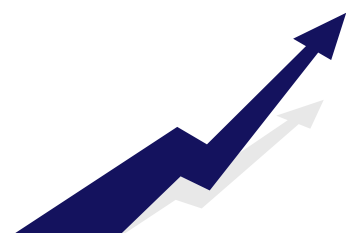




2021 SMALL BUSINESS RECOVERY STUDY-EGYPT



3 in 4 (72%) of small businesses in Egypt are optimistic about their business recovery following rapid digital adoption during pandemic

DID YOU KNOW?



65%

Almost two thirds of business owners are reliant on their small business as a primary source of income



50%

Half of owners see digital payments as an important investment in business recovery

COVID-19 business environment: Prominent spending trends seen by Egypt's small merchants



92%

Increase in use of contactless payments



73%

Increase in takeaways



75%

Increase in home delivery

Digital payments as preferred choice for more Egyptian consumers



46%

Nearly half of merchants said digital payments were the preferred payment option among their customers

Egypt small businesses' response to pandemic in 2020



34%

offered home delivery and pickup services



47%

ran offers and promotions



56%

introduced new products and offerings



77%

increased use of loyalty programs



35%

established digital presence

Steps being considered by Egypt's small businesses to future-proof their business

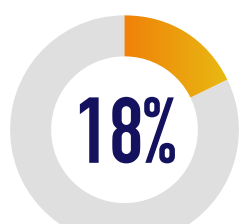
24% of Egypt merchants who don't have online presence plan to build an eCommerce platform and **40%** plan to offer contactless payments and digital prepayment options to their customers

Egypt merchants' views on digital payments

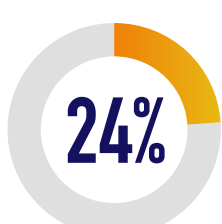


Key concerns of small merchants

While the majority of merchants in Egypt recognize the importance of digital acceptance, some concerns still remain



Delays in consumer refunds



Trust in card payments

This highlights the need for further merchant education