

Research Article

# The Investment Perspective of Urban Development Regulations in Saudi Arabia

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**Abstract:** This study examines the impact of Saudi Arabia's urban development regulations on investment decisions within the framework of Vision 2030. As the nation embarks on significant urban expansion and megaprojects, understanding how regulatory frameworks influence investor confidence becomes crucial. Using thematic analysis, the research identifies common perspectives among various stakeholders on the regulatory constraints impacting urban development. The findings suggest that complex and ever-evolving regulations undermine investor confidence and hinder long-term planning. To maximize investment returns and promote sustainable urban growth, consistent legal frameworks and simplified property acquisition processes are needed. The study emphasizes the importance of aligning policy objectives with market demands and fostering greater interaction between policymakers and investors to ensure regulations remain responsive and stable. Legislative reforms aimed at enhancing procedural clarity and regulatory stability are essential for meeting the urban development goals set forth in Vision 2030. The study's reliance on qualitative stakeholder perspectives and its focus on Saudi Arabia represent limitations; future research could integrate quantitative data and broader viewpoints to deepen understanding of regulatory implications.

**Keywords:** Urban development, investment, Saudi Arabia, Vision 2030, regulatory frameworks, property rights, policy coherence.

## 1. Introduction

Saudi Arabia's Vision 2030 is more than just an economic vision, it is a radical agenda to dramatically reduce the Kingdoms dependence on oil revenues, allowing it to focus on sectors such as tourism, entertainment, transportation, construction, urbanisation and more [1]. This elaborate strategy started in 2016 with the aim of making Saudi Arabia to be the investment powerhouse, centre of well-being of Saudi citizens and the sustainable management of the country. Kingdom attempts to attract over \$100 billion of FDI by 2030 and the private sector contribution to the GDP grew to 65% from 40% by the same year [2]. One of these is the establishment of NEOM, Qiddiya and the Red Sea Project that are expected to transform the structure of major cities within the Kingdom at the same time presenting a noble business investments for the domestic and global investors by the year.

Urban development is one of the key strategies in Vision 2030 whereby urban centers are not only a source of growth through the development of economic activities but also an instrument for the modernisation of the Kingdoms cities and an increase in quality of life. As a result of this, the government has come up with several changes in the legislative and regulatory frameworks that is aimed at enhancing the growth and development of cities through sound infrastructure development as well as enhancing investors appeal [3]. These regulations involve elements concerning city planning such as the zoning ordinances, fire codes, environmental laws and regulations of property ownership among others.

Despite the fact that these reforms are crucial in the realisation of the vision 2030, they have also brought about some problems to the Multinational Companies (MNCs) and the real estate developers in Saudi Arabia. On one hand, the regulatory changes aimed at exercising a positive impact on the investors and on the other hand, these regulations can prove to be a challenge to companies in the investment process. For example, new codes of environmental regulations and zoning laws may add new challenges to a business hence revising their project plans thus crippling both the time factor and the cost aspects [4].

The solidification of Vision 2030s urban development projects mainly lies in the positive legal environment that responds to investor protection demands while addressing sustainable development demands. New generation projects such as NEOM with a projected cost of \$500 billion have drawn international attention and are considered as

large investment prospects. But they work under the condition that there should be set definite and responsive legal systems that assure the investors to embrace long-term investment projects [5]. However, these regulations have received scant attention in the literature in analysing their effects on the investment behaviour of MNEs in developing countries including Saudi Arabia [6, 7]. This paper seeks to cover this gap by analysing the important legal and political reforms made under Vision 2030 with reference to the experience of MNCs in the urban development sector of Saudi Arabia.

A recent surge in urban growth throughout Saudi Arabia resulted mainly from national strategic incentive programs, such as Vision 2030. The plan would be a bold move to develop Saudi cities to become world-class investment destinations so its economy could be further diversified and less dependent on oil. One essential element to achieve this goal involves the set of standards that must be followed by local governments for urban development, which affect land use, zoning, infrastructure services and construction. The literature review is to provide investment insights on these regulations and their impact on local and foreign investment, focusing on Saudi Arabia to identify challenges and opportunities.

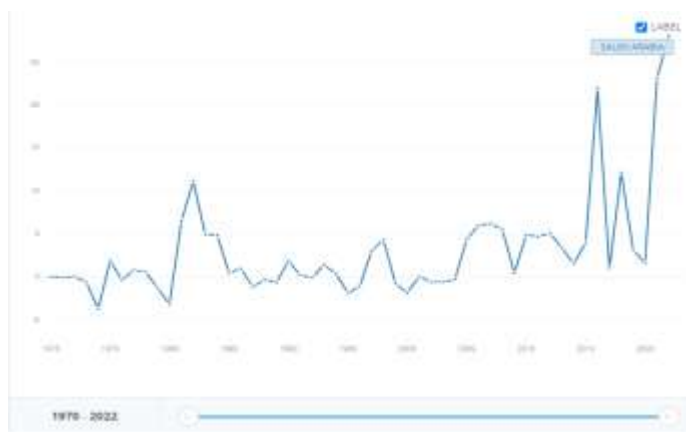


Figure 1: Net-inflow of foreign investment, KSA  
Source: [8]

## 2. Literature Review

### 2.1 Overview of Urban Development Regulations in Saudi Arabia

The urban development regulations in Saudi Arabia have evolved significantly, especially with the transition of the Kingdom of Saudi Arabia (KSA) from catering to rapid urbanization towards creating more sustainable and investor-friendly cities. Urban planning has been historically moulded for the increasing population, however, the current set of regulations and standards focuses on larger-frame urban strategies regarding land use, zoning, infrastructure and building regulations [9]. These codes are regulated by key regulatory bodies like the Ministry of Municipal and Rural Affairs (MOMRA) and the Saudi Building Code National Committee. To attract FDI and promote economic diversification, the government's urban development strategy consists of triple-pillar initiatives in the form of mega projects called NEOM, the Red Sea Project and Qiddiya. The Kingdom is creating a favourable investment climate by offering incentives such as tax exemptions and clear land use regulations, yet challenges loom large in navigating the muddy waters between investor value addition and upon what basis local culture and sustainability factors. [10].

### 2.2 Regulatory Reforms Under Vision 2030

Regulatory reforms also form part of Saudi Arabia's Vision 2030, modernize urban development frameworks and encourage investments. Vision 2030 seeks to develop, more sustainable economically viable cities that are in line with typical worldwide standards. To attract foreign investors, the Saudi Investment Authority (SAGIA) has simplified licensing procedures which in turn resulted in faster approval for businesses and fewer red tape barriers for foreign investors [11]. Similarly, the PIF has become a key enabler of urbanization, with large-scale projects such as NEOM, while helping to transform the Kingdom into an international investment hub. This is intended to signal the government's willingness to embrace innovation and stimulate private sector engagement in these projects. [12]. The objective is to ensure that urban development regulations, particularly zoning and sustainability, are laid to attract domestic as well as global capital and at the same time advance the cause of economic diversification at the country level.

### 2.3 Impact of Zoning and Land Use Regulations on Investment

In the Kingdom of Saudi Arabia, changes have been made to the region that took place in zoning and land use regulations, especially in major urban centres (Riyadh, Jeddah and Eastern Province). These laws dictate what land can be used for (like collecting money, working or shopping). [13] Added in strategic investment zones, a different zoning system has been introduced to upzone various types of development, and one possible example is mixed-use developments that include a blend of residential, commercial, and recreational uses. The move was made to align the mechanism of obtaining loans with other loan providers like banks and NBFCs to make the platform more lucrative for real estate investors, developers etc.

In addition, they are regulating zoning overlay districts for smart growth and green infrastructure. Saudi Arabia showed commitment to creating sustainable cities by putting new zoning requirements on eco-construction and renewable energy systems. [14]. In addition to their contribution to the Kingdom's sustainability objectives, they also appeal to investors with an interest in sustainable urban projects. Still, the high cost of land in prime urban locations and laborious regulatory permissions can be barriers to entry for newcomers to the Saudi market.

### 2.4 Infrastructure Development and Its Role in Attracting Investment

Infrastructure development is probably the most important of all Saudi urban regulations and creates a huge pull factor for investment. Public programs to improve transportation networks, utility services and digital infrastructure have poured billions of dollars into growing cities. Projects like the Riyadh Metro, Jeddah Tower and King Salman Energy Park are examples of what are large-scale infrastructure projects dependent on urban growth and luring future agonize to figure out. [15].

For investment, infrastructure is made, and this shows how important infrastructure is for urban development success. This is not surprising investors tend to consider strong infrastructure necessary for protecting their projects over the long term. For instance, reliable

transportation networks are important to the attractiveness of real estate investments and high-speed internet and digital connectivity are key for businesses in the technology and services sectors [16]. Consequently, the closer to the centre of a city, the investments are generally so low that depending urban development regulations built on prioritizing infrastructure improvement have a direct effect on investment inflows. But the problem is in keeping up with the pace of developing infrastructure against the necessary regulatory frameworks that have to come first such as land acquisition and construction permits.

### 2.5 Foreign Investment and Legal Frameworks

Urban development regulations now seek to lure foreign investment, particularly in real estate and tourism. Legal reforms, including the amendments to the Foreign Investment Act in 2000, now also enable foreign investors to own real estate in specific zones, breaking a barrier which used to allow only Saudi nationals to own property [17]. In the case of Saudi Arabia, this regulatory evolution has paved the way for international developers and real estate companies that are interested in entering or acquiring existing business lines into one of the most sought-after markets globally. Saudi Arabia also has moved to align its urban development regulations with international investment laws to provide better legal protection and establish stricter standards about intellectual property rights and other investor protections. These reforms are designed to create a friendly investment climate for foreign investors. Despite these strides, substantial hurdles remain, namely complex rules and compliance issues as corporations operate in different geographies where legal protections for investors are suspect [18].

### 2.6 Challenges and Opportunities for Investors

On the one hand, the urban development regulations in Saudi Arabia provide numerous investment opportunities, on the other hand, they also represent obstacles that may scare off potential investors. The first problem that needs to be solved is how to navigate a maze of cross-cutting red tape, often created by local laws and ordinances that are completely unknown to foreign investors. Regulatory discrepancies from government authorities are one of many problems making a building's acceptance slow down and causing its costs to increase [19]. The cost of land especially in prime urban locations is another barrier, especially for smaller investors. In the meantime, despite attempts to standardise and digitise the planning application process in town, these procedures remain bureaucratic and inefficient which can mean an eventual headache for investors [20]. However, the Kingdom through its emphasis on mega-projects such as NEOM and the Red Sea Project presents considerable opportunities for local as well as foreign investors, particularly in new sectors of tourism, entertainment and smart city infrastructure. They not only ensure lifetime returns but also correspond to the global trends of sustainability, which makes these projects more profitable to invest in the long term [21].

## 3. Methodology

This study investigates the effects of changes in regulations characteristic of the Vision 2030 under Saudi Arabia on MNCs in the urban development industry using a qualitative research approach. Data was collected through semi-structured interviews with real estate developers, investors both regional and international, urban planning professionals and experts involved with the on-going urbanisation project in Saudi Arabia [22].

The study used purposive sampling technique to make sure that only persons who had experience working in the real estate and urban development industry of Saudi Arabia were chosen. Sample selection comprised of individuals who contributed to investment decision-making processes and have hands-on experience in compliance with UD regulation measures say zoning laws, construction codes and the environment [23].

Secondary data included formal and informal government policy documents, company reports and journals from the main international companies working in KSA. These secondary sources supported the background information on the regulatory environment in Saudi Arabia and served as a way of validating the key findings which were gained from the interviews [24]. Qualitative data elicited during the interviews was analysed using thematic analysis, a research method of identifying patterns in the data. When the interviews were transcribed, the responses were analysed based on emerging themes with major focus on the legal context of regulation and investment [25].

## 4. Results

### Theme I: Perceptions of Urban Development Regulations

- Theme I(a): Positive Perceptions of Regulatory Support  
From the standpoint of many stakeholders, some rules regulating city planning truly encourage investment.  
*"Thanks to the adoption of simplified land acquisition processes, it is now rather easy for us to start new projects."*  
remarks one of the respondents. The country obviously benefit much from these rules. This attitude largely reflects the respect paid to legislation and regulations removing bureaucratic hurdles and streamlining the investment process.
- Theme I(b): Role of Incentives and Support Programs  
On the other hand, there are policies, while certain rules are helpful, investors have complained that some are unduly complicated and cause unneeded delays. Some investors find this degree of complexity alienating. This complaint raises issues concerning rules that can complicate processes or delay approval procedures, therefore hindering instead of helping investment decisions [26].

### Theme II: Key Regulatory Factors Influencing Investor Confidence

- Theme II(a): Impact of Regulatory Stability  
Investor confidence is strongly influenced by rule stability.  
*"Investors must make long-term commitments, thus a stable regulatory environment is absolutely necessary."*  
stated one of the respondents. Frequent regulatory changes could lead to confusion and, depending on their type, lack of investment. Therefore, clear and predictable laws are essential if the real estate market is to attract and retain investors.
- Theme II(b): Role of Incentives and Support Programs  
Programs for rewards and support can enable investors to have considerably greater confidence. One of the respondents says:  
*"That government subsidies and tax cuts make the Saudi real estate market far more appealing today than it was years ago. Our decisions on investments primarily rely on these incentives."*  
One of the primary selling points is the capacity of such financial aid and incentive schemes to increase investment and improve project profitability.

### Theme III: Alignment Between Investment Perspectives and Policy Goals

- Theme III(a): Effective Alignment with Market Needs  
Rules that meet the needs of the market assist investment results to be better. One real estate developer says:  
*"That modern architecture and rapidly rising cities' targeted strategies have remarkable success. They are really crucial in guiding our financial decisions in step with the market."*

This emphasizes the need of policies that match the needs and inclinations of the current market so, their success will help to promote strategies of investment and development. Policies aiming in different directions from market demand could lead to issues. For instance, an urban development expert points out that there is always a disconnect between political goals and funding requirements. It is therefore important to maintain an open dialogue between the legislators and investors that addresses new market developments. This serves to close the gap between what the policy makers seek to achieve and what the market would prefer [27].

### Theme IV: Challenges in Regulatory Implementation

- Theme IV(a): Bureaucratic Obstacles  
Many times, people complain about bureaucratic red tape. Policymakers now understand, even with initiatives to cut bureaucracy, the major delays in the approval process can aggravate investors. By lengthening project deadlines and generating operational concerns, these limitations could provide investment hurdles. This diversity results in unequal implementation of rules over several spheres.  
*"We've noticed that the application of regulations can vary greatly from one region to another."*  
a respondent said under inquiry on the challenges to their investment strategy. This variability can create uncertainty and additional risks for investors who operate across multiple regions.

### Theme V: Future Trends and Expectations

- Theme V(a): Anticipated Regulatory Developments  
The long-term stakeholders in regulation will probably be interested in potential changes. For instance, one urban planner noted that new rules should focus on existing problems that affect efficiency and improve on established practices. Expecting the best, investors will highlight the appeal of the market. This is in line with projections that the regulatory framework would keep becoming better to assist investment by means of enhanced development.
- Theme V(b): Impact of Emerging Trends on Regulation  
Growing interest in sustainability among other new trends will most likely affect the legislation passed coming forward.  
*"We hope regulations to adapt to support green construction techniques and sustainable development."*  
One of the respondents said, sustainability is becoming more important. For investors, this action might offer both opportunities and difficulties. Future investment plans would be much changed by the predicted legislative changes aimed at addressing changing inclinations.  
From the perspectives of view of lawmakers, investors, and real estate developers, this subject study reveals how different areas of urban development regulations affect investment decisions. Apart from tackling problems and possible treatments, it underlines the need of incentives, uniform rules, and satisfying market needs.

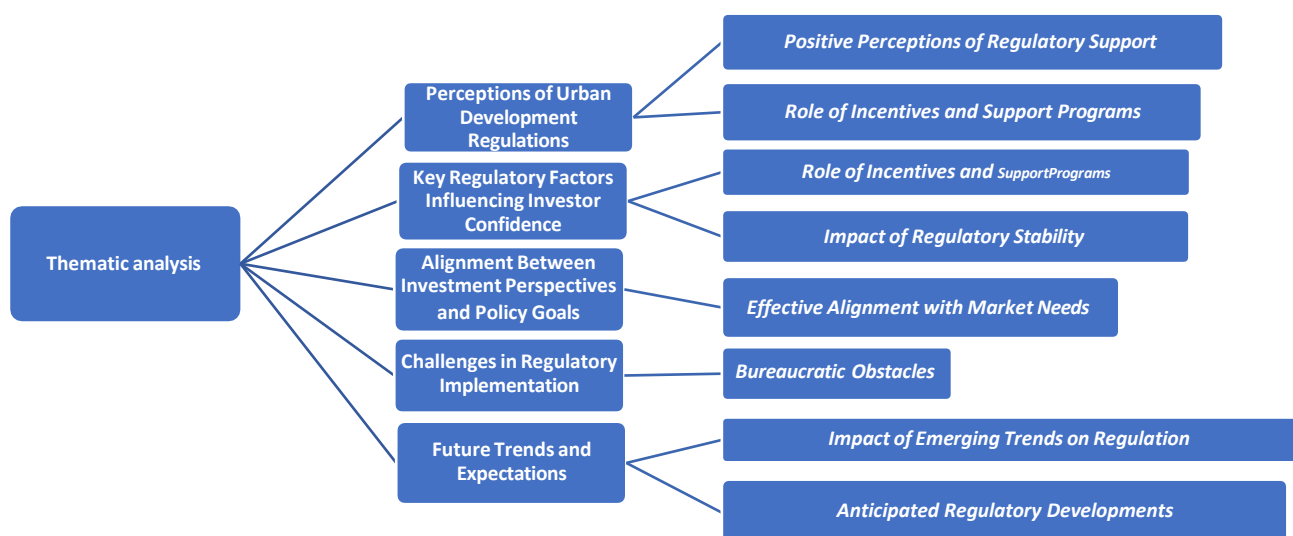


Figure 2: Mind map for thematic analysis

## 6. Discussion of Findings

The study results present a complex picture of how urban

development policies influence market dynamics and investment decisions. Generally, stakeholders favor policies simplifying land purchase procedures and cutting administrative red tape. If it is to permit new projects start more easily, lower delays, and appeal the market



more, these simplified procedures are seen as absolutely necessary. This optimistic view emphasizes the need of effective rules that remove pointless barriers so allowing investors to implement their ideas with more ease [28].

On the other hand, the study raises serious issues regarding the stability and complexity of regulations. Some rules, according to investors, are unduly complex, which causes unnecessary red tape destroying confidence and postponing of judgements. Stable rules are also very important; regular rule changes cause uncertainty and affect long-term individual investments. Maintaining investor trust requires a consistent and unambiguous legislative environment since investors rely on explicit regulations to guide their decisions on sensible investments. One of the most important aspects of excellent urban development is the harmony between policy goals and investment objectives. Policies addressing present market needs, including increasing urbanization and modern architecture, greatly affect investment returns. Out of line governmental goals and commercial needs compromise opportunities and efficiency. Legislators and investors have to be in continuous communication to make sure rules satisfy changing expectations and reflect market reality. Addas and Maghrabi [29] argued that the nation should rely not just on conventional worldwide planning ways but also create its own POS planning approach based on consumers' wishes and behaviors when using POS as well as its sociological characteristics [30]. This advises considering the possibility of raising POS by developing typologies of these areas depending on the landscape qualities of every metropolis. Saudi Arabian city planning, and design will be much affected by this idea. Moreover, it will improve the physical, psychological, and social welfare of the people as well as make the Saudi cities livable [31].

People moving to cities during the past forty years has produced significant urban expansion and fast population increase. This expansion occurred without enough thought given to terms of planning rules or approaches for city design. Furthermore, ambitious government social and urban development projects have shifted the Saudi way of life from one based on small villages to one based on cities [32, 33, 34].

el-Shorbagy [35] among the most important transforming factors of the twenty-first century is urbanization. Living in urban cities accounts for about 54% of the global population; by 2025, almost 70% of people are expected to be living in urban areas.

## 7. Conclusion

Conclusively, the study shows how fast-paced Saudi Arabia's urban development policies influence investment choices. Investors as well as project managers would considerably value streamlined property purchase procedures. Finally, it is possible to state that Saudi Arabia's increased rate of urbanization requires stable and predictable legal environment that would correspond to the current market conditions as well as the long-term development strategies. To ensure that Vision 2030's goals of sustainable urban growth are achieved, there must be proper communication between legislators and investors. The analysis of the study reveals that property access has to be made easier, while there is a call for the reduction of regulatory burdens to ensure that the investors' confidence is upheld. The study underlines the requirement of consistent and transparent laws that prevent needless complication and frequent modifications since these elements significantly influence investor confidence and dedication over the long run. Projects for urban development have to be in line with market reality in the middle of growing urbanization and changing demographic patterns. The study also underlines the need of legislators and investors maintaining an open channel of contact to guarantee legislation satisfy current demands as well as those of the future. If Saudi Arabia is to better enable sustainable urban growth and meet the Vision 2030 ambitions, it must tackle the possibilities and problems given by the current legal environment. Including investor opinions into law and guaranteeing regulatory stability would help to improve the feasibility and appeal of urban projects thereby fostering a rich cityscape.

## 8. Implications

The findings of the study show major effects on investor involvement and Saudi Arabian urban development plan. First, one can boost investor trust and simplify project starting by streamlining property purchasing processes and removing administrative barriers [33, 34, 35]. Legislators should thus give modifying legislation high priority to accelerate property transfers and simplify their regulations. Furthermore, undermining investor confidence and long-term planning are complicated regulations and frequent revisions. Regulating stability is thus rather important. Encouragement of a stable investment climate depends on a consistent and open legal framework. If we are to maximize investment returns and maintain development, urban development plans have to

coincide with demographic trends and market needs. Open lines of contact between authorities and investors should, researchers concluded, enable them to change policies in response to changing investor expectations and market realities. These suggestions can help the kingdom satisfy its urban development objectives mentioned in Vision 2030 by so boosting the economy and so making cities more sustainable by making the surroundings more predictable and enticing to investors.

## 9. Limitations and future research

There are certain limitations to this research. First of all, results might not be applicable in other surroundings considering the attention paid to Saudi Arabia, which has own laws and marketplaces. The study largely depends on stakeholder perspectives; hence it is probably blind to some of the nuances of the regulatory scene and market dynamics. Moreover, the study runs the risk of subjective bias and lacks extensive investigation dependent on qualitative data acquired by means of questionnaires and interviews. To fix these shortcomings, future studies should use quantitative data and evaluate urban development plans among different places. This would help to better grasp these policies. Analyzing the consequences of certain legislative changes will assist one to understand how various policy decisions affect investment results. Including a wider spectrum of points of view that of local communities and non-governmental organizations helps to strengthen the research and generates more comprehensive policy recommendations.

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