

# WORLDEF E-Commerce



**Abdulrahman Shahin**  
Senior VP, Dubai CommerCity



**Alastair Croker**  
CEO, Tradeling



**Faraz Khalid**  
CEO, Noon



**Kate Kamarchuk**  
Client Solutions Director, Ai71

**AI is  
Shaping  
the UAE!**



**Matteo Brigato**  
GM, Snoonu



**Mitch Bittermann**  
SVP Commercial, Dubai CommerCity



**Sabrina Sadiq**  
CEO, Luxury Promise



**Vidmay Naini**  
GM Global Markets, eBay

**LinkedIn's  
Vision for  
MENA**



**Ahmed Alrawi**  
CEO, Calo



**Eddy Farhat**  
Executive Director, e& capital



**Fadi Ghandour**  
Executive Chairman, Wamda Capital



**Rebecca Hall**  
CEO, Kanoo Ventures

**The Future  
of Logistics**



**Bradley Sutton**  
VP of Education and Strategy  
Helium 10



**Jad Al Fakhani**  
CEO, Beycom



**Krystal Abi Assi**  
Founder, Amazon Sellers Society



**Rebecca Griffiths**  
CEO, Primis

**AI in  
Retail**

**WORLDEF DUBAI – 2nd Edition**

**STARS PARADE**

VOICES, POWER & INFLUENCE IN THE DIGITAL ECONOMY



# WORLDDEF ISTANBUL

📍 YENIKAPI 📅 11-13 JUNE 2026

## WORLD'S #1 E-COMMERCE SHOW!



WORLDDEF.COM

in @ X f v worlddefglobal

**WORLDEF**  
E-Commerce

# Magazine

**CONCESSION OWNER & PUBLISHER**

WORLDEF E-COMMERCE FOUNDATION

---

**EDITOR-IN-CHIEF:** Burak Yalim – burak.yalim@worldef.com

**MANAGING EDITOR:** Ugur Gurbes – ugur.gurbes@worldef.com

**BUSINESS & MARKETS:** Mukaddes Oduncular – mukaddes.oduncular@worldef.com

**ART DIRECTOR & VISUALS:** Faruk Aysan – faruk.aysan@worldef.com

**SOCIAL & AUDIENCE:** Özlem Dirican – ozlem.dirican@worldef.com

**COMMUNITY & PARTNERSHIPS:** Leila Gadirli Pirguliyeva – leyla.kadirli@worldef.com

---

**PERIODICAL PUBLICATION** The name and publication rights of WORLDEF E-COMMERCE MAGAZINE belong to  
WORLDEF E-COMMERCE FOUNDATION.

All rights of the text and photographs belong to WORLDEF E-COMMERCE MAGAZINE. No text or photographs may be  
quoted without written permission. The responsibility of the published advertisements belongs to the advertisers.

WORLDEF E-COMMERCE MAGAZINE undertakes to comply with the universal press professional principles!

---

ADDRESS WORLDEF GLOBAL MANAGEMENT FZCO, Dubai CommerCity 11 17th St – Umm Ramool

Dubai – United Arab Emirates

PHONE: +971 50 817 34 03

E-MAIL: info@worldef.com

PRINTING PRESS: Birinci Printing Co. Ltd. / Istanbul

PHONE: +90 212 612 00 16

*Bi-Monthly Publication / Dubai / January–February 2026*

# WORLDDEF E-Commerce Contents

- 1 Türkiye and the UAE: From Strategy to Digital Integration
- 5 UAE is Rewriting the Global AI Politics!
- 8 WGN's New Contributions to the Business Network
- 10 MENA Top 30 Logistics Startups
- 22 "We Solve the Black Box of International Logistics"
- 25 The Future of Logistics with Zajel: Speed and Technology
- 27 Women in Amazon Business
- 30 AI and Omnichannel Transformation in Retail



- 34 AI and Human Balance in Recruitment in MENA
- 37 MENA Top 30 AI Startups
- 49 Technology, Culture, and Operations: The Holly Palm Model
- 52 VTEX and the Future of E-Commerce for MENA Brands
- 55 WorldFirst Closed 2025 with \$100 Billion in Transaction Volume!
- 58 Financial Infrastructure for Establishing and Scaling a Business in the U.S.
- 61 Financial Architecture for U.S.-Targeted E-Commerce Brands
- 64 MENA Startup Investments Broke a Record with \$7.5 Billion in 2025

# Editorial



**Burak Yalın**  
Editor-in-Chief

The global digital economy has entered a new phase that is no longer defined by ambition alone, but by execution, infrastructure, and institutional clarity. The era of declarations, roadmaps, and speculative forecasts is giving way to something far more demanding: delivery. In this January-February issue of **WORLDDEF E-Commerce Magazine**, we deliberately shift our lens from where the market claims it is heading to who is actively building it and how.

At the center of this transformation stands the United Arab Emirates. Long a regional hub, the UAE now asserts itself as a system designer in global e-commerce, artificial intelligence, logistics, and digital finance. The recent visits of Jeff Bezos and Elon Musk are not simply symbolic; they reflect the UAE's expanding global role in shaping the rules of AI governance, platform economies, and digital power.

It is no coincidence that artificial intelligence leads this issue. AI, the defining force of 2025, moves from concept to capability in our MENA Top 30 AI Startups list. This is not hype, but an editorial mapping of applied intelligence companies embedding AI into commerce, logistics, finance, and operations under real regional constraints.

We further develop this applied AI perspective through conversations with Marcin Piekarczyk, Digital & Technology Director at Grandiose Digital, and Arda Atalay, Regional Director of LinkedIn. Their insights converge on one defining question for 2026: how can we scale AI-driven systems without eroding human judgment, creativity, and trust, especially in retail and recruitment?

Against this technological backdrop, we turn to diplomacy and strategy. Our special interview with H. E. Lütfullah Gökteş, Ambassador of the Republic of Türkiye to the UAE, shows how bilateral relations are evolving. They now move beyond trade and diplomacy to include digital cooperation, institutional coordination, and shared goals for the future. The relationship is shifting from short-term exchanges to building lasting value.

# Editorial

Vision without infrastructure collapses quickly. That is why logistics is a structural pillar of this issue. Our MENA Top 30 Logistics Startups list identifies who is building capacity. In the region, fulfillment, speed, and reliability now define competitiveness.

This perspective is deepened through two distinct logistics voices. Rebecca Griffiths, Founder and CEO of Primis, addresses cross-border complexity by tackling visibility, orchestration, and compliance in international supply chains. Nabeel Alkharabsheh, General Manager of Zajel, represents execution at scale. Last-mile density, speed, and technology now define customer experience. Together, they reinforce a truth: speed alone is no longer a competitive advantage. Intelligence across the logistics chain is.

Commerce platforms and operating models are another focal point of this issue. We speak with Prakash Gurumoorthy, General Manager EMEA-APAC at VTEX, about how composable commerce and localization reshape global scaling for MENA brands. At the strategic level, Deniz Acarlioğlu, Managing Partner at Holly Palm, shows how technology, culture, and operations converge as a unified growth architecture. Participation remains just as critical. Voices such as Asha Bhalsod, Co-Founder of Women in Amazon Business and Founder of Etopia Consultancy, remind us; inclusion is not a side narrative. It is a growth strategy.

Finance is often treated as a technical afterthought, but here, it is strategic infrastructure. Insights from Kubilay Gençkan, Country Manager at WorldFirst, along with Burcu Bree Manay of Manay CPA and Yeşim Deretam of TAM Accounting, underline a hard truth. Global ambition without financial architecture is operational fiction.

We also document community formation, not as an abstract idea, but as a process unfolding in real time. While the previous issue announced the founding of the WORLDDEF Growth Network, this issue marks the establishment of its first chapter, signaling how business networks and knowledge communities are becoming institutionalized across regions.

This edition was made possible by our contributors. They dedicated time to our interviews and shared insights with clarity and substance. I also thank to my team. Their rigor, independence, and judgment brought this issue to life.

My stance is clear: The next chapter of global e-commerce belongs not to those who make the loudest claims, but to those quietly building the systems that make it work.

Today, the UAE is not observing; it is engineering the future.



# Türkiye and the UAE: From Strategic Alignment to Digital Integration

In this interview, we had the privilege of speaking with H.E. Mr. Lütfullah Gökteş, Ambassador of the Republic of Türkiye to the United Arab Emirates. We are grateful for his time and for sharing his thoughtful perspectives on the evolving Türkiye-UAE relationship. The conversation offers valuable insights into strategic partnership, digital trade, investment, and technological cooperation, while highlighting how shared visions and complementary economic strengths are shaping a deeper and more resilient bilateral framework.

## UAE-Türkiye Strategic Outlook

**The UAE and Türkiye have deepened their economic relationship significantly in recent years. How does the UAE view Türkiye as a partner in digital trade and the new economy?**

I can approach this question from both perspectives because the viewpoints of Türkiye and the UAE are quite similar. Both nations view each other as beacons of stability in a volatile region. This alignment is not limited to the political sphere; it extends to financial, commercial, and investment sectors, where Türkiye and the UAE support one another's endeavors and complement their respective future visions.

His Excellency President Recep Tayyip Erdoğan and His Highness President Sheikh Mohamed Bin Zayed Al Nahyan agreed to elevate Türkiye-UAE relations to the level of strategic partnership in 2023. The first meeting of the "High-Level Strategic Council" convened in Ankara last July, resulting in the signing of seven agreements, primarily in the fields of investment and economics.

The signing of the Comprehensive Economic Partnership Agreement (CEPA) in 2023 stands as the most robust testament to the flourishing relations between Türkiye and the UAE. Facilitated by the favorable environment created agreement, our bilateral trade volume doubled in 2023, exceeding \$20 billion. In the following years, as UAE Minister



H.E. Mr. Lütfullah Gökteş,  
Ambassador of the Republic of Türkiye to the UAE

of Foreign Trade His Excellency Thani Al Zeyoudi has stated, bilateral trade figures have reached even higher milestones, surpassing \$40 billion.

Bilateral investments have become another cornerstone of our developing economic ties. Turkish companies have undertaken 149 projects worth \$17.7 billion, making the UAE the 10th most important country globally for Turkish international contracting services.

These figures serve as concrete evidence of the complementary and mutually beneficial nature of the Turkish and Emirati economies. Our strategic partnership, expanding across commercial, investment, and financial fields, generates fruitful outcomes not only for our two nations but for the wider region and beyond as well. Rooted in the mutual benefit of the two countries and strategic visions of His Excellency President Erdoğan and His Highness President Sheikh Mohamed, our collaboration paves the way for a stable and secure future in a world where volatility and uncertainty have become the new norm.

## What distinguishes Türkiye as an attractive destination for UAE investors and tech-driven companies?

Türkiye's attractiveness for UAE investors lies in the rare convergence of scale, capability, and strategic geography—a combination that few markets currently offer in one package.

Türkiye is one of the largest consumer markets in its wider region, with over 85 million people, high digital adoption, and a consumption profile that supports rapid scaling of platforms, marketplaces, and digital services. For UAE investors accustomed to building regional champions, Türkiye provides both a substantial domestic base and a springboard to adjacent markets.

Türkiye has evolved into a production-plus-technology economy, rather than a purely consumption-driven one. Unlike many emerging markets, Türkiye combines advanced manufacturing, strong industrial supply chains, and a growing software and digital services layer. This allows UAE tech-driven companies not only to sell into Türkiye, but to build, test, and export from Türkiye, particularly into Europe, MENA, and Central Asia.

Thirdly, cost-efficiency with sophistication is a major differentiator. Türkiye offers globally competitive engineering, product, and operations talent at costs that remain attractive compared to Western Europe or even parts of Eastern Europe. For UAE investors facing rising global tech costs, Türkiye represents a market where capital can be deployed more efficiently without sacrificing quality or execution speed.

Another critical factor is geostrategic positioning. Türkiye sits at the intersection of multiple trade corridors and time zones, enabling near-real-time operational overlap with Europe, the Gulf, and Asia. For UAE companies building cross-border platforms—whether in e-commerce, fintech, logistics, or SaaS—this makes Türkiye an ideal operational and regional coordination hub.

Finally, there is a strategic alignment of long-term visions. UAE investors increasingly favor partnerships that deliver technology transfer, ecosystem development, and regional integration rather than short-term financial returns. Türkiye's policy focus on high-value foreign direct investment, digitalization, and export-oriented growth resonates strongly with this approach.

In summary, Türkiye stands out not because it offers a single advantage, but because it brings together scale, talent, industrial depth, and regional reach in a way that aligns naturally with the UAE's ambition to build globally competitive, tech-enabled platforms.

## CEPA & Digital Market Integration

### How do you see CEPA transforming bilateral e-commerce flows, especially by lowering barriers and enabling faster cross-border transactions?

The Türkiye-UAE Comprehensive Economic Partnership Agreement (CEPA) represents a key driver in accelerating bilateral e-commerce. By reducing regulatory and operational barriers, simplifying customs processes, and enhancing transparency, CEPA lowers the cost and complexity of cross-border online trade. This is especially impactful for small and medium-sized enterprises and digital startups, enabling them to access each other's markets more easily while benefiting from Türkiye's strong production and e-commerce capabilities and the UAE's role as a global logistics and fintech hub.

At the same time, CEPA facilitates faster and more secure cross-border transactions by improving trade facilitation, logistics efficiency, and digital trade frameworks. Clearer rules on electronic payments, data flows, and consumer protection help build trust and encourage businesses to scale their operations with confidence. Beyond increasing transaction volumes, the agreement lays the foundation for a deeper digital partnership, positioning Türkiye and the UAE to strengthen regional e-commerce connectivity and jointly expand into third markets.



## Türkiye investments in UAE continue to grow across different sectors. What long-term strategic priorities guide these investments?

I can name multiple priorities. Nevertheless the most significant ones are: Strengthening the mutual development in the fields not only crucial for today, but also for the future; empowering the stability to foster a fertile environment for our business people to grow, cooperate and support our industries to innovate products for the benefit of the third parties; and last but not least, collaborate in the future technologies that will generate outcomes beneficial not only for Türkiye and the UAE, but also for the whole world.

In this respect, I can proudly state that we have already made significant progress towards these objectives. Currently, there are multiple data center projects in which UAE initiatives are investing in Türkiye. Simultaneously, Turkish companies are undertaking the Dubai Metro Blue Line project. DP World and AD Ports are leveraging Türkiye's strategic location by collaborating with their Turkish partners on long-term logistics investments. Additionally, our multilateral cooperation with Iraq and Qatar on the "Development Road Project" elevates our solidarity to a playmaker position and is redefining the rules of global supply chain routes.

However, these are merely the first steps of our robust cooperation. We still have a long way to go and significant potential to fulfill in sectors such as tourism and hospitality, pharmaceuticals, manufacturing, food and agriculture, and advanced technologies and so on. Thanks to the cordial mutual relations between our Presidents, we are working diligently to pave the way for our business leaders, assisting them in carrying the flag of both nations in the field of economic diplomacy.

## How do UAE companies perceive Türkiye's digital infrastructure, talent pool, and entrepreneurial ecosystem?

UAE companies generally view Türkiye's digital infrastructure as reliable, evolving, and capable of supporting long-term growth. The country has made steady progress in digital connectivity, payments systems, and technology adoption, which provides a supportive framework for modern business operations and cross-border collaboration.

Türkiye's talent pool is widely recognized as one of its key strengths. The availability of well-educated, adaptable, and internationally experienced professionals contributes significantly to investor confidence. This human capital, combined with a strong culture of entrepreneurship, supports innovation and encourages the development of new business models and partnerships.

From the perspective of UAE companies, Türkiye's entrepreneurial ecosystem reflects a growing maturity. It demonstrates not only creativity and ambition, but also an increasing capacity to scale and integrate with regional and global markets. This makes Türkiye a natural partner for UAE businesses seeking to expand their regional footprint through cooperation rather than competition.

## E-Commerce Ecosystems & Private Sector Cooperation

### What opportunities exist for collaboration between e-commerce platforms in the UAE and Turkish sellers looking to scale regionally?

The UAE's advanced marketplaces, digital infrastructure, and logistics capabilities provide an ideal gateway for Turkish businesses to access wider regional markets, enabling faster entry, efficient fulfillment, and improved delivery performance. Through partnerships in areas such as seller onboarding, digital payments, marketing, data analytics, and shared fulfillment solutions, Turkish companies can scale more effectively while UAE platforms diversify their offerings with high-quality Turkish products. These collaborations go beyond immediate commercial gains, contributing to a more integrated and resilient regional e-commerce ecosystem that benefits both countries.

## Innovation, Logistics & New Economy Sectors

### With the rise of AI, last-mile delivery innovations, and digital logistics corridors, how do you see the next stage of UAE-Türkiye cooperation unfolding?

The next stage of cooperation between the United Arab Emirates and Türkiye will be shaped by a shared understanding that technology is a key enabler of sustainable economic partnership. As global trade becomes increasingly digital, both countries recognize the importance of aligning their strengths to support innovation, efficiency, and inclusive growth.

Artificial intelligence will sit at the center of this transformation. Ongoing data center investments by UAE players including G42's Khazna, Gulf Data Hub's Castle Investments and Damac's Edgnex combined over USD 1 billion is a great testament of how AI will shape the future of this rapid transformation.

In this context, advances in artificial intelligence, digital logistics, and smart delivery solutions should be viewed not merely as technological developments, but as tools that deepen economic connectivity between our two nations. These technologies allow businesses—large and small—to operate more efficiently, reach new markets, and respond more effectively to changing consumer expectations.

The UAE and Türkiye are well positioned to complement one another. The UAE's role as a regional logistics and digital commerce hub, combined with Türkiye's strong production capacity and growing digital capabilities, creates a natural foundation for closer cooperation. Together, we can work toward trade corridors that are not only faster, but also more transparent, reliable, and resilient.

Importantly, this next phase of cooperation will be inclusive. By improving digital and logistics infrastructure, we are creating opportunities not just for major companies, but also for small and medium-sized enterprises to participate more actively in cross-border trade. This supports job creation, entrepreneurship, and long-term economic stability in both countries.

Looking ahead, UAE–Türkiye collaboration in digital trade and logistics reflects a broader commitment to partnership, openness, and shared prosperity. By continuing to engage in dialogue, align standards, and encourage collaboration between our private sectors, we can ensure that technological progress translates into tangible benefits for our economies and our people.

The next phase of UAE–Türkiye cooperation will focus on deeper technological and logistical integration. Advances in artificial intelligence create strong potential for joint efforts in areas such as enhanced customer experiences, while innovation in last-mile delivery through smart systems in warehousing and delivery models will improve efficiency and resilience. At the same time, developing digital logistics corridors with real-time data sharing and faster customs processes will further strengthen bilateral trade. By aligning standards and promoting public-private collaboration, Türkiye and the UAE can build seamless supply chains that connect multiple regions and position both countries as leaders in digital trade and smart logistics.



### **What role do events like WORLDEF Dubai 2026 play in bringing the two economies closer together in e-commerce, innovation, and investment?**

They play an important role in strengthening ties between our two economies by creating a shared platform for collaboration in e-commerce, innovation, and investment. By bringing together policymakers, industry leaders, startups, and investors, these gatherings encourage the exchange of expertise, showcase new technologies, and help align strategic priorities. They also translate dialogue into tangible partnerships, offering Turkish companies greater access to regional capital and markets while enabling UAE stakeholders to engage directly with Türkiye's dynamic digital and production ecosystems. In this way, such events function as strategic connectors that deepen bilateral cooperation and accelerate cross-border growth.

# The UAE Is Rewriting the Global Politics of *Artificial Intelligence!*



By hosting back-to-back meetings with Jeff Bezos and Elon Musk, the United Arab Emirates (UAE) is positioning itself not merely as a country that consumes artificial intelligence, but as a geopolitical hub shaping the intersection of global technological power, capital, and AI governance in the 21st century.

Jeff Bezos, the founder of Amazon, and Elon Musk, described as “the world’s richest man,” are two of the most influential figures in modern technology. They held discussions with the leadership of the United Arab Emirates on artificial intelligence, advanced technologies, and the future of humanity. These meetings, which took place in Abu Dhabi and Dubai, were not merely protocol-driven. They were a strong signal of the UAE’s intention to shape global rules and alliances in the age of artificial intelligence. The meetings demonstrate the UAE’s goal of becoming not only a market that adopts new technologies, but also one of the diplomatic and strategic centers of the AI era.

## The Visits of Bezos and Musk Revealed the UAE’s Multidimensional Technology Vision

UAE President Sheikh Mohamed bin Zayed Al Nahyan received Jeff Bezos at Qasr Al Shati Palace in Abu Dhabi. During the meeting, cooperation opportunities in innovation, advanced technologies, and artificial intelligence were evaluated.

In addition, the potential of artificial intelligence to improve quality of life in critical sectors such as education, healthcare, and the economy was highlighted. Bezos, the founder and executive chairman of Amazon, stated that he appreciated the UAE’s future-oriented vision and its approach to adopting technology with a focus on societal benefit.

Similarly, Elon Musk discussed artificial intelligence, next-generation technologies, and accelerating global innovation with Sheikh Mohamed bin Zayed. During the engagements held in Abu Dhabi and Dubai, the importance of international cooperation and knowledge sharing was emphasized. Dubai Crown Prince Sheikh Hamdan bin Mohammed hosting Musk in Dubai added a broader perspective to the discussions. The shared images and statements pointed to a multidimensional technology vision extending from space to artificial intelligence.

## The UAE Is Among the Most Advanced Countries in the Region in Terms of AI and Digital Competitiveness

When evaluated individually, these engagements may appear to be diplomatic courtesy visits. However, when read together, it becomes clear that the UAE is pursuing a long-term strategy. Investments made in recent years in strong digital infrastructure, AI-focused national strategies, and flexible regulatory frameworks are turning the country into an attractive hub for global technology leaders. Reports by the World Economic Forum and similar institutions also identify the UAE as one of the most advanced countries in the region in terms of artificial intelligence and digital competitiveness.

One of the key actors of this strategy is Sheikh Tahnoon bin Zayed Al Nahyan, Chairman of the Artificial Intelligence and Advanced Technology Council. Having previously engaged with both Bezos and Musk, Sheikh Tahnoon demonstrates that the UAE approaches artificial intelligence not merely as a technological field, but as an economic and strategic lever. Advantages such as energy resources, data center infrastructure, and capital strength also support this approach.



## The UAE Positions Itself at the Center of the Transformation

From the perspective of Jeff Bezos and Elon Musk, these visits show that the future of technology is no longer shaped solely by companies, but increasingly through direct relationships established with governments. Issues such as the security of artificial intelligence, its ethical use, and its economic impact are becoming more closely intertwined with public policy. What differentiates the UAE is its ability to offer a neutral and flexible platform for these discussions. Unlike centers such as Washington, Brussels, or Beijing, Abu Dhabi and Dubai are becoming rare locations capable of bringing competing technology visions to the same table.

At a time when artificial intelligence is reshaping global power balances, the UAE is positioning itself at the center of this transformation.

The meetings held with Bezos and Musk clearly demonstrate the country's ambition to be not only a user of artificial intelligence, but one of the actors shaping its future.

### AI Is on the Agenda of Bezos and Musk

Although Jeff Bezos continues to influence Amazon's long-term strategy, he has shifted his focus toward space, climate, and artificial intelligence. Reports that he has assumed a co-leadership role in an artificial intelligence initiative called "Project Prometheus" reflect this direction; however, publicly verified information about the company remains limited.

Elon Musk, on the other hand, is influential across many fields, ranging from electric vehicles with Tesla to space exploration with SpaceX, as well as platform governance and debates on artificial intelligence safety. His speeches at the World Government Summit held in Dubai in 2017 and 2023 presented a vision of a technology-driven future aligned with the UAE's digital transformation agenda.

What brings both figures together at a common point is the reality that the future of artificial intelligence will be shaped not only by code, but also by governments that enable or constrain it.

# The UAE Aims to Generate 14% of Its GDP from AI by 2030



According to the International Energy Agency, data centers linked to artificial intelligence are expected to account for approximately 3% of global electricity consumption by 2030. This situation is turning countries with strong energy and infrastructure capabilities into central actors in the expansion of artificial intelligence. According to the UAE's national artificial intelligence strategy, the country aims to generate 14% of its GDP from AI-supported sectors by 2030. If this target is achieved, the UAE could become one of the world's most integrated artificial intelligence economies.

Unlike Washington, Brussels, or Beijing, what the UAE offers is geopolitical flexibility. Legal frameworks can be updated rapidly, capital can move quickly, and its diplomatic posture allows it to host dialogues that might be more controversial elsewhere. This neutrality is increasingly becoming an advantage. As debates around AI governance such as data sovereignty, model security, and ethical use deepen, the ability to bring private sector leaders and public authorities to the same table is becoming a rare capability.

## **“The UAE Positions Itself Not as an Arbiter, but as a Facilitator”**

In the words of a former United Nations technology adviser speaking at a policy forum held in Dubai: “The UAE positions itself not as an arbiter, but as a facilitator.” The UAE does not claim to have invented artificial intelligence. Instead, it is arguably making a more strategic move: ensuring its place at the table while the economic, ethical, and geopolitical future of artificial intelligence is being debated.

As the power of artificial intelligence creates an impact as profound as that once driven by oil, the UAE believes that bringing minds together will be just as decisive as building machines. For Bezos, Musk, and the leaders who hosted them, this conversation is only a beginning.

In summary, artificial intelligence is no longer merely a technology issue; it is a sovereignty issue. The UAE positions itself as a bridge between capital, code, and governance. These meetings were not symbolic, but a strategic message. Bringing minds together may be as important as building machines.

# WORLDEF Growth Network Expands *Business Network*

The next-generation business network initiative established within the global e-commerce and media platform WORLDEF, WORLDEF Growth Network (WGN), introduced its new group. At the launch, key players in the digital trade ecosystem gathered. WORLDEF CEO Omar Nart stated, "The savanna of the business world is now the whole world. Our competitors are no longer in the building next door, but on the other side of the ocean. It is no longer about survival; it is about managing this massive global ecosystem." WGN aims to establish a relationship system that generates commercial results and connects it with global networks starting from the MENA region.

The launch of the WGN MAGMA Group took place with a special event at the Wyndham Grand Istanbul Levent Hotel. The members of the WGN MAGMA Group attended the launch. During the event, membership certificates and membership documents were distributed to the group members. WGN plans to launch new groups in the coming days.

## Omar Nart: The Savanna of the Business World is Now the Whole World

In his speech at the event, WORLDEF CEO Omar Nart said, "Today, we are gathered here not just for the opening of a network platform, but to redefine how we do business on a global scale." He continued:



"Today, we are in 2026, and the savanna of the business world is now the whole world. The sun rises not only in Istanbul every morning, but also in Dubai, London, and New York on the same day. Our competitors are no longer just in the building next door, but at the other end of the ocean, just a screen away. In this relentless speed of the business world, running alone is no longer enough. It is no longer about survival; it is about managing this enormous global ecosystem."

Omar Nart stated, "Our goal at WGN is clear: From Istanbul to Dubai, from Riyadh to Rotterdam, from Baku to Berlin, no matter where in the world; we will open all doors to our members. With this network, we combine the strength of the lion with the agility of the gazelle."



## *Burak Aykurt;*

### **We Bring the Right People Together at the Right Time in the *Right Place***



Burak Aykurt | Omar Nart

Burak Aykurt, Chairman of the WGN MAGMA Group Board, emphasized that WGN is not a traditional business club, association, or networking organization. He stated, "WGN is a business community made up of people who do not just know each other by business cards, but respect each other's business, time, and reputation. At WGN, instead of asking who we can sell something to, we ask, 'How can I help you?' Because we know that in today's business world, the most scarce resource is not money; it is trust and time."

Burak Aykurt also noted that volunteering is essential in WGN, saying, "Volunteering means wanting to contribute, wanting to create value, and saying, 'I am here because I believe in it.' That's why no one in WGN is just a spectator. Everyone is somehow part of the game. We are doing something difficult; we are bringing the right people together at the right time in the right place. The purpose of WGN is not just to get business, but the right business comes from the right relationships. We have a very clear long-term goal: To be one of Türkiye's most trusted and qualified business communities."

Aykurt concluded, "WGN will not be a place that everyone can enter one day. But everyone who enters will feel one thing: 'I'm glad I'm here.' Because we are building strong partnerships, not fast crowds."

Serkan Çakır, Chairman of the WGN MAGMA Group Mentorship Committee, said, "Our task here is to ensure that the members can express themselves and their business needs much more clearly. We also aim to ensure that connections do not remain superficial and contribute to making this network a structure that truly generates business."

### **What is WORLDEF Growth Network?**

WORLDEF Growth Network aims to create an ecosystem where its members actively shape the digital economy by establishing sustainable connections. WGN, a structure that brings together professionals from the world of e-commerce and retail technologies under one roof, stands out with its disciplined organizational model, innovative approach, and people-oriented vision. WGN not only aims to increase its members' business volume but also to help them grow as part of a community that will add value to each other.

Relationships in WGN are developed not only through referrals but also with mutual trust and a mutual benefit mindset. Success within the community is built on the ecosystem's foundation as collective power. With the vision of creating a digital trade network based on trust in the MENA region, WGN aims to connect this with global networks starting from the MENA region.



Omar Nart | Serkan Çakır

# MENA Top 30 *Logistics Startups (A-Z Q4 2025)*



WORLDDEF E-COMMERCE MAGAZINE continues to focus on industries and ventures that are actively shaping the future of the MENA region. In our previous issue, we published the "MENA Top 30 Fintech List" and "MENA Top 30 Women Entrepreneurs List," offering valuable insights into the rising success of innovative financial technologies and women entrepreneurs in the region. While the fintech sector has been growing rapidly, particularly in digital payments, blockchain, and AI-driven solutions, women entrepreneurs continue to transform the sector by establishing strong leadership positions. These lists provide a perspective on the economic developments and sectoral changes in the MENA region. In this issue, we focus on the logistics and artificial intelligence sectors in MENA.

## Logistics at the Heart of Daily Life in MENA

The MENA region has become a significant hub in the logistics industry due to its rapidly growing economy and evolving infrastructure. The sector has become a natural part of daily life. Particularly with the rise of e-commerce, logistics demand in the region has increased, creating new opportunities. The logistics sector has developed across a broad spectrum, from traditional transportation services to digitalization. The growth of global trade has strengthened the region's logistics infrastructure, while rapidly developing transportation and storage networks across countries have increased investments in the sector.

The large ports, airports, and land transportation networks in MENA make the region a strategic transit point for logistics. However, challenges remain in areas such as infrastructure development, technological innovations, and supply chain management. Despite these challenges, the logistics sector continues to develop in parallel with the region's economic growth.

## UAE: The Logistics Hub of MENA

The United Arab Emirates (UAE) has become one of the most advanced and developed countries in the MENA region's logistics sector. Dubai, with key logistics centers such as Dubai Port and Dubai International Airport, stands out.

The UAE has become one of the central hubs of the logistics industry

due to its strategic location, advanced infrastructure, and business-friendly environment. With the growing share of e-commerce and major logistics projects, the UAE holds a strong leadership position in the rapidly digitizing sector.

In recent years, the logistics sector in the UAE has become more efficient through increased automation and the application of artificial intelligence. Additionally, the presence of some of the largest e-commerce platforms in MENA, such as Noon and Amazon, has accelerated logistics demand in the region. Therefore, the UAE continues to make significant investments in logistics infrastructure, storage facilities, and transportation networks.

## The Sector's Size Has Reached 200 Billion Dollars

In the past year, the MENA logistics sector has continued to grow rapidly, driven by the impact of e-commerce. As of 2025, the size of the logistics sector in the region has reached 200 billion dollars. The impact of e-commerce on the sector has increased the need to improve logistics infrastructure. Fulfillment services and fast delivery solutions are among the primary focus areas for logistics firms in the region. Dubai's annual growth in the logistics sector has increased by 10%.

As e-commerce has risen, the increase in logistics demand is evident in many countries in MENA. Many startups have focused on digitizing storage and transportation

services to reduce logistics costs and speed up services. Additionally, it is evident that the logistics sector in MENA has been strengthened by growing infrastructure investments over the past year.



## Fulfillment and Fast Delivery Take Center Stage

The logistics sector in MENA has especially concentrated on areas such as fulfillment and fast delivery solutions. With the growth of e-commerce, companies are striving to make logistics processes more efficient to meet rapidly increasing customer demands. Fulfillment has become a critical service for both small-scale e-commerce businesses and large retail giants. The digitalization of storage, packaging, and distribution processes has increased the efficiency of logistics companies.

Fast delivery provides a significant competitive advantage, particularly in large cities and densely populated areas. Logistics companies focus on customer satisfaction by offering services such as same-day delivery and 24-hour delivery. Technological investments in this area allow logistics processes to be more flexible and faster.

## AI, Autonomous Vehicles, and Drones Shape Logistics

The logistics sector in the MENA region seems poised for a significant transformation in the coming years. Along with infrastructure investments in the region, the integration of technology will make the sector more efficient. New technologies such as autonomous vehicles, drones, and artificial intelligence will increase the speed and efficiency of logistics processes.

In the future, MENA may become a global leader in logistics digitalization and automation. This transformation will create major opportunities for startups in the region and facilitate the development of new business models. Additionally, with increasing awareness of environmental sustainability, logistics companies are expected to develop solutions aimed at reducing carbon emissions and using green energy.

## The AI Revolution in Logistics

Artificial intelligence is a technology that holds the potential to revolutionize the logistics sector. Logistics companies in MENA have started using AI in various areas such as supply chain management, demand forecasting, route optimization, and inventory management. AI-based systems are making logistics processes more efficient and significantly reducing costs.

In particular, AI algorithms are used to better predict customer demands and determine the most

efficient delivery routes. This technology helps logistics companies adapt to rapidly changing markets and meet customer expectations. Additionally, the integration of automated warehouse management and robotic processes gives logistics companies in MENA a significant competitive advantage.

## The MENA Logistics Sector's Future and Impact

The logistics sector in the MENA region continues to be shaped by both infrastructure developments and technological innovations. Areas like fulfillment and fast delivery solutions are the primary focus areas in the sector. In the future, artificial intelligence and digitalization are expected to make the sector more efficient. This transformation presents significant opportunities for logistics startups in the region, while also increasing competition in the sector.

## Why Did WORLDEF Create This List?

As WORLDEF E-COMMERCE MAGAZINE, our "MENA Top 30 Logistics Startup List" provides an important insight into the current state of the region's logistics ecosystem. This list highlights innovative companies and showcases MENA's position in the global logistics value chain. It serves as a potential radar for investors, corporations, governments, and businesses to find partners, measure the impact of policies and incentives, and assess the sector's economic strength through startups. Our list is not a ranking; it is based on verifiable market presence, active usage, geographical reach, licensing, and compliance, focusing on category suitability. The list is a curated and evidence-based selection presented A-Z.



# MENA Top 30 *Logistics Startups (A-Z Q4 2025)*

# MENA Top 30 *Logistics Startups (A-Z Q4 2025)*

## AJEX.

Logistic Services

### #1

Website: [aj-ex.com](http://aj-ex.com)

**Description:** Logistics & supply chain solutions

**Headquarters:** Riyadh, Saudi Arabia

**Date of Establishment:** 2021

**Founders / Parent:** Mohammed Albayati

**About:** AJEX, a partner of DHL e-Commerce, is the GCC logistics & transportation expert. Specialized in GCC e-commerce distribution and industrial solutions, AJEX offers a full suite of customer-centric solutions from parcel distribution to e-commerce deliveries, trucking services, supply chain management, as well as warehousing, cold chain logistics, and healthcare solutions. Specializing in Middle East e-commerce distribution and industrial solutions, AJEX has an established presence in Saudi Arabia, UAE, Bahrain, US, UK, Türkiye, South Africa, and China. The company's extensive network comprises over 60 facilities, 1,200 vehicles, and a dedicated team of 2,000 professionals.

## BARQ

BULLET DELIVERY

### #2

Website: [barqapp.com](http://barqapp.com)

**Description:** Delivery as a Service (DaaS) startup, bullet delivery

**Headquarters:** Riyadh, Saudi Arabia

**Date of Establishment:** 2020

**Founders / Parent:** Abdullah AlShalhoub, Ahmad Habbal

**About:** Saudi-based Delivery as a Service (DaaS) startup. Founded in 2020, BARQ enables bullet delivery for any business, from e-commerce to food, e-groceries, and various sectors, BARQ utilizes its state-of-the-art delivery technologies to deliver orders as fast as 15 minutes up to same-day delivery service. We aim to revolutionize the customer experience, ensuring that every merchant receives exceptional service within two hours, while continuously expanding our coverage and offering innovative and reliable delivery solutions.

## bosta

### #3

Website: [bosta.co](http://bosta.co)

**Description:** Logistics-tech company & e-commerce

**Headquarters:** Cairo, Egypt

**Date of Establishment:** 2017

**Founders / Parent:** Mohammed Ezzat, Ahmed Gaber

**About:** Bosta is a leading logistics-tech company founded in Egypt with the aim of expanding and empowering the logistics industry across the region. Established in 2017, the company was founded with a promise to seamlessly fulfill and ship all types of items, from documents and small parcels to bulky and heavy goods, for businesses of all sizes. The company believes that technology can create an entirely new logistics landscape in the Middle East. Bosta is the largest e-commerce courier and the most reliable partner in delivery. Additionally, it offers a premium experience for both the sender and the receiver, using futuristic technologies that set the company apart in the market.

## boxy

### #4

Website: [eepleaf.io](http://eepleaf.io)

**Description:** Last-mile logistics aggregator

**Headquarters:** Baghdad, Iraq

**Date of Establishment:** 2024

**Founders / Parent:** Ahmed Baqer, Mehrshad Pezeshk

**About:** Boxy is a tech-driven logistics startup that is transforming the delivery experience. It specializes in reliable, tech-supported solutions that prioritize experience. Boxy sees each package not just as a delivery, but as a story waiting to unfold, aimed at bringing a smile to its customers' faces. Boxy's culture is dynamic and growth-focused, promoting continuous learning and development. The company thrives on the challenges of exponential growth, constantly innovating to meet and exceed the expectations of its partners and their customers.



## Breadfast

### #5

Website: [breadfast.com](https://breadfast.com)

**Description:** E-grocery & dark-store delivery

**Headquarters:** Cairo, Egypt

**Date of Establishment:** 2017

**Founders / Parent:** Mostafa Amin, Muhammed Habib, Abdallah Nofal

**About:** Breadfast is Egypt's leading online grocery brand. Breadfast is changing the way household goods are delivered in Egypt. It delivers household essentials, bakery items, groceries, fruits, vegetables, and over 3,500 products in under 60 minutes. The company operates with a fully integrated supply chain. The products it delivers include hundreds of items such as freshly baked bread, coffee, fruits, vegetables, eggs, dairy, meat, and poultry. It also delivers a range of consumer packaged goods (CPG) designed to meet a household's daily and weekly needs. Breadfast delivers to most areas of Cairo, Giza, and Alexandria, and continues to expand across Egypt and the MENA region.

## flextock

### #7

Website: [flextock.com](https://flextock.com)

**Description:** On-demand warehousing & fulfilment

**Headquarters:** Cairo, Egypt

**Date of Establishment:** 2021

**Founders / Parent:** Mohamed Mossaad, Enas Siam

**About:** Flextock launched in January 2021. It is a tech-enabled e-commerce fulfillment provider in the Middle East. It tags, packages, and ships products for merchants seeking to launch or scale their online commerce capabilities, leveraging partnerships with logistics companies in the region. Flextock, which operates in Egypt, offers end-to-end, on-demand e-commerce fulfillment solutions to merchants through its proprietary software infrastructure. Led by Mohamed Mossaad and Enas Siam, Flextock continues to pursue its goal of capturing the largest possible share of the e-commerce logistics market.

## FODEL

### #6

Website: [fodel.com](https://fodel.com)

**Description:** Pick-up point & last-mile network

**Headquarters:** Dubai, UAE

**Date of Establishment:** 2017

**Founders / Parent:** Soumia Benturquia

**About:** FODEL (Forward Delivery) is a technology platform that provides the first network of Pick-up and Drop-off points across the MENA region. It offers an alternative to home delivery. Shoppers can collect their packages from local merchants at a time that suits them best. It is an ideal solution for busy online shoppers who do not have the time to wait all day for a package delivery. The company's technology connects e-commerce, omnichannel retailers, and logistics companies with a network of local merchants. The Dubai-based logistics startup operates in markets such as Saudi Arabia, Kuwait, Bahrain, and Oman.

## halan

### #8

Website: [halandelivery.ae](https://halandelivery.ae)

**Description:** Parcel & e-commerce delivery

**Headquarters:** Abu Dhabi, UAE

**Date of Establishment:** 2021

**Founders / Parent:** Mounir Nakhla, Ahmed Mohsen

**About:** Halan Delivery offers fast and secure delivery services across the UAE. It provides local delivery within 24 hours, international shipping, and customized solutions for businesses and individuals. In an environment with intense competition in the UAE delivery services sector, Halan Delivery emerged with a vision to revolutionize the way businesses and individuals connect through logistics. It aims to become one of the best and largest delivery companies in the UAE. As a delivery partner with courier services, it continues to shape the future of delivery services in the UAE.



#9

Website: [illatrucking.com](http://illatrucking.com)

**Description:** Trucking & B2B logistics

**Headquarters:** Gize, Egypt

**Date of Establishment:** 2019

**Founders / Parent:** Mahmoud El Zomor, Ahmed Sakr, Hossam Saraya

**About:** ILLA is a company that enables FMCG brands to reach retailers directly with the lowest cost per case. It achieves this by utilizing shared economy, technology, and supply chain optimization. Founded as a startup based in Giza (Egypt), it operates as a provider of web-enabled freight forwarding solutions. The company offers solutions for managing trucking and logistics operations. As a logistics and freight platform provider, it aims to streamline transportation and delivery operations for businesses. The company's platform provides flexible truck rental models, live tracking, digital support, and warehousing integration, allowing businesses with steady, variable, or seasonal operations to efficiently manage distribution, reduce logistics costs, and enhance delivery performance.



#10

Website: [imile.com](http://imile.com)

**Description:** Cross-border & last-mile delivery

**Headquarters:** Dubai, UAE

**Date of Establishment:** 2017

**Founders / Parent:** Rita Huang

**About:** iMile is a technology-driven last-mile service that differentiates itself by facilitating global e-commerce with fast logistics services. Founded in Dubai in 2017, iMile is a global express delivery company focused on e-commerce logistics. With over 20,000 employees across 15 countries, iMile is a Middle East-originated global logistics firm. Our customer-centric approach to last-mile delivery in e-commerce is supported by our proprietary technology platform. iMile's growth journey includes major milestones, from onboarding key e-commerce retailers to expanding operations and securing significant funding.



#11

Website: [iqfulfillment.com](http://iqfulfillment.com)

**Description:** Robotics-enabled fulfillment centres

**Headquarters:** Dubai, UAE

**Date of Establishment:** 2019

**Founders / Parent:** Fadi Amoudi

**About:** IQ Fulfillment is the first AI and robotics-powered warehousing and fulfillment solution in the MENA region. Its mission is to bridge the gap between businesses and customers through technology-enabled fulfillment centers. It operates under an intelligent, unified platform, achieving a 99.9% order picking accuracy rate. By taking over your fulfillment processes, it allows companies to focus on what they do best. IQ Fulfillment specializes in the dynamic supply chain and logistics industry. The company, which understands the significance of advanced technology in the region, aims to exceed its customers' rising expectations by delivering innovative solutions.



#12

Website: [jeebly.com](http://jeebly.com)

**Description:** Last-mile & same-day delivery

**Headquarters:** Dubai, UAE

**Date of Establishment:** 2017

**Founders / Parent:** Raman Pathak, Ram Parashar

**About:** Jeebly is a tech-driven logistics solution brand that provides delivery services to its business partners and individuals. It empowers them to seamlessly manage their business and personal shipments. Setting new standards with "Last Mile Logistics 2.0", the company is introducing Fast Mile Logistics. The company is growing at an extraordinary pace, from 0.1 million orders delivered in 2017 to over 20+ million orders. With the current growth, the founders and team have a clear roadmap to expand their footprint across GCC and other potential markets.



#13

Website: [mdd.sa](http://mdd.sa)**Description:** Logistics & supply chain solutions**Headquarters:** Riyadh, Saudi Arabia**Date of Establishment:** 2019**Founders / Parent:** Musaab Al-Harbi

**About:** MDD is a technical partner that manages supply chain and procurement processes end-to-end with a governance-focused approach. Through all of its services and solutions, it takes the concept of supply chain management beyond expectations. The company was founded by expert professional and technical teams with the aim of transforming the supply chain management approach in Saudi Arabia. By strengthening supply chain processes through governance, MDD builds a high level of trust in its ability to solve the challenges faced by both suppliers and companies.


 مرسول  
 MRSOOL

#15

Website: [mrsool.co](http://mrsool.co)**Description:** On-demand delivery super-app**Headquarters:** Riyadh, Saudi Arabia**Date of Establishment:** 2015**Founders / Parent:** Naif Alsmri, Ayman Alsanad

**About:** Mrsool is an on-demand delivery platform serving more than 10 million users across all cities in Saudi Arabia. By building a large customer-to-customer network through a generic chat-based ordering experience, the platform pioneered the on-demand service fulfillment model in the region. This structure allows users to creatively and freely describe the services they need, while giving couriers the option to bid with prices they see fit, resulting in a fully scalable and self-regulating model.



#14

Website: [mehrlogistics.com](http://mehrlogistics.com)**Description:** Supply chain solutions**Headquarters:** Tehran, Iran**Date of Establishment:** 2016**Founders / Parent:** S J Khoshdel

**About:** Mehr Logistics is a comprehensive logistics group offering smart, reliable, and efficient supply chain solutions through its six specialized companies. It provides international shipping and domestic transit services across sea, land, and air in the Middle East. The company also specializes in loading, warehousing, and container operations. Additionally, it offers third-party trading and procurement services. With offices in Tehran, Bandar Abbas, and Dubai, its digital freight platform and AI-powered customer dashboards deliver real-time visibility, enabling seamless control and communication for its clients.

mylerz

#16

Website: [mylerz.com](http://mylerz.com)**Description:** Parcel delivery & fulfillment**Headquarters:** Cairo, Egypt**Date of Establishment:** 2019**Founders / Parent:** Samer Gharaibeh

**About:** Mylerz is a team composed of logistics experts, technology gurus, and customer experience-driven professionals. Operating in Egypt, Morocco, Jordan, Tunisia, and Algeria, Mylerz is a fully integrated logistics company that deeply understands the needs of e-commerce businesses while also recognizing consumer expectations better than anyone else. In Egypt, Mylerz was the first to introduce fast same-day delivery, enabling parcels to be delivered within 2 to 8 hours through the use of unmatched technologies. The company focuses on last-mile delivery, fulfillment services, international shipping, and supply chain operations.



#17

Website: [nana.sa](http://nana.sa)

**Description:** Online grocery with last-mile

**Headquarters:** Riyadh, Saudi Arabia

**Date of Establishment:** 2019

**Founders / Parent:** Sami Alhelwah, Abdulmajeed Alsukhan

**About:** Nana is a Saudi Arabia-based e-grocery platform and the largest digital online grocery platform in the Kingdom. It continues to expand across Saudi Arabia, with Riyadh as its starting point. Nana is increasing its nationwide coverage through marketing activities and the enhancement of last-mile logistics. The platform offers fast delivery, more than 22,000 diverse products, and 24/7 service.



#18

Website: [naqla.xyz](http://naqla.xyz)

**Description:** Digital trucking & freight platform

**Headquarters:** Cairo, Egypt

**Date of Establishment:** 2017

**Founders / Parent:** Sherif Taher

**About:** Naqla is Egypt's first trucking platform. It simplifies the freight transportation process and provides an efficient and hassle-free shipping experience through its mobile application, which connects shippers with a trusted carrier network. By leveraging seamless technology, Naqla delivers reliable operations, superior customer service, and valuable data. In today's complex logistics landscape, complexity is part of the job—and at Naqla, it is not only embraced but mastered. The company continuously develops new efficiencies to streamline the process from pickup to delivery.



#19

Website: [website.olivery.app](http://website.olivery.app)

**Description:** Delivery-management SaaS

**Headquarters:** Jordan, Palestine

**Date of Establishment:** 2020

**Founders / Parent:** Ram Mere, Obada Abdalkareem, Malak Duraidi

**About:** Olivery is a SaaS-based platform that supports SMEs in last-mile delivery and logistics management. Through its network of logistics companies, Olivery helps SMEs expand their reach to different regions and markets. It is a low-code / no-code platform designed for logistics businesses, offering mobile and web applications that serve all logistics stakeholders, including drivers, merchants, warehouse managers, and accountants. The platform is integrated with e-commerce infrastructures and payment systems, and provides a white-label option to allow businesses to focus on their own branding. Olivery is a one-stop platform for all logistics solutions, utilizing advanced technologies to strengthen logistics and financial operations.



#20

Website: [omniful.ai](http://omniful.ai)

**Description:** OMS/WMS/TMS for omnichannel logistics

**Headquarters:** Riyadh, Saudi Arabia

**Date of Establishment:** 2021

**Founders / Parent:** Mostafa Abolnaser, Alankrit Nishad

**About:** Omniful provides best-in-class, robust cloud-based solutions. It offers specialized solutions for operations and supply chain. The company specializes in omnichannel retail, commerce, and logistics technology solutions. Its mission is to enhance the speed, accuracy, and efficiency of operations for organizations of all sizes. The Omniful team has been developing and using software for years. They have experienced all stages of e-commerce, fulfillment models, quick-commerce, and omnichannel sales.



#21

Website: qafila.com

**Description:** E-commerce fulfilment & last-mile

**Headquarters:** Dubai, UAE

**Date of Establishment:** 2017

**Founders / Parent:** Atif Rafiq, Jithin Manoharan

**About:** Qafila is a company focused on driving growth and profitability for its clients through digital freight forwarding. By leveraging the power of artificial intelligence, it provides innovative solutions that offer efficiency and visibility to businesses in the MENA region. Qafila aims to provide e-commerce businesses with a seamless experience and competitive advantage by offering fulfillment and last-mile delivery services across the UAE. It is a full-service logistics partner capable of providing services from the first mile to the last mile. It integrates technology with e-commerce web carts and other platforms, providing both domestic and cross-border fulfillment as well as last-mile delivery services.



#22

Website: quiqup.com

**Description:** Quick-commerce & last-mile

**Headquarters:** Dubai, UAE

**Date of Establishment:** 2017

**Founders / Parent:** Bassel El Koussa, Federico Ferraro, Tim Linssen, Danny Hawkins

**About:** Quiqup enables e-commerce entrepreneurs in the UAE and Saudi Arabia to focus on products and growth without the need to build logistics in-house. With Quiqup, you can launch faster, fulfill orders in 4 hours, same-day, or next-day, and offer a post-purchase experience that builds customer loyalty and drives repeat purchases. It provides storage, pick & pack, last-mile delivery, returns with QA/QC, and international shipping services. The platform connects to stores through integrations and APIs, offering a single dashboard for real-time tracking and performance analytics.



#23

Website: mrsool.co

**Description:** E-commerce fulfilment

**Headquarters:** Riyadh, Saudi Arabia

**Date of Establishment:** 2016

**Founders / Parent:** Abdulmajeed Alyemni, Hasan Alhazmi

**About:** Salasa is a leading e-commerce fulfillment company in the Middle East, aiming to provide reliable, cost-effective, and scalable fulfillment solutions for e-commerce businesses. It supports hundreds of successful e-commerce businesses, driving innovation in line with the vision for growth in Saudi Arabia. Its cloud-based logistics platform is reshaping what is possible in e-commerce. By connecting businesses to its advanced fulfillment network, it transforms complex logistics into seamless customer experiences. From fast order fulfillment to strategic inventory management, dark store operations, and precision last-mile delivery, it is building the future of digital commerce.



#24

Website: shipblu.com

**Description:** Fulfilment & last-mile logistics

**Headquarters:** Giza, Egypt

**Date of Establishment:** 2020

**Founders / Parent:** Ali Nasser, Ahmed El Kawass, Abdelrahman Hosny

**About:** ShipBlu is a full-stack logistics and fulfillment platform designed for e-commerce businesses in the MENA region. The Egypt-based company offers AI-powered last-mile delivery, real-time tracking, and warehousing services. A key feature is its integrated payment-on-delivery system, which allows customers to pay in installments, improving cash flow for merchants and enhancing the end-consumer experience. As a technology-driven logistics provider, it offers Amazon-level fulfillment and delivery solutions for e-commerce companies, optimizing every stage of delivery and fulfillment operations.



#25

Website: [shipa.com](http://shipa.com)

**Description:** E-commerce logistics & last-mile

**Headquarters:** Kuwait, UAE

**Date of Establishment:** 2016

**Founders / Parent:** Borhene Ben Mena

**About:** Shipa is a digital logistics platform that helps businesses, entrepreneurs, and consumers move their products across borders or within the city with just a few clicks. Shipa Freight assists small and medium-sized businesses in shipping freight worldwide and tapping into opportunities offered by the global economy. Shipa Ecommerce manages e-commerce fulfillment, delivery, and returns across the Arabian Gulf. Shipa Delivery provides same-day, next-day, and on-demand delivery services in Kuwait, Saudi Arabia, and the UAE. Shipa is powered by Agility, one of the world's largest logistics providers. Shipa is the innovation arm of Agility, a business and investor in global supply chain, infrastructure, and innovation across multiple sectors.



#26

Website: [swftbox.com](http://swftbox.com)

**Description:** Same-day & next-day delivery network

**Headquarters:** Dubai, UAE

**Date of Establishment:** 2020

**Founders / Parent:** Omar Absi, Ahmad Absi

**About:** Swftbox is an all-in-one platform that enables e-commerce brands to deliver an exceptional customer experience through tech-driven fulfillment, payment, and shipping solutions. swftbox's convenient, simple, and affordable fulfillment & shipping solutions provide a better shopping experience for customers. It offers same-day and 2-4 hour delivery (Dubai) options in the UAE. Additionally, it provides express international delivery worldwide.



#27

Website: [wjlc-sa.com](http://wjlc-sa.com)

**Description:** Freight forwarding & logistics

**Headquarters:** Jeddah, Saudi Arabia

**Date of Establishment:** 2020

**Founders / Parent:** Robert Walter, Alex Mitchell, John Harris

**About:** Wadi Al Janub provides seamless transportation and supply chain solutions across the GCC. From land freight to air and sea shipping, it ensures the safe, secure, and timely delivery of goods. With expertise, innovation, and a customer-first approach, it simplifies logistics for both businesses and individuals. Supported by a highly skilled team, Wadi Al Janub offers customized logistics solutions for a variety of services, including importing and exporting, air and sea freight, customs clearance, warehousing, distribution, and handling of dangerous goods. Wadi Al Janub is committed to delivering excellence in logistics, ensuring efficiency, security, and reliability at every stage of transportation.



#28

Website: [wheekeep.com](http://wheekeep.com)

**Description:** On-demand self-storage & logistics

**Headquarters:** Jeddah, Saudi Arabia

**Date of Establishment:** 2021

**Founders / Parent:** Youssuf Fayez & Amr AlMarzouki

**About:** Company Description WheeKeep is a Saudi-based on-demand portable self-storage company serving households and businesses across the Kingdom. The company simplifies storage in three simple steps, first delivering secure portable storage units to the customer, then providing professional white-glove packing and handling, and finally transporting and storing the units in secure centralized facilities. Designed around how people live and work today, WheeKeep offers a seamless, hands-off experience that allows customers to store items easily, efficiently, and without disruption.



#29

Website: [yfs-logistics.com](https://yfs-logistics.com)

**Description:** Instant delivery & dark-store network

**Headquarters:** Cairo, Egypt

**Date of Establishment:** 2019

**Founders / Parent:** Yasmine Abdel Karim

**About:** Yalla Fel Sekka (YFS) is a technology company specializing in intra-city logistics and courier services. It is transforming the delivery industry with the aim of increasing efficiency and reducing overall delivery time. This is achieved through YFS's three key pillars: people, technology, and speed. By providing solutions that help its partners deliver value to their customers, YFS has become a market leader in instant delivery. YFS is committed to transforming the logistics industry with safety, compliance, innovative technology, and on-time deliveries. The company's vision is to redefine logistics by setting new standards for efficiency, reliability, and innovation, becoming the preferred partner for businesses worldwide.



#30

Website: [zajel.com](https://zajel.com)

**Description:** Domestic and international courier services

**Headquarters:** Dubai, UAE

**Date of Establishment:** 2008

**Founders / Parent:** Khawla Kabanji

**About:** Zajel is redefining logistics with cutting-edge technology, reliable global solutions, and a customer-first approach. It is one of the fastest-growing logistics companies in the UAE, trusted by large enterprises, SMEs, and individuals. Specializing in express courier, freight, special projects, and government services, it offers customized, cost-effective solutions ranging from domestic and international logistics to sector-specific expertise. As a member of the International Chamber of Digital Economy (ICDE), it stays ahead of industry trends, creating forward-thinking solutions that go beyond boundaries.



# We Solve the Black Box of International Logistics



# Primis

The increasing complexity in cross-border e-commerce is forcing brands to seek strong solutions not only before the sale but also after the purchase. At this point, Primis stands out with its integrated structure extending from returns management to compliance, from logistics to digital invoicing. Operating in global markets, primarily the GCC, Primis offers e-commerce brands a next-generation cross-border operating model that aims to deliver not only operational efficiency but also sustainable growth and customer loyalty. We spoke with Primis Founder and CEO Rebecca Griffiths about the company's vision!



**"We Built a Unified Platform That Centralizes Sales, Inventory, and Returns"**

Rebecca Griffiths said, "The story of Primis is based on solving the fragmented structure of cross-border trade through technology," and continued as follows: "Although many brands have a returns portal, they lack the core infrastructure to make it work at a global scale. We solve the part of international logistics that remains a 'black box.' We built a unified platform that centralizes all sales, inventory, and returns. However, unlike a standard SaaS tool, our technology is vertically integrated with physical hubs. This structure solves core problems such as compliance and visibility: it ensures that products are legally able to enter a market before they are shipped and that returns are processed locally and efficiently."

In response to the question, "How do you evaluate the impact of post-purchase processes (shipping, tracking, returns) on customer loyalty for e-commerce brands?", Griffiths replied: "Post-purchase is the point where loyalty is either gained or lost. In markets like the GCC, the complexity of customs and returns processes often undermines trust. Our technology bridges this gap. By offering Branded Tracking and a localized Returns Portal in Arabic, we keep the customer within the brand's ecosystem rather than the carrier's. When you digitize the experience—like with our new

Primis Paperless solution—you not only ensure compliance (such as Saudi Arabia's ZATCA regulations) but also create new touchpoints for loyalty through dynamic advertising slots on digital receipts."

## Primis's Core Engines

Rebecca Griffiths also explained the modules developed by Primis for brands:

"Currently, our clients derive the greatest value from our core engines: Primis Tracking & Returns and Primis Connect (GCC).

**Primis Connect (GCC):** This is the solution that 'unlocks' international brands. It provides an end-to-end infrastructure that connects digital storefronts directly to our local warehousing and 3PL network, enabling retailers to enter the GCC market with the speed and reliability of a local player.

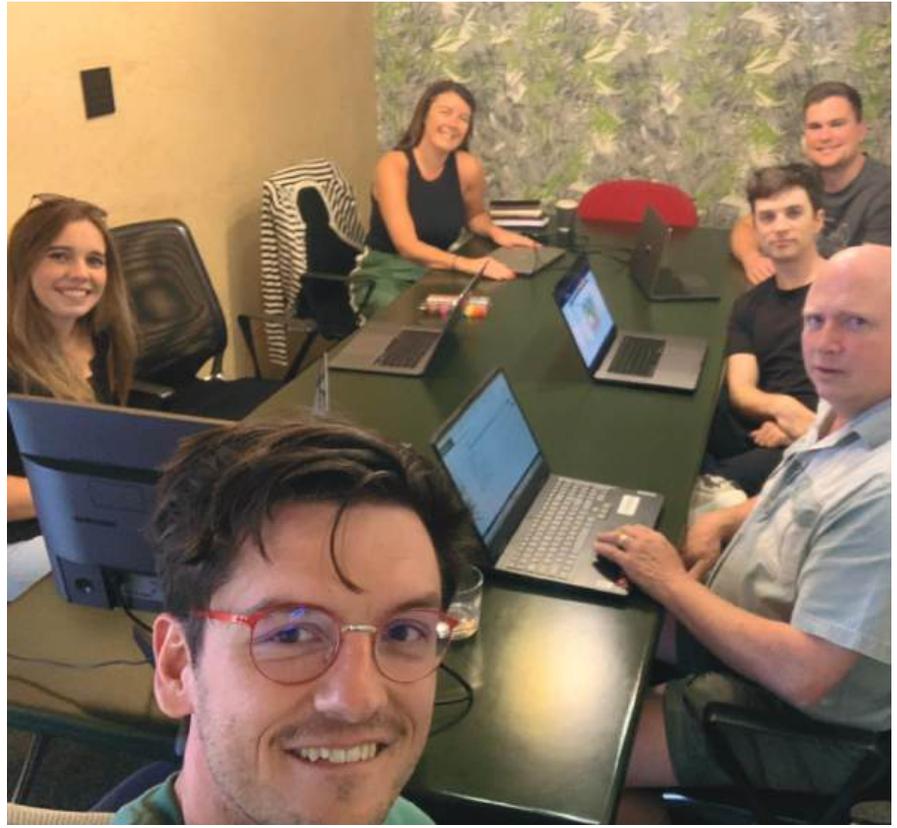
**Primis Tracking & Returns:** This module significantly reduces support requests by keeping customers on a branded tracking page and automating the returns flow, which is critical for maintaining customer satisfaction in this high-demand market."

## "We Eliminate the Costs of Stuck Shipments and Return-to-Sender"

Primis Founder Griffiths also touched on the differentiation the company creates in reducing shipping costs and increasing operational efficiency: "Competitors often leave customs compliance to the merchant or the carrier. Our system integrates Compliancy Guidance directly into the workflow. By ensuring that a product catalog is compliant before shipment, we eliminate the costs of stuck shipments and return-to-sender. In addition, our 'Easy Export' feature simplifies the data flow from your Shopify store by providing reporting in multiple formats, while allowing you to retain full data ownership."

## "In 2025, We Evolved from a 'Returns' Player into a 'Compliance and Operations' Platform"

Griffiths evaluated the company's 2025 performance as follows: "2025 was a year of technological consolidation. We moved beyond being just a 'returns' player and became a 'compliance and operations' platform. We successfully launched our HS Code application, proving that we can automate the most complex part of cross-border trade. We also rolled out Primis Paperless, positioning us ahead of the regulatory curve in the GCC."



Commenting on the challenges e-commerce brands faced in post-purchase processes in 2025, Griffiths stated, "The biggest challenges were global compliance and data ownership." She added: "Brands using competitor solutions experienced fragmented data silos or customs delays because their returns software did not communicate with the logistics reality. Brands struggled with 'fragmented logistics' and 'complex returns.' They needed a solution that allowed product data to remain in the store (for example, on Shopify) while still being optimized for international borders—this is exactly what our new compliance tools address."

## "The Dominant Trend Will Be 'Compliance as a Service' and 'Paperless Operations'"

She explained the trends expected to stand out in e-commerce on the post-purchase experience side in 2026 as follows: "The dominant trend will be 'compliance as a service' and 'paperless operations.' As regions like Saudi Arabia introduce strict digital invoicing mandates (ZATCA), brands effectively cannot operate without technologies like Primis Paperless. The trend is shifting from a focus on returns alone to total lifecycle management—from HS code classification at checkout to digital receipts and fraud-proof returns at the counter."



Rebecca Griffiths

## Features That Differentiate Primis from Competing Solutions

Primis Founder and CEO Rebecca Griffiths said: "The most fundamental difference is compliance and control. Solutions like Rebound, Loop, or Returnbear are extremely good at generating a QR code for a return. But they often stop there. Primis goes deeper. We own the compliance layer (HS codes, ZATCA compliance) and the physical layer (warehousing, local hubs). Competitors focus on the software interface. Primis focuses on the entire cross-border reality. We ensure the product is legal to ship, manage digital invoicing, and physically process the return in-market. We are not just a returns app; we are a cross-border operating system."

An advertisement for the event app. The background is a dark purple gradient. At the top left, the text reads "WORLDEF DUBAI" in large white letters, with "In partnership with DUBAI COMMERCTTY" below it. To the right, the text says "Download the app to get the most out of WORLDEF DUBAI 2026 &amp; WORLDEF ISTANBUL 2026". Below this, a quote in white cursive reads "Organize your meetings and stay informed about everything." In the center, there are three smartphone screens displaying the app's interface, which includes a search bar, a calendar, and various menu options like "Agenda", "Networking", "Speakers", "Exhibitors", "Floor Plan", "Visitors Guide", "Quick Links", and "Content". To the right of the phones is a QR code. Below the QR code is a purple button that says "Download The Event App". At the bottom, there are two logos: "Download on the App Store" and "GET IT ON Google Play".

# The Future of Logistics with Zajel: Speed, Technology, and Customer-Centricity

Zajel stands out as a partner that helps brands overcome challenges by integrating not only logistics but also technology. The company offers integrated solutions that support growth, particularly focusing on speed, scalability, and visibility in the e-commerce sector. Nabeel Alkharabsheh, General Manager of Zajel, shared with WORLDEF E-COMMERCE how Zajel's technology-driven approach, its logistics solutions, and future growth strategies are reshaping operational processes and increasing competitiveness in various sectors.

## **“In E-Commerce, Speed, Scalability, and Visibility Are Our Focus”**

Nabeel Alkharabsheh, General Manager of Zajel, explained: "At Zajel, we position ourselves as a technology-driven logistics partner, not a one-size-fits-all service provider. Each sector has unique operational demands, and our role is to align logistics and technology to support business performance. In e-commerce, our focus is on speed, scalability, and visibility. We enable growth through integrated fulfillment, last-mile delivery, returns management, and real-time tracking that supports high volumes and peak-season demand."

Alkharabsheh continued: "In the automotive sector, precision and compliance are crucial. We deliver secure vehicle and spare parts logistics, bonded movements, and international freight solutions with full milestone visibility across complex supply chains. In banking and financial services, trust and control are critical. We provide secure, compliant logistics for sensitive materials, supported by full audit trails, chain-of-custody tracking, and system integration. In retail, we help brands balance cost efficiency with omnichannel execution through smart warehousing, distribution, and data-driven route optimization. Across all sectors, our positioning is clear: Zajel combines operational strength with technology to deliver customized, scalable logistics solutions that help brands move faster and operate smarter."



Nabeel Alkharabsheh, General Manager of Zajel

## **“Our Technology Transforms Logistics from a Reactive Process to a Proactive, Data-Driven Operation”**

When asked about how IT solutions create tangible differences in customer operations, Alkharabsheh responded: "Zajel's IT solutions make logistics faster, simpler, and more predictable for our customers. With our Same-Day Pickup and Delivery platform, customers can book, track, and manage urgent shipments in real-time, reducing delays and improving reliability. This is especially valuable for e-commerce and time-sensitive industries."

Our WhatsApp workflows allow customers to track shipments, edit addresses, pay COD, and receive updates directly on WhatsApp, eliminating the need for calls or

emails and making operations smoother for both brands and end consumers."

Alkharabsheh also shared: "Through the Zajel mobile app and customer dashboards, clients get end-to-end visibility of pickups, deliveries, exceptions, and returns in one place. This helps operations teams make quicker decisions and reduce manual follow-ups. Zajel Pay payout system simplifies collections and reconciliations, giving businesses faster settlements, clearer financial reporting, and better cash flow control. Behind the scenes, automation handles scheduling, routing, notifications, and exception management, which reduces human errors and lowers operational costs. Overall, our technology turns logistics from a reactive process into a proactive, data-driven operation, helping brands deliver better experiences while running more efficient operations."

### **“Fast Delivery Plays a Critical Role in Strengthening the Competitiveness of E-Commerce Brands”**

Regarding how fast delivery services impact the competitiveness of e-commerce brands, Alkharabsheh said: "Fast delivery services play a critical role in strengthening the competitiveness of e-commerce brands by directly influencing customer behavior and brand perception. In today's market, same-day and next-day delivery have become a basic expectation, especially in urban environments where immediacy drives purchasing decisions."

True differentiation now comes from ultra-fast delivery models such as 2-hour and 4-hour services, which transform logistics into a real-time customer experience. These services increase conversion rates, reduce purchase hesitation, support higher sales volumes, and allow brands to command premium positioning."

Alkharabsheh added: "At Zajel, on-demand and time-critical delivery solutions, powered by smart routing, localized fulfillment, and real-time visibility, enable e-commerce brands to compete on speed, convenience, and reliability. Ultimately, fast delivery has become a strategic advantage that builds trust, strengthens customer loyalty, and drives long-term market share."

### **Zajel's Return Services and Road Freight Solutions**

Alkharabsheh was asked how Zajel's return services and road freight solutions improve customer experience and cost management for brands. He responded: "Zajel's road freight solutions combine cost efficiency with service reliability, enabling brands to effectively manage delivery timelines and transportation expenses. Through optimized route planning, a massive fleet network, and proactive communication, customers benefit from consistent, dependable, and timely deliveries."

Zajel continues to support bulk trucking requirements and specialized movements like heavy-weight and over-dimensional cargo, highlighting its capability in handling complex transport needs. With tailored solutions across full truckload, less-than-truckload, and specialized cargo, Zajel helps brands align logistics performance with effective cost control."

Alkharabsheh continued: "Zajel's international air freight services provide companies with speed, reliability, and regulatory expertise, which are critical in cross-border trade. These services enable businesses to meet urgent delivery requirements, minimize lead times, and maintain continuity in global supply chains. Zajel has demonstrated strong capability in handling specialized air shipments, including vehicles, temperature-controlled shipments like chocolates and eye lenses, and highly time-sensitive oilfield materials, where rapid execution is critical to operational success."

With seamless coordination across airlines, customs authorities, and global destination partners, Zajel delivers efficient customs clearance and reliable delivery schedules. These strengths enable clients to move high-value and mission-critical cargo with confidence, enhancing market responsiveness while significantly reducing operational risk."

### **Zajel's Growth Strategy**

Finally, Alkharabsheh spoke about Zajel's growth strategy: "Zajel's growth strategy focuses on strengthening core logistics services, advancing digital capabilities, and expanding in high-growth sectors. The company continues to invest in technology to enhance visibility, efficiency, and customer experience, while targeting sectors such as e-commerce, healthcare, and cross-border trade with tailored solutions and focused market positioning."

# From a Small LinkedIn Community to a Global Amazon Community: Women in Amazon Business



Women in Amazon Business (WIAB) was founded after its co-founders, Asha Bhalsod and Hannah Hughes, experienced first-hand the lack of visibility, representation, and support for women working across the Amazon ecosystem. Despite Amazon’s rapid growth and increasing complexity, there was no dedicated community where women operating in Vendor, Seller, advertising, and e-commerce roles could come together to connect, share knowledge, and support one another.

At different stages of their careers, Asha and Hannah often had to navigate challenges alone, frequently being the only woman in the room; their access to peer networks was limited, and there was insufficient space for open and honest conversations about career progression within the Amazon industry. WIAB was founded to change this. Built from the ground up to fill a gap that did not previously exist, the community was designed to bring women together in a meaningful, supportive, and commercially relevant way.

WIAB’s vision is to create an inclusive, global community that empowers women to grow professionally within the Amazon ecosystem. Through education, mentorship, and connection, WIAB helps women build confidence, deepen their expertise, and advance in their careers, while contributing to a more balanced, diverse, and representative future across the Amazon industry.

WIAB operates on a global scale by bringing together women from key Amazon marketplaces, including the United Kingdom, Europe, North America, the Middle East, and beyond. As a community, WIAB reflects the international nature of Amazon itself and supports members working across multiple regions, roles, and business models.

## “WIAB Helps Women Deepen Their Amazon Expertise”

WIAB Co-Founder and Etopia Consultancy Founder Asha Bhalsod appeared as a guest on WORLDEF E-COMMERCE. Bhalsod stated that WIAB operates as a membership-based community across two distinct tiers: “Management level” and “C-suite level.” Noting that each tier is designed to support women at different stages of their leadership journey within the Amazon ecosystem, Bhalsod said, “WIAB provides access to strategy-focused educational content, curated events, peer networks, and knowledge sharing across Amazon Vendor and Seller models, advertising, operations, and strategy.”

Asha Bhalsod added: “In addition to individual memberships, WIAB also offers corporate sponsorship opportunities for businesses that want to support diversity, inclusion, and female leadership within the Amazon industry. Through panels, workshops, closed sessions, and industry collaborations, WIAB creates meaningful connections and practical learning opportunities that help women deepen their Amazon expertise and grow professionally.”



Hannah Hughes and Asha Bhalsod

## “We Started as a Small LinkedIn Community”

Emphasizing that WIAB began as a small LinkedIn community created to bring together women working across the Amazon ecosystem, Bhalsod continued: “However, over the past two years, it has evolved into a real movement. What started as informal conversations has grown into a highly engaged network that brings women together both online and in person. To date, WIAB has hosted four sold-out events—one in Seattle and three in the United Kingdom—demonstrating the global demand for this type of community. In addition to events, WIAB has delivered a wide range of content, including coaching sessions, professional development workshops, webinars, and structured networking opportunities. Each initiative was designed to support real career progression, knowledge sharing, and meaningful connections, reinforcing WIAB’s

## “We Invite Women to WORLDEF DUBAI for Case Study Sessions”

WIAB Co-Founder Asha Bhalsod also answered the question, “What’s next for WIAB?” as follows: “The next phase for WIAB is focused on scale and impact. We are rolling out the WIAB membership program globally, ensuring that women across all major Amazon regions can access education, connection, and peer support at both management and C-suite levels. At the same time, WIAB is expanding its presence on major global industry stages.

We will first collaborate with WORLDEF in Dubai, followed by WORLDEF ISTANBUL in June. At these events, we are actively inviting women to participate in case study sessions to increase visibility and representation where it has historically been lacking. Additionally, WIAB will launch a series of masterclasses and Lunch & Learn sessions throughout the year and will close the year with an awards ceremony honoring women who are shaping the future of the Amazon business world.”

## “Etopia Was Founded in 2019 to Fix a Broken Model”

Asha Bhalsod is also the founder of Etopia Consultancy. According to Bhalsod, Etopia was founded in 2019 to fix a broken model. Bhalsod said: “After years of working at the heart of retail and e-commerce, particularly on Amazon Vendor and Seller accounts, it became clear that many agencies were quietly eroding Amazon margins while chasing ROAS. Brands were scaling without strategy, burning budgets without real profitability, and making reactive decisions in an increasingly complex ecosystem. Etopia was built to reverse that mindset: a strategy-first, margin-focused approach centered on execution that genuinely makes a difference. The goal has always been to turn Amazon from a cost center into a sustainable growth engine.”

## “No Fluff, Just Results!”

Founded by a female entrepreneur determined to challenge the status quo, Etopia delivers profitable growth across both Vendor and Seller models by combining Amazon strategy, retail fundamentals, and performance marketing,” Bhalsod continued: “We focus on aligning all levers—assortment, pricing, availability, and advertising—around commercial outcomes rather than vanity metrics. Since our founding, Etopia has supported more than 50 brands, managed over £10 million in annual ad spend, and contributed to generating more than £150 million in GMV on Amazon. No fluff. Just results.”

## Regional Challenges in Selling on Amazon

In response to the question, “What challenges exist when selling on Amazon in the regions you serve, and what solutions do you offer to address these challenges?”, Asha Bhalsod said: “Selling on Amazon globally brings a consistent set of challenges, including margin erosion, rising advertising costs, operational complexity, and fragmented ownership across marketplaces. As brands expand internationally, these issues are amplified by inconsistent data, local market nuances, and misaligned Vendor or Seller structures. Etopia addresses these challenges by creating clear, market-specific strategies that align pricing, assortment,

advertising, and supply chain decisions. We prioritize profitability from day one and build frameworks that enable brands to scale internationally with control, clarity, and confidence.”

### **“The Future of E-Commerce Will Be Defined by Profitability, Not Just Growth”**

Answering the question, “Based on your area of expertise, how do you see the future of e-commerce?”, Bhalsod responded: “The future of e-commerce will be defined by profitability, not just growth. As platforms like Amazon mature, brands will need to move away from volume-driven strategies and focus on operational excellence, margin control, and smarter use of data and technology. International expansion will continue to be an important growth lever, but only for brands that approach it strategically. We believe the most successful brands will be those that combine strong fundamentals with intelligent automation, clear ownership, and long-term thinking—turning complexity into a competitive advantage rather than a barrier.”

### **Markets Etopia Focuses On**

Etopia operates globally by supporting brands across all major Amazon marketplaces. We specialize in helping brands expand into new international markets across regions including the United Kingdom, Europe, North America, and beyond, providing the strategic and operational support needed to scale with confidence across borders. Etopia helps brands build a strong and sustainable presence in MENA as the region continues to develop.



Asha Bhalsod

# AI and Omnichannel Transformation in Retail: A CIO Perspective from Grandiose

## “Digital Transformation Starts with Customer and Data, Not Technology”

Headquartered in the United Arab Emirates (UAE), Grandiose Supermarket offers an unforgettable multisensory experience within a unique grocery shopping environment. A premium-quality food and grocery retailer, Grandiose was founded in December 2016. Since then, it has redefined the supermarket experience in the UAE. Positioning itself as “the most loved neighborhood supermarket,” Grandiose continues to expand its reach through online ordering and exclusive promotions. We spoke with Grandiose Digital & Technology Director, Marcin Piekarczyk about the company’s mission and vision. Piekarczyk shared important insights on a wide range of topics, from artificial intelligence to omnichannel strategies.

A commercially minded omnichannel and marketing leader, Marcin Piekarczyk specializes in the development of retail, omnichannel, and e-commerce strategies for globally recognized brands, as well as executive management of retail brands and businesses. He has experience in digital transformation coaching aimed at transforming traditional retailers into fully hybrid business models. He is deeply passionate about customer experience. He has more than 16 years of proven experience working in dynamic environments and multinational cultures. He has experience managing omnichannel business models across eight different international markets.

## How Does Technology Create Value?

Piekarczyk currently oversees digital and technology transformation across multiple food and retail brands with very different operational realities. When asked, “What are the core principles that guide your transformation strategy across such a complex ecosystem?”, Piekarczyk replied: “Rather than adopting technology for its own sake, we maintain a strong focus on outcomes and customer impact.

Too often, organizations pursue the latest tools or platforms simply to appear technologically advanced, without clearly defining the problems they are trying to solve or fully understanding what customers, both internal and external, truly want and need.”

Stating that “For us, a successful transformation always starts with data and a deep understanding of the customer,” Piekarczyk continued: “Before introducing any new technology, we invest time in mapping customer journeys, identifying pain points, and understanding where friction exists across operations and experiences. Only once this foundation is clear do we evaluate technologies and select digital transformation initiatives that are purpose-built to address real needs. Equally important is ensuring that the organization itself is ready for transformation. This begins with people and culture. In many cases, our role as a technology function goes beyond delivery; we also act as advisors and advocates for change, helping business units build a culture that embraces transformation. Technology only creates value when it is adopted, trusted, and effectively used by people across the organization.”



Marcin Piekarczyk

## “We Are in the Early Stages of AI Applications”

Regarding the areas in which artificial intelligence delivers the fastest and most measurable value, Marcin Piekarczyk stated: “We are in the early stages of applying artificial intelligence across logistics and the supply chain. We are taking a selective and pragmatic approach. Today, we are testing specific use cases such as replenishment, assortment optimization, and demand forecasting. At this stage, it would be premature to overstate short-term impact or claim transformational results. Our strategic priority is not rapid deployment, but building the foundations that will allow artificial intelligence to become a true competitive advantage over time. This includes significant investment in high-quality, well-governed data across products, vendors, and sales. Reliable and scalable data is a prerequisite for AI-driven decision-making at enterprise scale.”

He also added: “By focusing on data quality and governance today, we are enabling the business to move quickly and confidently as AI use cases mature. This approach ensures that future AI investments translate into sustainable performance improvements rather than isolated experiments with limited long-term value.”



## “Data Is One of Our Highest Priorities”

Piekarczyk also responded to the question, “Many organizations struggle not with data availability but with data usability. How do you ensure that real-time data actually translates into better operational and commercial decisions?” as follows: “Data is one of our highest priorities. Over the past few months, we have been intensely focused on data cleansing and establishing

strong data governance practices across the organization. We have onboarded a dedicated data team, launched multiple data quality initiatives, and successfully implemented a Customer Data Platform for Grandiose. I consistently emphasize that data is the single most critical enabler of any digital transformation or artificial intelligence initiative. Without trusted, well-governed, and accessible data, even the most advanced technologies cannot deliver meaningful or sustainable value. Our focus is not just on collecting data, but on ensuring that data is usable, reliable, and embedded into day-to-day decision-making across the business.”

## “The Biggest Omnichannel Challenge Is Inventory Management”

From a CIO’s perspective, Piekarczyk also explained the most challenging back-end issues in making omnichannel truly work, particularly in high-frequency food and retail environments: “We operate in an extremely fast-paced and high-volume environment. We process thousands of orders every day across multiple touchpoints, including our app, website, aggregators, and more than 45 physical stores. In grocery retail, this complexity is further amplified by the wide range of vendors we work with, varying commercial terms, and the diversity of product categories, from fresh and ultra-fresh to prepared foods. From both a back-end and customer-facing perspective, the single biggest omnichannel challenge is inventory management. Ensuring accurate and real-time inventory visibility across all sales channels is critical. Customers expect consistency; if a product is visible online, it must be available. Preventing customers from encountering out-of-stock items on digital platforms is essential to delivering a reliable omnichannel experience and maintaining long-term customer trust.”

## “We Apply Artificial Intelligence Only When It Makes Sense”

Marcin Piekarczyk answered the question, “How do you balance process maturity with AI-driven automation to avoid increasing digital complexity rather than reducing it?” as follows: “The answer to this question is quite simple: we apply artificial intelligence only when it makes sense. There is a growing tendency in the market to introduce artificial intelligence for the sake of artificial

intelligence for the sake of artificial intelligence, rather than to solve real problems. At Ghassan About Holding and Grandiose, we always start by clearly defining the problem, then building a business case. Only after that do we decide whether artificial intelligence, or any other technology, is the right solution. I call this approach ‘AI with purpose.’ Strong process discipline must always come first; otherwise, technology increases complexity instead of reducing it.”

### “Our Focus Is on Targeted Experiments in Areas Such as Demand Forecasting and Replenishment”

In response to a question about the role of technology and artificial intelligence in building resilience, risk anticipation, and continuity across logistics and inventory networks, given the vulnerabilities in global supply chains, Piekarczyk stated that technology and artificial intelligence play an important role in reducing risk across supply chains and said: “They enable better anticipation of demand volatility and potential supply shortfalls, help identify risks earlier, and support the evaluation of alternative scenarios and workarounds before disruptions impact operations or customers. That said, we are still in the early stages of adopting advanced artificial intelligence capabilities in supply chain management. Today, our focus is on targeted experimentation in areas such as demand forecasting and replenishment, where value can be tested and measured pragmatically. More advanced applications, such as predictive risk modeling and dynamic network optimization, remain firmly on our radar as future opportunities, to be pursued as our data maturity and operational readiness continue to evolve.”



### “Without In-House Technical Expertise, Even the Most Sophisticated External Resources Cannot Deliver Meaningful Value”

Piekarczyk also answered the question, “When implementing artificial intelligence and digital solutions, how do you decide between in-house development, third-party platforms, or strategic partnerships?” as follows: “There is no single right or wrong approach; it largely depends on overall strategy and how you manage your profit and loss structure. Regardless of the model, it is critical to have in-house technical expertise capable of understanding business requirements, defining needs, and evaluating architecture. Without this capability, even the most sophisticated external resources cannot deliver meaningful value.”

He continued: “In practice, we often adopt a hybrid model. Certain strategic artificial intelligence initiatives, such as the GrandChef project with Microsoft, are managed through close partnerships. At the same time, other operational and development work is handled in-house or outsourced depending on complexity and scale. This hybrid approach allows us to balance control, cost, speed, and innovation, while ensuring that core knowledge remains within the organization.”

### Beyond cost savings, which KPIs or metrics best indicate that a digital or artificial intelligence initiative in logistics or operations is truly successful?

**Marcin Piekarczyk:** I typically focus on two key metrics. The first measures overall business impact, such as incremental revenue generation or cost savings achieved. The second evaluates the success of the initiative within the broader context of digital transformation, specifically adoption and usage. If a solution is not actively embraced and used by business units and stakeholders, then it has not truly succeeded, regardless of how advanced the technology may be.

Digital transformation ultimately depends on people. What skills and leadership capabilities do you believe are most critical for CIOs and technology leaders operating in logistics-heavy retail environments?

**Marcin Piekarczyk:** I would describe it as a combination of technical expertise and business acumen. A successful leader must understand the technical aspects of digital initiatives while also appreciating their impact on the business, the profit and loss structure, and overall profitability. Technical knowledge alone is not sufficient. In addition, strong influencing and change management skills are essential. Innovation is inherently about change, and people naturally resist change. Being able to guide, inspire, and align teams through transformation is just as important as delivering the technology itself.

**Looking toward the next 3–5 years, which technological or artificial intelligence–driven shifts do you believe will**

**have the greatest impact on logistics and supply chains in the Middle East?**

**Marcin Piekarczyk:** I would describe it as a combination of technical expertise and business acumen. A successful leader must understand the technical aspects of digital initiatives while also appreciating their impact on the business, the profit and loss structure, and overall profitability. Technical knowledge alone is not sufficient. In addition, strong influencing and change management skills are essential. Innovation is inherently about change, and people naturally resist change. Being able to guide, inspire, and align teams through transformation is just as important as delivering the technology itself.



Marcin Piekarczyk

# The Role of AI and Human Balance in Recruitment Processes in MENA

Digital transformation and artificial intelligence are reshaping workforce dynamics in the MENA region. Arda Atalay, LinkedIn's Regional Director, evaluated the rise of new job roles, recruitment trends, and the impact of technology on recruitment processes in MENA's digital economy for WORLDEF E-COMMERCE. Particularly, the sustained recruitment momentum and the use of artificial intelligence in the United Arab Emirates are creating a significant transformation in the region's workforce strategies. Atalay also discussed how this transformation will adapt the workforce and shape new skill requirements. Arda Atalay's vision provides an inspiring perspective on MENA's digital future.

## "Recruitment Momentum Continues Steadily in the UAE"

Arda Atalay referred to the structural changes brought about by the digital economy in the MENA region, stating, "The most visible structural shift is the increasing importance given to digital-centered roles, especially in markets like the UAE where recruitment momentum continues steadily. In November, recruitment in the UAE increased by 2.3% year-on-year, reinforcing the country's position as one of the more resilient labor markets in EMEA-LATAM. This growth is driven by sectors at the heart of the digital economy and platform-based expansion. The strongest demand is seen in Education (+15.7%), followed by Technology, Information and Media (+12.7%), Real Estate and Equipment Rental Services (+11.7%), and Retail (+10.7%). This table shows an increased demand for talent in both knowledge-based sectors and consumer-focused, e-commerce-driven ecosystems. As of November 2025, hybrid roles account for 17.9% of job listings in the UAE, but only 8.0% of applications," he said.

## "89% of C-Level Participants Trust Artificial Intelligence in the Workplace"

"As artificial intelligence, automation, and data analytics are integrated into daily operations, expectations for both leadership and mid-level talent are rising; mastery of AI is becoming a core competency for performance, decision-making, and competitiveness," said Atalay, continuing, "In the UAE and Saudi Arabia, trust at the



Arda Atalay, LinkedIn's Regional Director

C-level leadership is notably high: 89% of C-level participants report feeling secure about using AI in the workplace. This shows that senior leaders are expected not only to understand AI but also to actively promote its adoption, using it to accelerate decision-making, improve strategic foresight, and enhance organizational efficiency."

Atalay also shared, "At the mid-level, expectations are shifting from 'awareness' to practical competency. 86% of mid-level managers and professionals report feeling secure about using AI in the workplace; however, this confidence is more concentrated at the mid-level: 34% feel very secure, and 52% feel somewhat secure. This indicates that the workforce is generally interacting with AI, but deeper competencies are still being developed."

## "38% in the UAE are Learning In-Demand Skills like Artificial Intelligence"

Atalay noted a clear shift towards skill-focused mobility and cross-sector repositioning among job seekers in the UAE and Saudi Arabia, saying, "This reflects that talent flows in MENA are being shaped by digital transformation. In the UAE, 38% are learning in-demand skills like AI, 36% are enhancing their resumes and LinkedIn profiles; in Saudi Arabia, 29% are developing skills, and 27% are updating their professional profiles. In both markets, career strategies are expanding beyond traditional paths: 34% of job seekers in the UAE and 30% in Saudi Arabia are seeking jobs outside their current sectors. Moreover, 32% in the UAE and 30% in Saudi Arabia are utilizing AI tools during their job search. Despite this, core behaviors remain important, such as networking (28% in the UAE; 24% in Saudi Arabia) and interview preparation (22% in both countries). In the UAE, there are signs of a shift in preferences post-pandemic; 25% of participants are considering face-to-face roles for the first time since COVID."



## "Access to Opportunities through Digital Networks is Becoming More Democratic"

Atalay mentioned that historically, recruitment in MENA has been based on both official qualifications (academic credentials and work experience) and personal relationships, stating, "However, with the transformation driven by AI, the evolution of roles is increasing the need for both AI and social skills, which has led to a growing focus on skills in recruitment processes. Notably, in both the UAE and Saudi Arabia, 74% of participants believe online professional platforms offer fairer opportunities. This indicates that digital networks are democratizing access to opportunities while preserving the relationship-building culture valued by professionals."

## Talent Intelligence, Search, and Strategic Growth

Atalay remarked, "More than 70% of HR professionals in the UAE and 80% in Saudi Arabia feel they need to make decisions faster than ever to succeed in their jobs. In contrast, 50% and 38%, respectively, say that decisions are accumulating faster than they can act on them." He added, "The need for speed does not eliminate the importance of thoughtful decision-making: Nearly half of HR leaders in the UAE and Saudi Arabia report spending more time on assessment than on execution. This shows they are balancing urgency with accuracy. Rather than becoming overwhelmed, HR teams in the region are turning this challenge into an opportunity. In both countries, around 80% are seeking AI training to manage the increased workload. This indicates a strong appetite for tools that speed up routine tasks while leaving room for human judgment. In line with LinkedIn's forecasts, the future of work is not about competition between humans and AI but collaboration between them. The real opportunity lies in creating a balanced partnership, and this is particularly evident in our region, where there is a strong focus on human decision-making and relationship-building skills while rapidly adopting AI tools."

## "Leaders Are Benefiting from AI in Recruitment Processes Without Losing the Human Touch"

"Atalay explained that the leaders he spoke with are using AI to accelerate and streamline recruitment processes, but without losing the human touch that defines the way we work." He continued, "This is exactly why we developed LinkedIn's newest talent agent, Hiring Assistant. This tool is designed to take over repetitive and time-consuming tasks that slow down recruiters, allowing them to focus on connecting, advising managers, and creating strong candidate experiences. When introducing this tool to HR teams, I show how simple it is: once a job description and notes are uploaded, Hiring Assistant instantly turns it into role competencies and a candidate pool.

It also incorporates past applications via the Recruiter System Connect and continuously learns from recruiter feedback. Over time, it adapts to the preferences, practices, and cultural nuances of each recruiter, instead of imposing a one-size-fits-all approach."

## "Talent is the Most Critical Competitive Advantage in Business"

Atalay concluded with this assessment: "In the MENA digital economy beyond 2026, competitiveness will depend on how well employees and organizations adopt and adapt to AI, prioritize continuous digital skill development, embrace flexible working models, and develop human competencies supported by data-driven workforce strategies. The paradox I observe in the strong and resilient Gulf economies is not a challenge to overcome but a strength to build upon.

While other regions debate whether to trust AI or intuition, we have already found the balance point. We are using technology to accelerate processes while maintaining the cultural depth that defines our way of working. Tools like LinkedIn Hiring Assistant show how this can be practically achieved.

The human-AI balance is crucial because talent decisions shape not only individual companies but also the growth of entire economies. It has become clear in recent years that talent is the most critical competitive advantage for businesses to win in the rapidly evolving business world. As global competition for skills intensifies, our ability to leverage AI without overlooking the human element could provide MENA with an advantage that few other regions can replicate."



# MENA Top 30 *AI Startups (A-Z Q4 2025)*



In the Middle East, North Africa (MENA), and Türkiye, artificial intelligence has moved beyond being an experimentation field and has now taken on the appearance of an industrial system. Governments have taken more decisive steps in AI regarding computing power, education, and regulation. Investors have once again turned toward “big platform” investments. And most importantly, especially in the MENA region, AI startups have become the most practical engine transforming national vision into real products, revenue, and exportable intellectual property.

What is happening in the AI ecosystem in MENA is not only about “who trained the largest model.” The real issue is who can develop the most useful artificial intelligence in areas such as energy, logistics, finance, retail, and public

services, in a scalable way and fast enough. Because the winners will be those that can reach global customers as well as regional ones.

One of the distinguishing features of this period has been the region’s effort to secure the physical prerequisites of artificial intelligence. Data centers, chips, and strategic partnerships that enable access to advanced infrastructure have become a driving force for AI startups in MENA. In the UAE, this approach has materialized through concrete AI projects and investments. The UAE aims to bring the first 200 megawatts online in 2026 as part of the 5-gigawatt “Stargate” artificial intelligence campus initiative connected with major technology partners. This move reflects Abu Dhabi’s approach of turning infrastructure into a strategic advantage. The same

infrastructure narrative has also appeared in UAE state media, where the 5-gigawatt UAE-US artificial intelligence campus to be established in Abu Dhabi was presented as part of a broad year of artificial intelligence partnerships.

These partnerships are shaped not only by technology but also by supply chain security and geopolitics. Qatar and the UAE announced that they would join a US-led initiative focused on technology supply chains in artificial intelligence and semiconductors. This development shows that “artificial intelligence capacity” is now being treated as a strategic asset. The UAE is also placing emphasis on applied research. Nvidia and the Technology Innovation Institute (TII) in Abu Dhabi established a joint artificial intelligence and robotics laboratory.

This step is an indication that the region is focusing not only on academic publications but also on producing systems that can be used in the field.

All of this explains why AI startups are so critical: while countries in MENA are making major investments in computing power and partnerships, the most effective mechanism for transforming these inputs into rapid product cycles is startups, especially in the field of vertical artificial intelligence.

## The Startup Flywheel: Funding Accelerated, Artificial Intelligence Competes for Share

Across MENA, startup momentum increased significantly in the second half of 2025. While capital concentrated in a few hubs, large-scale deals pushed quarterly totals upward. According to Wamda's data, in the third quarter of 2025 MENA startups raised 4.5 billion dollars across 180 deals; this represents a very strong quarter-on-quarter increase. As of early October, total investment volume since the beginning of the year reached 6.6 billion dollars. The same reporting emphasizes that Saudi Arabia and the UAE clearly led funding volumes throughout the quarter.

However, there is a detail within this increase that can easily be overlooked: artificial intelligence is rising, but it is still competing with fintech, proptech, and similar fields for the largest checks. In the funding distributions for September and the third quarter, although artificial intelligence investments were at

meaningful levels, they lagged behind the largest sector-defining deals.

It is exactly at this point that the next six months will be critical for artificial intelligence startups. The region now simultaneously hosts three strong dynamics:

- **Access to computing power (campuses, cloud, chip channels)**
- **Enterprise demand (public-sector digitalization and private-sector transformation)**
- **Capital appetite (it has been proven that funding can return rapidly when conditions align)**

The winners will most likely not be "general-purpose chatbots," but artificial intelligence solutions that own a specific workflow: fraud prevention engines, logistics orchestration, customer operations, predictive maintenance, procurement intelligence, medical triage, Arabic enterprise search, artificial intelligence-based compliance tools, and similar solutions.

## Saudi Arabia and the UAE Set the Pace; They Shape the Market Where Startups Sell

Saudi Arabia's strategy addresses investment attraction and capacity building together. One of the most concrete and long-term steps has been taken in the field of education.



According to many sources, the Kingdom plans to introduce artificial intelligence curricula in public schools starting from the 2025–2026 academic year and directly links workforce readiness with national artificial intelligence competitiveness.

For startups, this has two meanings: first, a stronger talent and potential founder pool. Second, a clear signal that artificial intelligence adoption is seen not as a temporary trend but as a permanent institutional priority.

The UAE, on the other hand, is bringing advanced capabilities into the country through infrastructure and international partnerships. US approval was granted for the export of advanced artificial intelligence chips produced in the UAE, making "trusted artificial intelligence infrastructure" possible. This development shows that access to advanced hardware is increasingly becoming a key competitive advantage. In both countries, startups benefit from a market structure in which large public programs and large-scale companies are seeking deployable artificial intelligence solutions, and procurement and pilot processes can progress relatively quickly.

# MENA TOP 30 *AI Startups*

# Türkiye's *AI Story*

Türkiye is following a unique path that combines industrial pragmatism with infrastructure sovereignty in artificial intelligence. On the ecosystem side, it has been observed that large-scale outcomes can be produced even in a period when global capital is more cautious. According to the “Türkiye Startup Investments Q2 2025” report published by KPMG Türkiye & 212, a total of 857.9 million dollars of investment took place across 46 deals in the second quarter of 2025.

The report emphasizes that despite these large transactions pushing volumes upward, investor interest in strategic areas, including artificial intelligence, has continued, especially in vertical applications. On the national capacity side, attention is drawn to steps toward sovereign artificial intelligence infrastructure aimed at reducing dependence on foreign technologies and supporting domestic companies.

This picture presents the following opportunity for Türkiye: while building reliable local infrastructure that ensures sensitive workloads remain in the country, scaling startups that can expand into regional markets (MENA, Central Asia, Europe) with Turkish engineering and a competitive cost advantage. The strongest candidates will be those that have deep expertise in areas such as defense, manufacturing, logistics, fintech, and healthcare, and that develop solutions with strong export capability.



## Why Are Startups the Main Multiplier in MENA's Artificial Intelligence Vision?

In MENA, governments can finance infrastructure and quickly write national strategies. However, the element that turns these advantages into a compound effect is startups:

- ▀ They develop repeatable products; this is vital in a region with multiple markets and different regulatory environments.
- ▀ They train the workforce through learning by doing; capabilities grow rapidly under real users, deadlines, and revenue pressure.
- ▀ They stress-test policy and infrastructure; real issues emerge around data access, procurement rules, privacy, cloud constraints, Arabic performance, and model governance.

The funding recovery in 2025 showed that the region can support rapid scaling when conditions are right. Now the key question is this: can artificial intelligence startups capture a larger share of this momentum by offering measurable return on investment, compliance readiness, and the ability to operate in Arabic and multilingual environments?

## Why Did WORLDEF Create This List?

The “MENA Top 30 AI Startup List” prepared by WORLDEF E-COMMERCE MAGAZINE is a strong indicator that the region's artificial intelligence ecosystem has moved from abstract visions to concrete production. This list reveals not only the most innovative companies, but also where and how MENA connects to the global artificial intelligence value chain.

It serves as a reliable radar for investors, a tool for organizations to find the right business partners, and an opportunity for the public sector to measure the real-world impact of policies and incentives. Most importantly, this list proves that artificial intelligence in MENA is not limited to large infrastructure investments; it

has become an economic force that is scaled through startups, has export potential, and solves real problems.

Our list is not a ranking; it is a curated and evidence-based selection presented from A to Z, based on verifiable market presence, active usage, geographic reach, licensing and compliance, and category relevance. This list aims to highlight the companies shaping the commerce of tomorrow and to celebrate their roles in building resilient artificial intelligence ecosystems.

WORLDEF will continue to follow and celebrate the industry. The AI startup list will be updated every year; thus, both newly emerging players and established leaders will be recognized for their contributions to shaping one of the world's fastest-growing digital economies.



## MENA TOP 30 *AI Startups*

# AIQ #1

Website: [aiqintelligence.ai/](https://aiqintelligence.ai/)

**Description:** AI-based solutions for the energy and public sectors

**Headquarters:** Abu Dhabi, United Arab Emirates

**Date of Establishment:** 2020

**Founders / Parent:** The joint venture of Presight and ADNOC Group

**About:** AIQ is an Abu Dhabi-based AI champion developing innovative solutions for the global Energy sector. Established in October 2020, AIQ is a joint venture between Presight and ADNOC Group. It is pioneering AI products that improve operational efficiency and value creation, help increase safety, and support sustainability and energy transition efforts across the entire value chain of the Energy industry. Through innovation and collaboration, AIQ is accelerating the transformation of the Energy sector, applying AI insights based on real-world operational data, today.

# abwab.ai #2

Website: [abwab.ai](https://abwab.ai)

**Description:** AI FinTech / Underwriting Automation

**Headquarters:** Riyadh, Saudi Arabia

**Date of Establishment:** 2022

**Founders / Parent:** Baraa Koshak

**About:** Abwab.ai is an award-winning Saudi AI company that simplifies the complex world of SME credit and assessment processes. It was founded with the mission of redefining SME lending in Saudi Arabia. Developed by a team of fintech and AI experts who identified the gap between innovation and accessibility in financial decision-making processes, Abwab.ai draws inspiration from founder Baraa Koshak's work on transaction enrichment technology at Revolut. The company brings the same innovation to credit decision-making processes but adapts it to local markets. With in-depth credit analysis, real-time data, and comprehensive reports, Abwab.ai helps lenders make faster, smarter, and more reliable credit decisions.



#3

Website: [avey.ai](https://avey.ai)

**Description:** AI health assistant & telehealth

**Headquarters:** Doha, Qatar

**Date of Establishment:** 2023

**Founders / Parent:** Mohammad Hammoud

**About:** Avey is a company that specializes in AI-driven healthcare technology. As a deep science company, Avey is committed to developing proprietary and innovative technologies through rigorous research and development. At the heart of Avey's innovation is the Avey AI Medical Diagnostic Model. Recently its world leading accuracy was validated in a peer-reviewed research paper published in the prestigious Journal of Medical Internet Research. Avey operates primarily in Qatar, with several key partnerships. The company delivers its cutting-edge technologies and solutions to a diverse range of stakeholders, including patients, healthcare providers, insurance companies, and national healthcare systems.



Cognitev

#5

Website: [cognitev.com](https://cognitev.com)

**Description:** AI Marketing & AdTech Automation

**Headquarters:** Dubai, UAE

**Date of Establishment:** 2013

**Founders / Parent:** Moustafa Mahmoud

**About:** Founded in the heart of Dubai, Cognitev is a state-of-the-art AI research and development lab with a mission to redefine industries through the strategic power of artificial intelligence. By collaborating with both the public and private sectors, it delivers AI-driven transformation that boosts efficiency, reduces manual workloads, and turns complex data into meaningful, actionable insights. The company has a multidisciplinary team of AI PhDs from globally renowned institutions, experienced developers, and visionary business leaders. Together, they design intelligent, custom-built solutions to solve real-world challenges across various sectors.



#4

Website: [cercli.com](https://cercli.com)

**Description:** AI HR & payroll automation

**Headquarters:** Dubai, UAE

**Date of Establishment:** 2023

**Founders / Parent:** Akeed Azmi, David Reche

**About:** Cercli is a unified platform for people, payroll, and finance teams. It is the only platform businesses use to hire, manage, and pay their global workforce. Founded in 2023, Cercli replaces fragmented legacy systems with a modern, AI-powered platform for HR management, payroll, and compliance. Supported by leading investors such as Picus Capital, Y Combinator, Afore Capital, and COTU Ventures, Cercli serves businesses with a workforce in over 50 countries. The company processes over \$100 million in payroll transactions across these countries. Automating payroll, reimbursements, onboarding, offboarding, and more, Cercli integrates seamlessly with tools across the workplace. Cercli raised \$12 million in Series A funding in October 2025.



#6

Website: [eepleaf.io](https://eepleaf.io)

**Description:** An AI-powered agricultural intelligence platform, delivering data-driven technology that supports agriculture

**Headquarters:** Sidi Bennour, Morocco

**Date of Establishment:** 2023

**Founders / Parent:** El Mahdi Aboulmanadel

**About:** DeepLeaf is an AI-powered agricultural intelligence platform that helps governments, food security programs, and agritech companies monitor and manage crop health at scale. By detecting hundreds of diseases, pests, and nutrient deficiencies across dozens of crops in real time, DeepLeaf enables data-driven decisions that reduce chemical use, improve yields, and support sustainable agriculture. Our technology combines advanced computer vision, AI algorithms, and field data to provide actionable insights that drive efficiency, resilience, and long-term food security.



#7

Website: [devisionx.com](https://devisionx.com)

**Description:** No-code computer vision automation

**Headquarters:** Cairo, Egypt

**Date of Establishment:** 2017

**Founders / Parent:** Mahmoud Abdelaziz

**About:** DevisionX is your end-to-end AI solutions partner. It specializes in Tuba AI for computer vision applications and Multimodal RAG solutions for intelligent knowledge processing. The company was founded with a clear mission to revolutionize how organizations extract insights from visual data. In 2020, it started developing Tuba AI. In 2025, it introduced Tuba 3.0 with its groundbreaking workflow builder theme, making AI applications more accessible. At the same time, recognizing the diverse AI needs across different industries and use cases, it expanded beyond visual intelligence by launching its new Multimodal RAG solutions. This expansion transformed DevisionX from a specialized computer vision company into a comprehensive AI solutions provider.



DIGITAL ENERGY

#8

Website: [digitalenergy.ai](https://digitalenergy.ai)

**Description:** Data science, IoT, digital transformation

**Headquarters:** Dubai, UAE

**Date of Establishment:** 2016

**Founders / Parent:** Morgan Eldred, Julian Walker

**About:** Digital Energy AI is focused on producing intelligent and sustainable solutions by combining advanced artificial intelligence with human insight in order to reshape the energy industry. The company's aim is to drive innovation worldwide by increasing industry efficiency and strengthening environmental responsibility. Its mission is to empower energy professionals and communities, and to create a collaborative environment where technology works in harmony with human talent to achieve success and global impact.



#9

Website: [dxwand.com](https://dxwand.com)

**Description:** Conversational AI in Arabic dialects

**Headquarters:** Dubai, UAE

**Date of Establishment:** 2018

**Founders / Parent:** Ahmed Mahmoud

**About:** DXwand's Knowledge Mining and Generative AI technology helps businesses streamline and automate their customer service conversations. It also enables them to obtain business insights from their knowledge by providing various capabilities. The company has developed technology over years of work that caters to multiple languages and dialects. It allows automating conversations with customers intuitively, transforming existing knowledge and backend systems into an intuitive conversational experience. It enables businesses to analyze their data instantly and accurately, optimize employees' time, and increase their efficiency and productivity.



EchoTwin AI

#10

Website: [deepleaf.io](https://deepleaf.io)

**Description:** AI-powered Cognitive City platform

**Headquarters:** Sidi Bennour, Morocco

**Date of Establishment:** 2024

**Founders / Parent:** Chris Carson

**About:** EchoTwin AI is a Physical AI-powered Cognitive City platform transforming how cities operate. By turning existing municipal fleets into mobile sensing platforms, we give agencies real-time visibility into road conditions, critical assets, and curbside/parking environments. Powered by AI cameras, digital twins, and proprietary vision-language models, the system continuously observes the city—detecting infrastructure hazards, defects, and compliance issues—predicting failures before they escalate, and understanding context to route actions through compliant workflows.



#11

Website: falcons.ai

**Description:** LLM & AI solutions for MENA

**Headquarters:** Dubai, UAE

**Date of Establishment:** 2022

**Founders / Parent:** Dr. Ebtessam Almazrouei

**About:** Falcons.AI is a groundbreaking technology company that provides artificial intelligence solutions to businesses and governments to improve the speed, accuracy, and effectiveness of human efforts. It focuses on improving the way things are done using artificial intelligence. Falcons.AI offers organizations AI products that are not only great for the organizations themselves but also for users and end consumers. All of its products are designed to be simple, fast, and incredibly easy to use. Falcons.AI's consulting practice helps organizations reimagine the possibilities to enhance their existing processes and add new capabilities through innovation with AI. It sanitizes digital infrastructures of explicit imagery, eliminating risks such as regulatory fines, criminal liability, and operational shutdowns.



#12

Website: fanar.qa

**Description:** Arabic multimodal generative AI

**Headquarters:** Ar-Rayyan, Qatar

**Date of Establishment:** 2024

**Founders / Parent:** Qatar Computing Research Institute / Hamad Bin Khalifa University

**About:** Developed by the Qatar Computing Research Institute at Hamad Bin Khalifa University and supported by the Ministry of Communications and Information Technology, Fanar is Qatar's first Arabic generative AI platform. Designed for the Arabic-speaking world, Fanar is a cutting-edge multi-modal AI platform that understands and generates Arabic text and audio with depth, accuracy, and cultural sensitivity. From dialect-rich conversations to voice and image processing, Fanar provides seamless and intelligent interactions to empower governments, educators, creators, and businesses to navigate the Arabic AI landscape.



#13

Website: gowit.com

**Description:** Omnichannel commerce & retail media platform

**Headquarters:** Dubai, MENA

**Date of Establishment:** 2019

**Founders / Parent:** Ahmet Enes Dabanlioglu, Emrah Adsan, Seref Yasar

**About:** GoWit is a global AdTech leader that powers omnichannel Commerce and Retail Media advertising for retailers, brands, and agencies. By bringing together best-in-class technology, advertising operations, and demand within a single AI-powered platform, GoWit enables media owners and advertisers to maximize advertising revenue and relevance. Serving more than 7,000 brands and agencies across over 20 markets in the digital advertising ecosystem, GoWit RMA delivers omnichannel advertising capabilities (On-Site, Off-Site, In-Store), self-service campaign management, contextual targeting, automated bidding, and real-time analytics.



#14

Website: infoarc.ai

**Description:** AI-powered omni-commerce, supply planning, and distribution

**Headquarters:** Dubai, UAE

**Date of Establishment:** 2021

**Founders / Parent:** Aamir Dogar

**About:** Infoarc exists to accelerate the omni-commerce success of products and brands. Its AI-powered tools act as the eyes and mind across the value chain, delivering real-time, granular insights. This enables decision-makers to take timely and accurate actions that drive business growth. Infoarc.ai operates with the mission of enabling omni-commerce success by empowering decision-makers with reliable, affordable, and actionable insights. These solutions provide real-time availability, pricing, and marketing insights to create optimized e-commerce or retail stores, support supply planning, and enable efficient distribution.



#15

Website: [intelmatix.ai](https://intelmatix.ai)

**Description:** AI decision intelligence for retail/logistics

**Headquarters:** Riyadh, Saud Arabia

**Date of Establishment:** 2021

**Founders / Parent:** Waseem Sayegh

**About:** Intelmatix is a deep-tech AI company founded by MIT technologists with a global presence through offices in Riyadh, London, and Boston. The company provides organizations with Decision Intelligence technologies through custom AI solutions and enterprise AI products, offering actionable insights and a competitive advantage in this new AI era. Its mission is to enable businesses to leverage the full potential of AI, tackle complex challenges, make better decisions, and create a better future for everyone. Believing in democratizing AI, the company works to eliminate barriers to AI adoption and unlock the full potential of every individual, enabling better decisions and scalable impact across the organization.



#16

Website: [lucidya.com](https://lucidya.com)

**Description:** AI customer experience & sentiment analytics

**Headquarters:** Riyadh, Saudi Arabia

**Date of Establishment:** 2016

**Founders / Parent:** Abdullah Asiri

**About:** Lucidya is an AI-powered unified customer experience platform (CXM) designed to support CX and Marketing leaders in large enterprises, governments, and SMEs. The platform is tailored for organizations in the Arab world that need a unified, easy-to-use platform to manage their customer experiences and make data-driven decisions. Lucidya's AI-powered technology, combined with a deep understanding of the Arabic language and culture –with a 92% analysis accuracy of 15 different dialects and slang– allows businesses to engage with their customers in an accurate and personal way. It helps organizations optimize customer lifecycles, reduce costs, and drive growth, all within a single platform.



#17

Website: [mnt-halan.com](https://mnt-halan.com)

**Description:** AI FinTech/Financial Inclusion (Massive Funding)

**Headquarters:** Egypt

**Date of Establishment:** 2018

**Founders / Parent:** Mounir Nakhla

**About:** MNT-Halan, Egypt's first unicorn, was founded in 2018 in Egypt, with a mission to revolutionize access to financial services through technology. Serving millions, MNT-Halan's transformative digital platform improves lives by creating convenient, seamless, and cost-effective financial solutions for people and aspiring businesses. Committed to innovation and simplicity for everyday life, MNT-Halan believes financial access enables people to fulfill their dreams. For the first time in Egypt, users can get money, make money, transfer money, play and win money, and shop, all on one app. The MNT-Halan digital ecosystem includes small and micro-business lending, payments, consumer finance, and e-commerce.



#18

Website: [mindsdb.com](https://mindsdb.com)

**Description:** Predictive AI & ML for databases

**Headquarters:** UAE

**Date of Establishment:** 2017

**Founders / Parent:** Jorge Torres, Adam Carrigan

**About:** MindsDB began with the vision of making artificial intelligence not just powerful, but also accessible. In 2018, the first MindsDB code was released to the public, in line with the concept of self-evolving and human-aligned AI. MindsDB is an innovator that brings AI and data together, enabling enterprise-wide informed decision-making in real time. Their goal was to build "Minds"—intelligent search and predictive analytics systems that enable people to solve complex data problems without needing to become machine learning experts. MindsDB is an international company with team members in countries such as the United States, the United Kingdom, New Zealand, South Africa, Canada, and the United Arab Emirates.



#19

Website: [qeen.ai](https://qeen.ai)

**Description:** Autonomous AI solutions for e-commerce, a GenAI-native platform.

**Headquarters:** Dubai, UAE

**Date of Establishment:** 2023

**Founders / Parent:** Ahmad Khwileh, Dina Alsamhan, Morteza Ibrahim

**About:** qeen provides AI-powered marketing services for every team. Founded in 2023 in the UAE by former Google and DeepMind leaders, qeen was created with one purpose: to make marketing simple, human, and effective. With transparency, simplicity, and empowerment at our core, we're reimagining how teams approach marketing: affordable, always-on, and designed around the right people.criminal liability, and operational shutdowns.



#20

Website: [orbitvibe.com](https://orbitvibe.com)

**Description:** Official influencer SAAS software

**Headquarters:** Dubai, UAE

**Date of Establishment:** 2023

**Founders / Parent:** Nihat Ipekci

**About:** OrbitVibe is a platform that makes influencer marketing smarter, faster, and more effective through AI-powered technology. Hosting one of the world's largest YouTube influencer databases, OrbitVibe brings together over 116 million active accounts, enabling brands to easily discover the creators that best match their target audiences. With its user-friendly, clean, and modern interface, OrbitVibe simplifies influencer discovery and collaboration processes. By connecting brands with the right YouTube talent, OrbitVibe helps deliver more precise, measurable, and impactful results in influencer marketing.



#21

Website: [sarwa.co](https://sarwa.co)

**Description:** A platform that brings all revenue streams together in one place

**Headquarters:** Abu Dhabi, UAE

**Date of Establishment:** 2017

**Founders / Parent:** Mark Chahwan

**About:** Sarwa is a team composed of world-class experts in every relevant field, such as investment and finance, design, data science, and technology. Its aim is to deliver the best investment experience. It is a go-to platform in investment and personal finance, operating with the mission of helping everyone put their money to work. It focuses on holistic money management solutions and aims to meet all financial needs through a single app. Sarwa offers a simple, user-friendly experience without complex financial jargon. The company is led by a team of experts in finance and technology and is backed by leading international funds. Sarwa is regulated by the ADGM FSRA.



#22

Website: [thesentientai.tech](https://thesentientai.tech)

**Description:** Services that transform organizations into AI-driven, sentient enterprises

**Headquarters:** Dubai, UAE

**Date of Establishment:** 2024

**Founders / Parent:** Mustafa Ramzan, Kashif Riaz

**About:** SentientAI is a company at the forefront of artificial intelligence innovation, focused on developing advanced technologies that enable businesses to achieve more. It offers innovative AI products and services aimed at transforming organizations into sentient enterprises. By leveraging advanced AI and data strategies, SentientAI helps businesses transition into AI-first structures. The company's mission is to transform organizations into AI-first businesses by providing strategic guidance, developing innovative AI solutions, and equipping teams with the necessary capabilities.

**SHIFT** inc.

#23

Website: [shiftinc.com](https://shiftinc.com)**Description:** Smart mobility solutions**Headquarters:** Jeddah, Saudi Arabia**Date of Establishment:** 2017**Founders / Parent:** Khalid Al-Sulaiman

**About:** SHIFT set out with a mission to transform the mobility sector through advanced technology. The company has rapidly grown into one of the leading providers of smart mobility solutions. With a fleet of more than 12,000 vehicles operating across 57 cities in Saudi Arabia, SHIFT offers a wide range of services –including innovative logistics solutions– designed to enhance efficiency and promote sustainability in the transportation sector. This growth has played a significant role in supporting the Kingdom’s vision of positioning itself as a global destination for tourism, culture, and business.

**Suplyd.**

#24

Website: [suplyd.com](https://suplyd.com)**Description:** AI layer for HORECA supply-chain optimisation**Headquarters:** Cairo, Egypt**Date of Establishment:** 2022**Founders / Parent:** Gohar Said, Karim Selima, Ahmed ElMahdy

**About:** Although the Middle East is one of the world’s fastest-growing and highest-margin food and beverage (F&B) markets, some parts of the ecosystem still operate through manual processes. This situation causes supply chain and procurement processes to become inefficient, unsustainable, and prone to error. Suplyd AI provides restaurants with a reliable single source of supply through a cloud-based solution. By offering a comprehensive digital solution that builds a bridge between restaurant operators and suppliers, it aims to transform a previously untouched, highly fragmented market and resolve the problem end to end.

**SYARAH APP**  
سيارة آب

#25

Website: [syarah.com](https://syarah.com)**Description:** AI-driven Automotive Marketplace (High-Funding)**Headquarters:** Riyadh, Saudi Arabia**Date of Establishment:** 2015**Founders / Parent:** Fahad Al-Sudairi

**About:** Syarah is Saudi Arabia’s leading digital platform. The company offers the purchase of new and used cars with a secured experience, easily and transparently, from anywhere, without the need to visit dealerships. Used vehicles are offered with a 10-day trial and money-back guarantee. The company has state-of-the-art refurbishment and logistics centers in Riyadh exceeding 50,000 m<sup>2</sup>, and provides an efficient and reliable service by carrying out more than 20,000 deliveries each year. Delivering vehicles and a comfortable purchasing experience across all regions of Saudi Arabia, Syarah continues to grow as a trusted brand in the digital automotive market in Saudi Arabia.

**TEAMMATES.AI**

#26

Website: [teammates.ai](https://teammates.ai)**Description:** AI workplace assistant & collaboration**Headquarters:** Dubai, UAE**Date of Establishment:** 2023**Founders / Parent:** Kareem Ayyad, Emad Ayyad

**About:** Teammates.ai operates as a platform that offers AI teammates to assist in managing various business functions. The platform provides AI teammates that manage functions such as customer support, sales, and lead generation. These AI solutions engage in human-like interactions across multiple channels, such as phone, email, and social media. The AI teammates learn and improve over time, providing scalable solutions without the need for human intervention.



#27

Website: tenderd.com

**Description:** AI telematics & heavy equipment management

**Headquarters:** Dubai, UAE

**Date of Establishment:** 2018

**Founders / Parent:** Arjun Mohan

**About:** Tenderd is an AI-powered analytics platform for fleet operations. It helps companies increase the utilization of their capital equipment and vehicles, optimize logistics and maintenance processes, and reduce fuel consumption and carbon emissions during operations. By working with some of the largest companies in the e-commerce, logistics, energy, and construction sectors globally, it helps them reduce their operational costs through AI-powered actionable insights and intelligent solutions.



#28

Website: yanzo.com

**Description:** A text-based, on-demand personal assistant

**Headquarters:** Abu Dhabi, UAE

**Date of Establishment:** 2018

**Founders / Parent:** Mohammed Jaffar

**About:** Yanzo is a text-based, on-demand personal assistant that helps with shopping and managing daily errands. By using Yanzo, you can purchase, book, or arrange delivery of anything, anywhere, and at any time. It is a provider of text-based concierge (personal assistant) services intended for managing purchases, deliveries, and personal errands. The company leverages artificial intelligence (AI) to offer a wide range of services—such as purchases, deliveries, bookings, and food—through a single text message, enabling users to outsource low-priority tasks. Yanzo has become the next-generation personal assistant of choice for thousands of users across the Gulf Cooperation Council (GCC).



#29

Website: zamakan.agency

**Description:** AI marketing analytics & media planning

**Headquarters:** Riyadh, Saudi Arabia

**Date of Establishment:** 2020

**Founders / Parent:** Khaled Abou Sleiman

**About:** Zamakan Agency embarks on a journey that goes beyond traditional media services, guiding businesses toward Progressive Advancement in an era defined by transformative change. It views Progressive Advancement not merely as a measure of business success, but as a lasting and sustainable journey that positively shapes society and the environment. It supports its clients by leveraging the power of Human-Centric Intelligence, a pioneering approach that brings together data science and behavioral science. Based on these insights, Zamakan Agency strategically employs media to build a strong, mutually beneficial connection between brands and consumers around shared values and aligned goals.



#30

Website: zywa.co

**Description:** Teen neobank with AI money coaching

**Headquarters:** Dubai, UAE

**Date of Establishment:** 2022

**Founders / Parent:** Alok Kumar, Nuha Hashem

**About:** Zywa is part of the CozmoX AI family. Zywa's mission is to make money simple, intuitive, and empowering for the youth. The company believes that by equipping young minds with the tools and knowledge they need to manage their finances effectively, it can remove the financial barriers that often complicate life. By fostering a strong culture of financial literacy from an early age, Zywa enables its users to make smarter decisions. In doing so, it also paves the way for a brighter and more secure future. Committed to creating a world where financial freedom is accessible to everyone, Zywa aims to ensure that today's youth are prepared for tomorrow's opportunities.

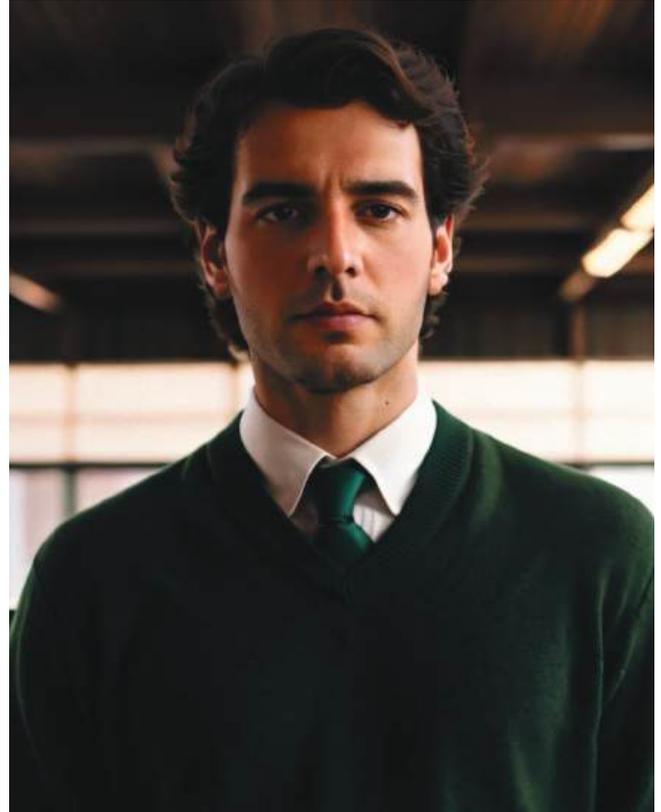
# The Intersection of Technology, Culture, and Operations: The Holly Palm Model



Although Holly Palm may appear to be an agency from the outside, it is in fact a multi-layered technology company built on software, strategy, operations, and culture. Through the technologies it develops, its software infrastructure, and its human-centered approach, the company has gone beyond being a structure that merely sets up systems; today, it also contributes to shaping business models. The company’s mission is not only to build e-commerce sites for brands, but to transform them through technology. The relationships it establishes with its clients go far beyond that of a traditional service provider; they evolve into long-term partnerships that grow together. We spoke with Holly Palm Managing Partner Deniz Acarlioğlu about the company’s story.

Holly Palm is a next-generation technology company positioned at the intersection of software development, strategic consulting, system integrations, and digital operations excellence. It was founded on the belief that brands need not only service providers, but long-term technology partners capable of transforming the foundations of their businesses. It was brought to life in 2019 as part of Deniz Acarlioğlu’s entrepreneurial vision.

At that time, many major brands in Turkey needed digitalization but struggled to find the right technology partner. With his strong background in software development and deep understanding of e-commerce dynamics, Acarlioğlu set out to provide a holistic solution to this need. The company’s vision is to prove that a technology brand can export software and digital solutions to the world. As Turkey’s first Shopify Plus Partner, Holly Palm, supported by its strong relationship with Shopify, focuses on expanding in Europe, becoming more active in the Gulf region, and helping Turkish brands go global.



Deniz Acarlioğlu

## “For Us, Every Brand Is a Different Story”

So, what services and solutions does Holly Palm offer to e-commerce brands? Deniz Acarlioğlu answered this question as follows: “When brands work with us, they gain not just a platform setup, but a strategic business partner. We approach every project with a holistic perspective. By analyzing each brand’s unique structure, we create tailored roadmaps based on their specific needs. Our services are designed to provide end-to-end solutions that ensure brands are strongly positioned in the digital world.”

## Holly Palm's Main Services

- Shopify-based e-commerce infrastructures
- Seamless omni-channel systems created by unifying online and offline data and processes
- Mobile applications and CMS panels
- Fully integrated solutions with ERP, SAP, CRM, and similar systems through Holly Connect
- Management of migration processes with minimal disruption and no data loss
- UX/UI design and development services
- Growth strategy consulting tailored to the brand's goals
- Performance optimization through technical SEO and analytics tools in collaboration with leading advertising agencies

Acarlıođlu stated the following: "Throughout all these processes, we develop customized solutions tailored to each brand's unique structure. For us, every brand is a different story. What sets us apart most is that we attach equal importance not only to the technical side, but also to cultural and operational dimensions. Our strength comes from this holistic approach. We know that long-term success is only possible through seamless harmony between technology, culture, and operations. Every collaboration we establish turns into a strategic partnership that we build, scale, and grow together."

### "For Holly Palm, MENA Is Both a Market and an Innovation Hub"

Emphasizing that the MENA region is one of the most dynamic digital commerce markets in the world due to its rapid technology adoption, ambitious retail investments, and global growth ambitions, Acarlıođlu noted that for Holly Palm, this region is not only a market but also an innovation hub.



Touching on their goals in MENA, Acarlıođlu said: "We aim to establish a strong and permanent presence in the region. By localizing Holly Connect for the MENA ecosystem, we want to build long-term collaborations with retail groups and technology providers. In addition, offering scalable and regulation-compliant infrastructures that support cross-border commerce and developing enterprise-level Shopify Plus solutions tailored to regional needs are among our goals. With our ongoing pilot projects in Dubai, Riyadh, and Doha, we are working in close cooperation with key stakeholders to build next-generation commerce infrastructures in the region."

Deniz Acarlıođlu stated: "As digital commerce evolves, so do we. Holly Palm is transforming from a solution provider into a global technology brand that develops its own product portfolio and intelligent systems. Our goal is clear: to demonstrate that a technology brand originating from MENA or Turkey can create global standards and export innovation to the world."

### Strategic Trends Shaping Digital Commerce

Stating that global e-commerce has entered a maturity phase defined by intelligence, automation, and user-centric architectures, Deniz Acarlıođlu listed the main strategic trends shaping the future as follows:

**Modular commerce:** Brands need flexible structures that allow them to scale without operational bottlenecks.

**AI-driven personalization:** Personalized shopping experiences will determine conversion rates, customer engagement, and loyalty.

**Unified commerce operations:** Online stores, marketplaces, warehouses, and physical retail environments must function as a single integrated ecosystem.

**Automated fulfillment and logistics:** Operational automation will become the cornerstone of scalable global commerce.

**Data intelligence and predictive analytics:** Brands that understand and anticipate customer behavior will gain a competitive advantage.

These global trends directly shape how Holly Palm designs digital commerce infrastructures for different regions.

## “AI Is No Longer an Add-On, It Is the New Operating System of Commerce”

Explaining Holly Palm’s artificial intelligence strategy, Acarloğlu stated, “Artificial intelligence is no longer an add-on; it is the new operating system of commerce,” and noted that the company’s AI roadmap is structured around four main pillars: “AI-powered visual creation, intelligent stock optimization, automated content production, and dynamic customer experiences. Our next phase is to move from analytical AI to autonomous decision-making systems, enabling real-time action without human intervention. With Holly Palm’s Holly Connect infrastructure and AI strategy, these capabilities are fully integrated into e-commerce platforms, mobile applications, and marketing workflows.”

## “Brands That Combine Technology, Strategy, and Culture Under One Vision Succeed”

Deniz Acarloğlu also shared strategic advice for e-commerce brands aiming for global success: “Global growth is not a marketing effort, but an operational transformation. Brands that want to compete internationally should focus on the following: A solid and scalable technical infrastructure must be established; weak infrastructures cannot support global growth. Prioritizing operational intelligence is essential; fulfillment, returns, and multi-currency payment systems must function flawlessly. Cultural and behavioral dynamics must be understood; design, communication, and positioning should align with regional expectations. Technology should be viewed not as a cost, but as a growth engine; brands that invest early in the right systems scale the fastest. Brands that succeed globally are those that combine technology, strategy, and culture into a single vision.”

## Unique Advantages for the MENA Region

As a Shopify Plus Partner, Holly Palm offers unique advantages to the MENA region:

Direct collaboration with Shopify’s global product and engineering teams

Region-specific Shopify Plus solutions powered by Holly Connect

Expertise in transitioning enterprise brands to Shopify with zero disruption

Customizable integrations for payment, logistics, marketplace, and ERP systems

Future-proof architectures ready for cross-border scaling

A true partnership approach focused on long-term growth

Deniz Acarloğlu stated: “Our commitment is clear and strong: to elevate MENA-based brands to the global level through world-class technology, seamless integrations, and an unmatched partnership approach.”

# How VTEX is Preparing MENA Brands for The Future of E-Commerce?



VTEX, one of the platforms shaping the future of commerce in the digital world, is gaining attention for its solutions that help brands overcome challenges. Prakash Gurumoorthy, General Manager of VTEX EMEA-APAC, was interviewed by WORLDEF E-COMMERCE, where he discussed the operational fragmentation that MENA brands face and how it can be minimized. VTEX offers a strong foundation for growth and operational efficiency by unifying all of a brand's commerce operations on a single enterprise-grade platform. In this interview, Gurumoorthy shares VTEX's vision for the future, covering everything from the flexibility that composable commerce provides to the role of artificial intelligence in commerce operations.

## “VTEX Unifies All Commerce Operations for Brands on a Single Enterprise-Grade Platform”

Prakash Gurumoorthy explained how VTEX helps brands overcome the challenges they face: “Across MENA, many consumer and retail brands are scaling rapidly, but often on top of fragmented systems with separate platforms for e-commerce, marketplaces, physical stores, and fulfillment. This fragmentation creates operational risk, limits visibility, and slows decision-making at the exact moment when speed and reliability matter most. It also increases a retail brand's total cost of ownership. VTEX solves this problem by unifying all commerce operations on a single, enterprise-grade platform. We work with retailers and manufacturers that require real-time inventory visibility, consistent execution across channels, and confidence that their operations will hold up as volume and complexity increase. VTEX achieves all of this with the lowest total cost of ownership for enterprise brands. In practice, this reduces operational friction and allows teams to focus on growth instead of system maintenance, giving brands confidence that their commerce foundation can support both current demand and future expansion.”



Prakash Gurumoorthy, General Manager of VTEX EMEA-APAC

## “Composable Commerce Offers Brands the Ability to Make Choices Without Creating Chaos”

Discussing the composable platform structure, Gurumoorthy said, “Composable commerce is about giving brands the ability to make choices without creating chaos. Instead of locking everything into one rigid system, VTEX provides a core commerce platform that integrates seamlessly with other best-in-class technologies. For brands in MENA, this is particularly valuable because many already have significant investments in ERP, payments, logistics, or customer data platforms. VTEX allows them to build on these investments rather than replace them. Brands can adapt their front-end experiences, launch new channels, or enter new markets without disrupting core operations. This flexibility fosters innovation while keeping the platform stable and secure at scale.”

## Turning Technological Investments Into Strategic Assets

When asked about how the VTEX platform turns “technological investments into strategic assets,” Gurumoorthy shared the following: “Technology becomes a strategic asset when it helps the business move faster and make better decisions, not when it simply ‘runs the shop.’ With VTEX, brands gain centralized data, real-time operational visibility, and consistent workflows across channels. This enables leadership teams to understand what’s happening in the business and act quickly, whether that’s optimizing assortment, adjusting fulfillment strategies, or launching new customer experiences. In practice, we see brands move from reactive operations to proactive, insight-driven commerce. This is where technology starts contributing directly to long-term competitiveness.”

## “Customers Expect Consistency, Speed, Transparency, and Reliability”

“Whether shopping online, in-store, or through marketplaces, customers expect consistency. They also expect speed, transparency, and reliability,” said Prakash Gurumoorthy. “VTEX helps brands meet these expectations by providing a unified commerce foundation. Instead of managing each channel separately, brands can orchestrate the entire customer journey from a single platform. This makes it easier to introduce services like click-and-collect, ship-from-store, or localized assortments without operational complexity.”

Gurumoorthy continued, “Standing out today is more about execution than flashy features. Winning brands are those that deliver consistent experiences and adapt faster than competitors. VTEX makes this possible by reducing operational friction. When teams spend less time managing systems, they can focus more on customer experience, merchandising, and growth initiatives. We clearly see this with enterprise brands that operate across multiple markets and channels. This operational excellence becomes a real differentiator over time.”



## “Brands with Flexible Yet Stable Commerce Infrastructures Are Ready for Growth”

Addressing the future of commerce in the region, Gurumoorthy said, “Future-proofing is less about chasing the next trend and more about building a commerce infrastructure that can absorb change without disruption. Many brands in the MENA region are scaling across markets, channels, and customer segments, and they need platforms that remain reliable as complexity increases. What we see in practice is that brands with a flexible yet stable commerce backbone are better positioned to grow over the next three to five years because their technology supports long-term decision-making rather than short-term fixes.”

## “AI Must Be Reliable, Measurable, and Aligned with Operational Realities”

So, what is VTEX's strategy with artificial intelligence? Gurumoorthy said, “VTEX approaches AI as a practical capability embedded directly into commerce operations, not as a standalone or experimental layer.” He shared, “Our focus is on AI-managed services that support tangible business outcomes, such as search, recommendations, merchandising, content creation, and advertising. These capabilities are designed to operate at enterprise scale and integrate into daily workflows, helping brands simplify complexity and improve efficiency. From a customer perspective, the value of AI lies in reliability and governance. AI must be trusted, measurable, and aligned with operational realities, rather than adding unpredictability to already complex commerce environments.”

## VTEX's Global Objectives

Finally, Prakash Gurumoorthy discussed the company's global objectives: "VTEX's global goals are defined around becoming the backbone for connected commerce, supporting both physical and digital orders through a unified, enterprise-grade platform. Our core ambitions are to establish our global commerce authority trusted by CIOs and CEOs, continue delivering world-class reliability, security, and operational efficiency, and enable brands to operate with less friction while scaling across markets and channels. For customers, this translates into confidence that the platform they choose today will continue to support their business as it evolves."





## **WorldFirst Closed 2025 with Over 100 Billion Dollars in Transaction Volume and 30%+ Growth!**



WorldFirst's Country Manager Kubilay Gençkan

One of the pioneers of the financial technology world, WorldFirst set out in 2004 as one of the pioneers of the financial technology world. Its initial goal was to offer digital foreign exchange (FX) solutions to SMEs. In 2019, it joined Ant Group, one of the world's largest fintech companies, and underwent a significant transformation in this process. Today, WorldFirst provides direct services to SMEs in 42 countries, primarily in the USA, China, all EU countries, and the United Kingdom. Thus, the company's service coverage encompasses more than 85% of the world economy. WorldFirst users can receive payments in 60+ currencies from more than 140 global marketplaces. Closing 2025 with over 100 billion dollars in transaction volume and 30%+ growth, WorldFirst's Country Manager Kubilay Gençkan appeared as a guest on WORLDEF E-COMMERCE.

### **“WorldFirst Users Benefit from the Trust and Prestige of Partner Banks Alongside the Assurance of Ant Group”**

WorldFirst Country Manager Kubilay Gençkan stated that the company offers global payment collection and distribution solutions through local bank accounts, and said the following; “For example, for a Turkish company; it defines GBP accounts in the United Kingdom, USD accounts in the USA, EUR accounts in the EU, and AUD accounts in Australia. These accounts are established with the world's largest 8 banks. For example, our accounts in the United Kingdom are opened via Barclays, our accounts in Germany via Deutsche Bank, and our accounts in the USA via JP Morgan. Thus, WorldFirst users benefit from the trust and prestige of partner banks alongside the assurance of Ant Group. Many competitors globally either work with bank/payment institution partners that are not very well known to the public or carry payments directly on themselves; this can create risk and loss of prestige.”

### **“No Obligation to Establish a Company in Many Marketplaces”**

“Being global is a challenging matter in itself. Moreover, the regulations of the countries where we open accounts add an additional difficulty to this process.” said Gençkan, and gave the following answer to the question “What kind of transformation is being experienced in receiving payments from marketplaces?”: “There is a widespread belief in Türkiye: that if sales are to be made on a marketplace of a certain country, it is necessary to establish a company in that country and register on the marketplace with that company. However, in many marketplaces there is no such obligation. Nevertheless, in almost all marketplaces, there is a requirement for a bank account in the local currency. The reason for this is that marketplaces do not want to bear global money transfer (SWIFT) costs that fall outside their own business.”

## 60+ Currencies, More Than 140 Global Marketplaces

Stating that WorldFirst offers global solutions at exactly this point, Gençkan said, “WorldFirst users can receive payments in 60+ currencies from more than 140 global marketplaces. WorldFirst is Amazon’s official payment partner. Amazon states in the PSP partner section on the seller page that it may close the accounts of companies using payment services outside official payment partners and may not send their payments. In all countries where Amazon operates (Japan, Mexico, etc.), it is possible to receive payments in the relevant currency. In addition to Amazon, you can also easily collect your payments from platforms such as Kaufland, Walmart, Zalando, Etsy, TikTok Shop, and Shopify.”

### “We Closed 2025 With Over 100 Billion Dollars in Transaction Volume and 30%+ Growth”

Kubilay Gençkan emphasized that 2025 went very well for WorldFirst and shared the following information; “We closed 2025 with over 100 billion dollars in transaction volume and 30%+ growth. For high-volume financial companies like us, sustaining 30% growth is not easy; however, WorldFirst is one of the rare companies that can continue its growth in a stable manner with continuously renewed solutions and global operational capability. Our company will continue to grow in 2026 with solutions focused on global payment collection, local



accounts, and marketplace partnerships. We will continue to support SMEs’ business workflows in the global world with applications such as physical account cards and short-term SME loans.”



### Recommendations on Payment Infrastructure Selection for E-Commerce Companies

WorldFirst Country Manager Kubilay Gençkan, in light of his years of experience, offered the following recommendations on payment infrastructure selection to e-commerce companies that want to expand into global markets:

“The primary issue is, of course, trust. The first perspective here should be the platforms themselves. this information must definitely be checked.

The second critical issue is licenses and the regulatory side. It must be investigated whether the fintech providing the payment infrastructure is a registered and authorized financial institution in the countries where it operates; whether it has received any penalties or been involved in any risky processes. Such information can also be accessed through a simple Google search. In short, it is necessary not to trust an institution that claims to offer a bank account in the USA without verifying its actual presence and authorization in the USA. After that, customer support and cost comparison are also at least as vital as trust.”

## WorldFirst's Differences from Its Competitors

Kubilay Gençkan said the following regarding WorldFirst's differences from its competitors; "We are familiar with our users' business models. We are not just a fintech; we also offer solutions that improve business workflows. Marketplace partnerships, integrations, intermediary warehouse and partner payment management panels are examples of this. We provide live support to our users during the working hours of their own geographies."



# End-to-End Financial Infrastructure for Establishing and Scaling a Business in the U.S. : Manay CPA



Manay CPA operates as a licensed Certified Public Accounting (CPA) firm in the United States, working with entrepreneurs and companies from all over the world that aim to enter the U.S. market. It provides services to individuals and companies conducting commercial activities across all 50 states of the U.S. Its scope of services includes company formation and structuring in the U.S., accounting and financial reporting, tax filings and tax planning, human resources/payroll processes, and financial audit services. Burcu Bree Manay, Co-Founder and CEO of Manay CPA, was a guest on WORLDEF E-COMMERCE.

Burcu Bree Manay stated, "Anyone who aims to establish a business, scale it, and grow sustainably in the United States is a natural part of our ecosystem. We offer end-to-end, tailor-made solutions shaped according to needs within this ecosystem," and added, "The most important factor that differentiates us is that we are not a structure that merely completes the incorporation process. During the incorporation stage, we do not focus only on documentation and registration processes. We also take into account our clients' goals such as raising investment, growth plans, and establishing operations in

different states, as well as the tax and compliance requirements they may face in the future. We provide guidance at critical strategic decision points such as selecting the company type, determining the right state, and structuring the partnership model."

## Information Pollution, Misguidance, and Failure to Structure the Right Company Setup!

Addressing the challenges experienced in accounting services in the United States, Manay stated the following: "One of the biggest challenges is information pollution and misguidance. When individuals and companies newly entering the U.S. market do not work with the right experts, the process can become much more difficult and risky than it needs to be. Another critical issue is the failure to structure the correct company setup from the very beginning. When the company type, state selection, and partnership structure are not planned correctly, tax liabilities that should never have arisen can emerge. In the U.S. tax system, the role of the IRS and the accuracy of filings are extremely decisive; even a seemingly small mistake can grow over time and affect commercial operations, cash flow, and the company's administrative



Burcu Manay

processes. As Manay CPA, our approach is clear; while our clients focus on their own businesses, we make doing business in the United States more predictable, sustainable, and easier for them by managing the processes in the background."

Offering some advice to companies, Manay said, "Doing business in the U.S. should not be viewed as limited to incorporation. What determines success is establishing the right structure and a sustainable compliance infrastructure from day one.



Secondly, accounting and tax processes should not be postponed with a ‘we’ll fix it later’ approach. In the U.S., submitting filings on time and accurately directly affects a company’s good standing, financial visibility, and growth capacity in terms of IRS and state regulations. Finally, working with the right business partner makes a significant difference.”

**“We Position MENA as an Important Bridge for Entering the U.S.”**

Burcu Bree Manay shared the following information regarding their goals in the MENA region: “The MENA region is a high-potential market with strategic priority for Manay CPA. The rapid growth of the region’s entrepreneurial ecosystem,

the increase in cross-border trade, and the intensification of global investment mobility make the need to do business with the United States more visible every day. For this reason, we position MENA not only as a market, but as an important bridge for businesses that want to expand into the U.S. Today, we have a broad client portfolio in MENA, ranging from startups to e-commerce brands and expats in need of individual advisory services.”

Speaking about trend strategies in the sector, Manay stated, “The most prominent trend is the transformation of accounting and tax from ‘backward-looking reporting’ into a decision-making infrastructure that drives growth.

Companies no longer expect this only once a year during the filing period; they now seek real-time visibility, predictability, and proactive tax planning throughout the year. The second trend is that, together with globalizing business models, the focus on ‘correct structuring + compliance’ has become an integral part of growth. Especially in e-commerce and startups, when issues such as company type, state selection, partnership structure, sales tax, and payroll are not structured correctly from the outset, they can create serious costs and risks at the scaling stage. As Manay CPA, we support this transformation through a cloud-based, paperless working model, standardized process management, and an end-to-end service approach with expert teams.”

## The Future of Manay CPA: A Leaner, Smarter, and More Human-Centered Structure

“As Manay CPA, we are building the future of our services on a leaner, smarter, and more human-centered structure. Our 2026 focus is very clear: while reducing operational complexity, to standardize quality by using technology more effectively and to deliver a consistent experience to the client at every touchpoint,” said Manay, pointing to three main pillars in this direction:

**Simplified and measurable processes:** We eliminate unnecessary steps and strengthen standards. Our goal is to establish an operational structure that does not leave quality to chance, has high cross-team applicability, and delivers measurable performance.

**Digital-first & automation:** We reduce manual workload by managing repetitive tasks through intelligent automation. In this way, our team can focus more on strategic work that creates real value for clients.

**Consistent customer experience and trust:** For us, the issue is not only service delivery, but building trust. Therefore, we further strengthen proactive communication, transparency, and a culture of ownership. Anticipating issues before they grow, sharing the process openly, and taking responsibility for the outcome form the basis of our approach.

## “Artificial Intelligence Is Not a Showcase Technology, but an Operational Lever”

Stating that they position artificial intelligence not as a showcase technology but as an operational lever that enhances service quality and speed, Manay said, “Our strategy is clear: automate repetitive tasks, detect risks early, and allocate our experts’ time to high-value advisory work. We advance this approach across three layers: efficiency and automation, quality and compliance, and customer experience. Our top priority is security and privacy; data security, access authorizations, and process control are our fundamental standards.”

## What Awaits E-Commerce Companies That Want to Enter the U.S.?

Finally, Burcu Bree Manay, Co-Founder and CEO of Manay CPA, offered some advice to e-commerce companies: “For e-commerce companies, the most critical step is to start with the right foundation. Making decisions based on the real needs of the business rather than gravitating toward popular states yields much healthier results. The second key issue is compliance processes. Because e-commerce businesses grow rapidly, accounting order, sales tax obligations, employee/payroll processes, and tax filing calendars can easily be overlooked; especially in newly established companies, delaying or failing to submit filings with the thought of ‘we are still small’ is a common mistake, yet in the U.S. system such deficiencies directly lead to penalties and interest. In addition, they can critically affect the company’s commercial status, good standing, and banking/payment infrastructures. Another trend that has recently become more prominent in this area is physical office/business address requirements; stricter address verifications and expectations of real presence may come into play. E-commerce companies need to structure address/presence requirements, registration order, and compliance processes correctly from start to finish. The right structure, the right state, and disciplined compliance form the strongest trio for sustainable growth in the United States.”



# Financial Architecture for E-Commerce Brands Targeting the U.S. Market:



The United States (U.S.) is a giant economy that many companies dream of entering. Many companies begin selling successfully, but remain financially mispositioned. Often, they do not realize this until the costs become visible. It is not difficult to establish a company or start an e-commerce operation in the U.S. What really makes a difference is building the right foundation. The right company structure, the right tax strategy, and a scalable accounting system that supports growth are essential. TAM Accounting, which serves cross-border e-commerce brands, companies selling through global marketplaces, and international entrepreneurs scaling in America, was born out of the gaps faced by global businesses entering the U.S. market. TAM Accounting, based in the U.S., was a guest at WORLDEF E-COMMERCE!

TAM Accounting Founder and CEO Yeşim Deretam shaped the firm's DNA through a finance and tax journey that began in Türkiye and deepened in the U.S. "We are positioned as a long-term financial architect, not as a year-end filing firm," said Deretam, adding that they build sustainable systems that allow brands to grow with clarity and confidence. Deretam, who holds credentials such as IRS Enrolled Agent, IRS Acceptance Agent, and



Yeşim Deretam

Tax Coach, and has deep experience in multi-state compliance, international tax, and e-commerce accounting, stated that TAM Accounting has become a strategic guide for global operators, not just a service provider.

## **"For Cross-Border E-Commerce Brands, Trust Means Preventing Costly Decisions Before They Happen"**

"Our story is the story of becoming a trusted partner for companies that want to scale internationally with the right financial positioning from day one," said Yeşim Deretam, explaining the company's "Trusted Accounting Mentor" motto: "For us, trust is not only about accurate numbers or timely filings. Trust means providing foresight. Identifying risks early, asking the right questions at the right time, and standing beside the client as a strategic guide.

This motto reflects our view of accounting; not as a backward-looking reporting function, but as a management tool that shapes the future. The word 'guide' is intentional. We don't only focus on today's compliance we factor in 3-5 year growth goals, international expansion plans, capital structure, and long-term operational realities. Especially for cross-border e-commerce brands scaling in the U.S., trust means preventing costly decisions before they happen."

Yeşim Deretam talked about what differentiates TAM Accounting from other firms: "Our greatest differentiator is that we treat tax and accounting as strategic infrastructure—not a commodity service. We work across a broad range of industries and business models from manufacturing and retail to entrepreneurs, franchise

networks, and global e-commerce operators. We don't just look at financial statements, we analyze the business 'code.' This approach allows us to identify weaknesses many companies don't see internally and build solutions around them."

## Most In-Demand Services from TAM Accounting:

According to Yeşim Deretam, the most requested service areas from TAM Accounting are those that directly impact a company's ability to enter and scale in the U.S. safely and efficiently. These are listed as:

**U.S. company formation & strategic structuring:** Choosing the right state, the right entity type (LLC, C-Corp, partnership), and building the tax-optimized foundation.

**E-commerce-focused accounting and tax management:** Platform-based bookkeeping design, fee/refund separation, profitability analysis, and multi-state compliance.

**Sales tax & Nexus analysis:** Identifying when and where obligations arise, managing registrations, filings, and sustainable systems as sales grow.

**International tax planning & year-round tax strategy:** Moving from reactive "tax season" behavior to proactive planning.

**Financial reporting & cash flow visibility:** Clean, readable reporting that supports leadership decisions—especially during rapid growth.

## "We Treat E-Commerce as a Multi-Layered Ecosystem"

Talking about the specific services provided to e-commerce companies, Deretam said: "We treat e-commerce as a multi-layered ecosystem financially, operationally, and tax-wise. Our solutions are built to support scalability and profitability, not just bookkeeping. Marketplace and platform-based accounting systems are designed to separate revenue, fees, refunds, logistics, and marketing spend.

E-commerce international tax planning helps reduce unnecessary tax burden in cross-border structures and prevent double-taxation pitfalls. E-commerce accounting is not 'recording sales.' It is building a structure that is scalable, tax-secure, and profit-driven."

## "Financial Architecture is Necessary for Growth in the U.S."

When asked about the solutions offered for businesses selling through global marketplaces in the U.S., Deretam shared the following information: "In a market like the U.S., accounting and tax are not simply operational requirements they are strategic leverage. We deliver end-to-end structuring. From formation to IRS processes, EIN/ITIN support, and scalable financial setup. We provide proactive tax strategy across multi-state compliance, sales tax, international tax positioning, and IRS communications when needed. We offer platform-based accounting systems that clearly distinguish fees, refunds, logistics costs, ad spend, and currency issues. Additionally, we support clearer positioning through financial structuring and business readiness. We believe growth in the U.S. requires more than 'compliance.' It requires financial architecture."

## The Biggest Common Challenges E-Commerce Companies Face in the U.S.



Yonca Sal

TAM Accounting International Business Development Director Yonca Sal spoke about the biggest tax and accounting challenges e-commerce companies face in the U.S., saying: “The biggest challenge is the mismatch between the speed of digital commerce and the complexity of tax and accounting rules.” Sal listed the most common issues as:

**Multi-state rules and sales tax complexity:** Nexus can be triggered without realizing it through sales volume, fulfillment centers, warehousing, or 3PL operations leading to unexpected registration and filing obligations.

**Poor platform accounting design:** Without proper separation of fees, refunds, shipping, advertising, and currency impacts, companies can’t see real profitability and make unhealthy growth decisions.

**Cross-border tax risks:** When production, management, and sales span different countries, income positioning and double-taxation risk require specialized planning.

**Cash flow pressure despite growth:** High revenue does not guarantee liquidity especially with inventory financing and marketing spend.

**Reactive behavior:** Many companies address problems after they appear, but the U.S. system rewards proactive planning and penalizes late compliance.

For e-commerce brands, the real challenge is not selling it is managing the financial responsibilities that come with scaling.

## The Impact of AI: “The Final Decision Depends on Experience and Professional Judgment”

When asked, “How is AI transforming your industry?” Yonca Sal answered: “AI is not only accelerating accounting—it is redefining the role of accountants. Routine tasks are increasingly automated, which elevates the value of human expertise in strategy, interpretation, and decision-making. AI supports faster data processing, lower error rates, and more consistent reporting.

More importantly, it enables forecasting trend detection, scenario modeling, cash flow projections, and regulatory monitoring. However, in complex areas like international tax, multi-state exposure, and cross-border structuring, the final judgment still depends on experience and professional reasoning. At TAM Accounting, we view AI as a lever that improves advisory quality not as a replacement for expert guidance.”



## “We Want to Build Long-Term Relationships Based on Trust”

Talking about TAM Accounting’s long-term goals, Yonca Sal said: “Our long-term goal is to be the trusted financial architect for companies scaling globally through the U.S. We aim to expand our depth and geographic impact in international tax and e-commerce financial systems. We also aim to become the first-choice partner for cross-border e-commerce brands, multi-state operators, and investment-ready C-Corps. We are investing in technology and AI to deliver faster insights. Above all, we want relationships built on long-term trust, not one-time transactions.”

## “Dubai is the Most Natural Bridge to the U.S.”

“MENA and Dubai are a strategic priority in our long-term vision,” said Sal, adding: “We see Dubai not only as a growing market, but as a global hub where entrepreneurs, family businesses, e-commerce brands, and investors connect to international expansion opportunities. For many MENA-based companies, Dubai is the most natural bridge to the U.S. Our goal is to be that bridge—becoming a trusted, long-term financial partner for MENA-based brands expanding into the U.S.”

# MENA Startup Investments Broke a Record with \$7.5 Billion in 2025

Across the Middle East and North Africa (MENA), startup investments reached an all-time high in 2025, recording the strongest year to date for the region's entrepreneurial ecosystem.

According to Wamda's annual investment report, 647 startups raised a total of \$7.5 billion throughout the year; this figure indicated a 225 percent year-on-year increase in total startup investment value. While debt financing constituted a significant portion of the capital raised, the data showed that investor confidence was not limited solely to leveraged transactions. When debt financing was excluded from both years, equity investments increased by 77 percent year on year. This demonstrated that the rise in 2025 reflected broader investor participation.

## The Second Half of the Year Determined Startup Investment Volume

Investment activity accelerated markedly in the second half of the year and reshaped the overall picture. Between July and December, 310 startups raised \$5.7 billion, while in the first half of the year 335 startups raised a total of \$2 billion.

The third quarter proved decisive, with \$4.5 billion invested across 180 deals. This increase stemmed from large-scale investments involving companies such as XPANCEO, Ninja, Tabby, Lendo, Property Finder, and Tamara. Tamara's \$2.4 billion transaction stood out as the largest deal of the year and significantly influenced annual totals.

## Saudi Arabia and the UAE Maintained Regional Leadership

Geographically, startup investments were concentrated in the region's most developed startup markets. Saudi Arabia became the most funded country by raising \$5 billion across 211 deals. The United Arab Emirates ranked second, attracting \$2 billion in investment across 218 startups and maintaining its appeal to international investors with strong deal volume.

Egypt ranked third, raising \$263 million across 89 deals. Although the total investment amount declined compared with the previous year, the increase in deal count indicated that early-stage activity continued in a more cautious investment environment. These three markets continued to account for the majority of total investments in the region, remaining the key centers shaping the direction of the MENA startup ecosystem.

## Early-Stage Startups Stood Out in Deal Volume

Despite the prominence of large late-stage investments, early-stage startups accounted for the majority of deal activity in 2025. A total of \$1.3 billion was invested across 486 early-stage deals, demonstrating that the region has a strong startup pipeline.

In contrast, late-stage startups raised \$1 billion across only 44 deals. The data showed that while investment in scaled companies continued, investors became more selective at the growth stage.

## Fintech Maintained Its Leadership

In sectoral distribution, fintech maintained its leadership by attracting \$4.4 billion in investment, accounting for 58 percent of total funding. The proptech sector raised \$1 billion, while e-commerce startups collected \$372.5 million. Investor preference continued to shift toward enterprise-focused business models. B2B startups raised \$2.8 billion, surpassing consumer-focused startups. This trend reflected the importance placed on scalable and revenue-driven models in a more disciplined investment environment.

# WORLDEF DUBAI

In partnership with DUBAI **COMMERCCITY** دبي كوميرس سيتي

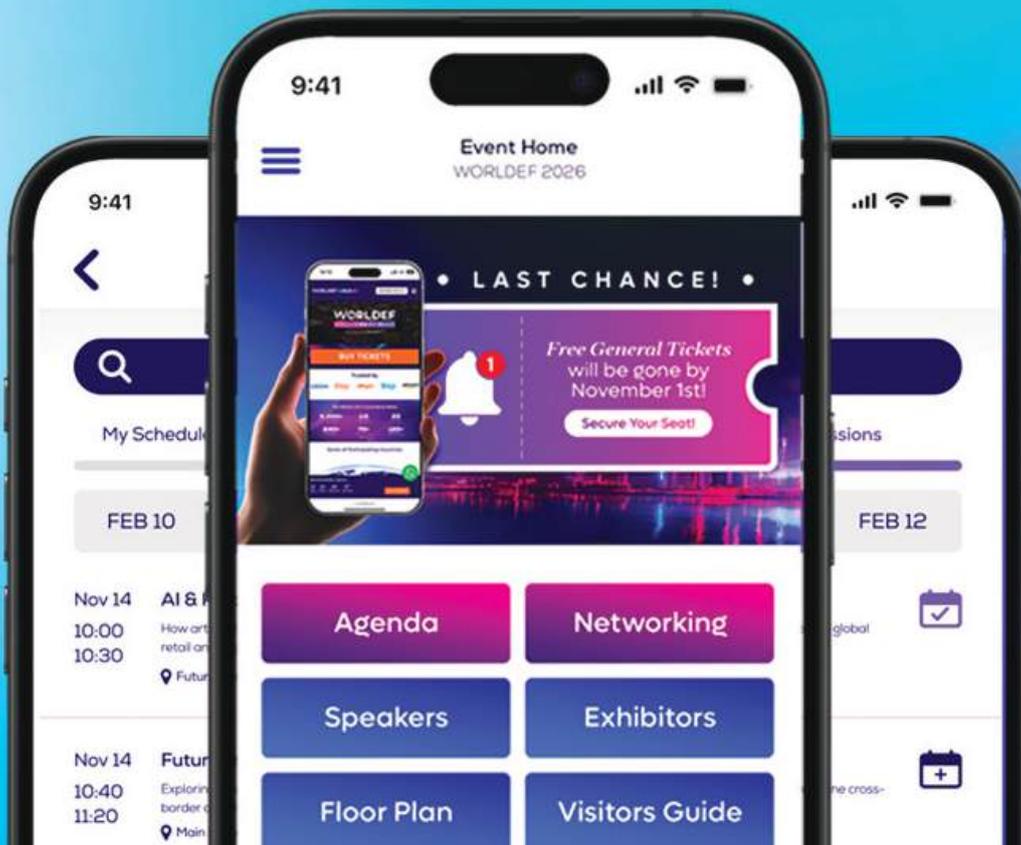
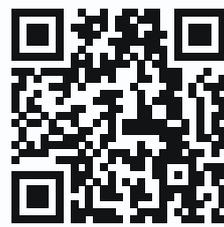


Download on the  
**App Store**



GET IT ON  
**Google Play**

**Download The Event App**



# WORLDDEF ISTANBUL

📍 YENIKAPI 📅 11-13 JUNE 2026

## WORLD'S #1 E-COMMERCE SHOW!



WORLDDEF.COM



worlddefglobal