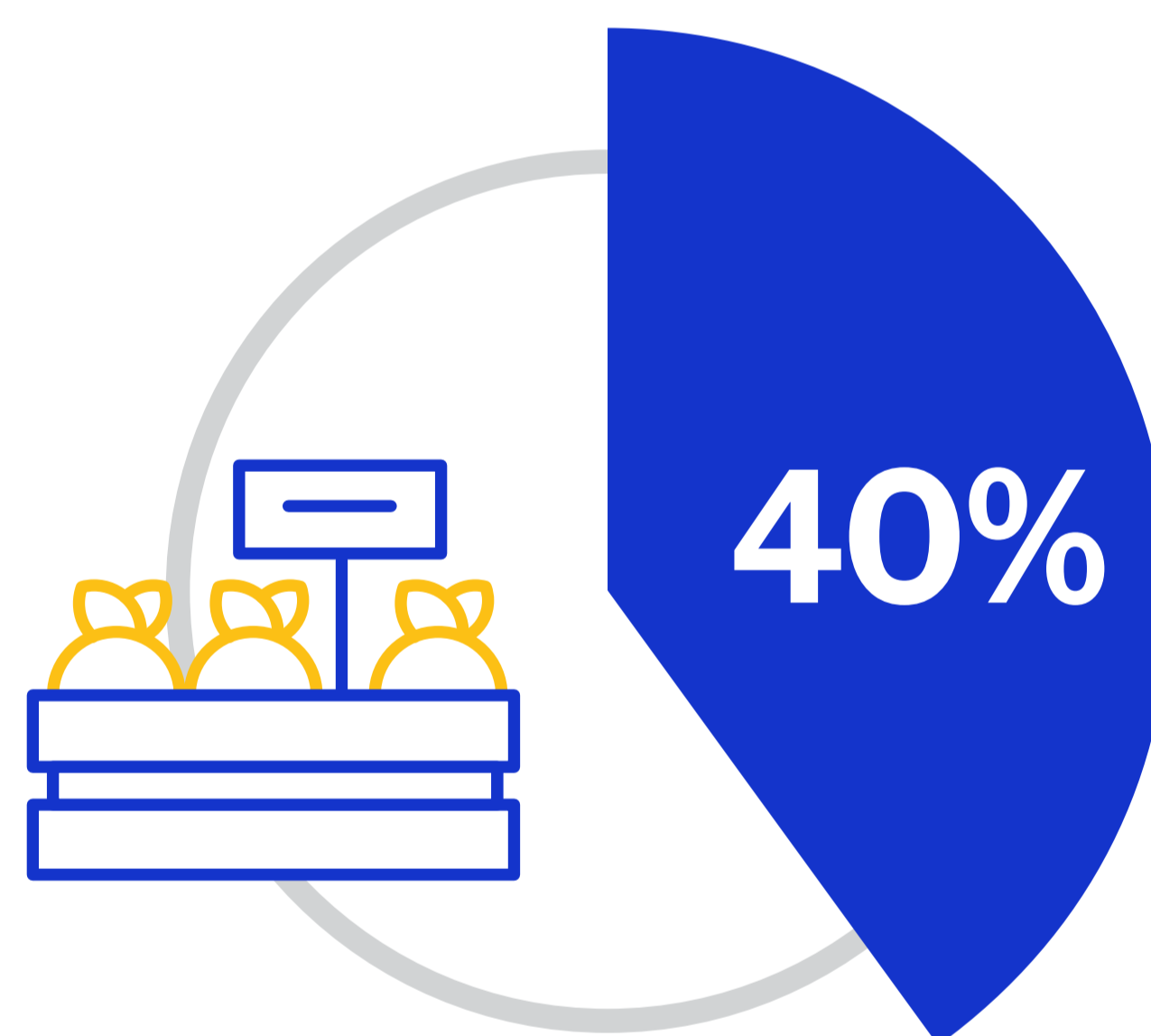


International money transfers

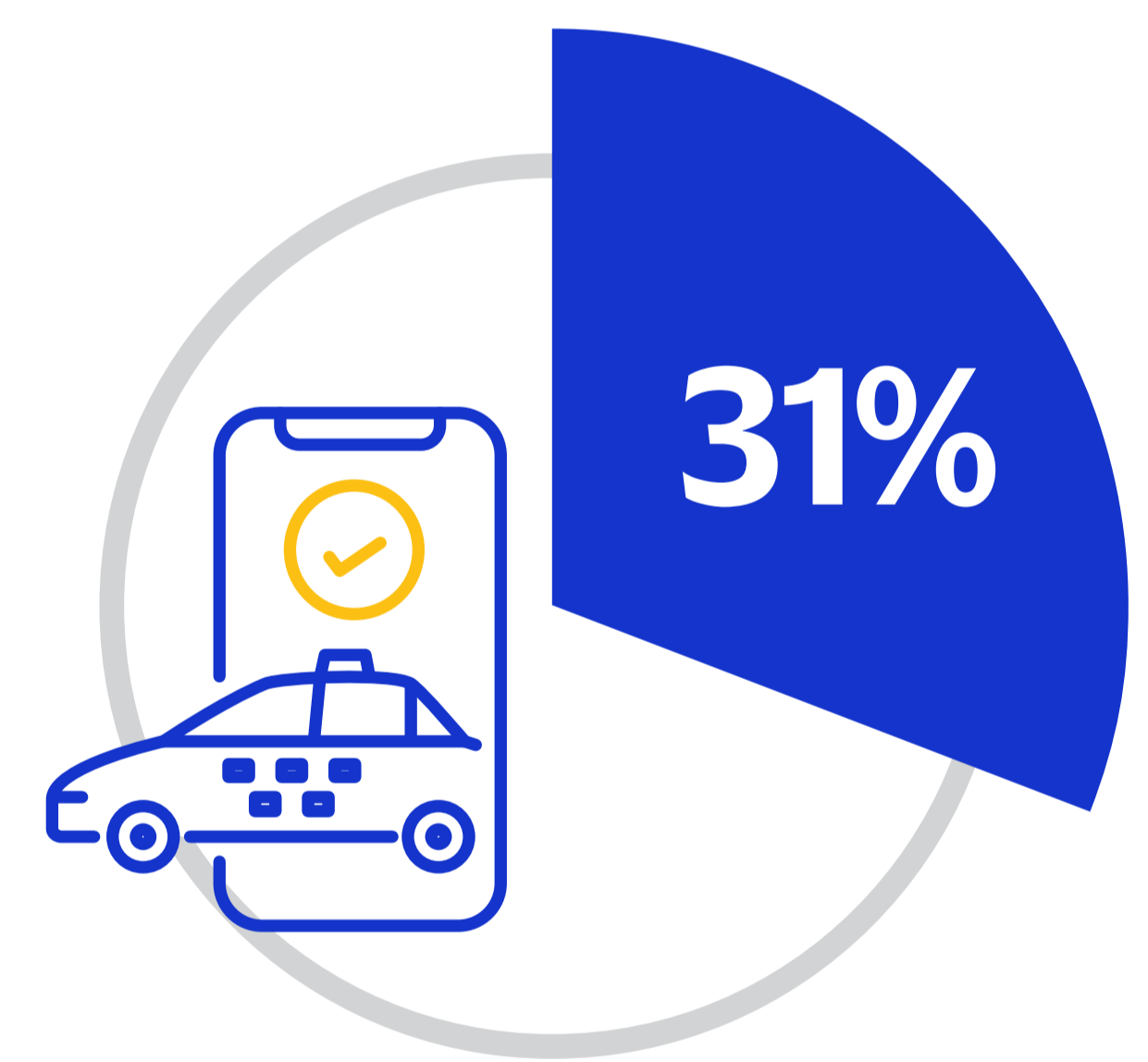
Everyday Spending



Taxi



Farmer markets



App-based taxi

Other Cash-Heavy Categories



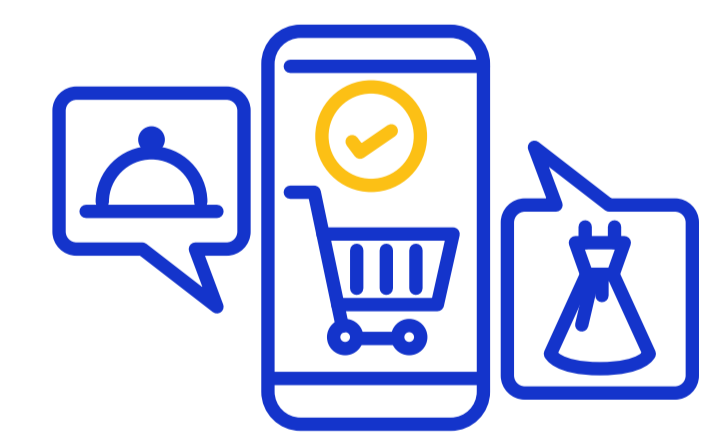
25%
Education



24%
Healthcare and beauty



21%
Cinema



18%
Online food, grocery, and fashion

Top reasons respondents still use cash in identified categories

