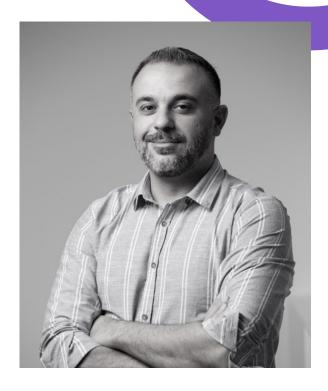


Introduction to the Zbooni cCommerce Report



Ramy AssafCo-founder and CEO of Zbooni

The way people shop is constantly evolving. Buyers are present in new digital realms and brands are finding novel ways to reach them. Customers are demanding better, faster, more convenient, and more personalized brand experiences. Purchasing habits are shifting from 'cash is king' to digital payments. Delivery is no longer measured by days but minutes and if the customer isn't happy, returns should be just as swift. Retention is a constant battle, with small points of differentiation enough to keep or lose a customer.

The promise of eCommerce exposing a brand to countless millions of potential customers has also opened up competition from international businesses and sellers. While price will always be an important factor, to stand out from the crowd, brands must create exceptional experiences.

Thank you to our contributors

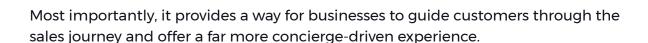






cCommerce - which Zbooni describes as connected commerce - is the natural evolution beyond eCommerce.

IT PROVIDES A WAY FOR
BUSINESSES TO CAPTURE
MORE CUSTOMERS, ACCEPT
PAYMENTS, SELL MORE
PRODUCTS AND SERVICES
AND TRACK FVFRYTHING.



At Zbooni, we are pioneering cCommerce in the region to help businesses of all sizes to thrive. According to the <u>International Finance Corporation</u> (part of the World Bank Group), there are between 19 to 23 million micro, small and medium sized enterprises in MENA.

These businesses need support in digitalization - and with no barriers to entry, cCommerce can immediately help empower them with tools that convert conversations into proven sales at the touch of a button, on the world's most popular social and messaging platforms.

The most exciting part of this report? **Estimates suggest cCommerce could serve up to 40% of total retail sales across MENA's \$1trillion retail market**. This research paints the first picture of cCommerce in the region and how it can help businesses and consumers. We hope you enjoy reading this inaugural report and welcome dialogue to help the MENA region truly capture the opportunities of cCommerce.



Key Takeaways

MENA population

in 2022, **466 million** → in 2050, **724 million**

19-23 million

MSMEs in MENA

84%

of MENA youth want to be entrepreneurs

Total MENA retail market size = \$1 trillion of which

40%

could become cCommerce

3hours+

Average number of hours spent per day on social media in MENA

20%

People in MENA have shopped via social or messaging channels

54%

Of shoppers want to chat to brands in the same way they chat to friends

cCommerce vs eCommerce



Sales conversion rate through cCommerce

2.86%

Conversion on eCommerce marketplaces

Table of Contents

01.

What is cCommerce

P. 06 - 09

- ▶ Size of cCommerce vs eCommerce
- cCommerce could be worth significantly more to retailers

02.

Why cCommerce

P. 10 - 19

- ▶ Driving better customer experience
- ► Insights from Checkout.com
- Increase in online shopping and changing habits.
- ► A challenge for cCommerce?
- ► Insights from Chalhoub Group
- ▶ Why chat to a business?
- ▶ Seizing the moment with cCommerce

03.

MENA opportunity. Huge potential for cCommerce.

P. 20 - 23

- ▶ The power of youth
- ► MENA's entrepreneurial gold-rush
- ▶ Sell more with cCommerce

04.

Connecting the shopping journey with cCommerce

P. 24 - 35

- ► Insights from **Tiktok**
- Brand Discovery Connecting with Shoppers
- ► Zbooni SME Survey Results
- ▶ Payment trends in cCommerce
- ► Insights from Checkout.com
- ▶ Rise of digital payments in the region
- ► Insights from Checkout.com
- ► Paying via social / chat channels
- ► Product delivery Connecting the last-mile
- ► The concern of returns
- ► Reducing returns with cCommerce



Say Hello to cCommerce.

P. 36

- Business just got personal
- ► About Zbooni



WHAT IS ccommerce

curated concierge human-to-human connected commerce collaborative sales chat commerce communication

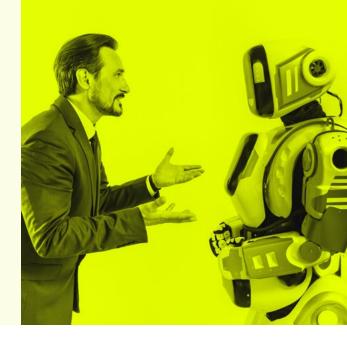
conversational commerce

As a nascent industry, the term cCommerce has been used in a variety of ways in different global jurisdictions. It's important to set the benchmark.

Zbooni defines cCommerce as 'connected commerce', helping businesses to drive more sales with a human connection.

Equally, we must consider what isn't included when we are discussing cCommerce (connected commerce). In this report we do not include chatbots as part of cCommerce.

While chatbots can be useful tools for companies, they lack a deeper human and emotional connection, which for many businesses is crucial in making sales and retaining customers. Of course, with advancements in technology this may not always be the case and there will come a time when robots are able to gauge the emotional side of sales.



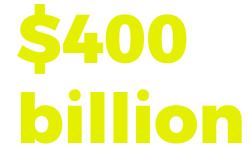
Size of cCommerce vs eCommerce.

Studies suggest cCommerce could represent up to 40% of retail in emerging markets, as a gateway to digital commerce.



Estimates suggest that the MENA retail market size is around **\$1trillion**

so cCommerce could have an addressable market of





Similarly, the Global Social Commerce Industry report estimates the global market of social commerce at around **\$2.9trillion** with MENA making up between **5%-7% of that value**.

Conversely, Visa has estimated that MENA eCommerce across all categories in 2022 will be worth nearly **US\$50 billion**.

cCommerce could be worth significantly more to retailers

N

01.

Complements

existing and new sales channels 02.

Enables

a more effective way to capture customers 03.

Provides

more flexible shopping experiences.

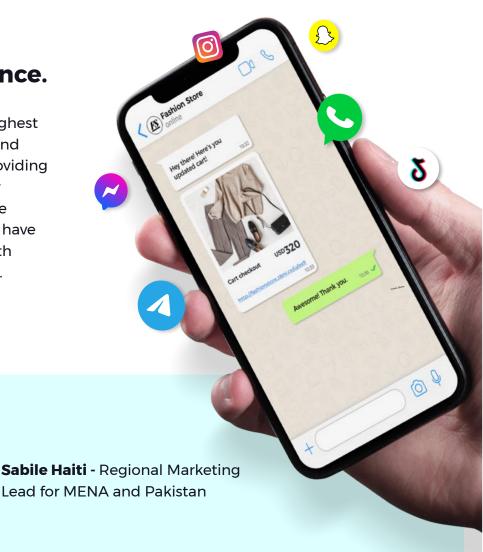
While this figure may seem ambitious, with growing populations and an increasingly connected online community of entrepreneurs, cCommerce could unlock tremendous growth potential for digital commerce in the region.



WHY ccommerce

Driving better customer experience.

Customer experience is the highest priority for many businesses, and when it comes to retailing, providing a great end-to-end journey for buyers is essential for purchase and retention. People's habits have notably shifted since 2019, both across the region and globally.





Consumers' preferences for personalization, convenience, and human-centric customer service is shifting the retail landscape. More retailers increasingly connect with customers **via WhatsApp** and other social media platforms, giving rise to "cCommerce." Merchants are seeing great results from such an approach as our data reveals that social channels have boomed as a favorite channel for MENA's consumers to shop within.

Increase in online shopping and changing habits.

The way shoppers are purchasing and choosing to buy products is changing – according to Visa, more than six in 10 consumers in the UAE and Saudi Arabia are shopping more online compared to before Covid-19. This was supported by global insights from NielsenlQ's 2022 Consumer Outlook survey, where 74 percent of people said their priorities and shopping habits have been impacted by the pandemic, with 30 percent saying their habits and priorities have changed completely since 2019.

of people said their priorities and shopping habits have been impacted by the pandemic

Customers have higher demands too - a Cisco study in the UAE found **75 percent of consumers will not tolerate poor digital performance** and a similar figure suggests brands have just one shot to impress.

A challenge for cCommerce? Language of shopping

Independent studies by **CSA Research** across 29 global countries found;



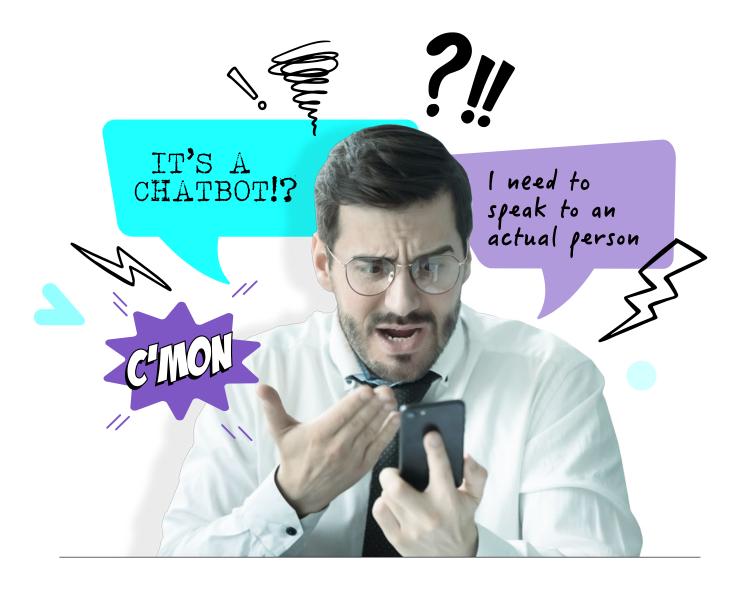
online shoppers prefer buying products in their own native language



Said they would never buy from a website in another language

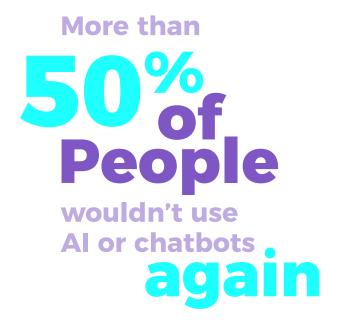
The same is true for chat channels, where consumers prefer shopping interactions in their own language.

This presents an advantage for cCommerce whereby rapport is quickly established if you both speak the same language.



But, even if there are some language barriers, people really do like speaking to an actual person, rather than virtual assistants.

An Accenture survey found that less than half of people who had used Al or virtual chatbots would use it again – and it had the lowest rate of solving a problem at the first time of asking. A third of people wanted to immediately go elsewhere to complete their enquiry.





Insights From Chalhoub Group

Aurélien Cuellar - Technology Business Partner

What current retail trends are particularly important for Chalhoub Group across MENA?

Most notable trends include the growth of online shopping, with almost 50% of GCC consumers shopping more online vs pre-pandemic, e-Commerce experience is one of the focus areas of our investments, as well as clientelling, and other services such as personal shoppers. It's clear that e-Commerce was the uncontested winner of the Covid pandemic and consumers in the region now have high expectations for online experiences.

Chalhoub Group is also exploring the new Web3 environment.
We just launched the first NFT for Christofle, making it the first luxury brand in the world of tableware to enter Web 3.0. We're clear that this might be the next big thing, and we need to prepare ourselves before mass adoption picks up, so we are ready when it's needed the most.

As always, the most important focus is on the customer. Our main objective will always be to inspire, exhilarate and delight our employees, customers, and partners across all the markets where we operate.

Capturing the best information and providing the right customer experience that is consistent omnichannel between online and offline is essential. cCommerce is really key as there is an opportunity for brands to bridge between online and offline. For retailers they have the opportunity to interact with customers and create relationships.



How do you see cCommerce working for retail teams?



This is a large opportunity for social selling, though still underdeveloped, but it is gaining a lot of exposure thanks to social media and the power of influencers across the region. In-store frontline retail teams can build face-to-face relationships with customers and, through cCommerce, continue that relationship online beyond the physical store. It helps the consumer keep in touch with the expert frontline teams and have personalised shopping experiences.

And how do you see that benefiting the customer?

cCommerce adds to the customer's shopping experience

it makes the shopping journey fun, rewarding and convenient.

It is a new way of clientelling with a very personal touch as customers can have a human interaction, ask questions, share pictures, and frontline retail teams can give advice.



Why do you think human interaction in sales is so important?

Despite this strong shift to digital, in-store shopping will continue to remain important, as 56% of Middle East consumers prefer visiting physical stores, emphasizing the continued importance of the human connection.

This connection can also be strengthened through cCommerce, having real-time human conversations via popular platforms like WhatsApp, Instagram and Twitter.

Building on the human connection is needed for 'feel good' initiatives and so expert frontline retail teams can go above and beyond in delivering personal shopping services, reminding customers of their importance and appreciation



What challenges and opportunities do you see for cCommerce?

The opportunity of cCommerce remains huge, and we must seize it. We have the drive and capabilities to keep on delivering the amazing results we have seen at the height of the pandemic. Today, we are one click away from our competition. We are no longer competing within the region only, but also internationally. In taking these large strides, Chalhoub Group is preparing for a new luxury landscape. We envision that 50% of our retail sales will eventually happen online, with 100% of all sales influenced by an online touchpoint.

Chalhoub Group | Aurélien Cuellar

Why chat to a business?

According to Facebook, cCommerce shoppers want to chat to businesses:

45%

For product and pricing information

35%

For instant enquiries

33%

Because it's a more convenient way to shop

31%

For advice and guidance

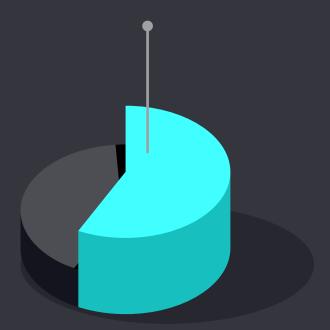
30%

To negotiate prices or offers

According to **Shopify**, they discovered:

54%

of shoppers want to be able to easily speak to customer service, and that they want to interact with brands in the same way they chat to friends - through social and messaging apps



Seizing the moment with cCommerce

With such pressures on brands to capture customers from the very first interaction, cCommerce provides businesses with a way to curate the experience and, much like a retail assistant in a physical store might provide helpful advice and guide the consumer, the online experience can be just as high-touch. This is one of the factors that truly differentiates cCommerce from traditional eCommerce.



RETAIL



Human to human

Buyer and seller interaction physically in stores



Shopping from a Catalogue



50s

POS and Credit Card



TV



Human to human

Buyer and seller interaction over a call

80s

The Rise of TV Shopping



INTERNET



Human to Computer

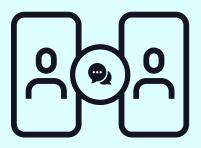
Buyer purchases from website or app. No human interaction.

90s

eCommerce and digital payment



SOCIAL MEDIA



Human to human

Buyer and seller interaction returns - only today it is over messaging apps

Today

Social channels, chat apps, live chat, phygital, VR/Metaverse

The rise of cCommerce

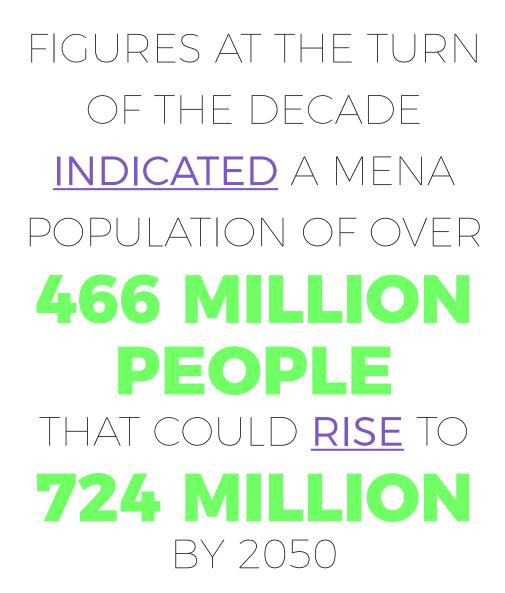




MENA opportunity

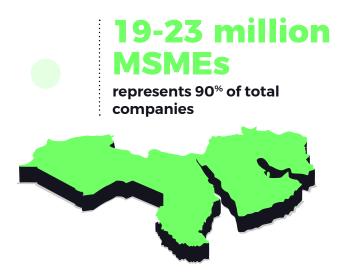
HUGE POTENTIAL FOR cCOMMERCE

The power of youth



However, youth unemployment is some of the <u>highest in the world</u> and in order to fully catalyze the economy, the region needs to enhance digital infrastructure, governance and skills. Typically, youth unemployment in MENA has been around twice the global average ranging between 23 percent and 27 percent over the past 30 years. By digitally empowering the region's youth, a new wave of entrepreneurs can propel the region forward.

There are between 19 to 23 million micro, small and medium sized enterprises in MENA, representing about 90% of total companies. Dubai recorded a 24% growth in business registration and licensing transactions in 2021 compared to the previous year, with many encouraged to turn to entrepreneurism with a flourishing start-up ecosystem.



<u>Wamda's review</u> of 2021 found **US\$2.8 billion** of investment across **639 deals during the year across MENA**, showing an appetite from regional and global investors to invest into start-up businesses within MENA's emerging markets.

MENA's entrepreneurial gold-rush



And, there is a real desire amongst the young to be part of MENA's gold-rush towards entrepreneurism. A report by <u>The Middle East Institute (MEI)</u> highlighted that 84 per cent of youth in MENA want to be entrepreneurs. The study also found that while 'most of the region is online...digitized services remain untapped, including e-commerce.'

cCommerce is at the nexus of these opportunities

Unexplored eCommerce

02

03.

Growing Young Population

Entrepreneurial Attitude

The mechanisms of cCommerce can help to create a stronger digital commerce environment in the region, and support a range of businesses to better connect with their customers.

Sell more with cCommerce



cCommerce helps businesses sell more.



Businesses who used Zbooni throughout 2021 saw their sales grow on average a massive 233.1%.

Personalized selling and the opportunity to tailor products, pricing and discounts to suit the needs of consumers, ensures from the initial point of conversation between merchant and customer, through to the sharing of the curated basket for payment, there is a higher chance of conversion.





In fact, Zbooni owned data shows that cCommerce delivers a success rate of **84.9**% (based on all sales interactions between October 2021 to March 2022). Compared to e-commerce, this is a staggering conversion rate. Traditional e-commerce marketplaces or websites only **convert 2.86**% of visitors, while **average** add-to-cart rate (percentage of items added to cart after product page view by visitors) is 6.96%.

This data strongly indicates the value of cCommerce for businesses to help convert sales and grow their revenues.



CONNECTING THE SHOPPING JOURNEY

WITH cCOMMERCE



Social Media

Large audiences but engagement does not equal conversion.





cCommerce

Better conversion
Stronger LTVs
Increased productivity



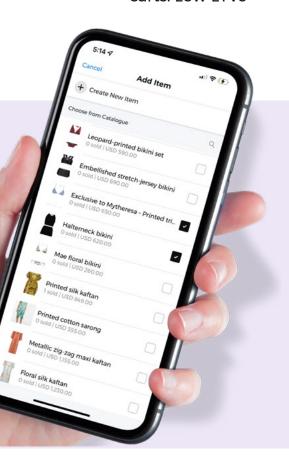
Retail

Sales person productivity is diminishing in a digital first world.



eCommerce

Low conversion.
Significant abandoned
carts. Low LTVs



HUMAN TO HUMAN DRIVE MORE SALES WITH

A HUMAN CONNECTION





Rana Barakat - Head of Business Partnerships for Growth Accounts, Global Business Solutions, MENA

Discusses how businesses can engage customers and increase sales through creative content and intelligent business tools

TikTok - growth in MENA

Over the past few years, content creation has been simplified and is now accessible and available to everyone. TikTok has provided an easy way to produce content, allowing everyone to be a content creator by essentially putting a studio, with music, effects and editing tools in their pockets. This paradigm shift has resulted in the exponential growth of the content library, and so many new content genres have thrived.

Consumers on TikTok are served content that is relevant to them in that moment based on their consumption

patterns and interests, rather than what they are explicitly looking for, or what their friends, family or people they follow are posting. Therefore, people consume content they genuinely find engaging, exciting and educational. Creators gather into content-driven communities, where the evolution of content is as diverse as these communities themselves. Because of this, we are seeing the birth of a new kind of word-of-mouth, one that leads to different movements and content flourishing on the platform, and which also drives real world business impact for brands.

Trends and inspiration on what to purchase

Our platform and community impacts culture and generates trends that start on TikTok and permeate everywhere. A 2021 study from Flamingo, an independent research and analytics group, quantified how much TikTok drives culture through catalyzing trends that resonate far beyond the mobile app, in the physical world. From clearing shelves thanks to #TikTokMadeMeBuyIt, to driving fashion trends, to hearing your friends say "I saw this on TikTok" every day.

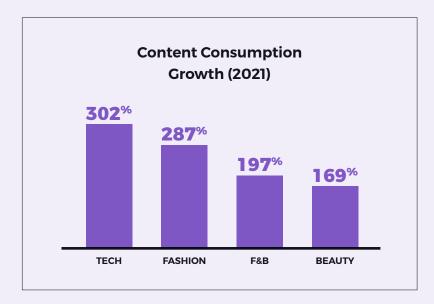
of users believe the biggest trends start on TikTok

The TikTok community encourages brands to lean into and participate in trends in the pursuit of cultural currency, allowing them to connect through conversations and co-create authentically and organically.



TikTok for businesses - engagement and call to action

With the aim to level up brands' knowledge and equip them with the right insights to be a step ahead, earlier this year, we released our annual What's Next Trend
Report. The report outlined content that saw significant growth in 2021 or remained amongst the most popular themes for Arab audiences, promising impact for brands in 2022.



While these categories are expected to continue to thrive, there are a multitude of other categories and subcategories cropping up every day, from #BookTok to #MomTok, there is literally a community for everyone on TikTok.

This reflects the diversity of our community and provides brands with the ability to reach out and be part of relevant communities authentically.

The report also highlights that **67% of users** in the region believe that TikTok **inspired them to shop** even when they weren't looking to do so, while **78% feel that the best brands on TikTok** are the ones that work with users.

The future for brands: From discovery to purchase through social

We're already seeing a shift as people are taking control of what they want to see and when they see it. This has fueled an entirely new way to discover products. A new shopping culture has emerged and it's rooted in community, creativity and most importantly

entertainment. On TikTok, we've seen how entertainment fuels product discovery and it's clearing shelves for brands. Marketers have started showing up as part of the community and inspiring co-creation and engagement on a regular basis.

The TikTok community is fundamentally shifting how people experience commerce.

WE LOOK TO BUILD AN
EXPERIENCE WHERE BRANDS
CAN SHOWCASE THEIR
CREATIVITY AND PERSONALITIES
IN A NEW WAY AND WHERE
PEOPLE CAN EASILY

GO FROM DISCOVERY TO PURCHASE.

By combining the creative, entertaining content TikTok is known for with brands and TikTok creators, we are creating a new kind of shopping experience that brings together our community's favourite parts of discovering and buying new products, with a distinct TikTok twist. For brands and creators, we want to help connect them directly to each other and with our community, fuelling product discovery and creating new monetisation opportunities for them both.

Tiktok | Rana Barakat

Brand Discovery - Connecting with Shoppers

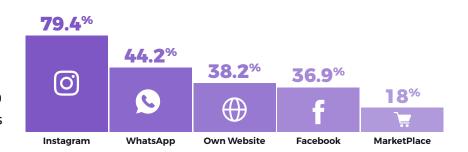
The way that people discover brands and interact with them is constantly changing. Looking at the rise of social media is important in understanding why businesses must find ways to interact and transact with customers on the platforms they are already using. Global social media usage has <u>risen</u> from an average 90 minutes per day in 2012 to 147 minutes per day in 2022. In fact, that figure is even higher in MEA, with <u>some</u> <u>studies</u> suggesting total social media usage per day in the region is over three and a half hours



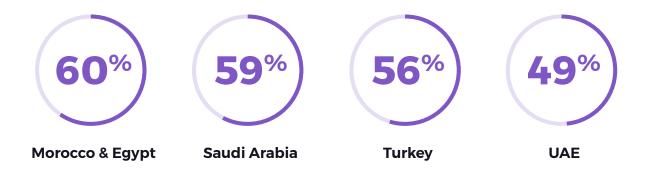
Zbooni SME Survey Results

According to the 2021

Zbooni SME Survey, Instagram was the most popular channel for growing online sales, with almost 8/10 people describing it as an important driver.



With so much time spent on social media, it's not surprising that consumers in the region are discovering businesses through this medium. A report by the **New Media Academy** found that consumers in the Middle East are more likely to use social media to discover and research brands than the global average.



Similarly, it's estimated that more than a billion people interact with businesses through chat platforms. Surprisingly, MEA SMEs are lagging behind when it comes to engaging with consumers online - just over half (55%) of MEA SMEs have a company website and less than half (46%) say they have a social media presence, lower than the global average of 70%.

With a high likelihood for discovery through social media and brand engagement through chat channels, businesses must have effective tools in place to convert these conversations into sales.

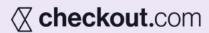
cCommerce is the connecting component.

Payment trends in cCommerce

Regional MENA payment preferences for customers using cCommerce are skewed towards traditional debit and credit cards such as VISA and Mastercard, accounting for nearly 65 percent. Apple Pay takes up nearly 29 percent of payments, with 6 percent other payment methods such as Google Pay and Samsung Pay.

cCommerce can also accommodate alternative payments, and with the growing acceptance of cryptocurrencies, cCommerce could be well placed to serve merchants and their customers in the future.





Insights from checkout.com

Buy now, pay later

One of the most recent exciting developments, which surprised everyone, is BNPL.

ALMOST A QUARTER OF CONSUMERS (24%) IN MENA USED BNPL IN 2021. RESEARCH SHOWS THAT UP TO 53% OF CONSUMERS IN MENA WILL USE BNPL THIS YEAR. THIS COMPARES WITH 30% FOR THE UK.

Cryptocurrencies

A recent report by Checkout.com, 'Demystifying Crypto: Shedding light on the adoption of digital currencies for payments in 2022,' shows increasingly positive sentiment in the adoption of, and appetite for, using digital currencies for eCommerce. The findings show crypto is rapidly gaining appeal among younger demographics, with 40% of 18-35-year-old consumers globally wanting and planning to use cryptocurrencies to pay for goods or services within the next year, up from less than 30% last year. The growth marks a substantial shift in attitude from digital currencies being seen as solely an investment vehicle to a means of doing business regularly. In the UAE, over 54% of 18-35-year-old consumers either hold or plan to hold crypto assets in the next 12 months.

Rise of digital payments in the region

Digital payments are certainly on the rise in the region, with Mastercard's MEA SME Confidence Index indicating how willing businesses are to accept different payment types.

59%
Mobile Payments

The region's businesses have <u>lagged behind</u> when adopting digital payments, but this is gradually changing. The top reasons for slow adoption of digitalization amongst these businesses is a preference for cash payments (26%) and a perception that investment into different payment types is too high (25%).

49%
Online Payments

But with nearly **3/4 of MEA consumers** saying they are shopping more online than ever before following the pandemic, businesses cannot afford to miss out on capturing consumers digitally.

48%
Card Payments



The UAE appears to be heading the regional trend towards digital payment preferences amongst consumers, with a significant drop in shoppers choosing cash-on-delivery methods.

VISA identified a 75% decline in cash on delivery in 2021 across the country, while contactless cards and mobile wallets for online or delivery payments almost doubled (an increase of 98% on average) in 2021.

Using cash on delivery

†98%
Contactless
Cards

The growth is because payment service providers such as checkout.com are innovating; in 2021, 63% of consumers said they were confident in using contactless cards and mobile wallets because of continuous improvements in the security of digital payment platforms.





Insights from checkout.com

Cross-border eCommerce and payments are increasing and are underpinning growth. Data shows that digital payments and eCommerce have enabled new cross-border activities, with record consumer money flowing between countries in the region. There's a huge opportunity here for local and global merchants to tap into this opportunity for cross-border activity.

OUR DATA SHOWS THAT **85% OF MENA CONSUMERS**MADE ONLINE PURCHASES FROM BRANDS AND RETAILERS **OUTSIDE THEIR HOME COUNTRY**IN THE PAST 12 MONTHS.

More than a third (33%) of consumers in MENA now cite cross-border shopping as their number one reason for shopping online. Brands are benefitting, with more than 80% of large European enterprise merchants saying they will be selling into the MENA region by 2023.

Paying via social / chat channels

Furthermore, MENA consumers are now shopping on social media channels at a higher rate – with 20% of shoppers saying they now shop most frequently online within a social media app – compared with 8% of consumers in China and just 3% in Singapore.

That figure rises amongst women, with 26% of female consumers in MENA shopping most frequently within a social media app.

JORDAN	39 %
EGYPT	22%
KUWAIT	19%
UAE	17 %

Percentage of consumers who

shop on social media apps

BAHRAIN

SAUDI ARABIA 12%

QATAR 10%

Product delivery - Connecting the last-mile

As online shopping demand has skyrocketed, so too has the demand for convenient delivery.

Over the past three years, 45 new MENA startups have emerged in the last-mile delivery sector. Larger eCommerce brands have invested in their own fleet of vehicles, while there have been significant advances in logistics technology to streamline the process and make delivery times as close to quick commerce – under 60 minutes – as possible.



The concern of returns

While delivery channels are still evolving to fulfil customer demand for their products as quickly as possible, the challenge of returns is arguably even more concerning.

In 2021, returns wildly varied dependent on category. For example, only 8% of consumers had ordered a computer and returned it, whereas 88% of those polled by Statista had returned clothing and fashion orders.

And, if CBRE's study of US eCommerce during the 2021 holiday season is a barometer of consumer behaviour 45.6% increase in rate of returns compared to 2016, Which could be a worsening problem for brands.



This can start with the description of products - 23% of returns happen due to inaccurate depictions of the product.

Reducing returns with cCommerce

With cCommerce a merchant is in direct contact with the consumer, so all details can be clarified and checked with the customer as part of the sales process. This massively helps in reducing returns and refunds.

In fact, across the MENA region, around **30% of products sold through online retail are returned.** This places a huge focus for retailers of all sizes to optimize and minimize returns.



COULD BE

cCommerce

From the point of purchase to aftersales, Zbooni data shows average returns and refunds of just

0.42%

Demonstrating the importance of interaction and human connection in ensuring products are perfectly aligned with the needs of the customer.



The next generation platform for personalized commerce.

Business just got personal

Sell like never before. Introduce checkout to the channels that matter the most.

Capture Orders.

Turn 1:1 customer interactions into transactions.

Accept Payments. :

Enable payments seamlessly starting today.

Sell More.

Attract new customers and · increase repeat : purchases.

Track **Everything.**

Gain total : control and visibility of your business.

About Zbooni

Zbooni is pioneering cCommerce in the MENA region, and since the launch of its app in 2018 has helped thousands of businesses to interact, engage and sell more effectively, powering transactions for hundreds of thousands of customers and generating multimillion dollar sales revenue every month. Its expert team is based across offices in United Arab Emirates, Saudi Arabia, Jordan and Egypt, scaling rapidly to meet the growing needs of the cCommerce revolution. The Zbooni platform provides tools and solutions that empower businesses, both big and small, to capture orders, accept payments, sell more, and track every order.

To learn more about zbooni







(O) f 😈 @zbooni_app



in Zbooni







f in 🛛 💆

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