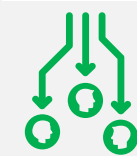



# Increase revenue, maintain competitive advantage, and meet consumer needs through installment financing

**BeyondTech should implement a 12-24 months installment financing program**, beginning with a pilot in top-performing markets. Installments directly address consumer affordability needs, offer a strong competitive advantage, and demonstrate clear revenue uplift based on competitor benchmarking




### Market Demand

- 81% of surveyed consumers prioritize financial flexibility due to rising cost-of-living pressures.
- Competitor analysis shows up to **15-20% increase in device sales** after adding financing (Industry Insights report).



### Financial Impact

- Company Y and Z show **higher sales growth and stronger customer retention** after implementing financing.
- Profit stabilizes long-term as interest income grows (for interest-bearing plans) and AR cycles normalize.



### Consumer Sentiment

- 72% of respondents are willing to spend more or upgrade sooner when installments are available.
- Younger buyers (25-35) show strong adoption, expanding the customer base by **25-30%** (TechCo case).

### Risks

- Cash flow pressure from delayed payments and growing accounts receivable
- Increased debt and interest expense to fund financing operations

### Risk Mitigation

- Partner with a third-party financing provider to offload credit risk and reduce working capital burden
- Launch phased rollout to control AR exposure, monitor portfolio performance, and adjust terms dynamically

### Phased Implementation Roadmap

1	0-3 Months	Pilot Design & Setup
2	3-6 Months	Pilot Launch & Refinement
3	6-12 Months	Scale & Optimize