



Capital
Islamabad

Population
252.3M

Time zone
GMT +5

Currency
PKR Rs
Pakistani Rupee

PAKISTAN

Top e-commerce industries



Electronics
(23.1%)



Hobby & Leisure
(22.0%)



Fashion
(18.3%)

Top 20 Websites include

Google, Youtube, Facebook, WhatsApp, Instagram, ChatGPT, TikTok, Hesco, Bing, Wikipedia, OpenAI, LinkedIn, Netflix, MSN, Daraz.pk, Gsmaerna, Geo.tv, Dailymotion, OLX, Yahoo, Amazon

Top Content Categories

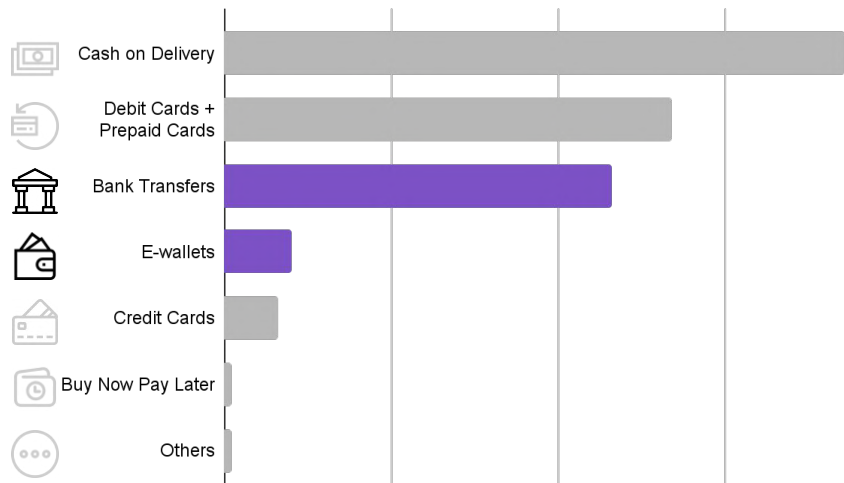


Online Shopping
3 out of top twenty are E-Commerce websites.

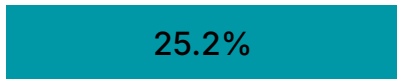


PAYMENTS METHODS. PAKISTAN

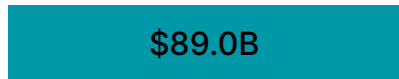
Popularity of e-commerce payment methods



Market Projection



Annual CAGR growth rate of Digital Payments during 2024-2027



Anticipated Digital Payments transaction value in 2029 compared to current 28.9\$

sources: Statista, Oct 2024



LPM ADOPTION. PAKISTAN

HBL

UBL



Bank Alfalah

Method	HBL, UBL, Faisal bank, Alfalah, Meezan Bank
Type	Bank transfer
Category	Bank
Payments	Yes
Disbursements	Yes
Authorization speed	Instant
Refunds	Yes
Available with	Banks & Fintechs, e-commerce, retail stores, utility bill payment platforms

Local banks in Pakistan, such as Habib Bank Limited (HBL), United Bank Limited (UBL), Faisal bank, Alfalah, and Meezan Bank play a crucial role in enhancing the digital payment ecosystem. Their contributions are multifaceted, focusing on innovation, security, and customer engagement.

Reasons for Popularity

- ✓ HBL has launched its mobile application, "HBL Mobile," which offers features like instant fund transfers and online account opening. With over 2 million registered users, it significantly contributes to the digital banking landscape by providing user-friendly services tailored to customer needs.
- ✓ UBL's "UBL Digital App" provides a seamless online banking experience for over a million users. The bank has integrated features like biometric authentication and an AI-powered chatbot for customer support, enhancing user experience and security.
- ✓ These banks focus on ethical banking practices and adheres strictly to Islamic laws, which resonates with financially conscious customers



16M mobile banking users
11M internet banking users

LPM ADOPTION. PAKISTAN



Method	Easypaisa
Type	E-wallet
Category	Wallet
Payments	Yes
Disbursements	Yes
Authorization speed	Instant
Refunds	Yes
Available with	Banks & Fintechs, e-commerce, retail stores, utility bill payment platforms

Launched by Telenor in 2009, Easypaisa was Pakistan's first mobile wallet and has over 25 million registered wallets, with about 8 million active users. Users can transfer money, recharge mobile phones, pay utility bills, and shop online. EasyPaisa is widely used for various payment solutions across many businesses.

Reasons for Popularity

- ✓ **Extensive Network:** Easypaisa has a network of over 180,000 registered agents across the country
- ✓ **Financial Inclusion:** Easypaisa has brought financial services to the unbanked population of Pakistan, particularly in low-income groups and remote areas where traditional banks are reluctant to establish branches
- ✓ **Digital Lifestyle Solution:** Easypaisa offers customers a complete digital lifestyle solution with over 50 use cases or digital payments services available on the platform, including digital lending, savings, and insurance products



11M users

LPM ADOPTION. PAKISTAN

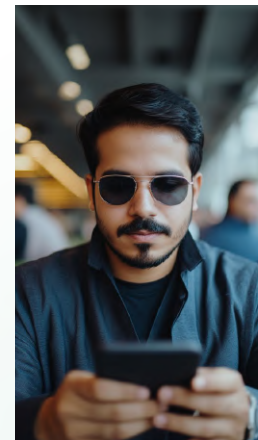


Method	Jazzcash
Type	E-wallet
Category	Wallet
Payments	Yes
Disbursements	Yes
Authorization speed	Instant
Refunds	Yes
Available with	Banks & Fintechs, e-commerce, retail stores, utility bill payment platforms

JazzCash is a mobile app and digital payment service in Pakistan. It is a combined offering from the Jazz mobile network and its subsidiary, Mobilink Microfinance Bank.

Reasons for Popularity

- ✓ Extensive Network: JazzCash has a widespread network of over 300,000 locations accepting QR codes and is supported by over 80,000 retail outlets and merchants nationwide



16.5M users

LPM ADOPTION. PAKISTAN



Method	K-Connect
Type	E-wallet
Category	Wallet
Payments	Yes
Disbursements	Yes
Authorization speed	Instant
Refunds	Yes
Available with	Banks & Fintechs, e-commerce, retail stores, utility bill payment platforms

Konnect by HBL provides digital payment solutions allowing customers to enjoy a cashless lifestyle. The platform has over eight million customers

Reasons for Popularity

- ✓ **Government Partnerships:** HBL partnered with the government of Pakistan through Konnect by HBL on initiatives like the Ehsaas Emergency Cash Program, a social safety net initiative. HBL has disbursed over PKR 175 billion to more than 12 million households
- ✓ **Higher Returns on Savings:** HBL Konnect offers higher returns on savings (18% annually) compared to EasyPaisa and JazzCash (7-8%)



8M users

LPM ADOPTION. PAKISTAN

upaisa

Method	Upaisa
Type	E-wallet
Category	Wallet
Payments	Yes
Disbursements	Yes
Authorization speed	Instant
Refunds	Yes
Available with	Banks & Fintechs, e-commerce, retail stores, utility bill payment platforms

Launched by Ufone, UPaisa provides mobile financial services such as money transfers, bill payments, and mobile top-ups. It leverages Ufone's telecom infrastructure to offer accessible financial services to its users.

Reasons for Popularity

- ✔ **Partnerships** Upaisa has partnered with organizations such as Daewoo Express, allowing customers to book and purchase bus tickets from any Ufone Service Center



2.7M users

LPM ADOPTION. PAKISTAN

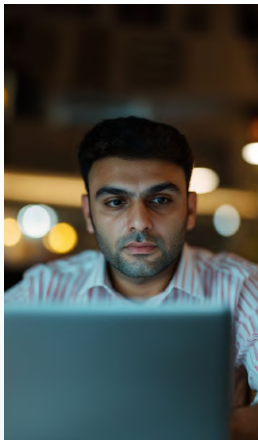


Method	Zindagi
Type	E-wallet
Category	Wallet
Payments	Yes
Disbursements	Yes
Authorization speed	Instant
Refunds	Yes
Available with	Banks & Fintechs, e-commerce, retail stores, utility bill payment platforms

Zindigi is a digital banking application launched in Pakistan by JS Bank. Since its launch in January 2022, Zindigi has quickly gained popularity and is now among the top five most downloaded financial apps in Pakistan.

Reasons for Popularity

- ✔ **Customizable user experience:** Zindigi provides Pakistan's first customizable digital experience, which has attracted millions of customers who appreciate its unique interface
- ✔ **Innovative features:** Zindigi provides real financial use cases, such as mutual fund investments and in-app stock trading, along with everyday payment options



LPM ADOPTION. PAKISTAN

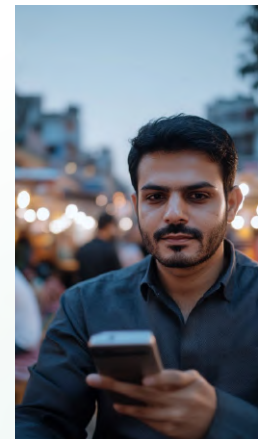


Method	Nayapay
Type	E-wallet
Category	Wallet
Payments	Yes
Disbursements	Yes
Authorization speed	Instant
Refunds	Yes
Available with	Banks & Fintechs, e-commerce, retail stores, utility bill payment platforms

The first E-money Institution in Pakistan NayaPay provides a digital wallet that allows users to send and receive money, pay bills, and make online purchases using a Visa debit card. It focuses on seamless user experiences and financial inclusion, offering services like peer-to-peer transfers and merchant payments.

Reasons for Popularity

- ✓ NayaPay aims to provide financial services to small merchants who are often excluded from traditional banking systems. It allows merchants to accept various payment methods through a simple link-sharing process
- ✓ Mobile-First Approach: NayaPay utilizes a chat-led platform similar to WeChat Pay and AliPay, targeting Pakistan's large mobile-first youth population



1.8M users