



# Unlocking your BNPL potential in the GCC

Tamara Proposal | December 2022



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# The Opportunity



BNPL enables the transition of shopping at neighborhood stores into ecommerce



Increasing Loyalty



Encouraging higher spend



Catering to the new generation of shoppers



# GCC eCommerce is a **USD 30+Bn** market

**Growing at 18.8% CAGR**  
2022-2025

Notes: 2022 estimate figures  
Source: Data.ai; Kearney Reports; Statista



# The opportunity is massive, with KSA leading the way

Vs. Australia, the younger GCC BNPL market is poised to takeover in terms of adoption

14%

**BNPL share of ecommerce transactions by 2026**

31%

**Bigger ecommerce market in the GCC vs. Australia by 2025**

81%

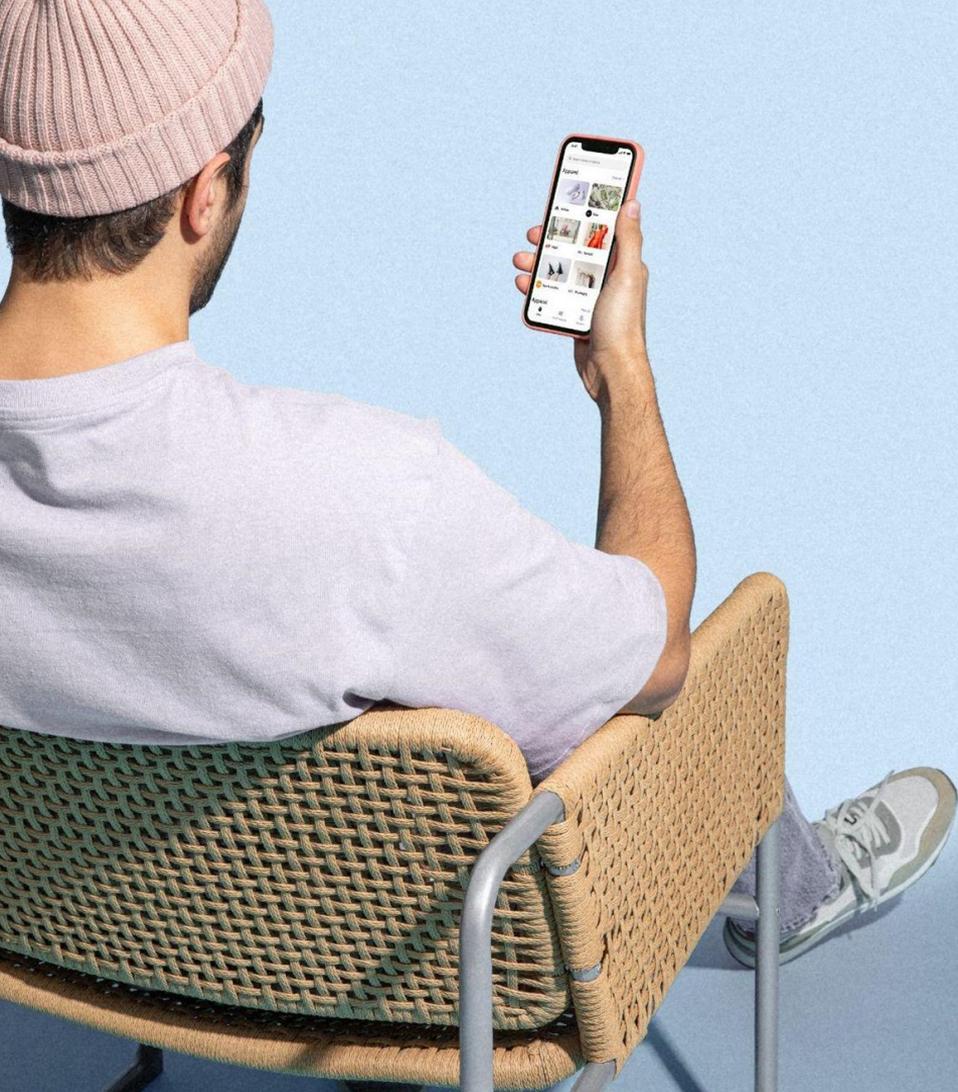
**KSA BNPL CAGR 2022 vs. 72% in Australia & 25% globally**

50%

**KSA share of GCC ecommerce market in 2025**



This is Tamara



# We are a Leading BNPL Fintech in the GCC



Proud Saudi-based BNPL provider



Most funded startup



Serving the biggest GCC Markets



Serving customers online & in-store



230+ people, 4 offices, deep expertise

# Simplifying split payments on the go...



## Instant Approval

Upfront credit at no interest



## Card Agnostic

Mada, ApplePay, Visa, Mastercard *and more*



## Seamless Payment

Transparent and easy payment process over 3 split payments.



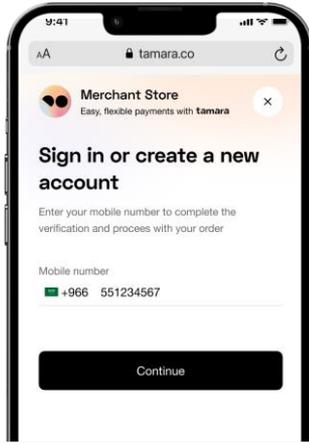
## Smart & friendly reminders

In app, SMS and Email



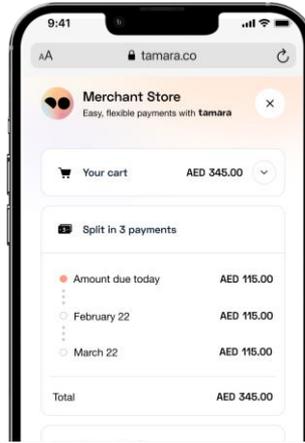
# ...Seamlessly across different channels

## Website Customer Journey



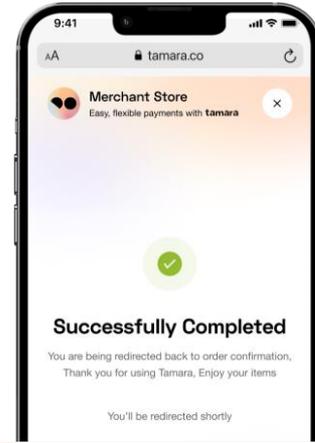
### Sign in

Mobile number  
customers registration



### Checkout

Frictionless checkout in  
under 1.5 min.



### Purchase

In 3 split payments, paying  
only a third upfront

# We bring tremendous value to our...

6,000+

Partners

4+ million

Registered Customers

& Wide Network of

Channel Partners



Tamara is trusted by +6,000 merchants including leading regional and global brands<sup>1</sup>



1. Merchants are in various stages (integrating, online, in-store)

# Our merchants see significant top line growth as well as cost savings with Tamara



40%

Higher Average  
Order Value



15%

Improved Web/App  
Conversion



20%

Reduction in Cash  
on Delivery

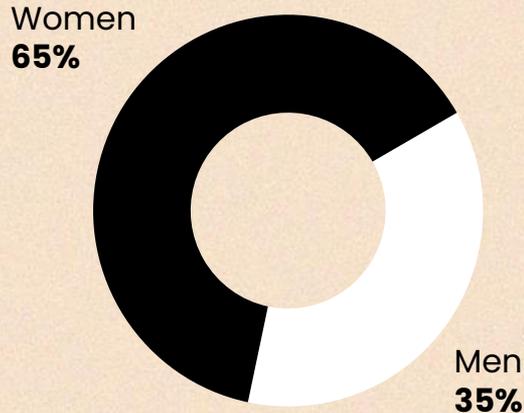


18%

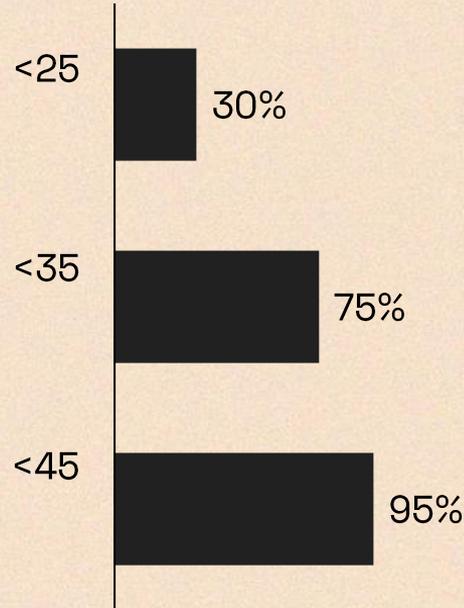
Lower Returns

# Over 3 million shoppers have signed up to use Tamara

Split by Gender



% Share by age group



# We cater to the new generation of shoppers

Millennials and Gen Z constitute

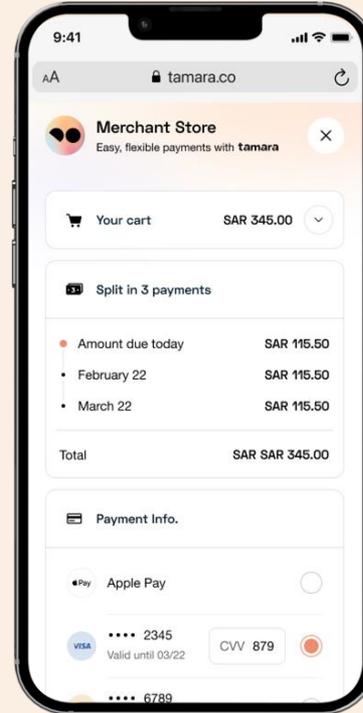
# 75%

of our customer base and they love Tamara!

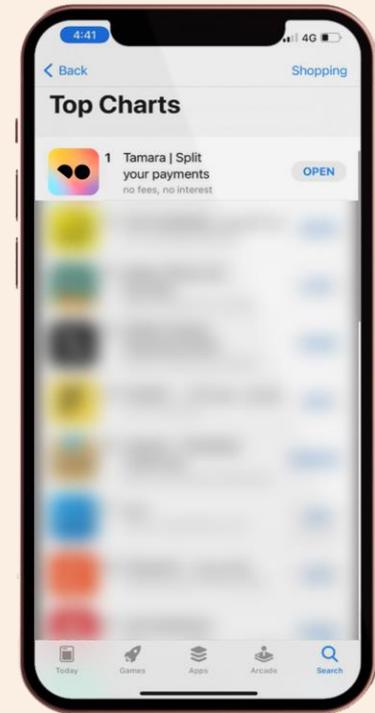
~90m<sup>1</sup>   

Reached since inception across social media

1. Number of impressions since inception till Apr'22  
Source: Tamara's BI system; social media analytics capabilities (Instagram, Twitter, TikTok)



Modern payment solution for modern consumers



People love us, we top the charts

# Our network of channel partners ensures seamless onboarding



Checkout



WooCommerce



Shopify



Salla



Magento



Expandcart



Salesforce



Flutter



Zid



OpenCart

# Setup easily across all platforms

Best in class service and reliability with high reliability for you and your customer.



## Website



API integration



Plugin



Channel  
Integration via  
checkout.com



## In Store



In-store with  
POS set up



In-store via app



## Mobile SDK



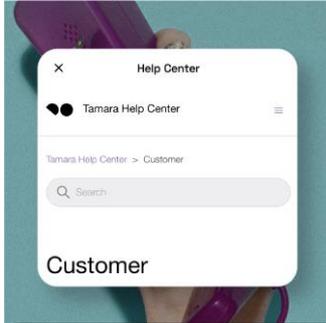
Android

iOS

iOS

# Our Value Proposition

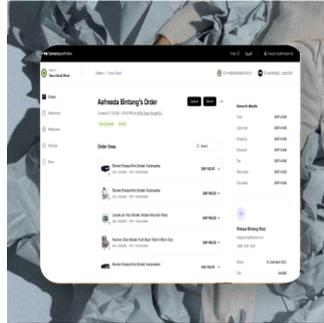
# Why is Tamara the right partner for you?



## Customer Obsession

Full in-house Saudi multi-channel customer support

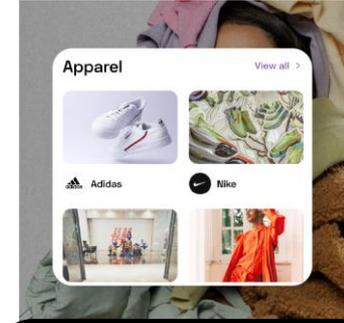
Bi-lingual, 24-hour turnaround, and **top-notch quality**. Our Customers are at the center of everything we do



## Partner Success

Simply put, **YOUR** success is **OUR** success

Dedicated **Partner Success** team to maximize your value from Tamara, with robust **Growth Marketing** engine



## Solid Financials

We are here to stay, with solid financial practices

We are the only regional player with **healthy unit economics**, significant **access to capital**, and ability to manage scale



# We take care of your customers



Bi lingual in-house team



A holistic multichannel support experience  
(Phone, social media, In-app, Web)



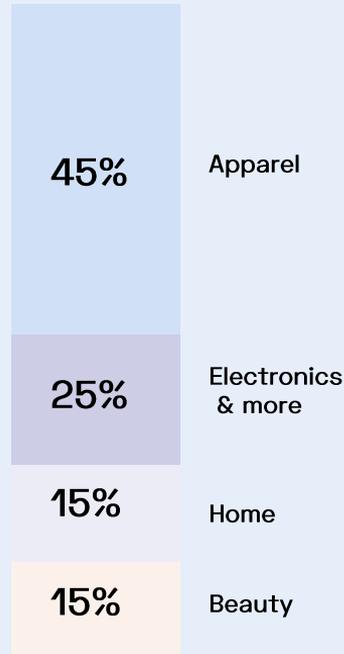
24 hour turnaround, top notch quality  
98% CSAT<sup>1</sup>, 99% TQS<sup>2</sup>, 90% TCR<sup>3</sup>



Majority of refunds treated instantly

# Customers love the Tamara experience

## Share by Category



Source: App store, Data.ai

# 4.7+

iOS rating. 4.8 Google

# 175K+

Customer reviews

# 125+

Cities and counting across KSA, UAE & Kuwait

Thamer.alaqil



**Amazing app**

I'm impressed with how smooth the tamara app is Easy to use, fast and elegant. Details are shown clearly Payment process is fast. I will definitely keep using it for the rest of...[more](#)

moo.al



**Better than tabby application**

Better than tabby application for sure Because there is no extra fees for delaying in payment in few hours like tabby Thank you 🇲🇪

Rawan Alabdullah



أفضل شي سووه 🇲🇪

*(The best thing thye've done)*

Divagar Nith



Approval was pretty fast and convenient

Errel Amutan



Satisfied 🇲🇪 🇲🇪



# YOUR success is OUR success

Dedicated Partner Success team to maximize value from Tamara



## Integration & Optimization

End to end support for your team. Ongoing improvements on customer journey across all integrations.



## Performance Optimization

Performance dashboards (key success metrics include AOV, conversion rates, approval rates, & uptime), with frequent meetings, QBRs & workshops.



## Single point of contact

Manage all relationships internally with marketing, operations, risk, customer service and product.

# A partner portal accessible to you and your team

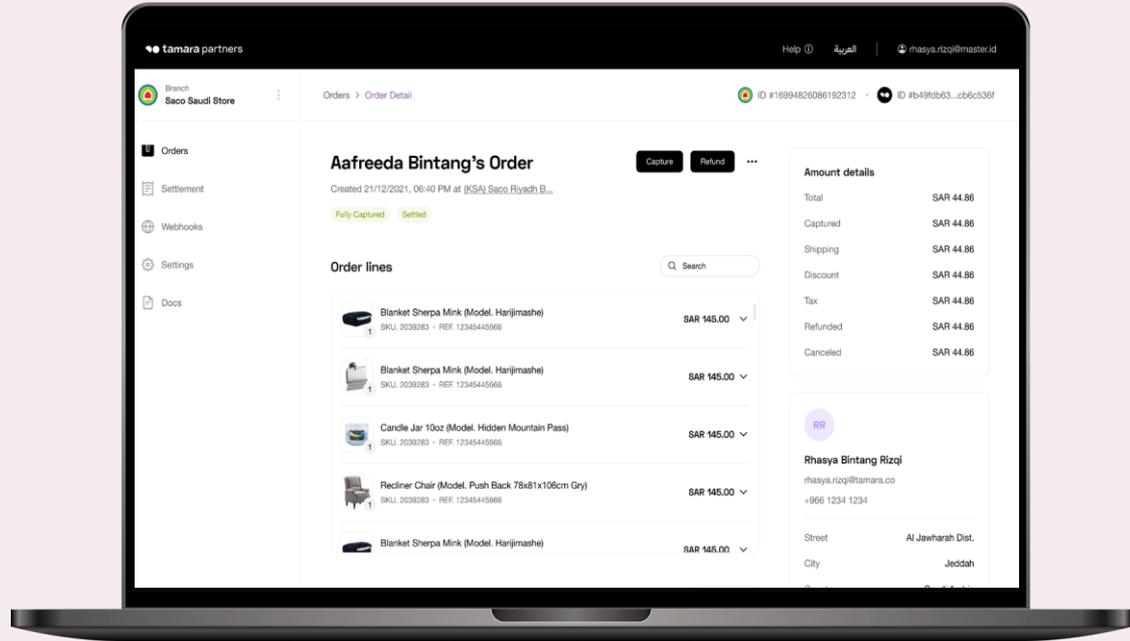
Analytics to help you make better smarter decisions

Order Tracking

Invoicing

Settlement

User management



# Robust growth marketing engine

360 push to create urgency & excitement.



E-mail



Digital  
Marketing



Push Notifications

**100k+**  
Daily sessions



App. Placement



Social  
Media



Influencers

Drive incremental Sales with

# Farah Program

# Let's achieve your marketing goals together



## Higher marketing ROI

Directly reach your target audience



## Sales when you need it

Drive incremental sales within a time window



## Acquire new customers

Onboard new customers from Tamara



## Multi-channel, esp. in-store

Incentivize offline, or even select stores



## Complete transparency

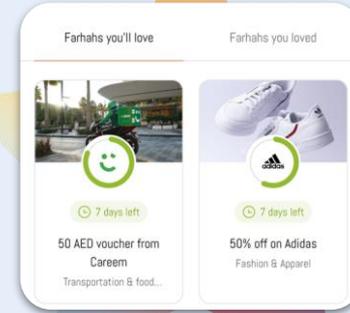
Manage and report on sales and spend



# Create a Farhah

2-3-week marketing campaign

(tr. Joy in Arabic)



## Decide the offer

20% off on your next purchase



## Customize it

Min. order value  
Max discount amount  
Sales Channel  
Validity period



## Limit the usage

Max usage: 500



## Join the drop

1-2 drops per month



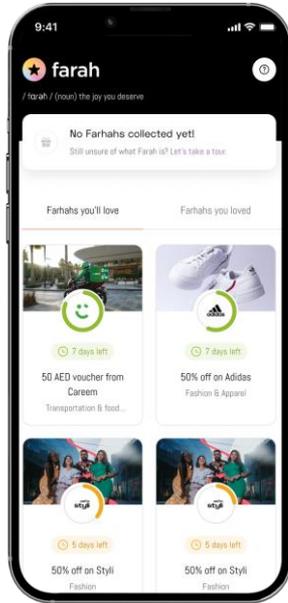
## We do the rest

360 push to create urgency & excitement

100k+ Daily sessions

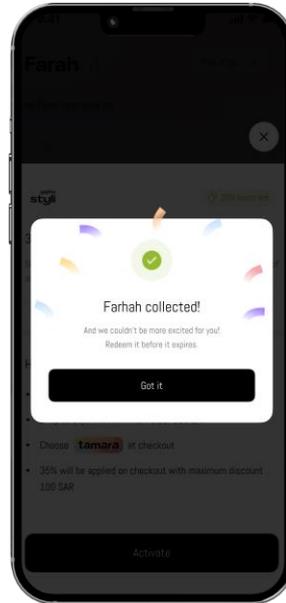
# Shoppers discover your brand & shop seamlessly

No need for vouchers, coupons and codes!



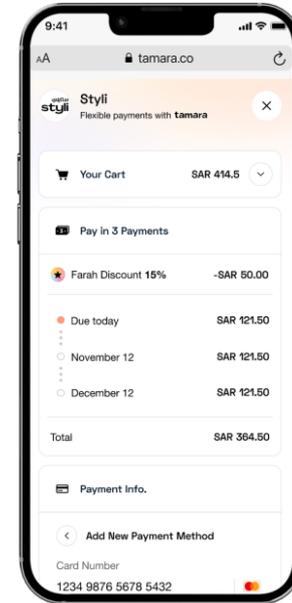
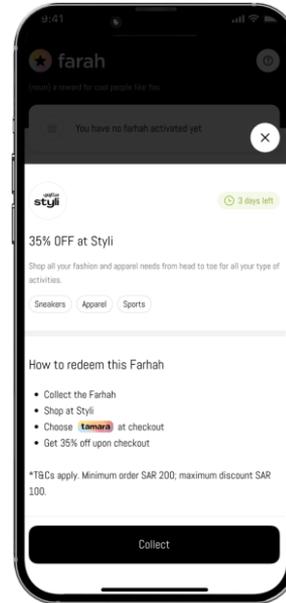
## The DROP!

Select dates and times.



## The SAVE!

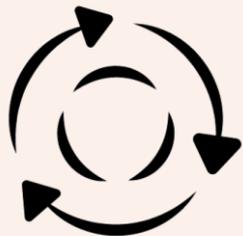
Shoppers confirm intent by saving.



## The SALE!

Auto applied at Checkout

# Immediate sales uplift, with clear reporting & visibility



Short, 2-3 week cycles



## You decide the Farhah

We can advise based on experience

## We report on intent

How many customers have saved the Farhah

## Share visibility on usage

By customer and segmented by demographics

## Close out with impact

Sales, Orders, Engagement and segmentation

## Simplify reconciliation

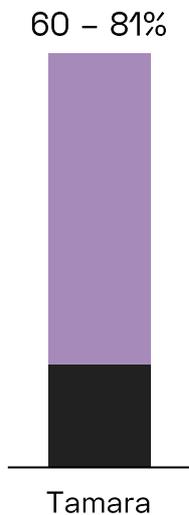
Separate reconciliation for Farah

# Case Studies

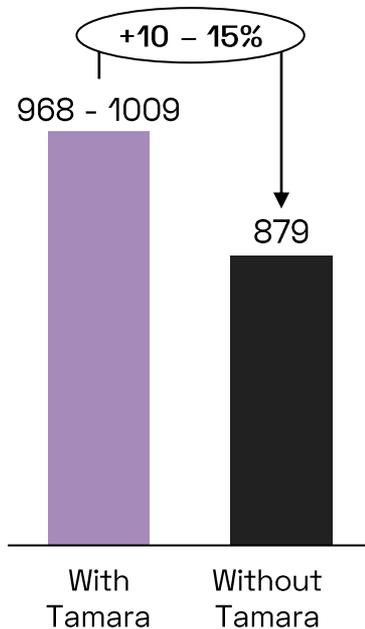
# Deep dive: Electronics

## Tamara is driving online retail for a leading electronics merchant

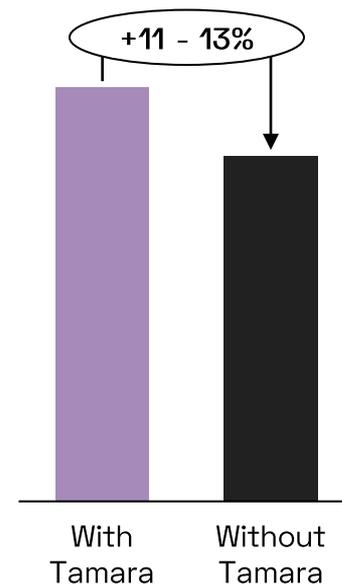
Share of Checkout [%]<sup>1</sup>



Average Order Value (USD)<sup>1</sup>



Online conversion<sup>2</sup>



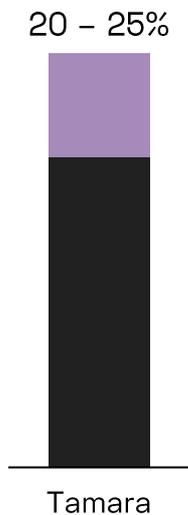
Source: Tamara BI and partner A/B testing results

1. Online in June

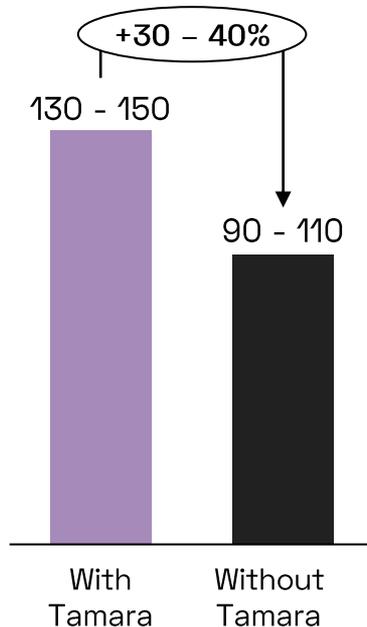
# Deep dive: Apparel

## Fashion shoppers buy more with Tamara vs. other payment methods

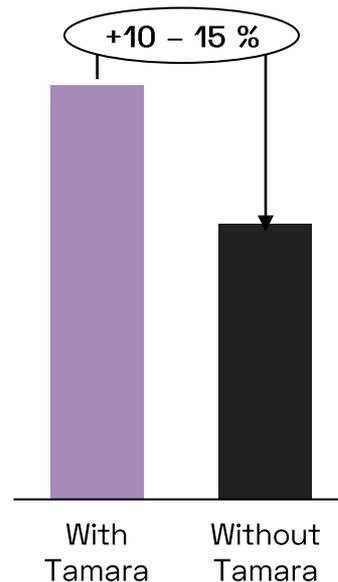
Share of Checkout [%]<sup>1</sup>



Average Order Value [USD]<sup>2</sup>



Online conversion increase<sup>2</sup>



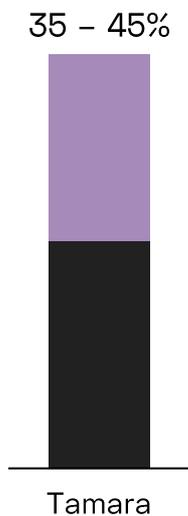
Source: Tamara BI and partner A/B testing results

1. Online, Tamara share of checkout depends on number of BNPLs. Indicated numbers are Tamara only; vs. others Tamara continues to take largest share
2. A/B test results over 6 months and over 175K transactions

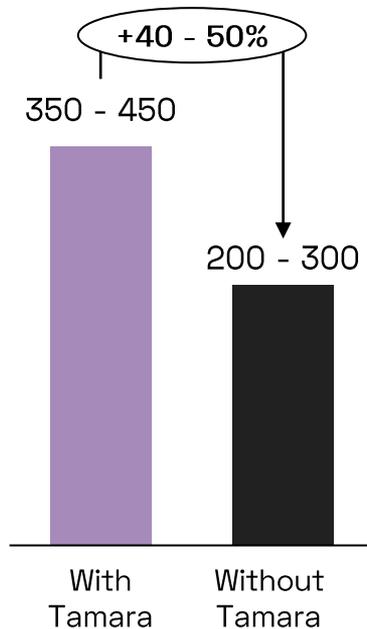
## Deep dive: Home

# We are the most preferred payment method for a leading home retailer

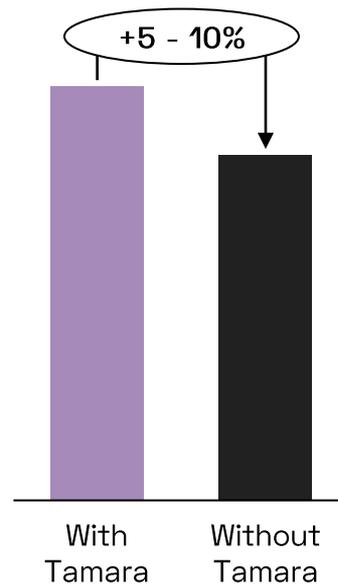
Share of Checkout [%]<sup>1</sup>



Average Order Value [USD]<sup>2</sup>



Online conversion increase<sup>2</sup>



Source: Tamara BI and partner A/B testing results

1. Online, majority of our home partners exclusively offer Tamara BNPL. AoV increase can be up to 75% during select seasons / promotion months
2. Online

Thank you.

tamara