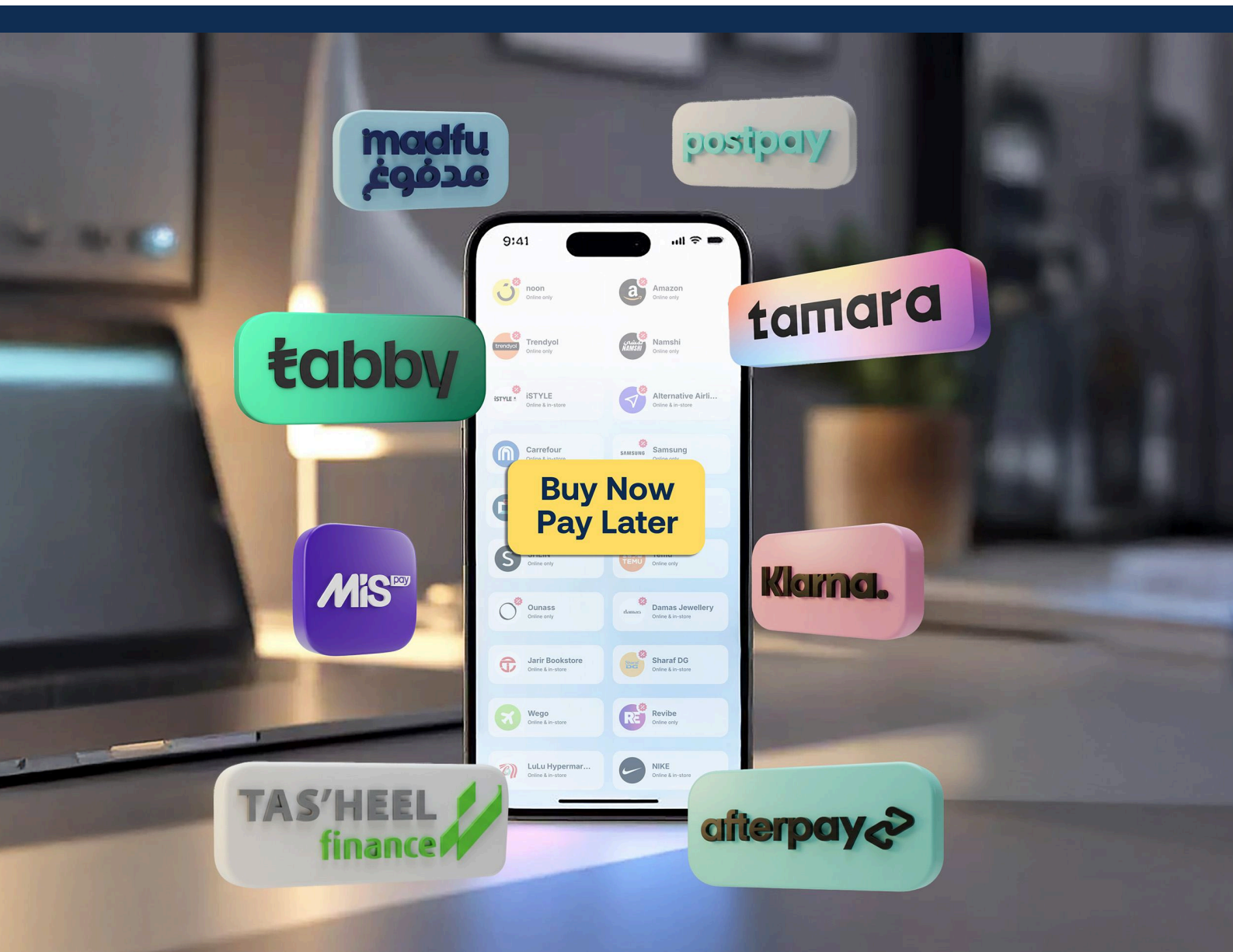


Acquisit

BNPL: How UAE & KSA Consumers search and shop

A data-driven look at **Buy Now, Pay Later** search trends, consumer behaviour and online visibility



tabby

tamara

Klarna

postpay

TAS'HEEL
finance

afterpay

MiS^{pay}

tamam

spotii

madfu
مدفوع

The BNPL landscape

Buy Now, Pay Later is reshaping digital payments across the GCC, empowering shoppers to spend smarter and brands to convert better.

Search: How Consumers Discover BNPL

Non branded keywords

Consumers recognize the **“Buy now pay later”** term, and are also searching for **installments and flexible payments**

Most searched generic keywords in UAE



buy now pay later uae



online stores with monthly payments



pay monthly online shopping



pay later apps in uae



online shopping monthly payments



buy now pay later uae debit card



online shopping monthly installments



buy now pay later uae without
credit card



pay monthly online stores

The **most searched keywords** in KSA are in **Arabic**

Most searched generic keywords in KSA

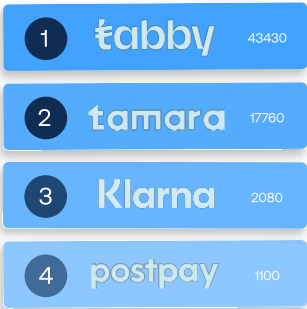
-  تقسيط بدون فوائد
-  Buy now pay later saudi arabia
-  اقساط بدون فوائد
-  BNPL saudi arabia

Branded Search

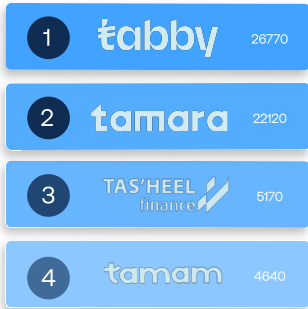
Tabby shows the highest brand awareness in both markets, followed by Tamara

Most searched in Google

UAE



KSA

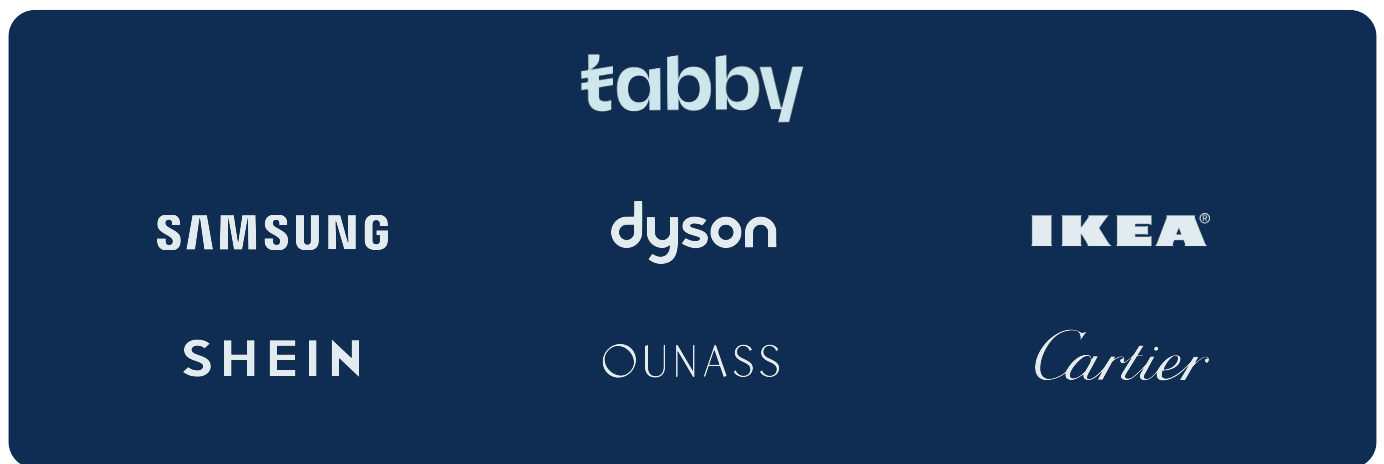


Company	Monthly Searches	Rank
Tabby	43430	1st
Tamara	17760	2nd
Klarna	2080	3rd
Postpay	1100	4th
Afterpay	500	5th
Spotti	120	6th
MisPay	50	7th
Madfu	30	8th

Company	Monthly Searches	Rank
Tabby	26770	1st
Tamara	22120	2nd
Tasheel	5170	3rd
Tamam	4640	4th
MisPay	2510	5th
Klarna	1120	6th
Madfu	1020	7th
Postpay	780	8th
Afterpay	330	9th
Spotti	60	10th

Brand Association: Where consumers see and use BNPL

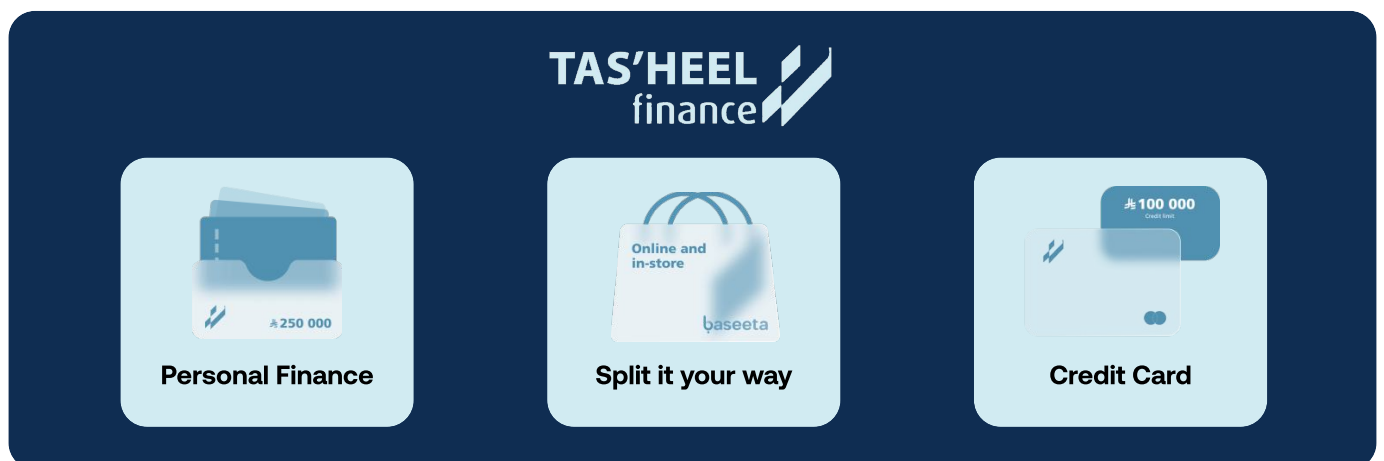
BNPL brands align with tech & electronics, fashion, and lifestyle spending



45K+ partner stores featuring electronics, fashion, sport, travel, and home



30K+ partner stores featuring categories like electronics, apparel, beauty, home, education, sports, health, groceries, and travel



Three services, Personal Finance, Credit card, and Split your way, to either receive credit or split payments directly on the commerce.

App Store & Play Store Rankings

Tabby / UAE & KSA				 App Store
Download Ranking in Finance	Download Worldwide in September	Revenue Worldwide in September	Top Counties/Regions	
 1 st  7 th	400K	<\$5K	KSA, UAE, India	
 2 nd  5 th	400K	<\$5K	KSA, UAE, India	 Google Play

Tamara / UAE & KSA				 App Store
Download Ranking in Finance	Download Worldwide in September	Revenue Worldwide in September	Top Counties/Regions	
 3 rd  5 th	300K	<\$5K	KSA, UAE, India	
 16 th  6 th	300K	<\$5K	KSA, UAE, India	 Google Play

Tasheel / KSA				 App Store
KSA Download Ranking in Finance	Download Worldwide in September	Revenue Worldwide in September	Top Counties/Regions	
37 th	20K	<\$5K	KSA	
56 th	30K	<\$5K	KSA	 Google Play

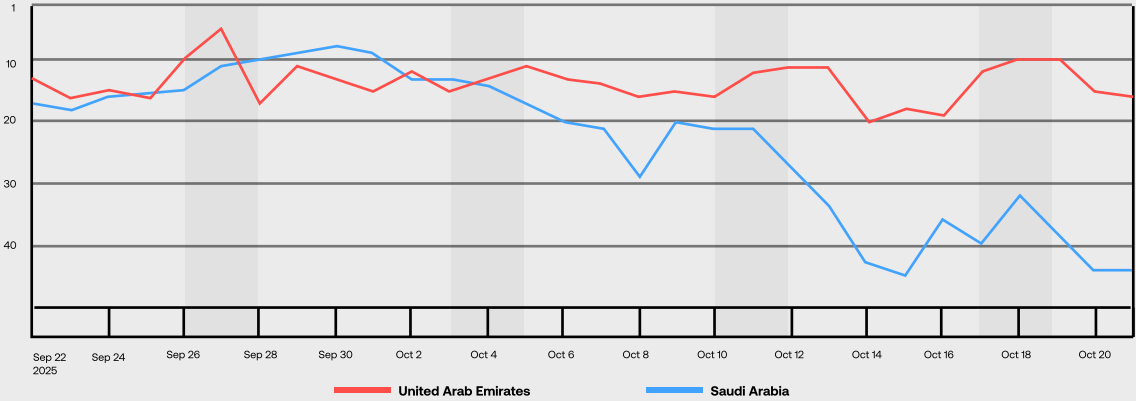
Ranking overall apps



Category Rankings by Countries

United Arab Emirates ↓3 | Saudi Arabia ↓27
iPhone - Top Free

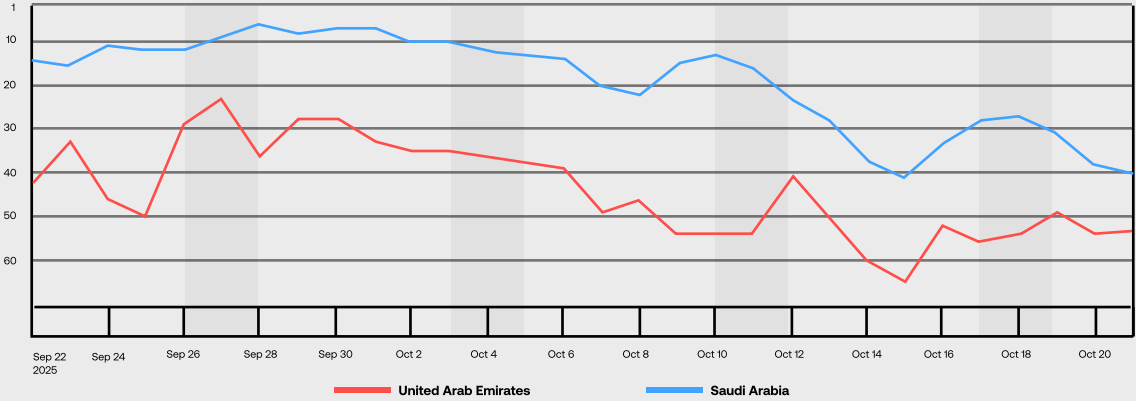
Daily Category Rankings



Category Rankings by Countries

United Arab Emirates ↓10 | Saudi Arabia ↓26
iPhone - Top Free

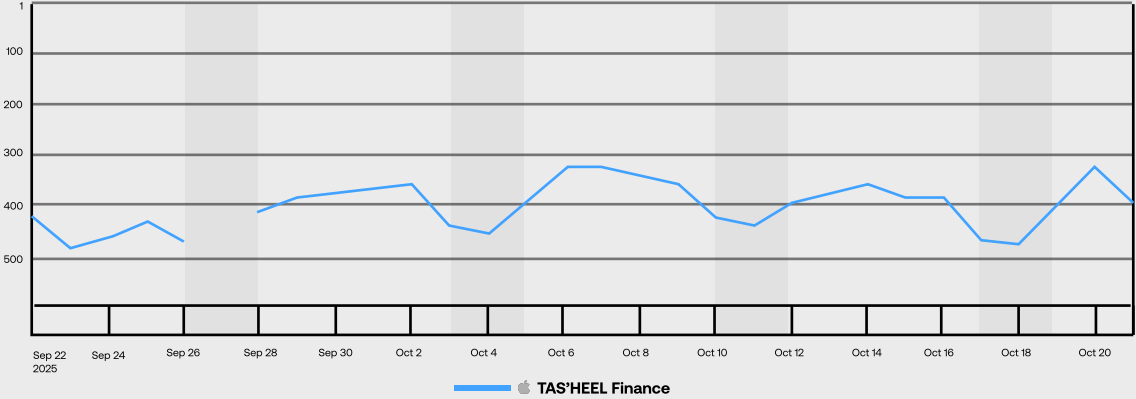
Daily Category Rankings



Category Rankings by Apps

TAS'HEEL Finance ↑39

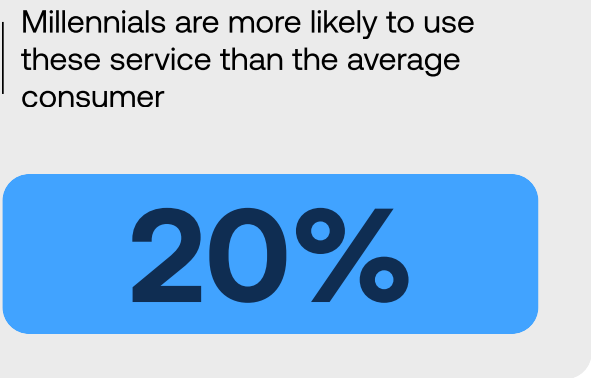
Daily Category Rankings



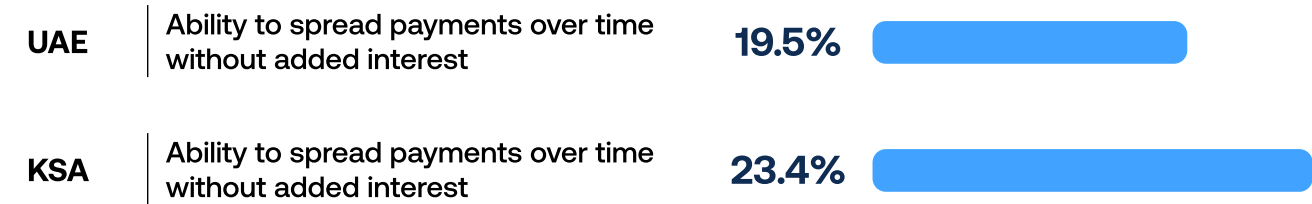
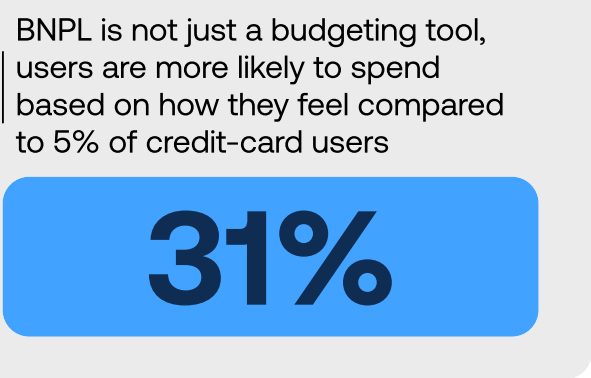
Market and consumer behavior trends



BNPL adoption thrives among young, digital-first consumers



BNPL encourages more impulsive and aspirational spending



Main Insights

- Optimize for brand + non-brand search — users actively look for installment options.
- Leverage merchant partnerships — BNPL apps rank higher when integrated with major retailers.
- Localize for Arabic in KSA
- Track App Store visibility as part of acquisition KPIs.
- Position BNPL as an enabler of convenience and control

**“Buy now, pay later” is more than a payment method,
is your brand capturing BNPL demand?**