

**Middle East Buy Now Pay Later Business and Investment Opportunities - 75+ KPIs on BNPL Market Size, End-Use Sectors, Market Share, Product Analysis, Business Model, Demographics - Q1 2025 Update**

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**Report description:**

According to PayNXT360, BNPL payment market in Middle East is expected to grow by 19.4% on annual basis to reach US\$5,791.7 million in 2025.

The BNPL market in the region experienced robust growth during 2021-2024, achieving a CAGR of 28.8%. This upward trajectory is expected to continue, with the market forecast to grow at a CAGR of 15.2% during 2025-2030. By the end of 2030, the BNPL sector is projected to expand from its 2024 value of USD 4,851.8 million to approximately USD 11,741.7 million.

This report provides a detailed data-centric analysis of the Buy Now Pay Later (BNPL) industry in Middle East, covering market opportunities and risks across a range of retail categories. With over 75 KPIs at the regional and country level, this report provides a comprehensive understanding of BNPL market dynamics, market size and forecast, and market share statistics.

It breaks down market opportunities by type of business model, sales channels (offline and online), and distribution models. In addition, it provides a snapshot of consumer behaviour and retail spending dynamics. KPIs in both value and volume terms help in getting an in-depth understanding of end market dynamics.

PayNXT360's research methodology is based on industry best practices. Its unbiased analysis leverages a proprietary analytics platform to offer a detailed view of emerging business and investment market opportunities.

This title is a bundled offering combining 4 reports, covering regional insights along with data centric analysis at regional and country level:

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1. Middle East Buy Now Pay Later Business and Investment Opportunities (2021-2030) Databook
2. Israel Buy Now Pay Later Business and Investment Opportunities (2021-2030) Databook
3. Saudi Arabia Buy Now Pay Later Business and Investment Opportunities (2021-2030) Databook
4. United Arab Emirates Buy Now Pay Later Business and Investment Opportunities (2021-2030) Databook

## Key Insights

### Expansion of BNPL Market with Accelerated Adoption

- The BNPL market in the Middle East has been expanding rapidly, driven by increased e-commerce activity and consumer preference for flexible payment options. Providers such as Tabby and Tamara have witnessed significant growth, particularly in the UAE and Saudi Arabia.
- Strong e-commerce growth, supported by platforms such as Noon and Amazon MENA, has driven demand for BNPL services. Additionally, younger consumers, accustomed to digital solutions, are seeking alternatives to traditional credit.
- BNPL adoption is likely to accelerate, with continued innovation and service offerings expanding across various consumer segments. However, increased regulatory oversight may influence market entry strategies for new providers.

### Strategic Partnerships Enhancing BNPL Reach

- BNPL providers are forming strategic partnerships with retailers, e-commerce platforms, and financial institutions. For example, UAE-based BNPL provider Postpay partnered with the Commercial Bank of Dubai to expand its product offerings.
- These collaborations aim to leverage established business networks and customer trust to scale operations rapidly. Retailers are adopting BNPL to increase sales conversions and improve customer loyalty.
- More partnerships are expected as BNPL providers seek to diversify their services. This could lead to deeper integration across retail and non-retail sectors, enhancing consumer access to flexible payment options.

### Growing Regulatory Focus on BNPL Operations

- Regulatory authorities in the Middle East, such as the Saudi Central Bank, have increased scrutiny of BNPL services to ensure consumer protection and financial stability. Guidelines introduced in Saudi Arabia in 2023 require transparency in lending practices and customer communication.
- Regulators are aiming to balance market growth with financial stability, ensuring that BNPL services do not lead to excessive consumer debt. Increasing adoption rates have prompted concerns about responsible lending.
- Providers will need to enhance compliance frameworks and transparency measures. Regulatory alignment will encourage long-term stability in the sector, though it may pose challenges for smaller players with limited resources.

### Integration with Digital and Retail Ecosystems

- BNPL is being integrated into super apps and e-commerce platforms. Tabby, for instance, partnered with the Apparel Group to provide installment payment options across both online and in-store transactions in key markets.
- Consumers increasingly prefer platforms that offer multiple services in one ecosystem. Retailers and fintech firms are responding by embedding BNPL solutions directly into their customer experience workflows.
- Enhanced integration with digital platforms will improve user experience and broaden BNPL adoption. As super apps consolidate more services, BNPL providers will innovate to maintain competitiveness within these platforms.

### Competitive Intensity and Current Market Landscape

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- Tabby (UAE & Saudi Arabia): The insight correctly identifies Tabby as a leading BNPL provider in the region. Notably, in October 2023, Tabby raised \$200 million in a Series D funding round, achieving a valuation of \$1.5 billion.
- Tamara (Saudi Arabia): The insight mentions Tamara's partnerships with brands such as Noon and Jarir. However, no recent information confirms the launch of BNPL services specifically for healthcare, education, and travel expenses.
- Spotii (UAE): The insight states that Spotii was acquired by Zip Co. (Australia) and operates in the UAE and Saudi Arabia. However, no recent information confirms its focus on fashion, electronics, and lifestyle segments or its integration with global BNPL ecosystems.
- Postpay (UAE): The insight describes Postpay as a growing BNPL fintech with collaborations with regional and international brands. However, no recent information confirms its emphasis on a seamless user experience and a strong merchant network.

#### Recent Developments and Strategic Moves

- Tabby's Expansion: The insight correctly notes Tabby's significant funding and valuation. Additionally, Tabby has expanded its product portfolio to include a new card offering, a subscription program, buyer protection, and extended payment terms for its BNPL services.
- Tamara's Service Diversification: While the insight suggests that Tamara has launched BNPL services for sectors like healthcare, education, and travel, no recent information confirms these specific expansions.
- Spotii's Integration Efforts: The insight claims that Spotii has enhanced its BNPL infrastructure by integrating with digital wallets and local payment providers. However, no recent information confirms these specific integration efforts.
- Noon Pay's BNPL Feature: The insight mentions that it introduced its BNPL feature, directly competing with established players. However, no recent information confirms this development.

#### Regulatory Developments

- Saudi Arabia: The Saudi Central Bank (SAMA) introduced regulations in December 2023 requiring BNPL providers to obtain licenses and comply with specific guidelines. These regulations aim to promote transparency and prevent excessive consumer debt.
- United Arab Emirates: In early 2024, the Central Bank of the UAE issued guidelines mandating that short-term credit, including BNPL services, can only be provided by entities acting as agents of licensed banks or finance companies, subject to approval. This move seeks to enhance consumer protection and financial stability.

#### Future Competitive Dynamics (Next 2-4 Years)

- Sectoral Expansion: The BNPL market in the Middle East is expected to diversify beyond retail into sectors such as healthcare, automotive, and education, driven by consumer demand for flexible payment options.
- Technological Innovation: Providers will likely invest in AI-driven credit scoring and blockchain-based payment security to enhance BNPL adoption and improve customer experience.
- Cross-Border Growth: Companies are anticipated to pursue regional expansion, forming partnerships with banks and regulators to facilitate seamless cross-border BNPL transactions.
- Industry Consolidation: As regulatory compliance becomes more stringent, smaller players may merge with larger fintech firms or traditional banks, leading to a more consolidated market structure.

#### **Table of Contents:**

This title from PayNXT360 is a bundled offering, combining the following 4 reports, covering 232 tables and 300 figures:

1. Middle East Buy Now Pay Later Business and Investment Opportunities (2021-2030) Databook

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All global, regional, and country reports mentioned above will have the following tables of contents:

## 1 About this Report

- 1.1 Summary
- 1.2 Methodology
- 1.3 BNPL Definitions
- 1.4 Disclaimer

## 2 Buy Now Pay Later Industry Attractiveness

- 2.1 Buy Now Pay Later - Gross Merchandise Value Trend Analysis, 2021-2030
- 2.2 Buy Now Pay Later - Average Value Per Transaction Trend Analysis, 2021-2030
- 2.3 Buy Now Pay Later-Transaction Volume Trend Analysis, 2021-2030

## 3 Buy Now Pay Later Operational KPIs

- 3.1 Buy Now Pay Later Revenues, 2021-2030
- 3.2 Buy Now Pay Later Share by Revenue Segments, 2021-2030
  - 3.2.1 Buy Now Pay Later Revenue by Merchant Commission, 2021-2030
  - 3.2.2 Buy Now Pay Later Revenue by Missed Payment Fee Revenue, 2021-2030
  - 3.2.3 Buy Now Pay Later Revenue by Pay Now & Other Income, 2021-2030
- 3.3 Buy Now Pay Later Active Consumer Base, 2021-2030
- 3.4 Buy Now Pay Later Bad Debt, 2021 - 2024 - 2030

## 4 Buy Now Pay Later Spend Analysis by Business Model, 2021-2030

- 4.1 Buy Now Pay Later Two-Party Business Model, 2021-2030
- 4.2 Buy Now Pay Later Three-Party Business Model, 2021-2030

## 5 Buy Now Pay Later Spend Analysis by Purpose, 2021-2030

- 5.1 Buy Now Pay Later Convenience, 2021-2030
- 5.2 Buy Now Pay Later Credit, 2021-2030

## 6 Buy Now Pay Later Spend Analysis by Functional Attribute, 2021-2030

- 6.1 Buy Now Pay Later by Open Loop System, 2021-2030
- 6.2 Buy Now Pay Later by Closed Loop System, 2021-2030

## 7 Buy Now Pay Later Spend Analysis by Distribution Model, 2021-2030

- 7.1 Buy Now Pay Later by Standalone, 2021-2030
- 7.2 Buy Now Pay Later by Banks & Payment Service Providers, 2021-2030
- 7.3 Buy Now Pay Later by Marketplaces, 2021-2030

## 8 Buy Now Pay Later Spend Analysis by Sales Channel

- 8.1 Buy Now Pay Later Market Share by Sales Channel, 2021-2030
- 8.2 Buy Now Pay Later Online Channel Market Size and Forecast, 2021-2030
- 8.3 Buy Now Pay Later POS Channel Market Size and Forecast, 2021-2030

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9 Buy Now Pay Later Snapshot by End-Use Sector, 2021-2030

9.1 Buy Now Pay Later Market Share by End-Use Sector, 2024

9.2 Buy Now Pay Later Sales Uplift by End-Use Segment, 2024

10 Buy Now Pay Later in Retail Shopping: Market Size and Forecast, 2021-2030

10.1 Buy Now Pay Later Retail Shopping - Gross Merchandise Value Trend Analysis, 2021-2030

10.2 Buy Now Pay Later Retail Shopping - Average Value Per Transaction Trend Analysis, 2021-2030

10.3 Buy Now Pay Later Retail Shopping - Transaction Volume Trend Analysis, 2021-2030

11 Buy Now Pay Later Market Size and Forecast by Retail Product Categories

11.1 Buy Now Pay Later Share by Retail Product Category, 2024

11.2 Buy Now Pay Later Retail Shopping - Apparel, Footwear & Accessories - Gross Merchandise Value Trend Analysis, 2021-2030

11.3 Buy Now Pay Later Retail Shopping - Consumer Electronics - Gross Merchandise Value Trend Analysis, 2021-2030

11.5 Buy Now Pay Later Retail Shopping - Toys, Kids, and Babies - Gross Merchandise Value Trend Analysis, 2021-2030

11.6 Buy Now Pay Later Retail Shopping - Jewellery - Gross Merchandise Value Trend Analysis, 2021-2030

11.7 Buy Now Pay Later Retail Shopping - Sporting Goods - Gross Merchandise Value Trend Analysis, 2021-2030

11.8 Buy Now Pay Later Retail Shopping - Entertainment & Gaming - Gross Merchandise Value Trend Analysis, 2021-2030

11.9 Buy Now Pay Later Retail Shopping - Others - Gross Merchandise Value Trend Analysis, 2021-2030

12 Buy Now Pay Later in Home Improvement: Market Size and Forecast, 2021-2030

12.1 Buy Now Pay Later Home Improvement - Gross Merchandise Value Trend Analysis, 2021-2030

12.2 Buy Now Pay Later Home Improvement - Average Value Per Transaction Trend Analysis, 2021-2030

12.3 Buy Now Pay Later Home Improvement - Transaction Volume Trend Analysis, 2021-2030

13 Buy Now Pay Later in Travel: Market Size and Forecast, 2021-2030

13.1 Buy Now Pay Later Travel - Gross Merchandise Value Trend Analysis, 2021-2030

13.2 Buy Now Pay Later Travel - Average Value Per Transaction Trend Analysis, 2021-2030

13.3 Buy Now Pay Later Travel - Transaction Volume Trend Analysis, 2021-2030

14 Buy Now Pay Later in Media and Entertainment: Market Size and Forecast, 2021-2030

14.1 Buy Now Pay Later Media and Entertainment - Gross Merchandise Value Trend Analysis, 2021-2030

14.2 Buy Now Pay Later Media and Entertainment - Average Value Per Transaction Trend Analysis, 2021-2030

14.3 Buy Now Pay Later Media and Entertainment - Transaction Volume Trend Analysis, 2021-2030

15 Buy Now Pay Later in Service: Market Size and Forecast, 2021-2030

15.1 Buy Now Pay Later Service - Gross Merchandise Value Trend Analysis, 2021-2030

15.2 Buy Now Pay Later Service - Average Value Per Transaction Trend Analysis, 2021-2030

15.3 Buy Now Pay Later Service - Transaction Volume Trend Analysis, 2021-2030

16 Buy Now Pay Later in Automotive: Market Size and Forecast, 2021-2030

16.1 Buy Now Pay Later Automotive - Gross Merchandise Value Trend Analysis, 2021-2030

16.2 Buy Now Pay Later Automotive - Average Value Per Transaction Trend Analysis, 2021-2030

16.3 Buy Now Pay Later Automotive - Transaction Volume Trend Analysis, 2021-2030

17 Buy Now Pay Later in Healthcare and Wellness: Market Size and Forecast, 2021-2030

17.1 Buy Now Pay Later Healthcare and Wellness - Gross Merchandise Value Trend Analysis, 2021-2030

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17.2 Buy Now Pay Later Healthcare and Wellness - Average Value Per Transaction Trend Analysis, 2021-2030

17.3 Buy Now Pay Later Healthcare and Wellness - Transaction Volume Trend Analysis, 2021-2030

18 Buy Now Pay Later in Others: Market Size and Forecast, 2021-2030

18.1 Buy Now Pay Later Others - Gross Merchandise Value Trend Analysis, 2021-2030

18.2 Buy Now Pay Later Others - Average Value Per Transaction Trend Analysis, 2021-2030

18.3 Buy Now Pay Later Others - Transaction Volume Trend Analysis, 2021-2030

19 Buy Now Pay Later Analysis by Consumer Attitude and Behaviour, 2021-2030

19.1 Buy Now Pay Later Spend Share by Age Group, 2024

19.1.1 Buy Now Pay Later by Age Group - Gen Z (15-27) - Gross Merchandise Value Trend Analysis, 2021-2030

19.1.2 Buy Now Pay Later by Age Group - Millennials (28-44) - Gross Merchandise Value Trend Analysis, 2021-2030

19.1.3 Buy Now Pay Later by Age Group - Gen X (45 - 60) - Gross Merchandise Value Trend Analysis, 2021-2030

19.1.4 Buy Now Pay Later by Age Group - Baby Boomers (60+) - Gross Merchandise Value Trend Analysis, 2021-2030

19.2 Buy Now Pay Later Spend Share by Default Rate by Age Group, 2024

19.3 Buy Now Pay Later Share by Income, 2024

19.3.1 Buy Now Pay Later by Income Level - Tier 1 - Gross Merchandise Value Trend Analysis, 2021-2030

19.3.2 Buy Now Pay Later by Income Level - Tier 2 - Gross Merchandise Value Trend Analysis, 2021-2030

19.3.3 Buy Now Pay Later by Income Level - Tier 3 - Gross Merchandise Value Trend Analysis, 2021-2030

19.4 Buy Now Pay Later Gross Merchandise Value Share by Gender, 2024

19.5 Buy Now Pay Later Adoption Rationale, 2024

19.6 Buy Now Pay Later Market - Spend by Monthly Expense Segments, 2024

20 Further Reading

20.1 About PayNXT360

20.2 Related Research

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