Spotii case study

E-commerce payment platform, powered by Microsoft services, bolsters retail in the Middle East with no-interest/no-cost digital installment service

Merchants seek to improve sales during the pandemic

Retailers in Gulf Cooperation Council (GCC) countries require new and innovative methods to improve conversion rates amid the COVID-19 pandemic.

An e-commerce payment tool powered by Microsoft services

Spotii's payment platform, which utilizes Microsoft Azure services, integrates with e-commerce and in-store systems and allows shoppers to pay over no-interest/no-cost digital installments.

Helping shoppers buy now and helping retailers sell more

With Spotii, GCC retailers can accelerate aspirational purchases from their clientele, and Spotii assumes all chargeback and fraud liability.

Microsoft

Azure services enable sentiment analysis, monitoring insights, and more

Based in Dubai, United Arab Emirates, Spotii empowers the GCC retail community with its focus on technology, trust, and inclusion. Spotii joined the Microsoft ecosystem through the Microsoft for Startups program in February, and since going live to the public in April, more than 100 merchants, ranging from small and medium-sized businesses to enterprises, have committed to Spotii's service. Spotii's plugin, available on [Microsoft AppSource](), easily integrates into Magento, WooCommerce, Shopify, and other e-commerce platforms. Additionally, Spotii's development team can support custom integrations as well as in-store functionality.

Spotii uses Azure Kubernetes Service to host its web and data apps. Its web app depends on Azure Database for PostgreSQL to store its data. Azure Monitor Log Analytics allows Spotii to monitor its apps. Helpful insights, such as tracing error messages in the log, are provided by Azure Kubernetes Service. Spotii uses the optical character recognition capabilities of Azure Cognitive Services to extract user information from a submitted ID image. Text analytics and sentiment analysis are Azure Cognitive Services tools that Spotii uses to evaluate customer feedback when scraping Instagram, LinkedIn, Facebook, or other social media sites.

An innovative path toward attracting shoppers

Spotii specializes in the fashion, beauty, and lifestyle verticals. Since Spotii's launch in April, some cohorts of Spotii shoppers have already used the service five times. Highlights include a beauty merchant that experienced a 43 percent average order value (AOV) uplift, a fitness merchant that experienced a 56 percent AOV uplift, and a retail merchant that experienced a 54 percent AOV uplift. Through new shopper acquisition and improved conversion, Spotii has delivered merchants a return on investment of five to 15 times.

To use Spotii, a shopper selects it at checkout and fills in some basic details. Spotii then charges the customer only 25 percent of the total but pays the merchant the full order value upfront, minus Spotii's fee. Spotii accepts AED (United Arab Emirates dirham) and SAR (Saudi riyal) at checkout, with more currencies to be enabled in the future. Spotii manages the customer payment schedule of four installments and shoulders the fraud, chargeback, and repayment risk, which is managed by Spotii's proprietary predictive screening technology.

In contrast to the typical discounts and interest-bearing payment plans retailers often pursue, Spotii provides a different way to attract shoppers and remove barriers to online purchasing. Spotii shoppers benefit from a more flexible payment option and increased purchasing power, while Spotii merchant partners can generate higher revenue, better conversion, and lower returns.

"Microsoft has been a key partner to our successful launch during unprecedented circumstances. We selected Microsoft Azure for the robust cloud storage and machine learning capabilities that drive our intensive data and analytics workloads. We have utilized Office 365 and Microsoft Teams to effectively collaborate in a purely remote work environment. Overall, our relationship with Microsoft is crucial to continually advance the innovation that makes our payment platform unique and enables our community of merchant partners to better engage their customers."

- Anuscha Iqbal, CEO, Spotii