

PAPITA.co Introduces Buy Now Pay Later (BNPL) Payment Facility for UAE and Saudi Arabia Customers

PAPITA.co has partnered with Tabby and Tamara to let customers split the payment into easy instalments for a more convenient purchase experience.

DUBAI, UNITED ARAB EMIRATES, March 23, 2026 /EINPresswire.com/ -- PAPITA.co, a Dubai-based consumer electronics retailer, continues to strengthen its payment experience for customers in the UAE and Saudi Arabia with its Buy Now, Pay Later (BNPL) facility.



Consumers expect payments to be as seamless as the rest of their digital experience. With our BNPL offering, we give them the flexibility to complete their shopping without unnecessary friction."

Tarun K Balani

The company has partnered with leading BNPL service providers, Tabby and Tamara, which allow customers to split the payment into 4 flexible and easy interest-free instalments. This way, customers can easily [buy tablets](#), like the [Apple iPad](#), online with greater convenience and financial ease.

The BNPL market in the UAE is witnessing steady growth,

valued at \$4.25 billion in 2025 and expected to reach \$11.49 billion by 2031. This reflects a CAGR of 18.03% as the adoption of flexible payment solutions accelerates. This growth can be attributed to a range of factors, including widespread adoption of eCommerce usage, a youthful digital-native population, and a regulatory environment that balances innovation with trust.

This momentum is further supported by the growing comfort that consumers find in BNPL models. Rather than committing to a full upfront cost, it enables them to split the payment into manageable instalments for a short period of time.

This looks more appealing than EMIs because the interest is usually calculated on principal, tenure, and prevailing rates. However, some EMI plans might offer 0% interest rate, but the longer repayment tenures can still feel restrictive.

Also, EMIs are availed from credit/debit cards, and are therefore subject to the cardholder's eligibility, including available credit limit, bank approvals, and existing financial profile. However, in the case of BNPL, the purchase is almost instantly approved at the time of checkout.

The ease of approval and short-term payment period are what make BNPL popular among consumers, especially Gen Zs. Around 50% of Gen Zs prefer digital payments, and BNPL has emerged as their preferred payment method for discretionary and daily shopping.

This trend is particularly prevalent in the consumer electronics market, which accounted for over 32% of the UAE's BNPL market in 2025. With higher purchase value and frequent upgrade cycles, products like smartphones, tablets, and laptops are well-suited to shorter repayment models.

Speaking on the growing adoption of BNPL, Tarun K Balani, Founder and CEO of PAPITA.co, said: "BNPL allows customers to complete transactions with greater ease and clarity, which ultimately builds more confidence at checkout. It's all about simplifying the entire purchase experience."

The BNPL payment option is available at PAPITA.co e-commerce store and even at their retail store in Deira, Dubai. Customers can choose between Tabby and Tamara and flexible instalment plans and enjoy immediate access to their preferred electronics, whether buying a [PlayStation online](#) or offline.

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