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Date: 28 December 2020

## Tap.AZ

### **Context**

Digit.Az (Tap.az, Turbo.az and Bina.az) are Top-50 most visit web-sites in Azerbaijan with stable growing number of visitors. Mentioned platforms doesn't provide end-to-end closure of any transaction, but act as the information board for the clients, so, the platform doesn't know anything about possible buy-sell operation and cannot control real conversion rate.

Company makes profit from advertisement and paid placement with higher ranking on the page (monetization of "Visitors" asset)

Taking to account that company has competitors in the market, especially Lalafo, it's operating model didn't change during the years and show itself profitable. But this situation will not last forever: new market disrupters, e-commerce platforms will change position of these platforms in next 3-5 years with current pace.

### **Opportunity**

There are dual opportunity for Unibank and "Digit.az":

Unibank provides additional value to its own customers to get information from Tap.AZ and Turbo.az directly from uBank mobile application. For the case with Tap.AZ, uBank customers can get opportunity to pay for the goods using mobile application and Tap.AZ will see direct and real conversion. uBank customers will be able to get the product using shipping options within uBank application (that should be calculated by Unibank's responsible persons calculate for cost and revenue structure). By providing these options Unibank could: get information about customer sentiments and behavior (interests) and possibility to bring e-commerce in Digit.AZ and get revenue from take rates.

## **Conclusion**

The biggest profit for Unibank here is:

1. Make customer lineage: onboarded customers in uBank and their behavior on these most visited sites in Azerbaijan
2. Acquire more data for further data processing, instant offering and “segment of one” micro-campaigns
3. Earn on take rates from Tap.AZ

Taking to account, that Unibank is going to launch its marketplace within application, this functionality will benefit for further product placement and offering within marketplace due to existence of customer sentiment and behavior analysis.