

WORLDDEF E-COMMERCE

MENA's Power Lists

WORLDDEF
POWER
LIST

TOP 30 FINTECH &
WOMEN SHAPING THE FUTURE

TOP
30
FINTECH

tabby

tamara

fawry



TOP 30
WOMEN
ENTREPRENEURS

AMAL DOKHAN
500 Global Managing Partner

HUDA KATTAN
Huda Beauty | Founder & CEO

MONA ATAYA
Mumzworld | Founder



8 Lists Every Year This is Just the Beginning

WGN: MENA'S OPERATING SYSTEM FOR MEASURABLE GROWTH

CEPA IS TRANSFORMING UAE-TÜRKİYE TRADE!

BARQ: OUR PROMISE IS SIMPLE — TO MAKE LOGISTICS INVISIBLE!

THE STORY OF THE MENA E-COMMERCE COMMUNITY

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WORLDDEF E-COMMERCE

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WORLDDEF E-COMMERCE

Editorial



Burak Yalim
Editor-in-Chief

From the Editor's Desk: Together, Building the Intelligent Decade of Digital Commerce

It is both an honor and a responsibility to write these lines as the newly appointed Editor-in-Chief of WORLDEF E-Commerce Magazine. Joining this family at a moment when commerce itself is being redefined feels particularly meaningful. For years, WORLDEF has chronicled the digital transformation of trade; today, it helps architect it.

With our 34th issue, the magazine enters a new era, one that combines journalism with data-driven insight and measurable impact. The question shaping this new direction is not **how fast** the region grows, but **how intelligently** it does so.

Our cover essay by **H.E. Dr Thani bin Ahmed Al Zeyoudi**, UAE Minister of State for Foreign Trade, revisits two years of the UAE-Türkiye Comprehensive Economic Partnership Agreement [CEPA]. [First published as an op-ed in The National [UAE] on October 8, 2025, we present it here with full attribution.] Since its signing in 2023, CEPA has eliminated or reduced tariffs on 82 percent of product lines and unlocked private-sector collaboration. More than a policy framework, it has become a symbol of how economic openness and partnership can turn geography into strategy.

This same philosophy drives **WORLDEF Growth Network [WGN]**, introduced by **Omar Nart**, the founder of WORLDEF. "Capital alone does not make success durable," he writes. **"What makes capital work are relationships of trust, scalable collaborations, and a disciplined growth culture."** WGN is not a club; it is a structured ecosystem, a rhythm of meetings, roles, and measurable outcomes that turns connections into commerce.

On the technological frontier, **Ufuk Tarhan's** essay **The AI Revolution in E-Commerce** captures a decisive truth: artificial intelligence is no longer a tool but the infrastructure of modern trade. From hyper-personalization to predictive logistics, **AI is redefining value creation yet its promise must remain balanced by empathy, creativity, and ethical design.** The businesses that understand this equilibrium will lead the next decade; those that ignore it will be left behind.

This issue also amplifies the human side of transformation. In my article, "Who Owns the Future of Talent? The Gulf vs. the Old Dream," I explore how the Gulf is emerging as a magnet for global talent, where ambition, innovation, and infrastructure converge to rewrite traditional mobility narratives.

Dilara Soysal, founder of **Didigital**, offers a parallel journey from engineering to digital strategy. Her credo **"delivering the right message, at the right time, to the right person"** illustrates how empathy and precision merge in modern marketing. For her, success means not transient visibility but sustainable, global growth; she and her team accompany brands at every stage of e-commerce, transforming communication into conversion.

In the Balkans, **Sandra Đorđević**, Head of Cross-Border E-Commerce at Ananas.rs, shares the remarkable regional rise of Ananas. From Serbia to North Macedonia, Montenegro, and Bosnia and Herzegovina, the company has built the first true regional e-commerce ecosystem. **"Strong local and regional champions are emerging in the Balkans,"** she notes, platforms that prove scalability, trust, and innovation need not come from global giants alone.

We also launch a new editorial tradition with this issue: the **MENA Top 30 Lists**, designed to recognize the individuals and organizations shaping the region's digital economy.

Q4 2025: Top 30 Fintech Companies & Top 30 Women Entrepreneurs in E-Commerce

Q1 2026: Top 30 AI Startups & Top 30 Logistics Startups

Q2 2026: Top 30 E-Commerce Startups & Top 30 Digital Marketing Agencies

Q3 2026: Top 30 Family Businesses & Top 30 Venture Capital Companies

These lists are not rankings but reflections of WORLDEF's mission to **document, measure, and celebrate progress** across MENA's interconnected ecosystem. They transform visibility into connectivity and recognition into partnership.

The final pages of this issue highlight two companies redefining the invisible backbone of commerce. **Mohammed AIMarwani**, CCO of **BARQ**, articulates it succinctly: "Our promise is simple; to make logistics invisible." Through in-house technology and an agile fleet, BARQ delivers everything from 15-minute express service to same-day delivery, turning reliability into the language of trust. **Artificial intelligence, he explains, now guides the entire operation predicting demand, optimizing routes, and transforming delivery from a service into a personalized experience.**

Meanwhile, **Mert Menekşe**, Co-founder of **Co-one**, reminds us that the quality of AI depends on the quality of data. **"Annotating custom datasets takes up half the time of an entire AI project,"** he notes. Co-one accelerates that process through a human-AI collaboration model that ensures accuracy at scale. After securing €1 million in Pre-Series A funding this year, the company is expanding across MENA and Europe demonstrating that the region's innovation capacity is both exportable and investable.

As I take the reins of WORLDEF E-Commerce Magazine, my vision is to sustain this dual mission: to **inform and inspire**, to **reflect and redefine**. Our task is not merely to follow the market but to interpret it; to connect trade policy with technology, entrepreneurship with ethics, and regional ambition with global relevance.

The MENA region is no longer following global trends; it is setting them. And this magazine will continue to chronicle, question, and celebrate that leadership.

Finally, I extend my heartfelt thanks to our dedicated editorial, design, and production teams whose creativity, precision, and resilience make each issue possible.

Welcome to the intelligent decade of commerce. Welcome to the new WORLDEF E-Commerce Magazine.

Burak Yalım - Editor-in-Chief

E-Com Top Voices 2026: Global Stage for E-Commerce Innovators



WORLDEF opens a new gateway for professionals shaping the future of digital commerce, artificial intelligence, and retail: E-Com Top Voices.

E-Com Top Voices brings together creators, entrepreneurs, industry leaders, and innovators from the MENA region and Türkiye, offering them the opportunity to share their ideas on a global stage. Selected participants will take the stage at WORLDEF DUBAI 2026, which will be held at Dubai CommerCity from February 10–12, 2026. WORLDEF DUBAI is considered one of the most influential gatherings in global e-commerce, offering visibility, knowledge sharing, and valuable networking opportunities.

Participants Will Share Their Success Stories and Insights!

E-Com Top Voices aims to highlight groundbreaking ideas and real-world insights in e-commerce, digital marketing, logistics, and AI-driven retail. Instead of sales-oriented presentations, participants are encouraged to share their authentic experiences, success stories, trend analyses, and innovative approaches.

The program offers a broad range of participants, including e-commerce and technology professionals, entrepreneurs, analysts, marketing experts, and content creators. Applicants can submit projects on artificial intelligence, new sales strategies, supply chain optimization, digital transformation, or customer experience improvements.

Public Voting Will Take Place

Applications for the competition opened on October 14 and will remain open until November 21, 2025. The process is designed to reward creativity and impact in a transparent manner. First, applicants will submit a short case study or video presentation introducing their idea. Public voting will take place from November 24 to December 12, 2025, allowing the community to support their favorite entries. The most voted projects will move to the final round. From December 13 to 20, 2025, an expert jury will evaluate the shortlisted projects based on originality, innovation, feasibility, and presentation quality. The results will be announced on January 2, 2026. The top 18 speakers selected by the jury will be invited to present live at WORLDEF DUBAI 2026 in front of an international audience of e-commerce professionals and investors.

Participants Will Gain Global Visibility

E-Com Top Voices is not just an opportunity to speak; it is a platform for career development, brand visibility, and international collaboration. Participants will gain global exposure, connect with investors, and share the stage with major industry leaders. The event also provides an opportunity for startups and professionals to expand into global markets. WORLDEF events have hosted representatives from global giants such as Amazon, Etsy, DHL, Microsoft, Google, Temu, TikTok, Hepsiburada, Trendyol, and Aramex. Similar international participation is expected this year as well.

Professionals Take the Stage!

E-commerce and artificial intelligence are among the fastest-growing sectors in today's global economy. E-Com Top Voices aims to bring professionals leading this transformation into the spotlight. Türkiye and the MENA region, with their young populations, digital adaptability, and rapidly expanding entrepreneurship ecosystems, are becoming major players in global digital trade. This initiative strengthens regional visibility on the global stage, fosters collaboration, and accelerates digital transformation. It also serves as a bridge for Türkiye's growing e-commerce and technology sectors to gain more recognition internationally.

Key Details and Requirements

Each participant may submit only one case study. The hashtag “#worlddef2026” must be included in the submission; applications without this hashtag will not be considered. Presentations are limited to three minutes, and participants are expected to deliver clear, concise, and meaningful talks within this time frame. Participation in the program is free of charge, but selected speakers are responsible for their own travel and accommodation expenses.

Tips for Applicants from Türkiye

For Turkish entrepreneurs and professionals, E-Com Top Voices presents a strategic opportunity to showcase their projects to a global audience. To stand out, applicants are encouraged to:

- Include real data and measurable results in their case studies
- Use simple, clear, and impactful storytelling
- Build community support through social media promotion
- Focus on trending areas such as AI, logistics, and payment technologies
- Follow the application timeline precisely to avoid missing deadlines

These steps can significantly improve visibility both in public voting and jury evaluation.



E-Com Top Voices 2026: Time to Be Heard

E-Com Top Voices is more than just a competition; it's a platform for sharing knowledge, experience, and inspiration. Each participant has the chance to contribute to the growth of the e-commerce ecosystem with their own story. In a rapidly changing digital world, this program offers professionals the opportunity to make their voices heard on an international stage. For participants from Türkiye, it offers a gateway to building global connections and showcasing their innovations to



B2B E-Commerce Challenges in 2025

As digital transformation accelerates, business-to-business (B2B) e-commerce is undergoing one of its most significant shifts in decades. According to Shopify's latest insights, shared through its official blog, B2B organizations are grappling with mounting pressures to modernize their platforms and match the seamless digital experiences found in consumer markets.

In the past, B2B sales relied heavily on traditional channels, negotiated contracts, and personal relationships. However, a new generation of buyers — mainly Millennials and Gen Z professionals — now demand the same level of convenience, personalization, and speed that they experience as consumers. This evolution is reshaping how enterprises design, deploy, and manage their online platforms.

The report outlines six core challenges that define the B2B e-commerce landscape in 2025. These challenges go beyond simple website optimization and touch every layer of a business's operational structure, from integration and data management to scalability, personalization, and compliance.

1. Rising Buyer Expectations

The first major challenge revolves around buyer expectations. With the consumerization of digital commerce, procurement professionals expect B2B sites to deliver intuitive navigation, instant product visibility, real-time pricing, and transparent logistics updates. Shopify notes that more than 67 percent of B2B buyers have switched suppliers in search of a more user-friendly online experience.

The global B2B e-commerce market, valued at \$12 trillion in 2024, is forecasted to reach over \$24 trillion by 2030. This rapid growth is both an opportunity and a warning: companies that fail to adapt will lose relevance in an increasingly competitive market. [Shopify Report]

2. Integration Complexity and Technical Debt

Legacy systems pose another barrier. Many B2B platforms are built on outdated architectures or fragmented integrations across multiple ERPs, CRMs, and inventory systems. The technical debt from maintaining such systems can consume up to 40 percent of IT resources, slowing innovation and scalability. Shopify emphasizes that modern commerce platforms must support API-first and composable infrastructures to ensure faster feature deployment and data interoperability. By modernizing these systems, businesses can reduce operational inefficiencies and accelerate digital transformation.

3. Personalizing Complex Buyer Relationships

In B2B, every buyer relationship is unique. Businesses often negotiate multi-tiered contracts, custom pricing, and bulk purchasing options. Unlike B2C, personalization in B2B must handle complexity at scale — offering tailored experiences for each account or even individual decision-makers.

A key takeaway from the Shopify study is that 60 percent of business buyers rate a supplier's digital experience as the primary factor influencing loyalty. Meanwhile, 74 percent of respondents globally — and as high as 91 percent in the U.S. said they would consider switching suppliers for a better user experience.

Companies such as Allied Medical and Angelus Brand have adopted data-driven personalization using unified commerce systems to deliver relevant content and pricing dynamically. [Shopify Blog]

4. Scaling Performance Across Markets

Performance remains a decisive factor for customer retention. A slow B2B site can damage credibility and revenue as much as downtime. According to Forrester data cited by Shopify, 72 percent of business and tech leaders consider sluggish performance equivalent to a site outage, and 65 percent say it impacts revenue almost as severely.

For multinational enterprises operating across markets, ensuring consistent site speed and reliability under peak traffic loads is crucial. This is particularly true for organizations expanding across Asia-Pacific and the Middle East, where connectivity, language, and regulatory differences can introduce additional complexity.

5. Enterprise-Grade Security and Compliance

Security and compliance are non-negotiable for B2B operations handling large transaction volumes and sensitive client data. Maintaining compliance with international standards such as PCI DSS, SOC 2, and GDPR requires constant updates and audits.

Shopify stresses that selecting a platform with built-in compliance frameworks significantly reduces risk exposure. Its infrastructure supports global standards, helping B2B companies scale securely while maintaining client trust. As cyber threats grow, especially in cross-border transactions, investing in strong encryption and authentication frameworks becomes indispensable.

6. Managing Total Cost of Ownership

The sixth and often underestimated challenge involves managing the true total cost of ownership [TCO]. Many B2B companies miscalculate the long-term cost of their e-commerce infrastructure, focusing solely on initial licensing rather than ongoing integration, maintenance, support, and scaling expenses.

Shopify's findings reveal that hidden costs such as delayed upgrades, compatibility fixes, and patchwork integrations — can inflate operational expenses by up to 40 percent. However, companies that consolidate onto unified commerce platforms typically experience faster deployment times and lower costs.

A case in point: Carrier, the global HVAC manufacturer, reduced deployment time by 90 percent and cut costs by 80 percent after transitioning to Shopify's enterprise platform. [Shopify Enterprise]

The Road Ahead

By 2025, the distinction between B2B and B2C e-commerce will continue to blur as business buyers expect the same level of personalization, reliability, and convenience that consumer platforms provide. Shopify's analysis underscores that the winners of this digital race will be those who combine operational excellence with a deep understanding of customer experience. The challenge is clear: adapt now or risk being left behind in an era defined by agility, automation, and always-on commerce.

What Have The Past Two Years Of UAE-Türkiye CEPA Trade Taught Us?

Dr. Thani bin Ahmed Al Zeyoudi, UAE Minister of State for Foreign Trade, writes on the transformative impact of the UAE-Türkiye Comprehensive Economic Partnership Agreement (CEPA). Signed in March 2023 and in force since September 2023, the agreement removed or reduced tariffs on 82 per cent of product lines and created new avenues for investment and private-sector co-operation.



Dr. Thani bin Ahmed Al Zeyoudi, UAE Minister of State for Foreign Trade

What Do Two Years of UAE-Türkiye CEPA Trade Reveal?



The CEPA was signed on March 3, 2023, by Dr. Thani Al Zeyoudi, UAE Minister of State for Foreign Trade, Mehmet Muş, Türkiye's Minister of Trade, and Abdulla bin Touq, UAE Minister of Economy.

At the time, we could all sense this was a major step forward for the UAE's new trade agenda – and for the future prosperity of our region.

On March 3, 2023, in the conference centre of the Hilton Yas Island Abu Dhabi, ministers and officials from the UAE and Türkiye gathered to witness the signing of the Comprehensive Economic Partnership Agreement (CEPA) between our countries, the latest and most significant step in our economic alignment. It was, we both recognised, not just a symbol of our shared commitment to growth but a belief in the power of open, frictionless trade to deliver it.

The UAE-Türkiye CEPA came into force on September 1, 2023, instantly removing or reducing tariffs on 82 per cent of product lines, harmonising customs procedures, and establishing avenues for private sector collaboration and investment projects. We projected that within five years it would drive bilateral non-oil trade beyond \$40 billion – three times the \$13.7 billion we recorded in 2021 – and boost UAE exports to Türkiye by 21.7 per cent by 2030.

In The First 12 Months of the Agreement, UAE-Türkiye Non-Oil Trade Reached USD 40 Billion.

As we enter October 2025, we now have two years' worth of data to assess whether the optimism was well-founded. And the picture could hardly be clearer: our CEPA has enabled us to surpass every forecast and, perhaps most importantly, overcome every obstacle in today's complex trading landscape.

In the first 12 months of the CEPA, UAE-Türkiye non-oil trade reached \$40 billion, representing an increase of 42 per cent over the corresponding period a year earlier. Moreover, in the last five months of 2023, four of which fell under the terms of the CEPA, Türkiye received 60 per cent of the UAE's total bilateral non-oil exports for the year. Our five-year bilateral trade targets had been achieved in less than 18 months.

This remarkable progress has been maintained into its second year. Initial data suggests that bilateral non-oil trade between September 2024 and August 2025 reached around \$44 billion – a 12 per cent increase in a year characterised by supply chain disruptions, particularly in the Middle East, and a marked decline in global trade. In the first half of 2025, the UAE's non-oil exports to Türkiye reached \$7.41 billion, or three times what we exported in the whole of 2019.

Investments Implemented Under the CEPA Framework

Our relationship is more than the exchange of goods, of course. The UAE-Türkiye CEPA set out to establish a growth corridor across our region, mobilising capital and facilitating private-sector co-operation to develop priority sectors such as manufacturing, food production, logistics, financial services and renewable energy.

Our relationship is more than the exchange of goods

In July 2023, after the CEPA signing, President Sheikh Mohamed and Turkish President Recep Tayyip Erdogan agreed to a \$51 billion investment package that would deliver both economic stability and development. We are now beginning to see these projects materialise across a range of sectors.

DP World - Evyap Group

They include DP World's strategic merger with Evyap Group, which will see Yarimca and Korfez ports upgraded to process two million shipping containers annually, strengthening Türkiye's role in international supply chains.

Noatum Maritime

AD Ports Group company Noatum Maritime is also seeking to support the development of Türkiye's logistics capabilities. The opening of offices in Istanbul and Izmir will deliver a range of services to the \$620 billion worth of sea cargo that moves in and out of the nation's ports each year, which will include enhancing their connections to the UAE.

ADQ - Odeabank

There have also been deals in the financial sector. ADQ's acquisition of Odeabank is part of their plans to increase exposure to Türkiye's banking sector and develop fintech and payment solutions offerings into an emerging consumer market.

Trendyol - Baykar - Ant International - ADQ

This summer, Turkish e-commerce platform Trendyol, drone manufacturer Baykar, Chinese financial technology firm Ant International and ADQ entered into a joint venture to develop a new FinTech platform that could provide digital financial services including payments, deposits, loans, insurance and investment products.

The investment is also flowing into UAE. The combined value of Turkish projects in the country now exceeds \$17.7 billion, a figure that makes the UAE the 10th-largest recipient of Turkish investment globally – and underlines our ability to connect Türkiye's private sector to global opportunities.

“The CEPA Story Is Just Beginning”

We are, however, still very much at the beginning of the CEPA story. The door to greater co-operation has been opened, but we must help our business communities walk through it. It's why our leaders reunited in Abu Dhabi in July to witness the signing of seven new co-operation agreements in tourism and hospitality, pharmaceuticals, industry, manufacturing and food-agriculture, which are designed to provide the impetus for new projects and partnerships between us.

What we have seen in the last two years is a significant step in UAE-Türkiye relations, but there are many more milestones to reach. The record trade volumes, the concluded deals and the investment pledges to date will ensure we keep striding forward together.



The AI Revolution in E-commerce: How Technology is Rewriting Commerce Rules?

Ufuk Tarhan - Business Futurist · Economist · Strategist · Independent Board Member · Author · Keynote Speaker

E-commerce isn't just a digital version of retail anymore; it's a new dimension of commerce, powered by intelligence. The rise of AI isn't just a trend; it's a fundamental shift that is rewriting the rules of how we buy and sell. The businesses that understand this will thrive, and those that don't will become relics.

AI Effect: E-commerce's New Reality

AI's impact on e-commerce is a mixed bag of powerful upgrades and subtle trade-offs. On the plus side, it's a personalization machine. AI analyzes vast amounts of data to offer hyper-personalized recommendations and dynamic pricing, making every customer feel like a VIP. It also streamlines operations, with AI-powered logistics and inventory management reducing costs and speeding up delivery. Chatbots and virtual assistants provide 24/7 customer service, handling routine queries with superhuman efficiency. .

However, the future isn't without its glitches. The biggest con is the loss of the human touch. While a chatbot is efficient, it can't offer empathy or creative problem-solving like a human. There are also significant concerns about data privacy, as AI relies on collecting massive amounts of user information. Finally, for smaller businesses, the high cost of implementation for advanced AI systems can be a major barrier to entry.

Global E-commerce Powerhouses

The world's largest e-commerce companies are a battlefield dominated by two nations: the U.S. and China. The top of the list is held by Amazon (USA), a global behemoth that has transformed everything from retail to cloud computing. Right behind them are China's giants: Alibaba (China), with its vast ecosystem of platforms like Taobao and Tmall, and JD.com (China), known for its robust logistics network. Other major players include Pinduoduo (China), which has revolutionized social commerce, and Temu (China), which has rapidly expanded into global markets. While there are other major players from different countries like Shopify (Canada), the sheer scale and market share of the American and Chinese companies are unmatched.



U.S. vs. China E-commerce Showdown

When it comes to e-commerce, China is the undisputed leader. Why?

- It's a matter of scale and innovation. China's e-commerce market is nearly triple the size of the U.S. market, with a higher penetration rate.
- The Chinese consumer went from cash straight to mobile payments, skipping the credit card phase, which created a mobile-first, friction-free shopping culture. This is in stark contrast to the U.S. market, where e-commerce often feels like a digital extension of traditional retail.
- Chinese platforms are built on social commerce, integrating live-streaming, group buying, and gamification directly into the shopping experience. In the U.S., social commerce is still a nascent feature, often feeling "tacked on."
- While the U.S. has Amazon's dominance, China has a more vibrant and competitive ecosystem with multiple platforms driving intense innovation.

AI-Powered Future of E-commerce

- The future of AI-driven e-commerce is not just about better recommendations; it's about creating invisible, seamless commerce. Imagine a world where your refrigerator automatically orders groceries based on what you've used, or a virtual fitting room that uses AI to perfectly size clothes on a digital avatar.
- AI will move from a tool to a core infrastructure. We will see the rise of agentic AI, where autonomous AI agents manage entire business processes, from marketing campaigns to supply chain optimization, with minimal human oversight.
- Generative AI will create unique, personalized product content and marketing assets at scale. The line between online and physical shopping will blur, as AI-powered "smart stores" offer a hybrid, hyper-efficient experience.

In short; the future of commerce isn't coming; it's already here. Ignoring AI is like ignoring the internet in 1999. The window to adopt and integrate these technologies is closing fast. Stop talking about "digital transformation" and start building it. Your customers are waiting for a smarter, more personalized experience, and your competitors are already learning how to provide them. The question isn't whether you'll use AI, but whether you'll lead with it or be left behind.

Join the AI revolution, or watch it pass you by.

“MENA E-Commerce Community Promises Entrepreneurs a Lasting Ecosystem!”

The MENA E-Commerce Community held its first meetup on June 21, 2023, in Dubai. This event brought together approximately 60 professionals from across the ecosystem. Participants included D2C brand founders, manufacturers, marketplace sellers, top executives, service providers, and representatives from free zones and government entities. The community's mission is to help e-commerce entrepreneurs in the Middle East and North Africa connect, learn, and grow. By fostering knowledge sharing and collaboration, it aims to accelerate the growth of this dynamic regional market. We spoke with Vera Romazanova, President of the MENA E-Commerce Community, about e-commerce in the MENA region and the community's goals.

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“Collaboration, Not Competition”

In response to the question, “What inspired you to establish the e-commerce community?” Vera Romazanova said, “The initial idea came from Leo Dovbenko, the founder of OS MENA, a Business Software Provider and Systems Integrator. He saw the need for stronger industry collaboration in the region. When I joined, we became co-founders of the MENA E-Commerce Community. From day one, our goal was not just to bring people together for events, but to build a lasting ecosystem where entrepreneurs could receive support at every stage of their journey.”

“This spark came after co-hosting the Marketplace and D2C Conference in Dubai in 2023,” Romazanova added. “The strong turnout and feedback showed us that professionals were hungry for a trusted, neutral space to share experiences, tools, and challenges. From there, the community was designed as a hub where entrepreneurs, top executives, and service providers could come together.”

Romazanova also mentioned that they are open to partnerships that bring tangible benefits to their members, such as knowledge-sharing, business opportunities, or innovative services to help entrepreneurs grow faster and more sustainably. She noted, “At the heart of our community is this principle: Collaboration, not competition. For us, success is not about guarding knowledge but sharing it. By sharing insights, entrepreneurs can shorten learning curves, avoid costly mistakes, and collectively elevate the market. Our experience shows that collaboration always creates more value than competition.”

Services Offered by the MENA E-Commerce Community

The MENA E-Commerce Community offers a one-stop ecosystem where entrepreneurs, executives, and partners can access expertise, collaboration, and opportunities:

Exclusive offline gatherings (business breakfasts, networking meetups, mastermind sessions)

Private community chats (peer-to-peer problem-solving in minutes)

Business case analyses, where entrepreneurs share challenges and receive structured feedback from peers and experts

Brand promotions and giveaways for visibility and engagement

Business missions, field trips, and webinars offering behind-the-scenes access to warehouses, logistics hubs, and leading corporations

“UAE Leads E-Commerce in MENA”

Vera Romazanova assessed the development of e-commerce in MENA with the following words: “The MENA region has firmly positioned itself as one of the fastest-growing digital economies in the world. The total e-commerce value is expected to surpass USD 50 billion by 2025, with the UAE leading the charge. In the UAE alone, market volume has reached USD 4.8 billion, showing an 85% increase since 2019, and it is expected to continue growing at a 20% compound annual growth rate [CAGR] through 2027.”

According to Romazanova, the structural factors driving this momentum are as follows:

User penetration is already at 70%, with more than 30% of the population shopping on their smartphones at least once a week, well above the global average;

The UAE’s role as a logistics and business hub, combined with a small but wealthy population and a neutral geopolitical stance, makes it an attractive launchpad for regional and international brands;

Government initiatives (digital IDs, pro-business regulations);

Fintech adoption (BNPL, digital wallets) are reshaping consumer behavior.

Categories such as fashion, consumer electronics, food & beverages, and cosmetics are among the fastest-growing, which also aligns with the expertise of our community members.

The next frontier is adaptation and innovation: quick commerce, social commerce (projected to be USD 3.7 billion by 2025), and creative approaches to customer engagement.

“The MENA AI Market is Expected to Reach USD 166 Billion by 2030”

Regarding AI and innovation in e-commerce, Romazanova said, “The most transformative force today is artificial intelligence. The MENA AI market was valued at approximately USD 12 billion in 2023 and is expected to grow at over 44% annually, reaching USD 166 billion by 2030. On the consumer side, 53% of shoppers in the UAE, Egypt, and Saudi Arabia have already used AI-powered visual search, and 37% trust such tools in their shopping journey.”

Romazanova also explained how these trends are reflected in business practices within the MENA E-Commerce Community: “Members are using AI chatbots / virtual assistants in customer support, which leads to shorter response times, fewer support tickets, and better customer satisfaction. Brands are using predictive analytics to optimize inventory and demand forecasting, reducing costs and stockouts. Marketing teams are using AI tools to personalize campaigns, generate content ideas, and optimize creatives, saving time, testing more hypotheses, and improving ROI. By facilitating these exchanges, our community ensures that entrepreneurs don’t just follow global trends but implement AI in practical, results-driven ways.”

“E-Commerce is Lowering Barriers for Women Entrepreneurs”

Romazanova assessed the impact of e-commerce on women entrepreneurs in the MENA region with the following words: “E-commerce has lowered barriers for women entrepreneurs. Unlike traditional retail, which often requires significant upfront capital and physical presence, digital channels allow women to launch and scale businesses with greater flexibility. In our community, we see women founders building successful brands in categories like cosmetics, dietary supplements, fashion, and kids’ products. Access to professional networks like ours further amplifies their growth by providing visibility, mentorship, and access to potential partners. I believe e-commerce is one of the strongest enablers of female entrepreneurship in MENA today.”

Challenges Faced by E-Commerce Entrepreneurs in MENA

Vera Romazanova, President of the MENA E-Commerce Community, highlighted three main challenges faced by e-commerce entrepreneurs in the region:

Market entry and localization – understanding cultural differences and diverse consumer behaviors,

Regulatory and compliance complexity – VAT, corporate tax, cross-border regulations, and licensing in free zones,

Operational hurdles – reliable logistics, fulfillment, payment solutions, and digital marketing ROI.

Romazanova said, “That’s why our formats like Business Case Analysis are so effective; members can openly share these challenges and immediately receive advice from peers and experts who have already solved similar issues.”



MENA E-Commerce Community in Numbers

Since 2023, the MENA E-Commerce Community has held 10 offline events. These events featured speakers and participants from Talabat, Toys R Us, Bath & Body Works, WhatsApp, TikTok, OS MENA, Dubai CommerCity, Wondergifts, Platinumlist, Himalaya Wellness, FixPrice, and others.

Some key data on the community’s activities:

20+ countries

250+ members

1,700+ applications

60–100 attendees

Main categories:

Food & Beverages [22%]

Clothing/Underwear [17%]

Home & Kitchen [13%]

Electronics [13%]

Beauty [12%]

Distribution by platforms:

Amazon [24%]

Noon [18%]

Own websites [17%]

Namshi [11%]

Talabat [7%]

Careem [7%]

Momsworld [6%]

“Success in MENA Requires Testing Multiple Customer Segments”

Vera Romazanova provided the following advice to e-commerce entrepreneurs looking to expand into the MENA region: “First, carefully analyze your product-market fit. What works in Europe or Asia may not resonate here. Second, allocate a sufficient testing budget. Success in MENA often comes from running multiple experiments across different customer segments before finding the right formula. Third, invest in creativity. The region is multicultural and competitive, so your brand must stand out. Build a team that thinks creatively about marketing, storytelling, and customer engagement. Finally, plug into communities like ours. Peer support and collaboration can save months of trial and error. I strongly believe in collaboration over competition; by sharing knowledge and resources, entrepreneurs can collectively raise the standard of the entire ecosystem.”

About Vera Romazanova

Vera Romazanova began her career in computer vision-based SaaS. She managed business development and digital transformation for neural network-based video analytics solutions. She worked with retailers, telecoms, and banks across EMEA, the USA, and APAC. Additionally, she worked in the B2C space selling cloud-subscription-based security cameras through e-commerce, which gave her first-hand experience in manufacturing, international logistics and fulfillment, payments, and digital marketing.

After moving to Dubai in early 2023, she joined OS MENA, a Business Software Provider and Systems Integrator for retail and e-commerce. There, she was responsible for developing strategic partnerships and building relationships with new clients. This role provided her with a comprehensive view of how the regional e-commerce ecosystem operates and transforms across technology, retail, and logistics, and highlighted how partnerships can accelerate growth. This experience laid the foundation for her work in developing the MENA E-Commerce Community, where these insights could be shared and scaled among entrepreneurs.



Who Owns the Future of Talent? The Gulf vs. the Old Dream

Burak Yalim | Editor in Chief, WORLDEF E-Commerce Magazine

Burak Yalim writes on how the UAE and wider GCC are repositioning themselves in the global hunt for talent: rising shares of highly skilled workers, cities ranked among the safest in the world, and zero income tax are creating a model that contrasts sharply with U.S. visa barriers and Europe's stagnation.

Future of Talent

For over a century, the "American Dream" and, to a lesser extent, the "European Project" defined the arc of global aspiration. Talented people moved the West to seek scale, capital, and social mobility. But the world is pivoting faster than most policy playbooks can track. Today, the most consequential competition in the world economy is not between firms or even sectors; it is a jurisdictional race to attract, keep, and compound talent. In this field, the UAE, and increasingly the wider GCC, is not merely catching up but designing a different game altogether.

Consider the timing. The United States has introduced a \$100,000 fee for new H-1B skilled-worker visa applications, with a parallel "gold card" fast-track priced from roughly \$1 million. After days of confusion, Washington clarified that the levy is a one-time charge that applies to future applicants (beginning with the 2026 lottery) and not current visa holders. Even so, the signal is unmistakable for many early-stage founders and mid-career engineers: the U.S. pathway is becoming costlier, narrower, and riskier, with corporate America scrambling to adjust and industry bodies warning about uncertainty.

While the United States and Europe still host larger absolute numbers of highly skilled workers, about 44% of the U.S. workforce and roughly 80 million in the EU, the UAE's growth rates are striking; the share of highly skilled migrants rose to 22.6% in 2022, and Abu Dhabi's white-collar workforce has more than doubled since 2011. In short, the Gulf may be importing and cultivating skills at a velocity the West can no longer match.

Against that backdrop, the UAE launched a campaign with an audacious headline: "The Emirates: The Start-Up Capital of the World." The target is precise and public: 2 million active companies by 2031 (from 1.2 million today), powered by SMEs that already constitute 94% of firms, 86% of private-sector jobs, and about two-thirds of non-oil GDP. The policy stack is practical, not performative, a national coalition of more than 50 public-private entities, and a new StartupEmirates.ae platform to mentor 10,000 entrepreneurs and create 30,000 jobs by 2030 through training, co-working, funding linkages, and cross-border partnerships.

Safety is not a lifestyle perk but a strategic variable in global talent attraction. When Abu Dhabi tops global safety indexes with a score near 88, while many U.S. metros grapple with violent crime and European hubs wrestle with urban unrest, the message to highly skilled professionals is clear: the Gulf offers stability at a moment when the West cannot guarantee it.



Who Owns the Future of Talent?

If you believe, as I do, that high-skill migration is the master variable of the 2020s. These two announcements –U.S. pricing out skilled mobility and UAE subsidising entrepreneurial entry– belong on the same page. The policy contrast is not merely ideological; it is economically material. America's new fee either becomes a deterrent to thousands of potential innovators or a tax that only the largest employers can easily absorb. [Last year, big tech and IT services remained among the top H-1B beneficiaries, even though they now issue internal advisories to hedge operational risk.] Meanwhile, the Emirates is lowering the non-financial frictions that most founders cite as speed, certainty, and access.

Sceptics will say: “Yes, but the U.S. still has capital depth, research density, and the network effects of Silicon Valley.” True, and I know that those advantages will not vanish overnight. But jurisdictional elasticity is rising. Top talent has options; capital follows credible reform; and ecosystems can compound quickly when policy is coherent. The UAE has recently developed a habit of doing unglamorous things well: Simplifying incorporation, aligning regulators, and building complex infrastructure that shortens time-to-market. The results are visible; registered companies doubled from 600,000 to 1.2 million in just five years, a growth spurt few OECD countries can match. The new campaign is not starting from zero but accelerating on a runway already in use.

The deeper question is not whether the UAE can attract talent, but which talent portfolio it seeks to assemble. Suppose the U.S. reorients skilled immigration toward ultra-capitalised entrants via a million-dollar fast-track. In that case, the Emirates has an opening to design the complementary middle for the builders who write code, ship product, run sales, and later become second-time founders. That is where ecosystems either calcify or explode. The policy implication is straightforward. Visa pathways must be fast, points-based, and scalable for globally mobile professionals [STEM, design, product, go-to-market], not only for investors. The StartUpEmirates platform is encouraging as long as it is paired with visa, housing, and education policies that make relocation a family decision, not just a career gamble.

To be clear, the GCC is not a single market. Saudi Arabia, Qatar, and Bahrain run different plays, and healthy intra-GCC competition is a feature, not a bug. SMEs already account for 86% of the private-sector workforce in the UAE, and similarly outsized portions in neighbouring economies. Add to that CEPA-style trade corridors that the UAE is stitching with Asia and Africa, and you begin to see an alternative for global ambition: Build in the Gulf, sell everywhere.

E-commerce is the engine that makes that mantra real. Marketplaces such as Noon and Amazon.ae, a dense 3PL network, and same-day/next-day last-mile capacity have collapsed the distance between a founder and a national market. Add cross-border rails, customs single windows, e-invoicing, and trade agreements that recognise digital certificates, and a Dubai-based SME can test a product in hours and scale into the wider GCC in weeks. The result is not just more shops online; it is a distribution advantage that lets young firms convert code and content into revenue faster than in many Western ecosystems clogged by legacy logistics and regulatory fragmentation.

But ambition without execution is theatre. The campaign’s headline figure, 800,000 new companies in six years, is intentionally provocative. To deliver, three constraints must be handled candidly.

First, early-stage finance. The region’s late-stage capital pools have grown, but the seed-to-Series-A chasm still scares first-time founders. Public funds should crowd-in private investors via matched-funding and loss-first structures, but they should avoid substituting for market discipline. The metric to watch is not announcements but the velocity from idea to first institutional cheque. The payments layer is a second accelerator. High card and wallet penetration, interoperable rails, and merchant-friendly KYC/AML onboarding shorten checkout and settlement times. At the same time, BNPL and instant-transfer options deepen demand without loading founders with working-capital risk. For exporters, the ability to price in multiple currencies, reconcile tax/VAT automatically, and settle across borders inside one console turns what used to be a finance department into a product configuration. In the Gulf, fintech isn’t a vertical; it’s the operating system of digital commerce.

Second, scaling beyond the domestic market. The GCC offers a high-spend base but a small population ceiling. CEPA agreements, if operational with founder-friendly rules of origin, digital customs, and IP interoperability, can convert the UAE into a launchpad rather than a landing pad. This is where the StartUpEmirates platform must become a deal-flow router, plugging Emirati and expatriate founders into real buyers and regulated sandboxes across partner markets.

Third, human capital at scale. The U.S. fee shock will not move the frontier unless the UAE and its neighbours convert interest into issuance. That means granular service levels; 10-day professional visas, spouse work rights, school seat availability, and modular housing near innovation districts. It also means deepening vocational and applied pathways for nationals so that Emirati talent is not merely included but indispensable in venture teams.

Taxation sharpens the contrast further; while U.S. professionals can lose up to 37% of income to federal tax, often more once state and local levies are counted, and high earners in Europe face average effective rates above 40%, the UAE and several GCC peers maintain 0% personal income tax and a 9% corporate levy. For globally mobile talent, that arithmetic is destiny.

None of this diminishes the continued magnetism of the United States and Europe. America still concentrates world-class labs and liquidity; Europe offers rule-of-law depth and a giant market. But policy missteps compound, too. When H-1B applications fall to a four-year low and employers face a prospective \$14 billion annual burden, it is naive to think the world's best engineers will wait for Washington to change its mind. The global system arbitrages friction. Cities and countries that remove it win: Credibly, Predictably, and Measurably.

I do not think the UAE has "arrived" as the world's start-up capital. I believe it has picked a lane and competes on fundamentals: Speed, certainty, connectivity, and state capacity. The campaign to 2 million companies is, in a sense, a national A/B test of whether coordinated institutions can manufacture compound options faster than legacy giants can rewrite their immigration code. The following 24 months will tell us a lot. Watch on StartupEmirates.ae; track visa processing; follow CEPA utilisation by SMEs; and benchmark time-to-first-revenue for new ventures. If those needles move, narratives will follow.

The old geography of ambition told us that success was a place: Boston, London, San Francisco. The new one says success is a process, a frictionless loop that moves people, ideas, and capital with minimal regret. In that world, the UAE and the wider GCC look less like "alternatives" and more like prototypes. America can and should remain a magnet. Europe can and should remain a market of consequence. But right now, the Gulf is doing something rarer and more valuable, turning policy into product. And that, in the global hunt for talent, is the only dream that still scales.



WGN: MENA's Operating System for Measurable Growth

Omar Nart | WORLDEF CEO

Omar Nart writes on WORLDEF Growth Network — WGN was born precisely from this need. It is not a club, nor a chain of events left to the coincidences of random encounters. Our aim is to establish a relationship system that produces commercial outcomes and to connect it with global networks, starting from the MENA region.

WGN and MENA Ecommerce: From Visibility and Trust to Revenue

Global commerce has long ceased to be merely an equation of product and price. Today, what determines competition is speed, trust, the right partnerships, and the quality of access to information. At WORLDEF, we have observed this transformation from the inside for years and engaged with thousands of entrepreneurs and institutions. I can state plainly: capital alone does not make success durable. What makes capital work are relationships of trust, scalable collaborations, and a disciplined growth culture. WORLDEF Growth Network [WGN] was born precisely from this need. It is not a club or a chain of events left to the coincidences of random encounters. We aim to establish a relationship system that produces commercial outcomes and connect it with global networks, starting from the MENA region.

The easiest way to explain this system is to recall the world's reference-based networks. These models teach us two critical lessons: First, relationships do not translate into productivity without rhythm. Second, trust is built together with performance. WGN adapts these two lessons to the realities of digital commerce. Meeting flows, role definitions, follow-up mechanisms, and measurement sets are predefined. Each gathering is not merely a conversation; each meeting is a working session linked to the next concrete step.

The backbone of WGN is a weekly cadence. At the beginning of each meeting, members clearly set out the two target accounts they are focused on that week, the connections they need, and the point at which they are stuck. Then come matched one-on-one meetings. The aim is not quick introductions. By day's end, everyone holds a to-do list to carry into the following week. Growth happens not with applause but with follow-up appointments on the calendar.

The distinctive side of the model is non-overlapping sectoral representation and the guest policy. In each group, only one representative from the same field participates. This arrangement moves competition from the room to the market. Guests create a qualified candidate pool for the group and experience the culture on-site. In this way, sustainable growth is achieved. The aim here is not volume but quality. When the right representatives come together, new business models, unexpected partnerships, and efficiency gains emerge.

Let us come to WGN's value philosophy. In our lexicon, gain is an outcome; the first cause is contribution. We are designing an order in which the giver gains. See this not as a romantic call for solidarity, but as a rational growth strategy. When you bring to a member access to the right supplier, a suitable payment method, or a realistic marketplace tactic, what returns to you in the medium term is not merely thanks. You obtain better prices. Your collection periods shorten. Your cash flow becomes predictable. As the ecosystem accelerates, the momentum of individual players also increases.

Without discipline, this philosophy remains an emotional declaration. For this reason, referrals do not flow randomly. Each referral is recorded on the platform, its quality is marked, and its outcome is visible. Participation status, number of referrals made, conversion rate from business meetings, and contribution score are monitored regularly. In short: measurement, transparency, and improvement. If a connection does not yield business, we look for the reason. Did expectations not align, were the offer terms unrealistic, or did delivery times not fit the market's needs? This feedback loop raises referral quality within a few months. Trust is institutionalized in this way.

WGN systematizes not only relationships but also capability. To this end, we have designed an Academy: a learning space aligned with our meeting discipline and follow-up mechanisms in which modules such as implementing the "Give to gain" approach and professionalizing referral management are delivered online and in person.

A global perspective exists not through words but through practice. The trust-based relations WORLDEF has built along the Istanbul–Dubai–Riyadh line are the most concrete proof. While tightening connections within MENA, we think of the region together with Europe, Africa, and Asia, because we know that a brand born in the United Arab Emirates can be linked to the Eastern European supply pool via Istanbul, and that an initiative manufacturing in Morocco can, while selling in Riyadh, scale multilingual customer service in Cairo. These cases are not theoretical; they are discussed weekly at our tables. The world no longer flows linearly. Permeability between networks determines who will grow quickly.

At the center of the approach that differentiates WGN lies an order in which the giver gains. Relationships that proceed only with "What do I get?" clog quickly. Producing value and circulating knowledge and opportunity yield a more substantial return in the long run. This principle is not a romantic appeal to solidarity; on the contrary, it is a data-driven growth logic. When the ecosystem accelerates in this way, everyone gains. Short-term, zero-sum calculations slow growth.



We also value proactive engagement with the regulatory framework. Trade data policies, consumer protection, principles for using artificial intelligence, and cross-border VAT practices directly affect the pace of growth. As WORLDEF, we have been in dialogue with public actors for years. WGN will make this bridge more functional. We will share our field data and member experience with policy-makers. Our aim is not to complain but to produce solutions. Every simplification that opens an entrepreneur's breathing space increases the region's competitiveness.

So who should join this network? WGN is not for everyone. Profiles seeking only sales and motivated by short-term opportunism will struggle in this system. We are looking for professionals who keep their word, put their knowledge into circulation, and take a long-term view of the region. From software producers to logistics providers, payment institutions to brands, marketplace managers to content and growth agencies, education companies to product suppliers a broad spectrum at the same table yields concrete efficiencies. When different specializations sit together, new business models emerge.

My recommendation to members is clear. In the first month, aim to give rather than take. Bring two opportunities from your network to the table: plan, schedule, measure. Now, let me answer the question: Is WGN a relationship club? No. WGN is a commercial system that produces measurable results. It grants visibility, institutionalizes trust, and makes revenue possible. The sequence is as follows. First, you become visible. Then you earn trust. In the final step, revenue shows itself. When you track this triad in parallel, you achieve durable growth at both the individual and ecosystem level.

My observation is this: over the next five years, the MENA region is poised to be the most dynamic stage for digital commerce. A young population, high mobile penetration, infrastructure investments, and a public-sector commitment to reform support this potential. But potential does not turn into performance on its own. What will ensure this are deliberate collaborations, transparent data-sharing, and a growth model that centers trust. WORLDEF Growth Network steps in precisely here. We want to build this model together.

Let the final word be a statement of intent. WGN was established to turn relationships into opportunities and trust into lasting partnerships. Every meeting will be tied to the next concrete step. Every referral will be tracked. Every success will be made visible. We see success not as an individual race but as the joint production of the ecosystem. If you, too, want not merely to meet but to produce together, not merely to talk but to see measurable results, this network is for you. Our door is open. Bring your first contribution. The rest will follow together.



MENA Fintech Top 30 - Company Capsules (A–Z, Q2 2025)

WORLDEF E-COMMERCE MAGAZINE will capture the pulse of the digital economy by publishing eight different "Power Lists" annually starting from 2025. Each list will feature 30 entrepreneurs, leaders, or companies. These lists will highlight the most influential names in the global e-commerce ecosystem, starting with the MENA region. The aim of these lists is not only to rank achievements but also to reveal future trends, new leadership styles, and transformation stories. It will serve as a guide for investors, an inspiration for entrepreneurs, and a compass for policymakers to navigate the direction of digital trade.

Founder-operators powering the region's digital commerce...

Across 2024–2025, women entrepreneurs in MENA moved decisively from early traction to scale. Founder-led brands in beauty and fashion extended their global reach [e.g., Huda Beauty, KAYALI, Sarah's Bag], vertical leaders in mother-and-baby held ground [Mumzworld], and clean-beauty

The Strategic Role of Women-Led Enterprises

In the Gulf and wider MENA, public policy has championed entrepreneurship, but the visible step-change came from operators who executed: building cross-border supply chains, earning regulatory permissions, and converting community into purchase at scale. The result is an ecosystem where women founders anchor both demand (D2C brands with strong repeat purchase) and supply (enablers for checkout, fulfillment, and creator commerce). The pattern is clear: founder ownership, category depth, and disciplined go-to-market now matter more than celebrity or headline funding.

Looking Ahead

MENA's women-founded companies are poised to benefit from three forces converging in 2025. Omnichannel is normalizing as D2C brands pair owned sites and apps with regional marketplaces to capture demand across price points and geographies. Financial rails are converging pay-by-bank, wallets, and cards will increasingly coexist at checkout—allowing merchants to optimize conversion, costs, and cross-border settlement

AI is moving from pilot to production, powering demand planning, dynamic merchandising, content localization, and multilingual customer care. The net effect favors disciplined operators: expect more category specialists, faster GCC expansion, and founder-led M&A less experimentation, more execution.

Editorial note: The MENA Top 30 Women Entrepreneurs list is refreshed each year. For the 2026 update, our team will re-evaluate all entries and consider new founders against the same evidence-based criteria, recent product launches, regulatory permissions, user, funding/M&A, and regional reach. Corrections and documented updates are welcome and will be reflected in the next edition.

Why WORLDEF Compiled This List?

As WORLDEF E-Commerce Magazine, we view women entrepreneurs as a cornerstone of MENA's digital economy. Their ventures raise conversion, widen product selection, and create trust in online retail while their platforms lower the cost of selling for thousands of SMEs. Our Top 30 Women Entrepreneurs is not a ranking; it is a curated, evidence-based A-Z designed to spotlight founders shaping tomorrow's commerce and to celebrate the operators who keep the region's digital trade resilient.

How We Selected?

•Scope: Founder/owner-operators in e-commerce or direct enablers (D2C, marketplaces, social payments/fintech rails, last-mile/logistics, store-builders/creator commerce).

•Recency: Verified late-2024 and 2025 milestones (product launches, licenses, funding, expansions, user/GMV disclosures).

•Signals weighted: [1] demonstrable scale and customer reach, [2] momentum in 2024/25, [3] cross-border relevance, and [4] durability (brand equity, regulated status, manufacturing capability, or repeatable unit economics).

•Exclusions: Pure investors or corporate appointees without founder control; inactive or weakly evidenced claims. Where founder attributions conflicted, we defaulted to primary sources and corrected the record.

MENA TOP 30 WOMEN ENTREPRENEURS-2025

Abeer Abu Ghaith - MENA Alliances

Headquarters: Palestine/Jordan

Date of Establishment: 2013

Sector: Talent/BPO for e-commerce

Cross-border digital work marketplace enabling content, support, and data ops for MENA brands and platforms.

About: Born in a refugee camp and raised in a conflict zone, she witnessed firsthand how conflict, limited infrastructure, and social constraints can hold back extraordinary talent. As a resilient and visionary leader, she has over 15 years of experience building and scaling technology ecosystems across the USA, UK, Europe, and emerging markets. She is an expert in strategy, execution, and forging high-impact partnerships to drive digital transformation and inclusive innovation. With a proven track record as an award-winning Founder & CEO, she has served more than 80 global clients, created over 700 sustainable tech jobs, and trained more than 4,000 professionals.



Alaa Balkhy – Fyunka

Headquarters: Saudi Arabia

Date of Establishment: 2011

Sector: Fashion accessories D2C

Distinctive Saudi D2C label with Arabic design identity and sticky online community; resilient multi-year sales.

About: Her career in the fashion industry began at the age of 18, years before she graduated top of her class from the Dar El-Hekma Graphic Design Program in her hometown of Jeddah. She later earned a Master's degree in Design Management from Pratt. In 2011, she took her first entrepreneurial step by founding Fyunka, an illustration brand that quickly gained wide recognition in the SWANA region with its relatable designs and became a new symbol of communicating the region's multifaceted identities through design. In 2019, inspired by her travels and cultural duality, she established Alaa Hashim Studios, a Slow Fashion brand rooted in authentic storytelling and producing seasonal collections of accessories and apparel.



Amal Dokhan - 500 Global MENA / Middle East Venture Capital Association

Headquarters: Saudi Arabia

Date of Establishment: 2010

Sector: -

Managing Partner at 500 Global MENA (promoted May 2024), leading the Sanabil 500 MENA seed accelerator from KSA (regional HQ since 2021); continued batch activity (Batch 8 – Nov 2024, Batch 9 – Jun 2025) positions her as a high-impact scale enabler for commerce/fintech founders across MENA.

About: She has been an entrepreneurship advocate, venture capitalist, and ecosystem builder in the MENA region for over a decade. She currently serves as a Managing Partner at 500 Global, where she manages the Sanabil 500 MENA seed accelerator fund, focusing on investments in early-stage tech startups. She previously worked at King Abdullah University of Science and Technology, managing accelerator programs and delivering corporate innovation initiatives with major organizations such as Aramco, STC, and Sabic. During her time at the SME Authority, she also contributed to several government initiatives. By making angel investments in numerous startups, she has gained early insights into the market. She is a board member of the Venture Capital and Private Equity Association (VCPEA) in Saudi Arabia and also serves on the board of the Middle East Venture Capital Association in the UAE.



Amira Rashad – BulkWhiz

Headquarters: UAE

Date of Establishment: 2017

Sector: E-grocery D2C [archive]

Early GCC online-grocery pioneer whose model informed current D2C and marketplace strategies.

About: She is the CEO of BulkWhiz, the Middle East's first bulk grocery e-commerce platform powered by homegrown artificial intelligence. She has extensive strategy, operations, and marketing experience across the technology, media, consumer products, and services sectors. She served as Head of Brand for Facebook Middle East, North Africa, and Pakistan, working closely with leading global and regional companies as well as the startup and VC ecosystem. Previously, she was a senior consultant at Booz Allen Hamilton, advising Fortune 500 companies, and led teams at PepsiCo, Yahoo, Dun & Bradstreet, and Leo Burnett Advertising, with roles spanning the U.S., Europe, the Middle East, and Africa. She holds an MBA from Harvard Business School.



Amy Mowafi - MO4Network

Headquarters: Egypt

Date of Establishment: 2012

Sector: Media-commerce synergy

Co-founder & CEO, MO4 Network (est. 2011), one of the Middle East's leading digital media/creative groups (titles include CairoScene, SceneNowSaudi, etc.), driving content-to-commerce and performance for brands and startups; active ecosystem voice in 2024-25 [jury/speaker roles].

About: She was born and raised in the UK and graduated with a BSc (Hons) in Business Administration from the University of Bath. She spent the first 10 years of her career as a writer and later as managing editor at a lifestyle magazine. She is the co-founder and CEO of MO4 Network, one of the Middle East's leading media companies and digital creative agencies. The company owns a portfolio of English and Arabic publications that have a strong impact on news and lifestyle across the region. MO4's new-generation media portfolio highlights the people, places, and movements shaping the region today, reaching millions of readers across the Arab world and diaspora communities. Working with hundreds of the world's leading brands, MO4 shapes their digital strategies and produces engaging, innovative, market-leading content for global distribution.



Dina Sam'an – CoinMENA

Headquarters: Bahrain/UAE

Date of Establishment: 2019

Sector: Regulated digital-assets exchange

Licensed retail platform in the GCC with growing activity; an enabling rail for digital commerce and payments.

About: A Jordanian entrepreneur focused on reshaping the digital finance landscape in the Middle East. She is the Co-Founder and Managing Director of CoinMENA. Additionally, she serves on the Board of Trustees of her alma mater, Princess Sumaya University for Technology, and is an Advisory Board Member for Women in Tech Bahrain. Established in 2019, CoinMENA is a cryptocurrency platform licensed by the Central Bank of Bahrain and Dubai's Virtual Asset Regulatory Authority. On CoinMENA, investors can securely buy, sell, send, receive, and store digital assets, as well as deposit and withdraw in their local currencies. She is one of the first to provide access to crypto assets in the MENA region.



Elissa Freiha - Womana / Womomentum

Headquarters: UAE

Date of Establishment: 2014

Sector: Founder platform & accelerator

Influential accelerator seeding women-led e-commerce and D2C plays; ecosystem impact across GCC.

About: An entrepreneur, investor, executive producer, public speaker, and women's rights advocate. She is the founder and CEO of Womana, a digital media company that creates female-focused content in the MENA region. As a prominent speaker on the role of women in entrepreneurship and an active angel investor with over 30 investments between North America and MENA, she is frequently featured in various media outlets. Before founding Womana, she worked in marketing, sales, and event management in the entertainment and media sectors. She holds a Bachelor's degree in Global Communications from the American University of Paris. Womana, the company she founded, is a feminist media company aimed at creating a lasting impact by producing female-focused content. She was born and raised in Paris and is an Emirati of Lebanese and American descent.



Ghizlan Guenez – F-Force / The Modist

Headquarters: Saudi Arabia

Date of Establishment: 2017

Sector: Luxury modest-fashion e-commerce

Founded the region's first luxury modest-fashion platform; continued community influence in 2024–25.

About: She is an entrepreneur dedicated to advancing women's success through a holistic approach that integrates mindset, business tools, well-being, and community. She is the founder of F-Force. F-Force is a dynamic platform that provides ambitious women with the experience-based knowledge and tools necessary to launch businesses, scale ventures, or lead in their respective fields. Through F-Force, she offers transformational courses, masterclasses, and mentorship programs. Prior to F-Force, Ghizlan Guenez founded The Modist. The Modist is the first global luxury e-commerce platform dedicated to modest fashion. The platform has partnered with over 200 global brands. She holds a First-Class degree from the London School of Economics. She started her career in private equity, where she honed her expertise in business strategy and growth over the course of 15 years.



Hajar Duhsine - The Modist / Web3 fashion

Headquarters: UAE

Date of Establishment: 2024

Sector: Digital fashion

Emerging digital-fashion commerce initiatives building on regional modest-luxury heritage.

About: She is the co-founder of QM Labs, a digital fashion house and digital NFT studio that provides B2B solutions for brands looking to expand into Web3. She is also the founder of Menovivre, the first menopause and perimenopause clinic in the Middle East. Additionally, she is one of the co-founders of Kinesis Clinic, a leading physiotherapy and performance health center. She gained diverse experience at Queen Mode, The Modist, and Al Tayer Group. She holds an MBA in Luxury Brand Management from ESSEC Business School (2015–2016). Her experience spans across telecommunications, luxury brand marketing, business strategy, digital marketing, smartphones, and more.





Hind Bahwan - Bahwan Group (tech/logistics)

Headquarters: Oman

Date of Establishment: 2000

Sector: Retail tech & logistics

Veteran Omani entrepreneur investing in retail tech/logistics that underpin e-commerce infrastructure.

About: She is a renowned Omani entrepreneur. As the founder and chairperson of Bahwan CyberTek Group (BCT), she has created a group of companies with a global footprint. Her business activities span across technology, renewable energy, power-to-gas (green hydrogen) technology, supply chain and logistics, information security technology, commodity trading, and lifestyle. BCT has nine subsidiaries, three joint ventures, and many strategic partners. BCT operates in 50 countries and serves over 1,000 clients.

Huda Kattan - Huda Beauty

Headquarters: UAE

Date of Establishment: 2013

Sector: Beauty D2C (global)

MENA-born global D2C leader with sustained omnichannel sell-through and a powerful commerce community; strong international retail presence.

About: She is an Iraqi-American makeup artist, beauty blogger, and entrepreneur. She is the founder and CEO of Huda Beauty, one of the fastest-growing beauty brands in the world. A celebrated entrepreneur, celebrity makeup artist, and leading beauty authority, she launched her beauty blog in 2010, which became one of the most popular beauty blogs globally. Her experience in the beauty industry has expanded her product range, with the products she developed becoming bestsellers worldwide.



Iman Mutlaq - INGOT / Sigma

Headquarters: Jordan

Date of Establishment: 2006

Sector: Digital brokerage / fintech

Multi-asset brokerage with regional licenses—an enabling rail for digital financial commerce.

About: She is a Jordanian entrepreneur, businesswoman, financier, and social activist. She is the founder and president of the multinational financial companies Sigma Investments and INGOT. Due to her achievements in the finance sector, activism, and business, she has received numerous awards. She was also appointed as a UN Goodwill Ambassador for her humanitarian efforts. She is one of the most powerful businesswomen in the Middle East. She holds a degree in Business Administration from Al-Ahliyya Amman University in Jordan and an MBA in Finance from the New York Institute of Technology. At the age of eighteen, she founded an import-export business; at 27, she entered the finance sector, covering the Middle East and North Africa regions.

Joy Ajlouny - (E-commerce platforms; ex-Fetchr)

Headquarters: Palestine/UAE

Date of Establishment: 2012

Sector: Logistics/marketplaces

Serial e-commerce operator credited with pioneering last-mile scale; ongoing founder/mentor role in commerce.

About: She is an entrepreneur, investor, and advisor, and one of the leading female founders in the Middle East. In 2015, she co-founded Fetchr, a Silicon Valley-backed logistics tech company. Fetchr successfully operated in five countries and became a leader in its field, employing over 4,500 people. Before founding Fetchr, she established Bonfaire, an innovative e-commerce platform for luxury fashion. Bonfaire was acquired by the fashion e-commerce company Moda Operandi. She continues to serve as a sought-after consultant for fashion entrepreneurs and venture capitalists. She has raised over \$100 million in venture capital.



Mona Ataya – Mumzworld

Headquarters: UAE

Date of Establishment: 2011

Sector: Mother & baby e-commerce

Category leader with regional reach, robust assortment, and deep supplier network; validated by a strategic acquisition.

About: She is a serial entrepreneur, transformational leader, and ecosystem builder. For nearly two decades, she has been pioneering category-defining businesses in the MENA region. She is the founder of Mumzworld, the leading mother and child e-commerce platform in the Middle East. Mumzworld has become the #1 trusted, transactional, and experiential platform in the MENA region. The company raised six rounds of funding from globally renowned investors, making it the most funded women-led e-commerce business in the Arab world. Prior to Mumzworld, she co-founded Bayt.com. She is also the co-founder of Pharmaciety.com. After a strategic exit from Mumzworld in early 2024, she founded Digitise360 Advisors, partnering with public and private sector leaders to scale digital ecosystems. She is a board member of the Dubai Chamber of Digital Economy.



Mona Kattan - KAYALI (fragrance)

Headquarters: UAE

Date of Establishment: 2018

Sector: Beauty/Fragrance D2C

Co-founder leading a fast-scaling fragrance line with global distribution and high repeat purchase; independent brand momentum.

About: She was born in the United States, grew up in Tennessee and Massachusetts, and has lived in Dubai since 2002. After earning a Bachelor's degree in finance, she started her career in investment banking. After working in PR and business consulting, she co-founded Huda Beauty with her sisters, Huda and Alya, in 2013. In 2018, she founded the fragrance brand Kayali, inspired by the use of perfume, an integral part of Dubai's culture. She is currently the founder and CEO of Kayali. She is an entrepreneur passionate about beauty, fragrance, and personal development. The name Kayali means "my imagination" in Arabic. The fragrance is sold worldwide through prestigious retailers. Its headquarters is in Dubai, with offices in London and New York.



Mouna Abbassy - izil Beauty

Headquarters: UAE [Dubai]

Date of Establishment: 2012

Sector: D2C beauty [clean beauty]

Founder & CEO; Dubai Mall flagship and in-house manufacturing; GCC expansion and online growth [2024-25].

About: She is the founder and CEO of izil Beauty, one of the fastest-growing clean beauty brands in the GCC region. She is a multi-award-winning entrepreneur and the recipient of the Cartier Women's Initiative Award for the MENA region. She has studied Organic and Non-Organic Cosmetic Science in the United Kingdom. Through izil Beauty, founded in 2012, she shares the magic of Moroccan rituals. With Berber roots and a global vision, she has transformed izil from a single retail corner into a fully integrated beauty company, including global e-commerce platforms. She also owns a spa center at The Dubai Mall.



Nadine Kansa - Bil Arabi

Headquarters: UAE

Date of Establishment: 2006

Sector: Jewelry D2C

Long-running designer D2C brand with strong regional awareness and online sales; collaboration-driven growth.

About: She is the founder of the jewelry brand Bil Arabi. Launched in 2006, Bil Arabi is one of the most exciting brands to emerge from the Middle East and is recognized as a pioneer in jewelry design in Dubai. She is a modern master of the discipline that has reshaped the landscape of calligraphy. She designs unique jewelry for all generations. She has a deep passion for typography. In 2023, she was invited by the French perfume and beauty brand Guerlain for a design collaboration. She is the first Arab designer to be invited for a design collaboration with this LVMH-owned brand.



Nadine Mezher - (Khazna-former; co-founded Sarwa)

Headquarters: Lebanon/UAE

Date of Establishment: 2017

Sector: Fintech

Fintech founder with consumer on-ramp relevance to digital commerce; recognized regional operator.

About: She is a recognized expert in entrepreneurship and technology in the Middle East. A professional in retail and technology, she has over 20 years of experience in various countries including Italy, France, Lebanon, and the UAE. She has a strong background in brand building and business management. She is a fashion designer and the co-founder of a fashion brand. She began her career as an international England hockey player and founded her own brand in 2016. Her brand has been showcased at fashion weeks in London, Milan, and New York.



Nashwa Al-Ruwaini - Pyramedia Group

Headquarters: UAE

Date of Establishment: 2000

Sector: Content-to-commerce

High-visibility media entrepreneur executing content-led product drops and commerce integrations.

About: She founded Pyramedia Group in 1998. She is the CEO and Board Member of Pyramedia Group. She has over 20 years of experience in the media industry. She has been involved in many award-winning and innovative projects. She has also consulted for several Hollywood productions. She holds an MSc and an MPhil in Political Science and Islamic Studies from the School of Oriental and African Studies (SOAS) in London. She founded Nashwa Jewellery, a luxury brand reflecting her Egyptian heritage. She has managed events such as the Abu Dhabi International Film Festival. She is a member of the International Academy's Emmy Committee.



Noor Sweid - Global Ventures

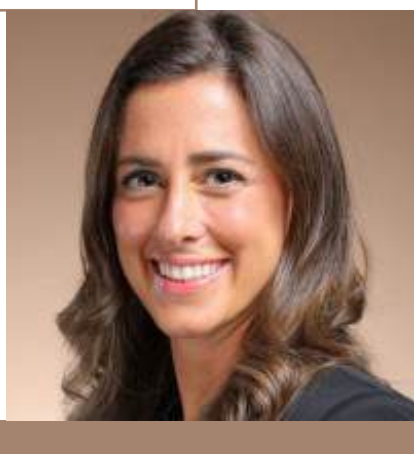
Headquarters: UAE (Dubai)

Date of Establishment: 2018

Sector: Venture capital / scale-up enabler

Founder & MP; ~\$400M AUM; active 2024-25 lead/co-leads; ecosystem enabler investing across MENA.

About: She is one of the leading venture capitalists in the MENA region. She is the founder of Dubai-based Global Ventures. She is the only Arab woman in the Middle East running a VC fund. She made history as the first woman to lead an IPO when the interior contracting company Depa was listed on the London Stock Exchange and NASDAQ Dubai. Previously, she served as the Chief Investment Officer of the Dubai Future Foundation and founding partner of Leap Ventures. She is also the founder of the largest chain of yoga and pilates studios in the Middle East, which she sold in 2014.



Nour Al Hassan - Tarjama / Arabic.AI

Headquarters: UAE (Dubai)

Date of Establishment: 2008

Sector: Language tech / AI

\$15M Series A (May 2025) to scale Arabic.AI; Ureed spin-out; enterprise AI tools for Arabic markets.

About: She is a visionary leader in technology, business, and innovation. Recognized as one of the most important women behind Middle Eastern tech brands, she founded Tarjama in Amman, Jordan, to address the lack of Arabic content. This venture grew into a market leader in AI-powered translation and content services, expanding into the UAE, Saudi Arabia, and the U.S. In 2017, she launched Ureed.com, the region's first online marketplace for Arabic-language professionals. In 2023, she founded Arabic AI, offering high-precision Arabic AI tools to global enterprises and companies. Arabic AI has now become a powerhouse in Arabic language technology. She holds a law degree and an executive AI certification from MBZUAI.





Ola Doudin – BitOasis

Headquarters: UAE [Dubai]

Date of Establishment: 2016

Sector: Crypto / fintech exchange

Co-founder & CEO; full VARA VASP license [Dec 2024]; Bahrain expansion [May 2025].

About: She is the Co-Founder and CEO of BitOasis, a bitcoin consumer wallet and instant exchange platform focused on cash-based emerging markets. BitOasis is the GCC and Middle East's first and largest retail virtual asset platform. The platform aims to change the way people transact and send money by making it easy and secure to use bitcoin. She is also the co-founder of Yellow, a bitcoin payment processor. She holds a BEng in Electronic Engineering from the University of Birmingham and previously worked in IT Advisory for financial institutions at Ernst & Young London.

Razan Alazzouni - Razan Alazzouni

Headquarters: Saudi Arabia

Date of Establishment: 2020

Sector: Fashion Designer

The art influences remained with her and in 2008 Razan with both sisters Salwa & Raya launched their womenswear brand, "Razan Alazzouni"

About: She was born in AlKhobar, Saudi Arabia. She spent most of her time with her family in Geneva and London. She discovered her love for fashion at a young age through her mother's style. She studied art and sculpture at Tufts University in Boston. In 2008, she returned to Khobar and began her art career as a curator by opening a manufacturing facility, the first of its kind in the region, inside a house built in the 1950s in AlKhobar. In the same year, together with her sisters Salwa and Raya, she founded the women's fashion brand "Razan Alazzouni." She opened a studio in AlKhobar and later in Riyadh. Today, the brand ships weekly orders to 57 cities around the world.



Rita Huang Zhen - iMile Delivery

Headquarters: UAE

Date of Establishment: 2017

Sector: Last-mile logistics (e-commerce)

Cross-border and domestic delivery specialist powering marketplace and D2C growth across GCC; rapid geographic expansion.

About: She is an entrepreneur, businesswoman, engineer, and technology innovator. She was born to a family of farmers in Hainan Province, a small fishing village on the coast of China. She graduated with a degree in biomedical engineering from the University of Electronic Science and Technology. She worked at leading technology companies such as Huawei and Alibaba. She served as the CTO of Alibaba's joint venture in the Middle East. She was responsible for building the company's first public cloud computing center in Dubai. In 2017, she founded iMile. iMile digitalizes last-mile delivery services to connect Chinese sellers to the world. She also founded ePanda, a non-profit initiative.



Salwa Idrissi Akhannouch - AKSAL / Yan&One

Headquarters: Morocco

Date of Establishment: 1997 [AKSAL], 2017 [Yan&One]

Sector: Beauty retail & D2C

Omni-channel beauty leader with strong digital sales in Morocco and growing export footprint.

About: She is a Moroccan businesswoman and entrepreneur. In 2004, she founded Morocco-based AKSAL Holding. The holding operates in retail, real estate development, malls, digital, luxury, and cosmetics. It has franchise agreements with international luxury retail brands. In 2011, she opened Morocco Mall, the second-largest shopping mall in Africa. In 2017, she founded the beauty brand Yan&One. She is married to Aziz Akhannouch, who became Prime Minister of Morocco on October 7, 2021. She is a mother of three children. She is the maternal granddaughter of Haj Ahmed Benlafkih, a wealthy Berber businessman from the 1960s.



Sarah Beydoun - Sarah's Bag

Headquarters: Lebanon

Date of Establishment: 2000

Sector: Fashion D2C [handbags/accessories]

Founder of an internationally recognized Lebanese D2C accessories brand with strong online sales and global stockists; collaboration-led growth.

About: She is the founder and creative director of the "Sarah's Bag" brand. She was born and raised in Lebanon. She completed her Bachelor's degree in Sociology at the American University of Beirut and later pursued her Master's degree at Université Saint Joseph. She worked with "Dar al Amal," an NGO that supports women in prisons. She launched Sarah's Bag as a rehabilitation project to help imprisoned women improve their livelihoods. She is one of the first designers to bring Middle Eastern pop culture into the mainstream and to revive and reinvent the region's rich traditions of craftsmanship, embroidery, crocheting, and textile making. Sarah's Bag is also one of the best-known social enterprises in the Arab world. Today, it has 50 points of sale across 22 countries.



Sarah Toukan - Ziina

Headquarters: Jordan/UAE

Date of Establishment: 2020

Sector: Social payments / checkout

Social payments app scaling peer-to-merchant checkout across the region; backed by recent funding momentum.

About: She is the co-founder of Ziina, a UAE-based peer-to-peer payment application founded in 2020. Ziina allows users to send and receive payments with just a phone number, without the need for an international bank account number or a swift code. The app's mission is to bring financial freedom to everyone in the Middle East. Ziina is licensed by the Central Bank of the UAE. She has product and startup experience across several diverse and exciting fields, including fintech in the UAE, proptech in London, and autonomous vehicles in Silicon Valley. She holds both a Bachelor's and a Master's degree in Mechanical Engineering with a focus on Product Development from Stanford University.





Sima Ganwani Ved - Apparel Group / 6thStreet.com

Headquarters: UAE

Date of Establishment: 1996 (Apparel), 2017 (6thStreet.com)

Sector: Fashion omni-retail & e-commerce

Built one of MENA's largest fashion retail groups and scaled 6thStreet.com as a leading online arm with regional fulfillment.

About: She is an Indian businesswoman. She is the Founder and Chairwoman of Apparel Group, an international retail company based in the Middle East and headquartered in the UAE. She was born in Africa and moved to Dubai with her family in the 1970s. She completed her Bachelor's degree at King's College London and obtained an MBA in business management. She began her career at the age of 20 in the 1990s as a department manager in her father's shopping mall. In 1996, she founded Apparel Group, a UAE-based fashion and retail company. The company has more than 85 brands, over 2,300 stores in 14 countries, and more than 24,000 employees. She also co-founded the social commerce beauty platform NESSA with her daughter Selina. She is a member of global organizations such as YPO and CEO.

Stevi Lowmass - The Camel Soap Factory

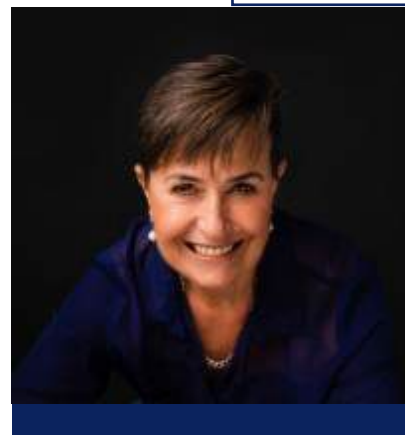
Headquarters: UAE (Dubai)

Date of Establishment: 2011

Sector: D2C beauty & manufacturing

Founder & CEO; one of GCC's largest natural soap manufacturers; strong e-commerce + retail footprint.

About: She is the Founder and CEO of Dubai-based The Camel Soap Factory. The idea of establishing a soap factory came after her visit to a soap manufacturer in Australia in 2008. By 2011, she had set up a small home business, producing soaps in her garden shed and supplying them to school fairs and markets. It soon became clear that an industrial license was required, and thus The Camel Soap Factory was born. The company produces natural skincare products handcrafted with locally sourced camel milk. It draws inspiration from the rich traditions of the Arab world—its alluring aromas, exotic flavors, and mystical ingredients. What began as a small home-based venture is today recognized as a prestigious gifting brand in the UAE.



The AI-friendly partner of e-commerce and banking: Co-one

Co-one serves as a crowdsourced and AI-based data platform. The platform provides comprehensive data solutions, artificial intelligence, and machine learning model evaluation services. By annotating the required explanation at high speed and accuracy, it shares the entire data burden of AI teams and accelerates the process. In this way, it delivers accurate data annotation to AI teams at high speed. Co-one's Agentic Suite and Data OS platforms enable businesses in the e-commerce and banking sectors to develop verified AI agents on unstructured data. Co-one was founded in March 2021 by Mert Menekşe and Ataberk Arman Kayhan. Co-one Co-Founder Mert Menekşe was a guest of *WORLD E-COMMERCE MAGAZINE*. Menekşe explained the problems that Co-one solves.



Ataberk Arman Kayhan

Mert Menekşe



Co-one Co-Founder Mert Menekşe emphasized that AI teams working on image and text-based data must train their algorithms with a specifically annotated dataset for their projects. Menekşe highlighted that annotating custom datasets takes up, on average, half the time of an entire AI project. At this point, Menekşe stated that Co-one comes into play: “Co-one annotates the required explanation quickly and accurately, sharing the entire data burden of AI teams and accelerating the process. In other words, it annotates data with a method where humans and artificial intelligence work together.”

“We are expanding our e-commerce-focused product range”

Mert Menekşe pointed out that Co-one enables institutions operating in the e-commerce and banking sectors to produce verified AI agents on unstructured data, and that they use Agentic Suite and Data OS platforms for this purpose. Menekşe noted that Co-one’s biggest goal is to provide institutions with AI agents that can function in the real world: “Co-one has contributed to the operation of dozens of AI products in more than 50 institutions to date. In this direction, we continue our data and AI infrastructure R&D. We aim to expand our e-commerce-focused product range. Our goal is to provide institutions with a long-term, hallucination-free, and bias-free robust infrastructure without the risk of vendor lock-in.”

“We are a trusted partner in data-driven solutions”

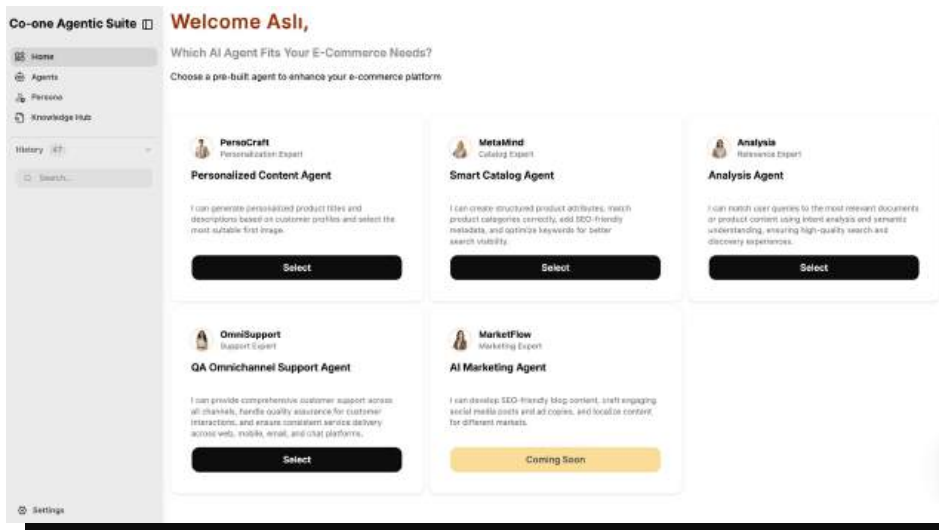
Emphasizing that they are a trusted partner in data-driven solutions aimed at improving the performance of AI teams in enterprises, Mert Menekşe shared the following: “We provide comprehensive data solutions and AI and ML model evaluation services. Our expertise ensures that your [Gen]AI projects are real-world ready, delivering reliable, high-performance solutions. We make Generative AI accessible for businesses; by simplifying evaluation and dataset generation, we enable them to unlock their creative and innovative potential. Co-one’s Model Evaluation Solutions for Generative AI provide a framework for assessing uncertainties in AI models, integrating feedback ranking with model evaluation, and offering customizable APIs to facilitate continuous learning.”

Received an investment of 1 million euros; Focused on MENA and Western Europe

In May, Co-one raised an investment of 1 million euros in a Pre-series A round with the participation of Ak Portföy, DOMINO Ventures, Maxis Innovative Fund, TechOne Venture Capital, and Leap Investment. With this investment, the platform focused on expanding its share in the MENA and Western European markets. In 2022, Co-one was among 12 startups that graduated from the fourth term of Boost The Future. It also stood out among the ventures selected for Türkiye İş Bankası's London-based acceleration program Workup Rise & LEAP. Co-one was also one of the ventures selected for the first term of the Artificial Intelligence Future Leaders Fellowship program.

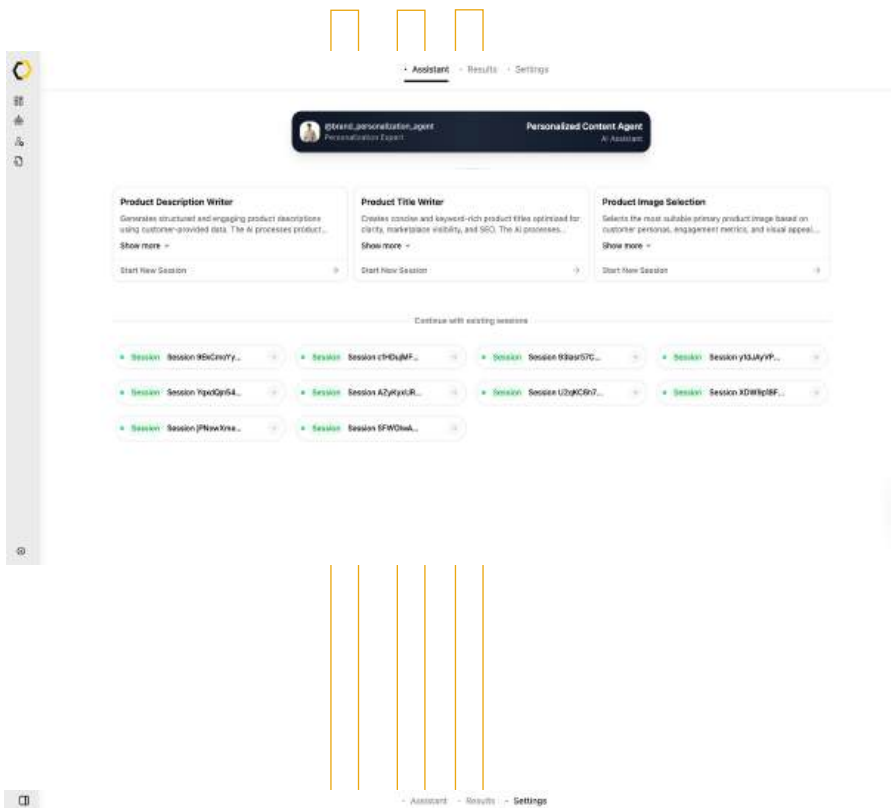
AI agents in e-commerce: Co-one Agentic Suite

Co-one Agentic Suite is a platform of AI-based intelligent agents that fully automate e-commerce operations end-to-end. The platform combines all critical processes in one place, from product catalog management to responding to customer questions, from complaint analysis to content generation in line with brand language. Each agent optimizes a specific business process with a focus on speed, accuracy, and scale.



In this way, brands can reduce manual effort, shorten time-to-market, and increase their sales. Co-one Agentic Suite targets multi-brand retailers, marketplaces, distributors, SMEs, and corporate brands. The platform's main contributions are: minimizing manual workload, shortening time-to-market, and providing an automation infrastructure that increases profitability.

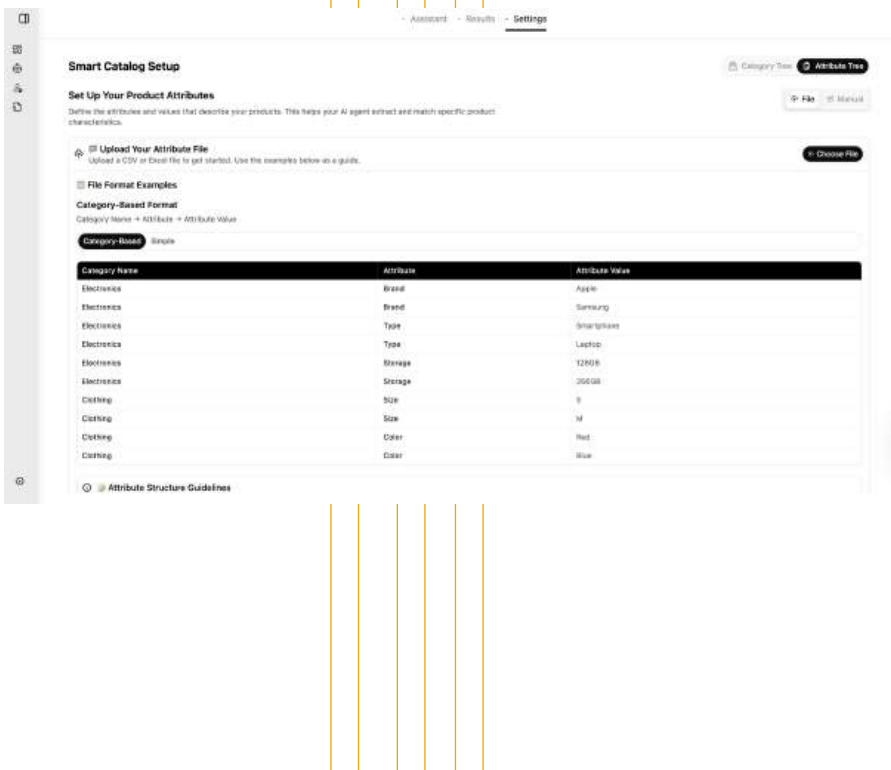
The AI agents offered by Co-one for e-commerce are as follows:



PersoCraft: Description Expert

PersoCraft automatically generates product descriptions in HTML format that are fully aligned with the brand's language and tone, SEO-friendly, and GEO-compatible. It derives meaning from product titles and images and creates texts that reflect the brand identity. By eliminating manual writing time, it generates descriptions for thousands of products within minutes. The content increases search engine visibility while also boosting conversion rates. It is ideal for e-commerce platforms, marketplaces, and multi-brand retailers.

A fashion retailer created descriptions for 8,000 new season products within minutes using PersoCraft. The content production process, which previously took weeks, was automated, products were quickly published, and sales volume increased with SEO-compatible descriptions.

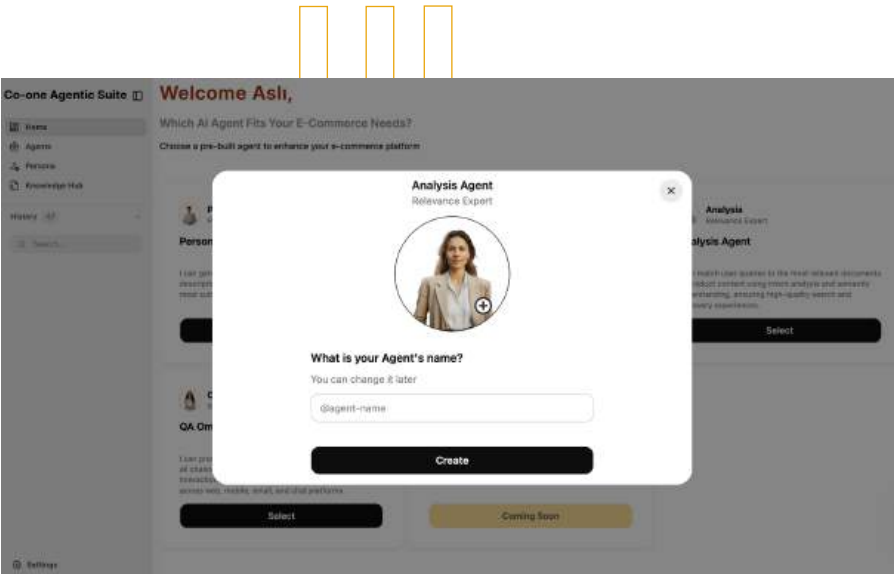


MetaMind: Smart Catalog Agent

The Smart Catalog Agent analyzes product names, images, and web data to automatically enrich product catalogs. It extracts missing product attributes [color, size, material, measurements, etc.], corrects incorrect information, and maps products to the right subcategories. This prevents products from being listed in the wrong categories and delivers more accurate results in searches and filters. It accelerates catalog management by minimizing manual labor and shortens time-to-market. It also prevents products from being lost in filtering.

An electronics distributor used the Smart Catalog Agent for more than 1,000 products. Missing technical specifications [RAM capacity, storage], connectivity options [HDMI, Bluetooth], and screen details [resolution, panel type] were completed within minutes, and incorrectly categorized product sets were correctly matched. As a result, products were more easily found by customers and the sales conversion rate increased.

The AI agents offered by Co-one for e-commerce are as follows:



Analysis: Comment Analysis Agent

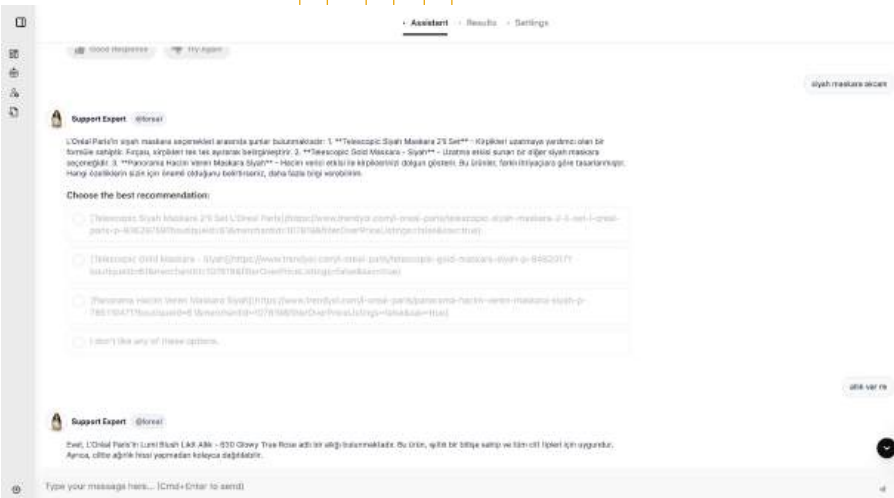
The Analysis Agent analyzes brands' complaint data, document-based information, and marketplace reviews to provide quick and accurate answers to critical questions. It instantly answers questions such as "What was the most common problem with product A in the last six months?" or "Which feature were customers most satisfied with?" It makes sense of large datasets, directly contributing to product development, customer experience, and operational improvement processes. It reduces reporting time from days to minutes, enabling brands to make quick decisions.

A beauty e-commerce site examined its products with the Analysis Agent. In over 1,500 customer reviews received in the last six months for its best-selling mascara product, the most repeated complaint was identified as "the product dries out quickly." Using this insight, the brand can update the formula, improve the packaging process, and reduce recurring dryness complaints in the same product, thereby increasing customer satisfaction and sales.

OmniSupport: QA Omnichannel Agent

The QA Omnichannel Agent manages customer questions on marketplaces and the brand's own e-commerce site. It automatically answers questions that are already available in the database and reports unanswered ones. In this way, customers quickly receive answers to their most common questions, and unanswered questions are tracked more easily. Brands increase customer satisfaction while also reducing operational workload. It is a critical solution, especially for SMEs and large stores with many products.

On an e-commerce marketplace, customers frequently asked questions about a rapidly popularizing product. The QA Omnichannel Agent accessed the product information in the database and instantly provided automatic responses. Thus, potential customers quickly received information, increasing product sales. In addition, unanswered questions such as "When will the product be back in stock?" were reported and forwarded to the brand's team.



MENA Fintech Top 30 - Company Capsules (A-Z, Q2 2025)

The Middle East, North Africa (MENA) region and Türkiye are undergoing a digital transformation that is reshaping every sector of the economy. Fintech is at the very center of this change. Once seen as a niche area, fintech today is not only transforming traditional financial services with payment solutions, digital banking, blockchain innovations, and alternative financing platforms, but also accelerating the growth of e-commerce.

In recent years, the demand for secure, fast, and seamless digital transactions has surged. As consumers embrace online shopping, the success of e-commerce platforms increasingly depends on the efficiency of the fintech solutions that support them. From digital wallets and “Buy Now, Pay Later” (BNPL) services to cross-border payment gateways and AI-powered fraud detection systems, fintech enables businesses to expand beyond borders and reach diverse customer bases with confidence.

Governments and regulatory bodies across the region particularly in the Gulf play a critical role in this transformation. Initiatives in Saudi Arabia, the UAE, Egypt, Türkiye, and other markets have created a fertile environment for innovation, encouraging collaboration between startups, established financial institutions, and global investors. The result has been a vibrant fintech ecosystem that supports both financial inclusion and regional competitiveness.

At this point, we are proud to present our selection of the top fintech companies in the MENA region. These companies are setting new standards in innovation, customer experience, and impact. While redefining how people pay, save, borrow, and invest, they are also laying the foundation for the region’s digital economy.

By bringing finance and technology together, these companies have become the backbone of MENA’s e-commerce ecosystem building trust, expanding access, and enabling growth at an unprecedented pace. This list celebrates their achievements and highlights the leaders who will shape the future of commerce in the region.

Fintech in the Middle East and North Africa (MENA) continued to expand through 2024 despite a softer global funding cycle. According to Wamda, MENA startups collectively raised \$2.3 billion in 2024, with fintech accounting for nearly \$700 million, almost 30% of the region’s total venture capital activity. This resilience underscores the durable investor appetite for the sector. Momentum concentrated particularly in payments, neobanking, and Buy Now, Pay Later (BNPL) solutions: Tabby closed a \$160 million Series E in February 2025 at a \$3.3 billion valuation, becoming the region’s most valuable fintech. Regional champions also scaled: Egypt’s Fawry now serves roughly 53.1 million customers, and UAE-based Wio Bank surpassed AED 37 billion (~\$10 billion) in assets by the end of 2024.

The Fintech Ecosystem’s Strategic Role

The MENA region, and particularly the Gulf Cooperation Council (GCC), has positioned fintech not just as a growth sector but as a critical infrastructure pillar for the digital economy. Governments have proactively shaped regulatory sandboxes, introduced instant payment platforms, and championed open banking to foster innovation. The UAE’s early adoption of digital wallets and real-time settlement systems has set benchmarks for the wider region, while Saudi Arabia’s accelerated adoption of Mada and open banking frameworks demonstrates the Kingdom’s determination to lead in digital financial inclusion. Collectively, these developments are transforming the way consumers, businesses, and governments engage with financial services.

Why WORLDEF Created the List

As **WORLDEF E-Commerce Magazine**, we see fintech as the foundation of digital trade. Payment reliability, consumer trust, cross-border facilitation, and embedded finance are essential to the success of the MENA e-commerce landscape.

Our **TOP 30 MENA Fintechs** is not a ranking but a curated, evidence-based selection presented A-Z, focusing on verifiable market presence, active usage, geographic reach, licensing and compliance, and category relevance. It is designed to spotlight the companies shaping tomorrow’s commerce and to celebrate their role in building resilient financial ecosystems.

Looking Ahead

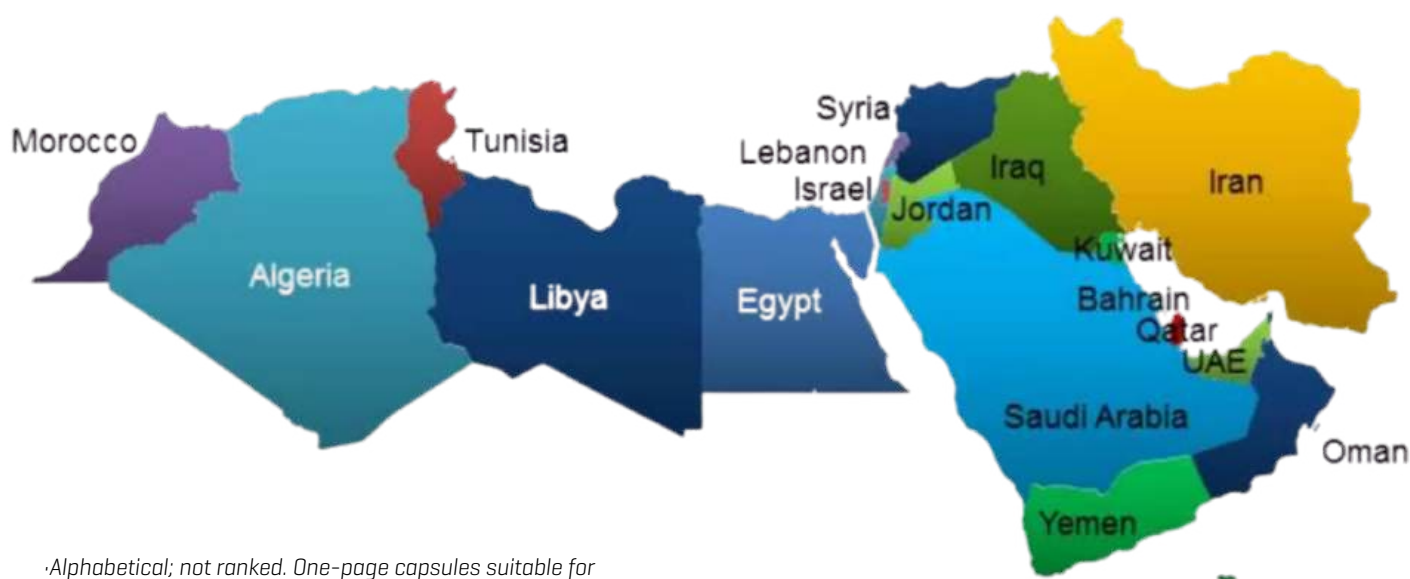
The story of MENA fintech is only beginning. As global capital cautiously re-enters emerging markets, the region's dual advantage, young digital-first populations and supportive state policy creates a fertile ground for fintech scale-ups. We expect 2025 to witness greater cross-border collaborations, more convergence between fintech and retail, and the rise of AI-powered credit, identity, and risk solutions.

This is why WORLDEF will continue to track and celebrate the sector. The TOP 30 MENA Fintech list will be updated annually, ensuring that new challengers and established leaders alike are recognized for their contributions to shaping one of the world's fastest-growing digital economies.

Against this backdrop, our 2025 Fintech Top 30 is presented A-Z [not ranked], focusing on verifiable signals of market presence active usage, geographic reach, licensing/compliance, and category relevance across the MENA region.

Here are MENA's top 30 fintech companies:

Middle East and North Africa (MENA)



Alphabetical; not ranked. One-page capsules suitable for magazine copy. Focus: late-2024 and 2025 highlights.

MENA Fintech TOP 30 - 2025

Amazon Payment Services (APS)

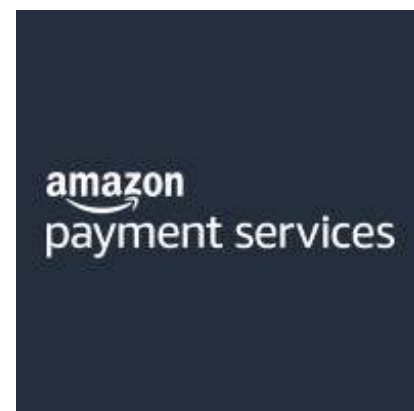
Description: Enterprise payment service provider (PSP) & acquiring gateway

Headquarters: Dubai, United Arab Emirates

Date of Establishment: 2013 (as PayFort); rebranded to APS in 2020

Founders/Parent: Originated under Souq Group; acquired/rebranded by Amazon

Amazon Payment Services (APS) enables enterprises and SMEs to accept payments across the GCC and North Africa with domestic rails (mada, KNET, Meeza, NAPS). In Sep 2024 it expanded cooperation with Mastercard Gateway to broaden acceptance, and in mid-2025 it added Tamara (BNPL) at checkout in the UAE and Saudi Arabia—strengthening conversion for regional merchants.



Beehive

Description: SME marketplace & invoice financing (regulated P2P lending)

Headquarters: Dubai, United Arab Emirates

Date of Establishment: 2014

Founders/Parent: Founder: Craig Moore; Majority owner: e& enterprise (63.3%)

Beehive is the MENA region's first digital SME lending platform. It connects businesses seeking fast and direct access to finance with investors who can fund their growth. The company focuses on the digital SME space in the UAE, Saudi Arabia, and Oman. Beehive surpassed USD 1 billion in cumulative SME funding by May 2025 under DFSA oversight, supporting thousands of businesses with term, invoice and supply-chain finance. The platform expanded product depth in 2024–25, including Sharia-compliant and revenue-based finance.

BENEFIT / BenefitPay

Description: National payments switch & mobile wallet (Fawri/Fawri+/Fawateer)

Headquarters: Manama, Bahrain

Date of Establishment: 1997 (BENEFIT); BenefitPay launched 2017

Founders/Parent: Operator: The BENEFIT Company

BENEFIT provides electronic financial transactions in collaboration with member banks and other stakeholders in Bahrain. It operates with the mission of delivering the most modern financial services to residents in Bahrain. BenefitPay continued strong growth into 2025, with H1-2025 data showing further gains across instant transfers and bill payments. The wallet underpins Bahrain's real-time payments adoption, QR acceptance, and cross-bank transfers for consumers and merchants.



Careem Pay

Description: Wallet, bill-pay, P2P & merchant payments within the Careem super app

Headquarters: Dubai, United Arab Emirates

Date of Establishment: 2022 [payments unit within Careem; Careem founded 2012]

Founders/Parent: Founders [Careem]: Mudassir Sheikha, Magnus Olsson

Careem offers food and grocery deliveries as well as payment services. Careem Pay provides fast and secure money transfers to more than 30 countries, promising up to 50% savings compared to banks. Through 2024-25 Careem Pay deepened day-to-day money movement-P2P, bill-pay, and merchant payments-across the super app's footprint, positioning the wallet as an everyday utility alongside ride-hailing and delivery.



Checkout.com (MENA hub)

Description: Enterprise PSP & acquirer [global platform, Dubai hub for MENA]

Headquarters: Dubai, United Arab Emirates

Date of Establishment: 2012

Founders/Parent: Founder: Guillaume Pousaz

Checkout.com is a specialized payment institution in global payments, which are complex and ever-evolving. In 2024-25 Checkout.com reinforced a 'commerce-in-a-box' stack for regional enterprises-risk, payouts and A2A-supporting marketplaces and digital brands from its Dubai hub, with deeper local payment method coverage.

e&Money

Description: Consumer wallet / super-app under e& [Etisalat]

Headquarters: Abu Dhabi, United Arab Emirates

Date of Establishment: 2022

Founders/Parent: Parent: e& [Etisalat Group]

e& money is the first digital payment service regulated by the UAE Central Bank. It provides innovative, secure, and user-friendly financial services for everyone in the UAE. e& money closed 2024 with 4.5M+ wallet users and 60+ live use cases across the UAE. In 2025 it continued to expand card, bill-pay, P2P and remittances through telecom distribution and ecosystem partnerships.



Fawry

Description: Bill-pay rails, merchant acceptance and digital financial services

Headquarters: Cairo, Egypt

Date of Establishment: 2008

Founders/Parent: Founders: Ashraf Sabry, Mohamed Okasha

Fawry is the leading provider of e-payments and digital financial solutions in Egypt. It offers accessible, reliable, and high-value solutions for millions of banked and unbanked users across the country. Fawry reported strong momentum into 2025, with H1-2025 revenue reaching EGP 3.77bn [significant YoY growth]. Scale spans 290K+ POS points, ecommerce acceptance and high-frequency bill-pay, making Fawry Egypt's paytech bellwether.



Geidea

Description: Acquiring, POS & merchant services [SoftPOS at scale]

Headquarters: Riyadh, Saudi Arabia

Date of Establishment: 2008

Founders/Parent: Founder: Abdullah Al-Othman

Geidea provides digital payments for small businesses in Saudi Arabia. The company is redefining the way businesses in the region accept payments and connect with their customers. Geidea broadened contactless acceptance across KSA and launched SoftPOS in Egypt in late 2024. In 2025 it continued adding merchants onto tap-to-phone and was recognized for innovation in SME enablement and embedded acceptance.

HyperPay

Description: Payment service provider / gateway

Headquarters: : Riyadh, Saudi Arabia

Date of Establishment: 2014

Founders/Parent: Founder: Muhannad Ebwini

HyperPay is a powerful payment gateway that is transforming the online shopping experience in the MENA region. The company enables internet businesses to accept and manage payments online with greater flexibility, security, and ease. In Jan-2025 HyperPay received a Payment Services Provider licence from SAMA, enabling expanded acquiring, payouts and wallets in KSA alongside regional operations in Jordan and Egypt.



ila Bank

Description: Mobile-only digital banks

Headquarters: Manama, Bahrain

Date of Establishment: 2019

Founders/Parent: Parent: Bank ABC

ila Bank provides 24/7 banking services. It is backed by Bank ABC, an international bank headquartered in Manama, Bahrain. In 2024-25 ila Bank extended jars/savings, multi-currency and card features while deepening integration with Bahrain's national rails via BENEFIT, positioning as one of the GCC's early digital-bank plays.



Lean Technologies

Description: Open-banking / open-finance infrastructure (data & A2A payments)

Headquarters: Riyadh, Saudi Arabia (regional ops: UAE, Bahrain)

Date of Establishment: 2019

Founders/Parent: Founder: Hisham Al-Falih

Lean enables developers to easily connect to their users' bank accounts. The company ensures that the connection to the bank is useful, reliable, and secure. In 2025 Lean received In-Principle Approvals under the UAE and Bahrain frameworks and is rolling out pay-by-bank (A2A) for merchants with partners, while preparing for PIS expansion in Saudi Arabia.

MadfoatCom (eFAWATEERcom)

Description: National e-bill presentment & payments operator

Headquarters: Amman, Jordan

Date of Establishment: 2011

Founders/Parent: Founder: Nasser Saleh

MadfoatCom is Fintech company focusing on online, real-time bill presentment and payment services (EBPPS). MadfoatCom processed 66.1M transactions worth \$18.6B in 2024 across 600+ billers and 1,700+ services. In 2025, strategic shareholders increased stakes, reflecting the platform's central role in national collections. Efawateer.com is an Electronic Bill Presentment and Payment (EBPP) service. It is under the supervision of the Central Bank of Jordan, and operated by MadfoatCom for Electronic Payments.



MNT-Halan

Description: Digital lending & super app [SME/consumer]

Headquarters: Cairo, Egypt

Date of Establishment: 2017

Founders/Parent: Founders: Mounir Nakhla, Ahmed Mohsen

MNT-Halan was created to digitally bank the unbanked and substitute cash with electronic solutions. MNT-Halan has an Unparalleled BNPL E-commerce platform for home appliances and the FMCG sector. Through 2024-25 MNT-Halan expanded beyond Egypt (e.g., UAE), disbursing double-digit billions cumulatively and serving millions of users. July 2024 financing and regional roll-outs underpin continued growth.



MyFatoorah
Payment Done!

MyFatoorah

Description: PSP / gateway [GCC & Levant]

Headquarters: Kuwait City, Kuwait

Date of Establishment: 2016

Founders/Parent: Founder: Ali Al-Ebrahim

MyFatoorah provides payment solutions that enable businesses and consumers to transact effortlessly. In Nov-2024 MyFatoorah partnered with Mastercard Gateway to enhance acceptance for a large SME base; 2025 coverage cites 90,000+ business customers across GCC, Jordan and Egypt.

Network International (N-Genius)

Description: Regional acquirer & processor across MEA

Headquarters: Dubai, United Arab Emirates

Date of Establishment: 1997

Founders/Parent: -

Network International remains one of MENA's largest merchant acquirers. Through 2024-25 it expanded merchant solutions and value-added services via its N-Genius platform for SMEs and enterprises. For over 30 years, it has been at the forefront of digital commerce across the Middle East and Africa.

network >

n-genius™



Noqodi

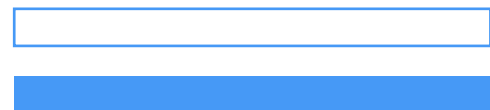
Description: Government-grade wallet & payments for Dubai services

Headquarters: Dubai, United Arab Emirates

Date of Establishment: 2019

Founders/Parent: Operator: emaratech

noqodi provides businesses with reliable, digital-first payment solutions. It also offers instant access to business accounts. noqodi underpins Dubai government collections and expanded use-cases in 2024-25, including a Dubai Humanitarian collaboration and a 2025 tie-up with Checkout.com to advance digital payments.



NymCard

Description: Issuer processing & Banking-as-a-Service

Headquarters: Abu Dhabi, United Arab Emirates

Date of Establishment: 2018

Founders/Parent: Founder: Omar Onsi

NymCard was born with the vision of modernizing payments in the MENA region. Today, it enables banks, fintechs, and businesses to issue cards, provide lending, and manage money movement — all through a single API-driven platform. To scale embedded finance, NymCard raised a \$33 million Series B investment in March 2025, led by QED. In addition, in September 2024 it partnered with Mastercard Move for cross-border payouts and added new bank partners to expand its card issuance capacity.

PayBy (Astra Tech - “Botim Money”)

Description: Wallet & acceptance embedded in the Botim ultra-app

Headquarters: Abu Dhabi, United Arab Emirates

Date of Establishment: 2020 [acquired 2022]

Founders/Parent: Parent: Astra Tech

PayBy provides cashless payment solutions for businesses. The company was acquired by Astra Tech in May 2022. The digital payments company Astra Tech launched the “Send Now, Pay Later” service in September 2024 and a unified finance interface in July 2025, alongside earlier innovations such as Palm Pay. The company is also developing the Ultra Platform, the first of its kind in the MEA region.



Payit (by FAB)

Description: Full-stack digital wallet & remittances

Headquarters: Abu Dhabi, United Arab Emirates

Date of Establishment: 2018

Founders/Parent: Parent: First Abu Dhabi Bank (FAB)

Payit is the UAE's first full-featured digital wallet. Backed by First Abu Dhabi Bank (FAB), it was created with the vision of helping the UAE transition into a cashless society. Payit won MEA Finance's 'Best Bank Digital Wallet' (Oct-2024) and kept expanding P2P, bills, QR and remittances. It remains among the UAE's recognized e-wallets with strong bank backing.



Paymob

Description: PSP & merchant enablement (omnichannel + SoftPOS)

Headquarters: Cairo, Egypt

Date of Establishment: 2015

Founders/Parent: Founders: Islam Shawky, Mostafa El-Menessy, Alain El Hajj

Paymob is an infrastructure technology provider that offers a range of financial technology solutions to financial service providers across the Middle East and Africa, with the aim of facilitating broader access to finance. Paymob supports 250,000+ merchants across MENAP, adding embedded Shopify checkout and SoftPOS for in-store acceptance; 2024-25 focused on deeper channel integrations and regional growth.



PayTabs

Description: PSP / payment orchestration for SMEs & enterprises

Headquarters: Riyadh, Saudi Arabia

Date of Establishment: 2014

Founders/Parent: Founder: Abdulaziz Al-Jouf

PayTabs provides multi-channel payment solutions tailored to companies' global sales strategies. It delivers integrated digital, social, and payment orchestration solutions. PayTabs targeted crossing SAR 200bn (~\$53bn) in processed volume by 2025, launched an AI-powered orchestration platform in 2025, and consolidated Egypt operations-alongside SME initiatives with major networks.

stc bank (ex-stc pay)

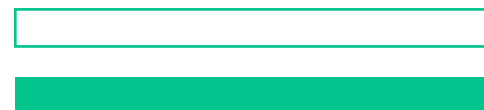
Description: Digital bank & wallet ecosystem

Headquarters: Riyadh, Saudi Arabia

Date of Establishment: 2018 (as stc pay); bank launch clearance in 2025

Founders/Parent: Parent: stc Group

STC Bank enables better control of financial transactions and takes personal and business banking to the next level. In Q2-2025 stc Group disclosed SAMA non-objection enabling stc bank's official launch. With telco distribution and established wallet adoption, the bank is set to scale multi-product retail.



Tabby

Description: Shopping & BNPL-led financial services app

Headquarters: Riyadh, Saudi Arabia

Date of Establishment: 2019

Founders/Parent: Founders: Hosam Arab, Daniil Barkalov

Tabby develops financial products that reshape people's relationship with money and aim for financial freedom by changing the way they shop, earn, and save. In Feb-2025 Tabby raised \$160M Series E at a \$3.3B valuation, serving 15M+ users and 40k+ brands and surpassing \$10B in annualized transactions; it also agreed to acquire Tweek in 2024 to extend wallet capabilities.

Tamara

Description: BNPL & shopping app; consumer financial services

Headquarters: Riyadh, Saudi Arabia

Date of Establishment: 2020

Founders/Parent: Founder: Abdulmajeed Alsukhan
(with Turki Bin Zarah, Abdulmohsen Albabtain)

Tamara is the leading fintech platform to shop, pay and bank in Saudi Arabia and the wider GCC region, and Saudi's first fintech unicorn. In Feb-2025 Tamara and Mastercard launched a virtual split-payments card in the UAE, extending BNPL into everyday carded retail; Tamara continues expanding partners and product breadth across the GCC.



Tap Payments

Description: PSP / gateway (SME focus, GCC)

Headquarters: Kuwait City, Kuwait (regional HQ Dubai)

Date of Establishment: 2014

Founders/Parent: Ali Abulhasan, Co-Founder & CEO of

Tap Payments

Tap Payments simplifies billing and payments for MENA businesses. Tap secured a CBUAE Retail Payment Services licence in Apr-2025 and a Qatar PSP licence in 2024, enabling fully localized acceptance and settlement across the Gulf, plus Apple Pay Express Checkout for Shopify.



Tarabut

Description: Open-banking / embedded-finance connectivity (AIS/PIS)

Headquarters: Dubai, United Arab Emirates (origin: Bahrain)

Date of Establishment: 2019

Founders/Parent: Founder: Abdulla Almoayed

Tarabut is MENA's leading regulated financial technology platform. In 2025 Tarabut advanced licensing across the GCC-receiving In-Principle Approval in the UAE and strengthening frameworks alongside Saudi and Bahrain-to bridge banks and fintechs with pay-by-bank rails.

valu (EFG Holding)

Description: BNPL-led consumer finance platform

Headquarters: Cairo, Egypt

Date of Establishment: 2017

Founders/Parent: Parent: EFG Holding

Valu is a subsidiary of EFG Hermes Holding that provides a buy now pay later (BNPL) service with a presence in Egypt and Saudi Arabia. valu accelerated funding capacity via securitizations through 2024-25 and completed a landmark EGX listing on Jun-23-2025 via in-kind distribution by EFG Holding, supporting continued product and merchant growth.



Wio Bank

Description: Digital bank (SME + retail)

Headquarters: Abu Dhabi, United Arab Emirates

Date of Establishment: 2022

Founders/Parent: Backers: ADQ & Alpha Dhabi (major),

First Abu Dhabi Bank (FAB), e&

Wio Bank is the UAE's leading digital bank, established to redesign what banking looks like for individuals and businesses. Wio ended 2024 with AED 37B+ in assets, AED 803M revenue and AED 395M profit, and in 2025 rolled out Wio Personal plans (up to 6% savings, multi-currency, credit) as customers surpassed 200k.



YAP

Description: Independent digital banking app (accounts, cards, analytics)

Headquarters: Dubai, United Arab Emirates

Date of Establishment: 2021

Founders/Parent: Co-founder/CEO: Marwan Hachem (publicly reported)

YAP is one of the UAE's first digital banking platforms, aiming to make financial services seamless and accessible for everyone. In Mar-2025 YAP secured \$41M to expand across Saudi Arabia, Egypt, Pakistan and Ghana, building on its partner-bank model for IBAN accounts, cards and spend analytics.

Zand Bank

Description: Fully-licensed digital bank (retail & corporate) with digital-assets features

Headquarters: Dubai, United Arab Emirates

Date of Establishment: 2021

Founders/Parent: CEO: Michael (Mick) Chan; Regulated in the UAE

Zand is an AI-powered bank for the digital economy and the first fully licensed digital bank in the United Arab Emirates. It was established to support the digital economy and bridge the gap between Traditional Finance (TradFi) and Decentralized Finance (DeFi). Zand broadened next-gen rails and digital-asset capabilities: launched institutional custody in late 2024, partnered with Ripple Payments (May-2025) and integrated Mastercard Move (Aug-2025) for cross-border services.



Zand زاند



From engineering to digital: Didigital

Soysal continued: “What makes me different today when building my digital strategies is the experience of understanding people that I gained in the sales field. Because even though it is digital, the same person is still in front of us. Even if hidden behind the screen, that person’s expectation of emotion, trust, and need does not change. This is at the center of my strategies: delivering the right message, at the right time, to the right person. Today, we stand alongside brands not only in Türkiye but also on a global scale. As one of the few agencies in Türkiye that does this meticulously, we work with the vision of not only providing visibility to brands but also expanding their sales volumes, increasing their revenues, and positioning them competitively in international markets. For me, success is not creating temporary attention; it is achieving lasting growth and having a voice globally.”



“We accompany the brand at every stage of e-commerce”

Dilara Soysal also explained Didigital’s e-commerce-focused services. Stating that “Our e-commerce-focused approach represents not individual services but a holistic strategy we provide to brands,” Soysal continued: “First, we clarify the brand’s identity, positioning, and communication language. Because no marketing done without the right brand positioning and a strong communication strategy can be permanent. After building this foundation, we focus all digital channels on a single goal: increasing revenue and strengthening the brand on the global stage.”

Soysal pointed out that in e-commerce it is not enough to simply launch ads or be visible on social media, saying: “We design the entire sales funnel of brands from start to finish; from the first encounter with the customer to adding to the cart, from payment to repeat purchases, we optimize the entire experience. With this approach, the brands we work with achieve not only interaction but measurable and sustainable sales results.” She also said that the difference of Didigital is that they view projects not merely as a service but with a partnership approach that accompanies the entire journey of brands, adding: “Our goal is to make growth permanent by accompanying the brand at every stage of e-commerce.”

Didigital’s message: Delivering the right message, at the right time, to the right person!

Dilara Soysal shared the story of Didigital as follows: “My journey is actually a story stretching from engineering to marketing, from the field to digital. It may sound unusual, but these transitions gave me the opportunity to see the business world in all its dimensions. I graduated with honors from university, always pursued my goals. However, after graduation, I realized that engineering did not excite me. What was truly important to me was communicating with people and being on the dynamic side of business. For this reason, I turned to the world of sales, managing teams as a regional manager. The tempo of direct sales taught me the real power of understanding the customer and building trust in sales.” Social media management and digital marketing have become indispensable for brands.

In the digital age, the key to brand growth is well-planned digital marketing and effective social media management. In today’s rapidly increasing competition, it is no longer enough to simply offer a product or service. Brands need to reach their target audiences through the right channels and capture their attention. Social media, as the most powerful tool of digital marketing, increases brand awareness, strengthens customer loyalty, and supports sales. With proper ad management and content strategies, businesses not only exist in the digital world but stand out by making a difference. In line with these realities, Didigital became a guest of WORLDEF MAGAZINE. With Didigital Founder Dilara Soysal, we discussed many topics from social media management to social e-commerce, from influencer marketing to the transformation of artificial intelligence in the industry.



“Artificial intelligence alone is not enough”

Touching on AI-focused developments in digital marketing and how AI transforms the industry, Dilara Soysal said: “Today, artificial intelligence accelerates the industry in many areas, from content creation to target audience analysis, from ad optimization to customer experience. It provides speed, scalability, and efficiency advantages. But I believe this: Artificial intelligence alone is not enough. The real difference emerges in brands that combine this technology with strategy, creativity, and the ability to understand people. We also use artificial intelligence to read data and accelerate processes; however, lasting success is still built on proper positioning and trust.”

“Social media is now where the heart of sales beats”

Dilara Soysal also mentioned e-commerce conducted through social media: “In my opinion, social media is no longer just a space for visibility, it is where the heart of sales beats. Instagram is the clearest example of this. Today, 44% of users shop through Instagram every week. So people are not just looking, they are buying the product they see. I see social media commerce as much more than just showcasing a product. The issue here is telling the brand’s story, building trust, and reaching the consumer with the right message at the right time. Because often that purchase decision is made with a single reel, a single post, or a single story. In short, for me, social media is not just the showcase of e-commerce, it is the most critical step of the sales journey. When used with the right strategy, it not only grows brands but also carries them to global markets.”



“Story + content + community + accurate targeting = sustainable sales”

Digital marketing professional Dilara Soysal also answered the question “What do you recommend to increase sales on social media?” as follows: “Seeing social media only as a shelf to increase sales is a big mistake! People respond not to ads but to stories and trust. That is why the first step is to clarify who the brand is, what emotion it conveys, what problem it solves. The second step is content. People’s attention spans are measured in seconds; capturing interest in the first 3 seconds is critical. Short, clear videos with a hook effect are the strongest tool here. The third is community. On social media, it is necessary to create not just followers but a community that connects with the brand. Because when people buy, they not only purchase a product, they want to feel that they are part of a community. And of course, targeting. If you do not deliver the right message, at the right time, to the right person, everything goes to waste. My recommendation is that anyone focusing on sales on social media should see this as an equation: Story + content + community + accurate targeting = sustainable sales...”

“In the future, the concept of ‘community leader’ will come to the forefront instead of influencer”

We also discussed the future of influencer marketing with Dilara Soysal. She stated that influencer marketing has grown very rapidly but is transforming just as quickly, and said: “In the past, working only with high-follower names was important. Today, however, consumers are more conscious; they look more at trust and sincerity than at follower count. I think in the future the concept of ‘community leader’ will come to the forefront instead of influencer. Individuals who truly influence people, who have gained their trust, who have a loyal community even if micro or nano in scale, will become much more valuable for brands. In addition, influencer marketing is no longer just product promotion; it must be part of the brand story. The future of this business will be built on sincere and measurable collaborations based on real experiences. Brands will seek not only visibility but effects that translate into sales and brand value.”

A success story from an e-commerce brand

Finally, Dilara Soysal shared a success story from one of the brands served by Didigital: “One of the most important differences for us is sustainability. Brands that start working with us do not easily quit; because our working system is very organized, measurable, and success-oriented. Brands find not only results but also a clear roadmap and a reliable partnership. One of the stories that impressed me the most was a strong brand we built from scratch in the e-commerce sector. We structured this brand not only with social media and ad management but also around a brand purpose. We positioned the brand around a value embraced by people, and this value was supported not only through digital communication but also with tangible donations. As a result, a strong community that connected with the brand emerged. This community became a force that reflected not only interaction but also direct sales. Today, this brand is moving forward on the path of growth with organizations, press support, and global expansions. For us, this story is the most concrete indicator of how correct strategy, systematic work, and purpose-driven marketing can carry a brand to lasting success.”



About Dilara Soysal

Dilara Soysal, founder of Türkiye-based Didigital, graduated with honors from the Department of Geomatics Engineering at Samsun Ondokuz Mayıs University in 2018. She started her career in the field of engineering. In a short time, she turned to the world of communication and sales, served as a regional manager, and gained a strong sales perspective from her field experience. She carried this experience into digital marketing, and for more than six years she has been providing consultancy to brands on social media, brand positioning, and e-commerce strategies. Today, she contributes to the digital growth and increased sales volumes of brands not only in Türkiye but also on a global scale. Soysal’s motto: “Actions speak louder than words.”

The fastest-growing e-commerce platform in the Balkans: Ananas.rs

Continuing its rapid growth in the Balkans, the Serbia-based online marketplace Ananas.rs offers hundreds of thousands of products to online consumers in North Macedonia, Montenegro, and Bosnia and Herzegovina. The marketplace also aims to expand to other European countries. Setting its regional strategies with technological infrastructure, logistics, partner integration, and artificial intelligence, Ananas.rs positions itself as “the first true regional e-commerce ecosystem in the Western Balkans.” We spoke with Sandra Dordevic, Head of Cross-Border E-Commerce at Ananas.rs, about the story of Ananas.rs. Dordevic stated that they continue to expand with the goal of “positioning Ananas as a regional champion and preparing for entry into EU markets.” She also made important remarks on many topics, from the development of e-commerce in the Balkans to the challenges of logistics.



Targeting EU markets!

Sandra Dordevic, Head of Cross-Border E-Commerce at Ananas.rs, said that since 2022 Ananas has quickly established itself as the leading e-commerce platform in the Serbian market. Building on this success, in 2023 they expanded regionally by launching Ananas.mk and thereby entered the North Macedonian market. Dordevic stated that in 2024 they simultaneously expanded their operations to Montenegro and Bosnia and Herzegovina. She noted that during this six-month expansion project, they prepared infrastructure, logistics, and partner integration.

Sandra Dordevic continued: “As a result, both Ananas.me [Montenegro] and Ananas.ba [Bosnia and Herzegovina] were successfully launched within the same month. This marked an important milestone in our regional strategy. The simultaneous launch proved that our model is scalable and adaptable and reinforced our role as the first true regional e-commerce ecosystem in the Western Balkans. Looking ahead, our long-term strategy is clear: to position Ananas as a regional champion and to prepare for expansion into EU markets.”



Ananas.rs lists more than 1,000,000 products in four markets

Positioned as “the fastest-growing e-commerce platform in the Balkans,” Ananas.rs was founded in Serbia in 2021 as part of Delta Holding, the largest holding company in the Adriatic region. As part of the digital transformation strategy, Ananas was launched as a major project with the aim of redefining online shopping in the future. The platform itself was developed in record time, in just nine months, and officially launched in February 2022.

From the very beginning, Ananas.rs was recognized as “one of the most ambitious corporate start-up projects in Southeast Europe.” It brought together an international team of experts with experience from companies such as Amazon, Google, and Mercado Libre. In less than three years, Ananas succeeded in building a complete business ecosystem by combining its own retail operations, a state-of-the-art 10,000 m² e-fulfillment center, AdTech and FinTech solutions, and a strong online marketplace.

Today, the platform operates in four markets, with more than 3,000 active sellers offering over 1,000,000 products to customers. This year, Ananas also launched the Ananas Seller Academy, the first online e-commerce educational center in the region. Achieving this level of scale in such a short time validates Ananas’s mission: to revolutionize online shopping in the Balkans by offering customers maximum choice and delivering the best possible user experience.

“Strong local and regional champions are emerging in the Balkans”

Dordevic also evaluated the development of e-commerce in the Balkans: “E-commerce in the Balkans is growing rapidly, but it is still at an early stage compared to Western Europe and more mature markets. Instead of being dominated by global players, strong local and regional champions are emerging. As consumers gain trust in online payments, merchants are quickly digitalizing, and logistics is steadily improving. For Ananas, the Balkans represent a region full of potential. In just three years, we have proven that a regional platform can scale quickly, onboard thousands of sellers, and offer a million products. Innovations in logistics and technology – such as fulfillment centers and flexible delivery options – play a key role in enhancing the customer experience and building long-term trust.”

“Customers now expect fast delivery as the standard”

We also asked Dordevic, “How do you see the future of the logistics sector in e-commerce?” She replied: “Logistics is the backbone of e-commerce, and the future of this sector will be shaped by speed, flexibility, and technology-driven efficiency. Customers no longer see fast delivery as a premium service; they now expect it as the standard. Same-day and next-day deliveries are increasingly becoming the norm, driving continuous innovation in the sector. In addition, we see flexible delivery models as important for the future. Customers want full control; they want to choose when, where, and how they receive their packages. Solutions such as automated parcel lockers, flexible pick-up points, and real-time delivery rescheduling are becoming essential. For example, at Ananas, we have introduced Paket Zones and Lockers to provide greater convenience and more delivery options to our users. Another important trend is the integration of artificial intelligence and data analytics into logistics. In addition, warehouse automation – from smart systems and sorting to robotic processes – will significantly transform the order fulfillment process.”





Challenges of logistics in the Balkans

Sandra Dordevic also addressed the challenges of logistics in the Balkans and the solutions to them. Pointing out that logistics in the Balkans carries unique challenges, Dordevic said: “Unlike in Western Europe, where infrastructure is well integrated, in this region we face fragmented markets, different regulations, and uneven infrastructure development between countries. In addition, last-mile delivery remains costly and complex due to geography, dispersed populations, and traffic congestion in cities.”

Dordevic stated that Ananas responded to these challenges with a combination of innovation and investment: “We built our own 10,000 m² e-fulfillment center to centralize and streamline operations, ensuring the smooth flow of goods from sellers to customers. We introduced Paket Zones and Lockers to provide customers with flexible and convenient pick-up options, thereby reducing inefficiencies in the last mile. Our proprietary Anapak software uses artificial intelligence to automatically allocate the most suitable courier in real time, optimizing cost and speed. At the regional level, we are developing cross-border logistics models that simplify customs procedures and accelerate flows between the Western Balkans and the rest of the world. This is a long journey, and we are only at the beginning, but we believe it is the key to unlocking the full potential of e-commerce in our region.”

“We are fully committed to applying the AI-first approach”

On Ananas’s artificial intelligence strategies and solutions, Dordevic said: “As an AI-first and data-driven company, we are fully committed to applying the AI-first approach across all areas of our business.” She continued: “For us, artificial intelligence is the key to understanding user behavior, anticipating market needs, and making faster, more accurate decisions. Artificial intelligence allows us not only to solve current challenges but also to think long-term about building a platform that constantly evolves and delivers the best possible customer experience. One example is Dynamic Yield, a tool that uses artificial intelligence to create real-time personalized shopping experiences. In addition, predictive algorithms help us forecast demand more accurately, while optimization models ensure that inventory is in the right place at the right time.”

Highlighting that artificial intelligence helps merchants improve the content of their listings – from product descriptions to images – thereby making their offers more visible and attractive to customers, Sandra Dordevic said: “In addition, artificial intelligence contributes to greater trust and operational efficiency. It strengthens transaction security through advanced fraud detection and supports automation – from warehouse routing systems to customer support chatbots. In short, artificial intelligence is not just a tool for Ananas; it is the foundation of a smart, scalable, and customer-centric ecosystem.”

“We see MENA as a natural direction for our long-term growth”

Finally, Sandra Dordevic, Head of Cross-Border E-Commerce at Ananas.rs, spoke about their goals regarding the MENA region. “Our goal is to build partnerships with regional players and explore opportunities for cross-border e-commerce flows. We also see MENA as a natural direction for our long-term growth,” Dordevic said, and concluded:

“The MENA region is highly attractive to us, both because of its rapidly growing e-commerce markets and its strategic trade connections with Europe, and we see it as a natural direction for our long-term growth. With our strong marketplace model, fulfillment infrastructure, advanced logistics solutions, and AI-powered merchant tools, we can create value for both customers and sellers in MENA markets. At the same time, many companies in the MENA region are looking for reliable entry points into Southeast Europe, and Ananas can serve as that bridge between the Balkans and MENA. This is a logical step in our vision to transform Ananas from a regional champion into a platform with international reach.”

BARQ CCO Almarwani:

Our promise to e-commerce is simple: To make logistics invisible!



“Artificial intelligence is at the core of our operations”

Touching on the impact of artificial intelligence in the sector, AlMarwani then explained the company’s artificial intelligence strategy: “Artificial intelligence has changed the game in last-mile delivery. It enables us to operate faster, smarter, and more sustainably. From predicting demand to finding the fastest routes through city traffic, artificial intelligence has transformed delivery from a basic service into a personalized experience. In a market where speed is everything, artificial intelligence guarantees that orders reach customers exactly on time and at the right place. For us, artificial intelligence is not just a tool, it is at the core of our operations. We use it to optimize routes in real time, forecast demand and always have the right fleet available, and personalize the delivery experience for every customer. Our strategy is to always stay one step ahead; ensuring that our technology evolves in sync with the expectations of modern e-commerce.”

BARQ, one of the pioneering companies in last-mile delivery in Saudi Arabia, was founded in mid-2020 during the height of the COVID-19 pandemic. At that time, reliable delivery had become not a luxury but a necessity. From the very first day, its vision was clear: to empower businesses of every size with smart, seamless, and extremely fast delivery solutions. The company aims to transform last-mile delivery in Saudi Arabia and beyond, setting new standards for speed, reliability, and customer satisfaction. BARQ Chief Commercial Officer [CCO] Mohammed AlMarwani was a guest of WORLDEF E-COMMERCE MAGAZINE. AlMarwani explained what BARQ contributes to e-commerce in Saudi Arabia, the company’s vision, the future of the sector, and the transformation of artificial intelligence.

“Our promise is simple: To make logistics invisible”

BARQ CCO Mohammed AlMarwani gave the following answer to the question “What do you promise to the ecosystem?” regarding the company’s products and services related to the e-commerce ecosystem: “We serve as the bridge between e-commerce businesses and their customers. Through our in-house technologies and dedicated fleet, we offer services ranging from 15-minute express delivery to same-day delivery. Our promise to the ecosystem is simple: To make logistics invisible. That means no delays, no uncertainty; just a smooth, reliable delivery experience. This builds trust and ensures that customers keep coming back.”





“Customers will want to receive their orders almost instantly”

BARQ CCO Mohammed AlMarwani also shared his predictions about the future of the sector. Stating, “The future of last-mile delivery will be fast, green, and intelligent. Customers will want to receive their orders almost instantly and will expect transparency at every step,” AlMarwani added: “At the same time, sustainability will play a much bigger role; electric vehicles, smart hubs, and eco-friendly solutions will become the standard. As BARQ, we aim not only to keep pace with this future but also to be the one shaping it.”

“We can deliver in 15 minutes”

Mohammed AlMarwani shared the following information about BARQ’s fast delivery network: “BARQ’s fast delivery network combines two strengths: powerful in-house technology and a fleet we fully own and operate. Our system intelligently assigns orders to the right driver at the right place at the right time. Our presence in major Saudi cities shortens the distance to the customer. This is how we can deliver reliably in as little as 15 minutes.

Our secret is not a single factor; it is many factors working flawlessly together. Our AI-powered platform ensures real-time order assignment and routing. Our strategically placed fleet keeps us close to customers. Our trained, in-house fleet guarantees accountability and consistency. When you put all this together, delivering within two hours—or even just 15 minutes—becomes not only possible but standard for BARQ.”



Obstacles and challenges in fast delivery in Saudi Arabia

According to the information provided by Mohammed AlMarwani, the obstacles and challenges in fast delivery in Saudi Arabia are as follows: “Saudi Arabia is a unique and dynamic market. On one hand, there are rapidly growing cities with very high demand for speed, and on the other hand, vast distances and infrastructure challenges that make consistency harder to achieve. Add to this the traffic during peak hours and the challenges of scaling fleets, and the picture becomes clear. However, as BARQ, we see these challenges as opportunities; opportunities to invest in smarter systems, develop innovative solutions, and raise the standards of fast delivery...”



About Mohammed Almarwani

Mohammed Almarwani brings a wealth of international experience to his role as Chief Commercial Officer at BARQ, one of Saudi Arabia's leading technology/logistics companies. Before joining BARQ, Mohammed achieved significant success in his intercontinental career in public relations, brand management, marketing, and high-value commercial negotiations. Throughout his global career, he designed and implemented strategic initiatives that increased brand awareness, expanded market share, and built profitable partnerships. This diverse background gives him a unique cross-cultural perspective in overcoming challenges; blending storytelling expertise, brand-building competence, and negotiation skills to ensure sustainable business growth. Mohammed's local and global expertise in technology, logistics, marketing, growth strategies, and investment ecosystems provides valuable insights.



About BARQ

BARQ is a pioneering company providing “bullet delivery” services, setting higher standards in speed, reliability, and customer satisfaction in the logistics sector. It offers delivery within 1–2 hours in a 5 km radius from the pickup point and within 2–4 hours inside the city limits. The company's goal is to revolutionize the customer experience; ensuring that every merchant receives their orders within two hours with flawless service, continuously expanding our coverage, and offering innovative and reliable delivery solutions. The company offers a wide range of delivery services tailored to meet the needs of merchants. It ensures that orders are delivered in record time. Thanks to our wide coverage, we can deliver to different regions. Customers can choose the payment method that suits them.



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