# Dirhami Disrupts The Middle East Ecommerce Market With Its Revolutionary Service “Buy Now, Pay Smarter.”


**Dubai, United Arab Emirates May 2, 2022 (Issuewire.com)** - Dirhami is proud to announce the launch of its ground-breaking service "Buy Now, Pay Smarter" which lets customers split purchases of AED 20(≈USD 6) or more into 10 smaller, monthly installments with zero additional cost, interest rate, or hidden fees.

Dirhami’s mission is to empower customers and enable them to enjoy their shopping experience through technology, trust, and inclusion without worrying about budget constraints.

Customers who shop on dirhami.com deal with Dirhami directly. There are no third parties to sign up with or any paperwork involved. Payments and deliveries are processed by Dirhami, and there are no pre-approvals or minimum credit scores required. The simple and quick checkout process lets you pay using your debit/credit card, Apple Pay or Google Pay.

Every purchase is split into ten installments. The first installment is paid on order checkout and the remaining nine installments are over the next nine months. Installments are automatically deducted from the customers’ preferred payment method every month, giving them the peace of mind of not worrying about payment deadlines.

Dirhami also doesn’t charge late fees for missed payments. Eliminating late fees builds on Dirhami’s commitment to delivering the most customer-centric, regional installment solution portfolio that helps meet the needs of today's consumers.

“We take pride in being the first to offer such a disruptive service in the Middle East”, said Dr. Karim Mansour, CEO of Dirhami. “The current providers of installment payment services offer a too short period of payment (three to six months) or require a very high order minimum (AED 1000 and above). Dirhami breaks down all these barriers by allowing its customers to enjoy a long payment period of ten months with a minimum order amount of AED 20.”

Dirhami's catalog includes a wide range of products such as baby gear, beauty & makeup, perfumes, kitchen appliances, household equipment, TVs, computers, gaming consoles, and much more. The catalog is growing rapidly with Dirhami adding over 1000 new items every month.

Consumers are looking for ways to manage their finances and pay fewer fees. A recent study found that 33 percent of consumers say that no late fees are an important feature in choosing a buy now, pay later payment option. Additionally, 57 percent of Gen Z and Millennials feel buying now, and paying later is a smarter way to shop, while 37 percent say it gives them more control of their finances.

According to the 156-page 2022, Global Payments Report released March 2 by Worldpay, Buy now, pay later will account for about $438 billion, or 5.3%, of the global e-commerce transaction value by 2025, up from 2.9%, or $157 billion, in 2021.

Licensed by the premier financial center in the Middle East, Dirhami's presence in the DIFC allows it easily serve customers from all over the Middle East. Dirhami currently delivers to the UAE, KSA, Bahrain, Kuwait, Qatar, and Oman with plans to expand into Lebanon, Egypt, and Jordan before the end of 2022.

You can check out Dirhami atdirhami.com or by downloading "Dirhami Shopping" on Apple and Google app stores.

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