

Digital Payments in Saudi Arabia in Numbers: 85% of Individual Payments and 14.6 Billion Operations

A Saudi Central Bank data read of the Kingdom's shift to digital payment: 85% of individual payment operations are now electronic against 79% a year earlier, across 14.6 billion operations or roughly forty million a day, with the weekly 2026 detail that transaction counts are growing faster than their value, and what that means for a company's books.

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Of every hundred payments individuals make in Saudi Arabia today, eighty-five are electronic. The Saudi Central Bank published that figure for 2025 against 79% in 2024, and behind it sits a larger one: 14.6 billion electronic payment operations through the national payment systems in a single year, roughly forty million every day. Drop down to the weekly 2026 data and a detail worth noticing appears: transaction counts are growing faster than transaction value, which tells us precisely where electronic payment is expanding now. This report reads the shift through its official numbers, then translates it into what it means for your books.

85%

electronic share of
individual
payments in 2025

14.6_B

electronic
payment
operations in one
year

6 points

rise in the share in
a year, from 79%
to 85%

40_M

electronic
operations on an
average day

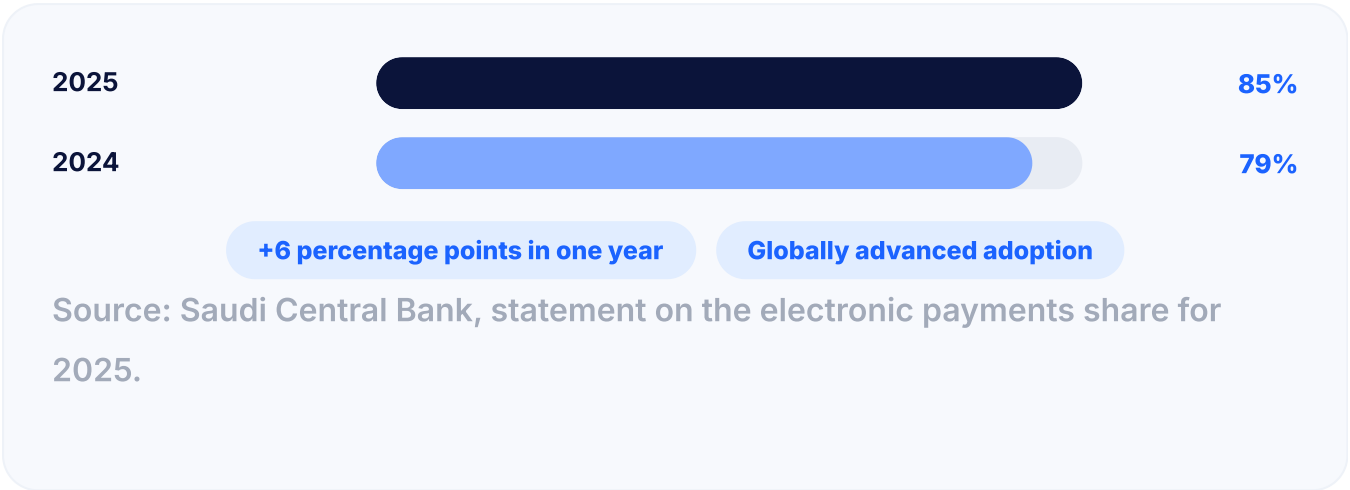
From 79% to 85% in a single year

The figures published by the Saudi Central Bank are clear: electronic payments reached 85% of all payment operations carried out in the individual retail segment by the end of 2025, against 79% in 2024.

Six percentage points in twelve months looks small until you remember the share was already high. Moving from 79% to 85% means more than a quarter of what remained of non-electronic payments converted in one year.

That level places the Kingdom among the world's advanced adopters of digital payment, on a path led by Saudi Vision 2030 toward reduced reliance on cash.

Electronic share of individual payment operations



14.6 billion operations: forty million a day

Behind the percentage stands an enormous volume. Electronic payment operations carried out through the national payment systems reached about 14.6 billion in 2025, against 12.6 billion in 2024, growth of +15.9%.

Divide that by the days of the year and the daily meaning emerges: roughly forty million electronic payments executed in the Kingdom every day. From an accounting standpoint, each one is a recorded movement that can be traced and reconciled.

Electronic payment operations through national payment systems (billions)



Transactions are growing faster than their value

Now move from the annual total to the weekly pulse. We matched every available 2026 week against the same week of 2025 in the Saudi Central Bank's point-of-sale bulletins, and two patterns appeared together.

The first is that growth was positive in all seven weeks, in both transaction counts and value. The second, and analytically the more interesting: transaction counts grew by an average of +10.1% while value grew by an average of +4.5%.

What does it mean for transactions to grow at nearly double the rate of value? It means the increase is coming from smaller, more frequent payments. Electronic payment is no longer reserved for large purchases; it has become the default method for small everyday ones.

	Transaction growth	Value growth
20 Jul vs 19 Jul	+9.5%	+3.3%
27 Jul vs 26 Jul	+9.5%	+4.5%
3 Aug vs 2 Aug	+10.9%	+6.7%
10 Aug vs 9 Aug	+11.1%	+5.3%
17 Aug vs 16 Aug	+11.3%	+5.7%
24 Aug vs 23 Aug	+7.8%	steady
31 Aug vs 30 Aug	+10.4%	+6.0%
Average	+10.1%	+4.5%

Source: Qoyod calculation from the Saudi Central Bank's weekly point-of-sale bulletins, each 2026 week compared with its matching 2025 week.

In the most recent available week, 30 August to 5 September 2026, point of sale alone recorded 267.8 million transactions worth SAR 15.84 billion, at an average bill of SAR 59.1.

What it means when 85% of your customers pay electronically

This share is not a general economic headline; it is a change in the nature of your books. When the overwhelming majority of your receipts are electronic, your revenue becomes almost fully traceable and reconcilable, and the gaps that cash used to create shrink.

First, make bank reconciliation a weekly habit. Every electronic receipt leaves a trace on the statement. [Qoyod](#) connects to banks for reconciliation purposes, so you catch discrepancies close to their date rather than months later.

Second, understand the hardware boundary precisely. An important point many get wrong: the Qoyod point-of-sale device issues and prints invoices, while card amounts are collected through the payment provider's terminal, and the transaction is then recorded in the system. Knowing that separation keeps you from building an operating procedure on a wrong assumption.

Third, tie e-invoicing to payment activity. Forty million daily operations in the market mean issuing speed and compliance are an operating requirement, not a luxury. [E-invoicing](#) in Qoyod complies with Zakat, Tax and Customs Authority requirements for Phase 1 and Phase 2.

Fourth, read frequency, not just totals. If market growth is coming from smaller and more numerous transactions, the bill-count metric now matters as much as sales value. Compare periods in Qoyod's reports, up to 13 consecutive periods, and watch both indicators together.

Four practices in a market where 85% of payments are electronic

Weekly bank reconciliation, not annual

ledger accuracy

A clear split between issuing the invoice and collecting the card

procedural clarity

Fast, compliant e-invoicing

operating requirement

Tracking bill counts alongside sales value

reading the growth

Prepared by Qoyod based on documented system capabilities and the figures in this report.

Recommendations

Four practical steps to take from the numbers in this report:

Offer multiple electronic payment options at the till. In a market where 85% of operations are electronic, limited payment choice becomes an obstacle to closing the sale. ●

Track bill counts as an independent metric. Transaction growth of +10.1% against +4.5% in value means frequency is the current engine of growth. ●

Close the reconciliation cycle weekly. The digital trace of every operation makes reconciliation fast; only postponement makes it hard. ●

Review invoicing readiness before peak seasons. Compliance is built on ordinary days and tested on busy ones. ●

For a deeper read of spending activity: [the National Day spending report](#); for the sector leading payment activity: [the restaurants and cafés report](#); and for online trade: [the e-commerce report](#).

85% of individual payments, 14.6 billion operations, forty million every day, and frequency growing faster than value: these are the numbers of an economy that has moved to digital payment with confidence within the path of Saudi Vision 2030. The business that turns that digital trace into organised books benefits twice: in the sale, and in knowing its result precisely.

Sources

- 1 Saudi Central Bank: the electronic payments share reached 85% of individual payment operations in 2025 against 79% in 2024, with about 14.6 billion operations against 12.6 billion.
- 2 Saudi Central Bank: Weekly Points of Sale Transactions, report for the week ending 5 September 2026.
- 3 Saudi Central Bank: Weekly Points of Sale Transactions for 2025 and 2026, the basis for the year-on-year comparison of transaction counts and value.
- 4 Zakat, Tax and Customs Authority: e-invoicing requirements for Phase 1 and Phase 2.

Turn the digital trace of every payment into organised books

Qoyod is an Arabic cloud accounting system that connects to banks for reconciliation, issues electronic invoices compliant with the Zakat, Tax and Customs Authority, and compares up to 13 consecutive periods.

[**qoyod.com**](https://qoyod.com)