TWO EMIRATI INSTITUTIONS, ONE NATIONAL AGENDA

AGENDA

نحن الإمارات
WE THE UAE 2031

AMBITION

مئوية الإمارات 2071
UAE CENTENNIAL 2071
The World's Leading Nation
أفضل دولة في العالم
United Arab Emirates

PPP
Public–Private Partnerships
الشراكة بين القطاعين

LOYALTY

عهد ووعد
PLEDGE & COMMITMENT

PRIDE

فخورين بالإمارات
PROUD OF UAE

THE CUSTOMER JOURNEY, END TO END



WHERE THE JOURNEY COSTS BOTH SIDES

## Offline only

INDIVIDUAL + FAZAA

## Membership abuse

FAZAA + PARTNERS

## No visibility

INDIVIDUAL + FAZAA

FAZAA TOMORROW, WITH ZARAH AS PAYMENT PARTNER




**Online and offline**
Every purchase counts, online or in store

**Authenticated membership**
Their membership, in their wallet

**Transaction data**
Every redemption leaves a record

# MONEY RUNS OUT

Most months end before the money is planned.

**50%**

of UAE residents spent more than they earned last year

**1 IN 2**

could cover two weeks or less without an income

**41%**

have little or no optimism about reaching long-term goals

Source: Yabi Financial Health Report 2024, reported by Khaleej Times, January 2025

# THEY WANT MORE

And they are actively looking for a better way.

**57%**

name saving or managing money as a top resolution for 2026

**54%**

say rising living costs are their biggest concern

**34%**

plan to save AED 11,000 or more for their next holiday

Sources: Toluna UAE 2026 resolutions survey, via Gulf News · Allianz Partners Travel Index 2025, via Gulf News

WHAT THE PARTNERSHIP OPENS UP

A NEW SALES CHANNEL

## Reach members beyond the store

Every partner becomes reachable online, not only by those who can drive to it.

A NEW REVENUE STREAM

## Earn on every transaction

Redemptions become measurable volume — and measurable volume can be monetized.

2025: UAE e-commerce exceeds AED 40 billion annually and continues to grow.

Data Reference

## WHAT THE PARTNERSHIP COSTS EACH SIDE AND WHAT FAZAA GAINS

### FOR FAZAA

- **Unlock a new revenue stream**
  Subscription increase justified due to extended online offers
  AED 7M+ Potential annual revenue from cash back
- **Gain transaction data and insights**
- **Enable online discounts, reduce membership abuse**

**No build, no migration, no cost.**

### WHAT ZARAH WILL GIVE YOU

- **A co-branded Zarah × Fazaa card**
- **Cash back applied automatically at checkout**
- **One membership, valid online and in store**




**We build the infrastructure — rails, authentication, data.**

*Based on 100 participating retailers, 500 monthly transactions per retailer and AED 400 average transaction value. Data Reference