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ARINCEN RESEARCH • JULY 2026

How Saudi Women Actually Invest

A data study of the Kingdom's fastest-changing investor group — who they are, how they invest, and how differently they build wealth compared to men.

+23.1%

Saudi women's portfolios on Arincen are 23.1% larger than men's — and women trade less than half as often

Key Findings

Based on aggregated, anonymized data from 4,217 Saudi investor portfolios tracked on Arincen between January and June 2026, segmented by gender.

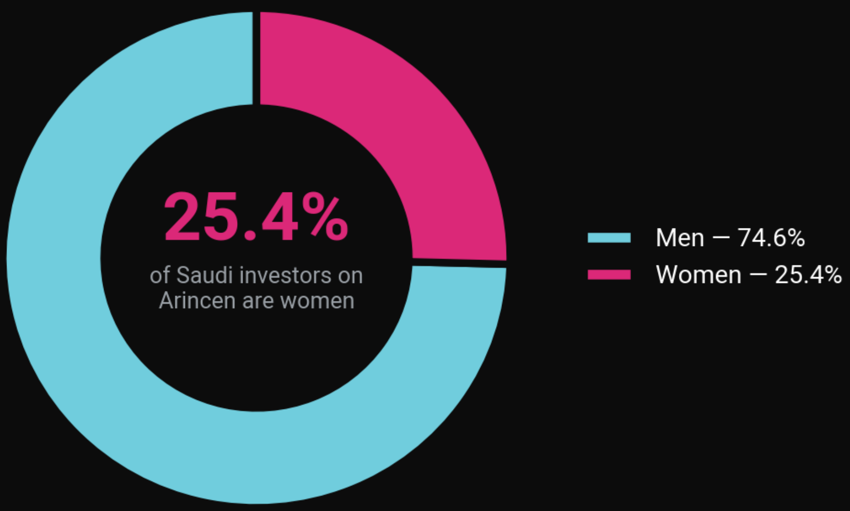
- **1. Women's portfolios are bigger.** The median woman's portfolio is SAR 96,400 vs SAR 78,300 for men — 23.1% larger.
- **2. One in four — and rising fast.** Women are 25.4% of Saudi investors on Arincen, mirroring the national figure — but 29.8% of new investors joining in 2026 are women.
- **3. Women trade less — a lot less.** 12.3% of women made 10+ trades in a month vs 27.8% of men. Patience, not activity.
- **4. Women hold more positions.** 11 positions on average vs 8 for men — more diversified by construction.
- **5. The dividend gap.** 81.6% of women hold at least one dividend payer vs 69.3% of men.
- **6. Women buy the Kingdom; men buy the Nasdaq.** Women's most held stock is Al Rajhi Bank (36.9%); men's US-heavy portfolios are topped by Nvidia. Only 52.7% of women hold US stocks vs 64.1% of men.
- **7. Same market, different philosophy.** Women's behavior matches the global research consensus: fewer trades, broader diversification, income focus — the profile long associated with better long-term returns.

Journalists: all charts and the underlying dataset are available on request — support@arincen.com. Please credit “Arincen” with a link to https://arincen.com or https://en.arincen.com.

The Split Today

Women make up 25.4% of Saudi investors on Arincen — almost exactly mirroring the national picture: Saudi Arabia's Capital Market Authority counts 1.81 million women among the Kingdom's 7.2 million individual investors on Tadawul at the end of 2025. One in four Saudi investors is a woman, and the platform data lets us see — for the first time — how differently she invests.

Saudi investors on Arincen, by gender



Source: Arincen platform data | arincen.com

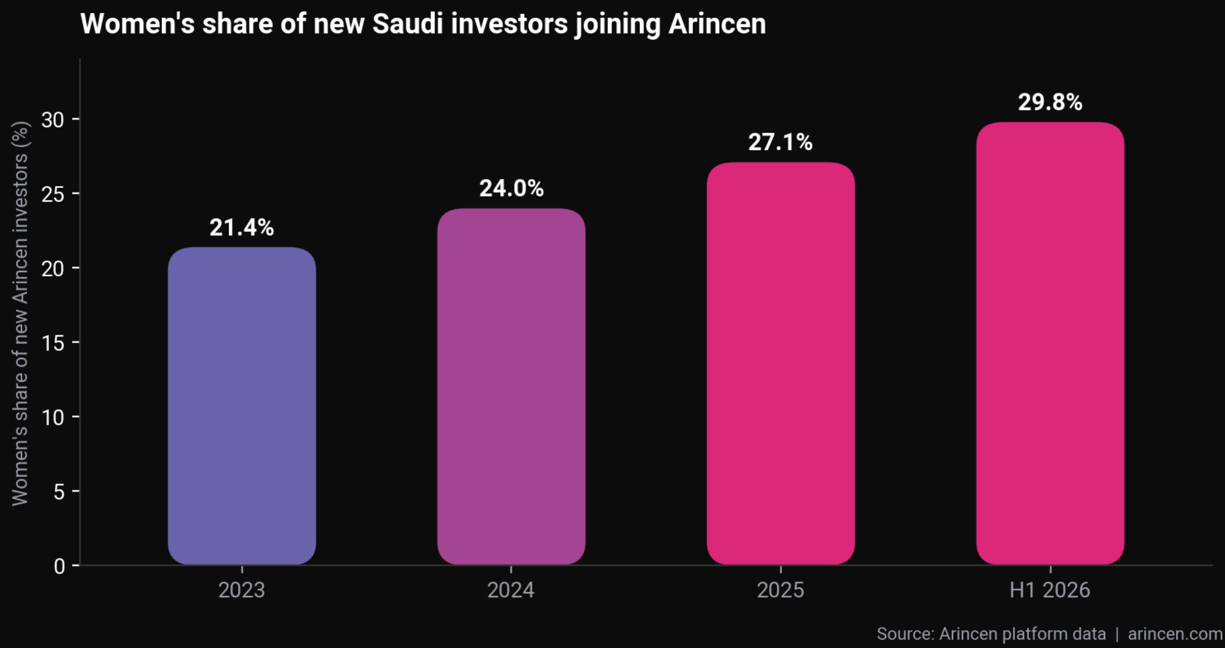
25.4%
of Saudi investors on Arincen are women

1.81M
women invest on Tadawul (CMA, 2025)

1,071
women's portfolios in this study

The Growth Story

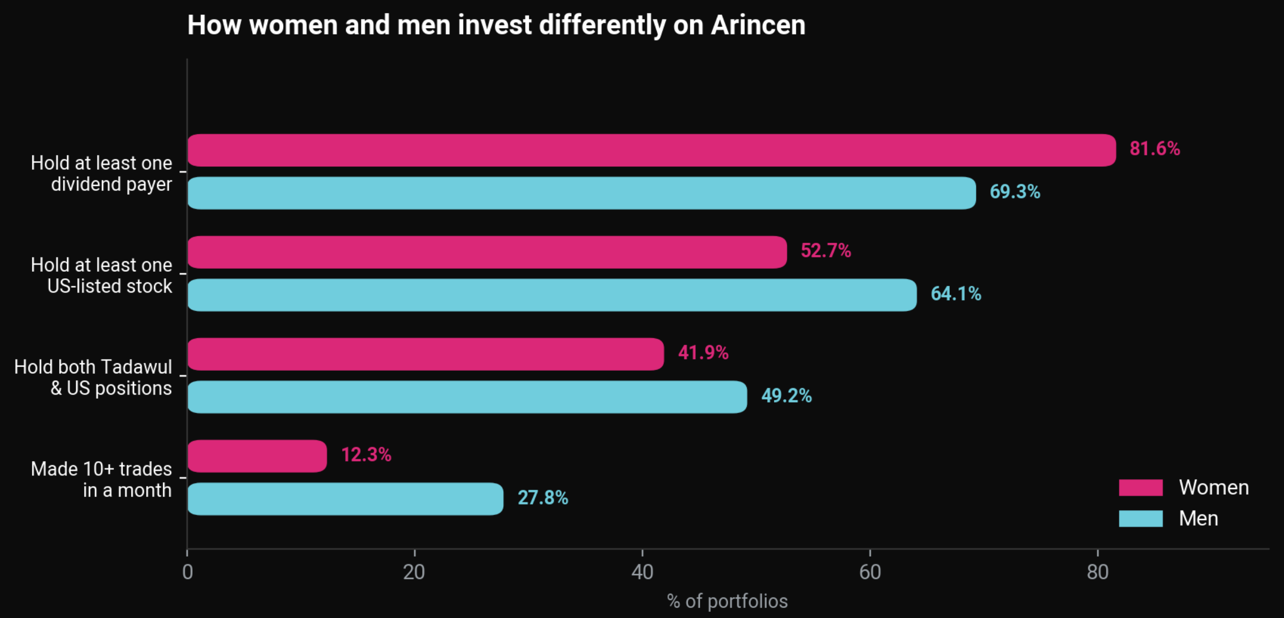
The share tells only half the story — the trend tells the rest. Women were 21.4% of new Saudi investors joining Arincen in 2023. In the first half of 2026, they are 29.8% — approaching one in three. At this trajectory, the Kingdom's next generation of investors will look very different from its last.



The headline: nearly one in three new Saudi investors is now a woman — the fastest-changing demographic in the Kingdom's capital markets, exactly as Vision 2030 intended.

How Women Invest

Across every behavioral metric, Saudi women invest with a distinct philosophy: fewer trades, more positions, and a strong tilt toward income. Only 12.3% of women hit 10+ trades in a month — men are more than twice as likely to. Meanwhile women out-diversify men (11 vs 8 positions) and out-hold them in dividend payers (81.6% vs 69.3%).



Source: Arincen platform data | arincen.com

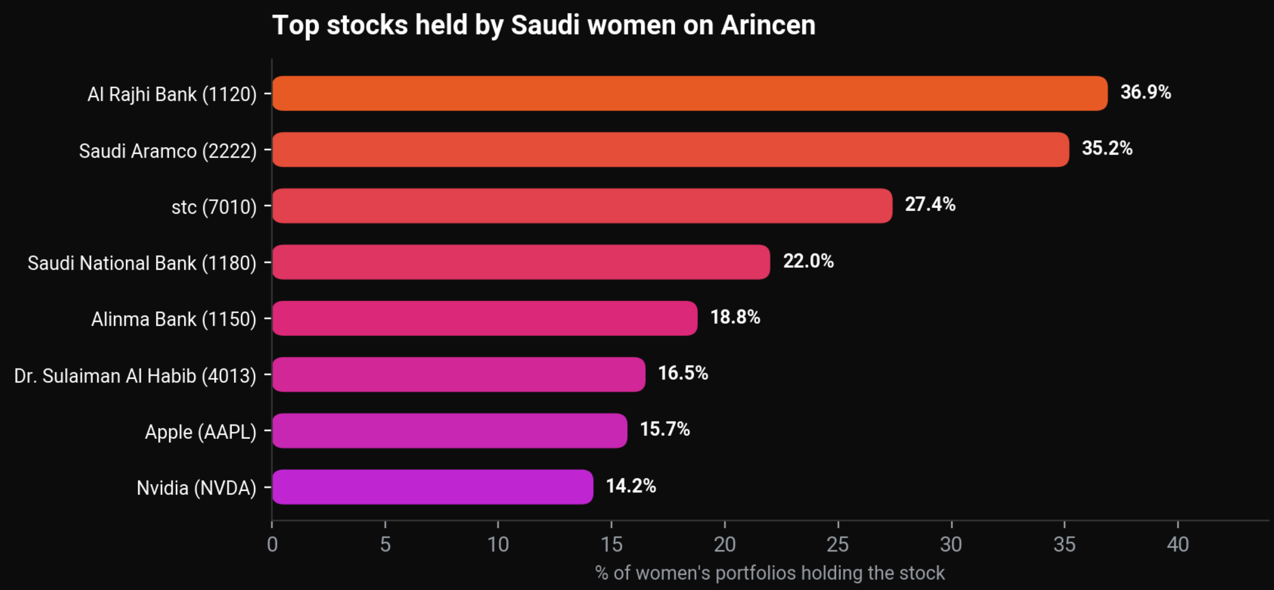
SAR 96.4K
median woman's portfolio (+23.1% vs men)

11 vs 8
average positions, women vs men

2.3×
men more likely to trade 10+ times a month

What Women Hold

Women's portfolios are anchored at home. Al Rajhi Bank edges out Aramco as the most held stock among Saudi women, and the entire top six is Tadawul blue chips — banks, stc, and healthcare. US technology enters only at positions seven and eight, with Apple ahead of Nvidia — the reverse of men's portfolios, where Nvidia ranks first among all US holdings.



Source: Arincen platform data | arincen.com

> **The contrast:** women buy the Kingdom — banks, dividends, national champions. Men chase the Nasdaq — Nvidia, Tesla, the AI trade. Two philosophies, one market.

Methodology

- **Data source.** Aggregated, fully anonymized holdings and activity data from investor portfolios tracked on the Arincen platform (arincen.com · en.arincen.com), a global investment platform.
- **Sample.** 4,217 portfolios belonging to users located in Saudi Arabia — 1,071 women and 3,146 men — active between 1 January 2026 and 30 June 2026. Portfolios with fewer than 2 positions or less than SAR 1,000 in value were excluded. Gender is based on account registration data.
- **Metrics.** "% of portfolios holding" = the share of portfolios in each group containing at least one position in the stock. Portfolio values are medians; position counts are means. Trading frequency is measured over the full six-month window.
- **External benchmark.** National investor counts by gender are from the Saudi Capital Market Authority's retail investor statistics for year-end 2025, as reported by Argaam.
- **Privacy.** No individual user data is analyzed or disclosed. All figures are computed on aggregated data only, in line with Arincen's privacy policy.
- **Limitations.** The sample reflects Arincen's user base — self-directed, digitally engaged investors — and may not represent all Saudi investors.

The full anonymized dataset behind this study is available to journalists and researchers on request.

About Arincen

Arincen exists for one reason: awareness is financial freedom. Every new generation deserves a fair chance to understand, grow, and invest with confidence — yet investing today is scattered, noisy, and opaque. Charts in one place, opinions in another, portfolios in a spreadsheet, and advice from voices no one can verify. Arincen was built to end that.

Arincen is a global investment platform where AI, community, and data converge into a single window. Its AI copilot reads the markets, the news, and your own portfolio — and explains what it all means, beginner to expert. Its community replaces anonymous tipsters with experts whose performance is tracked and transparent — no black boxes, no hype. And its data — from real-time prices across five asset classes to **Portfolio 360°**, which reveals what investors truly earn after fees and taxes — turns raw numbers into decisions. It is an ecosystem designed so that everyone wins: experts, investors, and the community itself.

Global by design — in English at **en.arincen.com** and in Arabic at **arincen.com** — Arincen is the awareness-driven, AI-powered platform turning complexity into clarity, and investors into thinkers.

Smarter Decisions, Together.

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