

A photograph of two young women with long, wavy brown hair laughing joyfully on a beach. The woman in the foreground is laughing with her eyes closed and mouth wide open, showing her teeth. The woman behind her is also laughing, looking upwards. The background is a bright, hazy sunset over the ocean, with a blurred building and palm trees in the distance. The overall mood is happy and carefree.

# HeyLight

Shop smart, live bright

**Over 28000  
partners in  
Europe**

**Part of  
Mediobanca,  
a leading  
European bank**

**PAGO** LIGHT

**Take-over of the Italian fintech  
Soisy**

**Take-over of  
Heidipay Switzerland AG**

**HeyLight**  
Shop smart, live bright

**2022**

**2023**

**2021**

PagoLight was born

**SOISY**

**heidipay**

**Fast growing Swiss  
fintech launched in 2020**

**2024**

**An european brand was  
born**

# The new wave of luxury – digital revolution and new consumer scenarios

The study provides:

- an overview on the fashion luxury market in Europe
- strategies, vision and brand positioning
- comparison between wholesale and retail
- consumer preferences and behaviors
- evolution of Buy Now Pay Later



DOWNLOAD FULL REPORT AT [WWW.HEYLIGHT.IT](http://WWW.HEYLIGHT.IT)



**What are the opportunities to catch and the leverages to focus on to differentiate?**



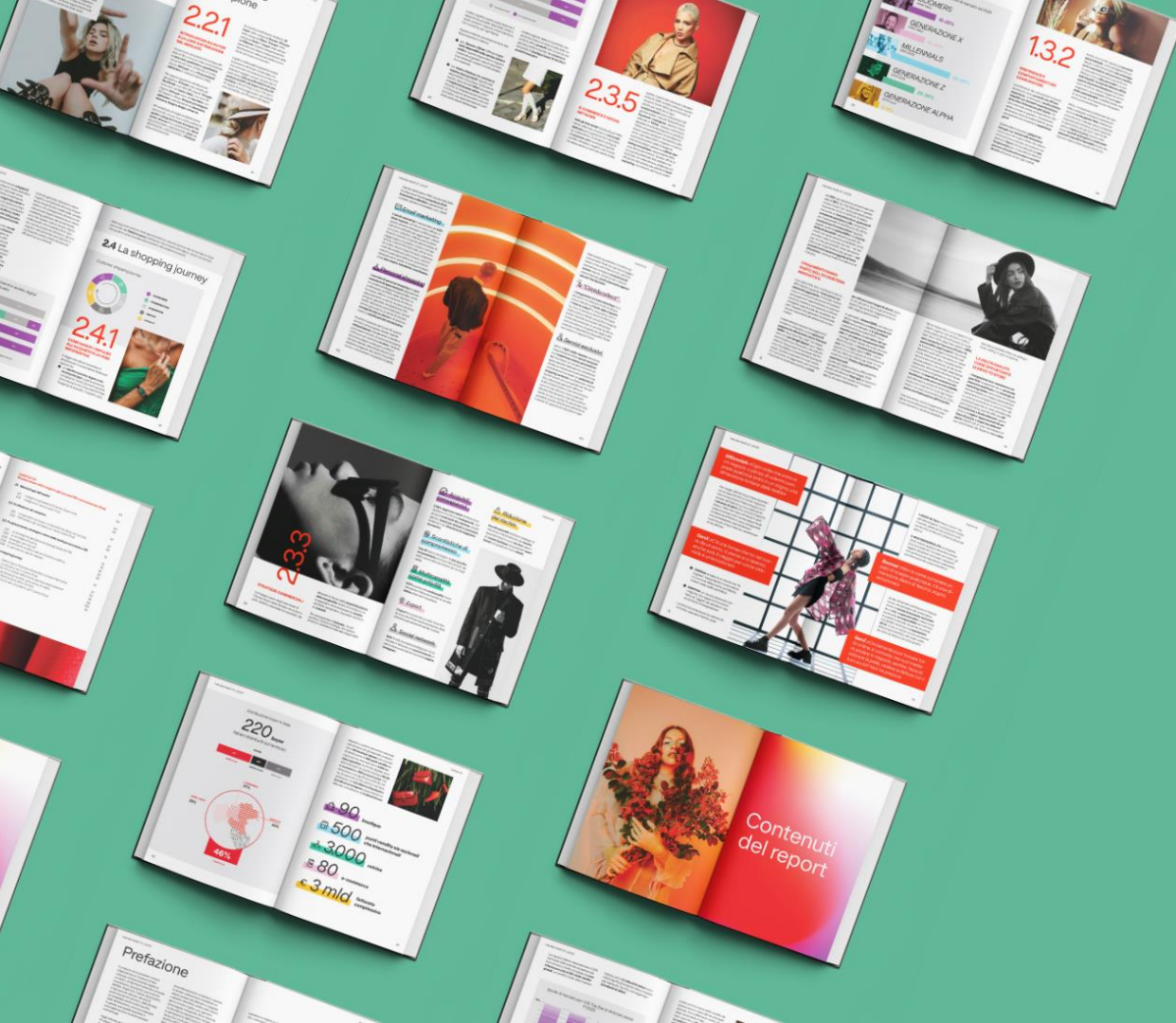
# Key insights

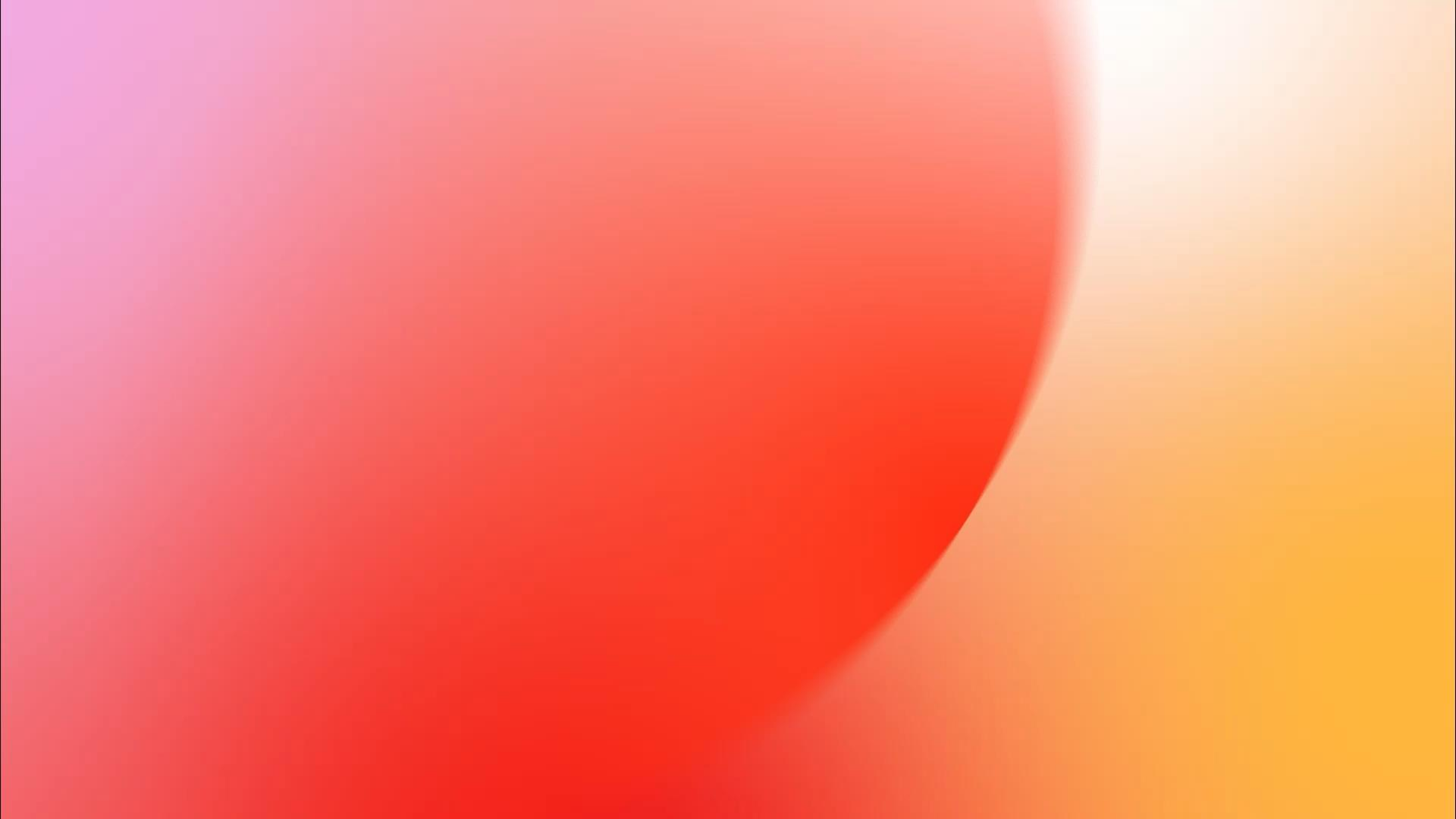
Luxury **aspirational customers** account for **18%** of the entire fashion luxury market.

The **75%** of **multibrands** that rank in the top tier devote more than **10%** of sales in digital.

**BNPL** impacts sales, up to **25%** of total revenue.

**Digital payments** in Italy recorded **+12%** in 2023 YoY.





# Benefits of Buy Now Pay Later



**Increase sales  
and attract  
new categories  
of customers**

Attract new categories  
of customers

Drive conversion

Increase basket size



**We take the risk,  
you get paid  
immediately**

Fraud & solvability  
risk guarantee

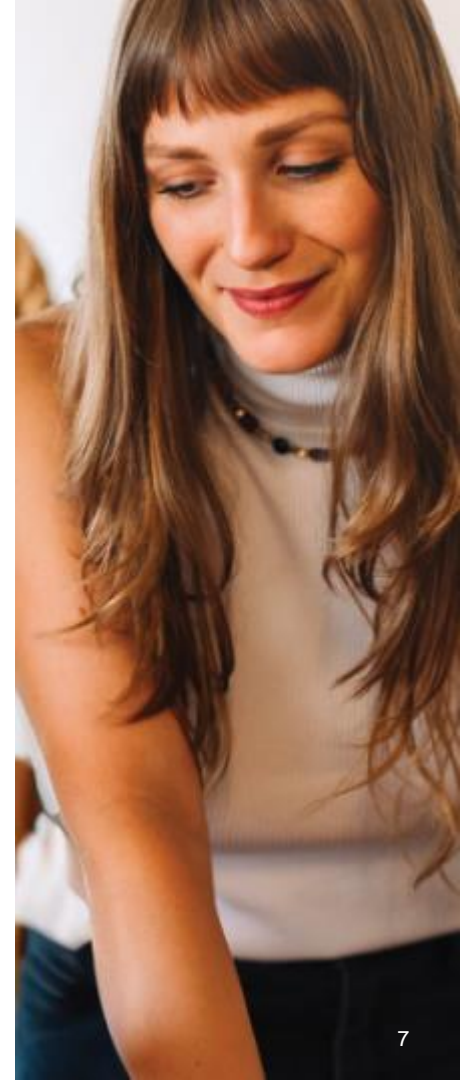
Weekly payment  
of all your sales



**Easily fits in with  
your operations  
and web shop**

Simple payment  
and return processes

Easy integration,  
no start-up costs



# Target groups in the fashion luxury sector\*



Age	Adults (35-55 years)	Young Adults	Young and very young (14-35 years)
<b>Occupation</b>	Professionals, managers, salespeople, small business owners	Students or young workers, salespeople, small business owners	Students, workers, salespeople, and employees
<b>Lifestyle</b>	Demanding, refined through advanced practice, permissive and decidedly "rewarding" with high expectations in terms of quality, service, reliability, and personalization	Instinctive, highly attracted to novelty, inclined to risk, and not very inclined to planning or loyalty (towards brands, products, retailers...)	Open, curious, and positive, seeking to get the best out of life, continuing to invest in cultural and professional development, without neglecting family and social relationships and the entertainment associated with them
<b>Purchase Drivers</b>	Pleasure, desire for gratification, brand value	Inclination towards new experiences, experimentation, continuous search for desire fulfillment	Correct evaluation of cost-benefit and purchase rationality

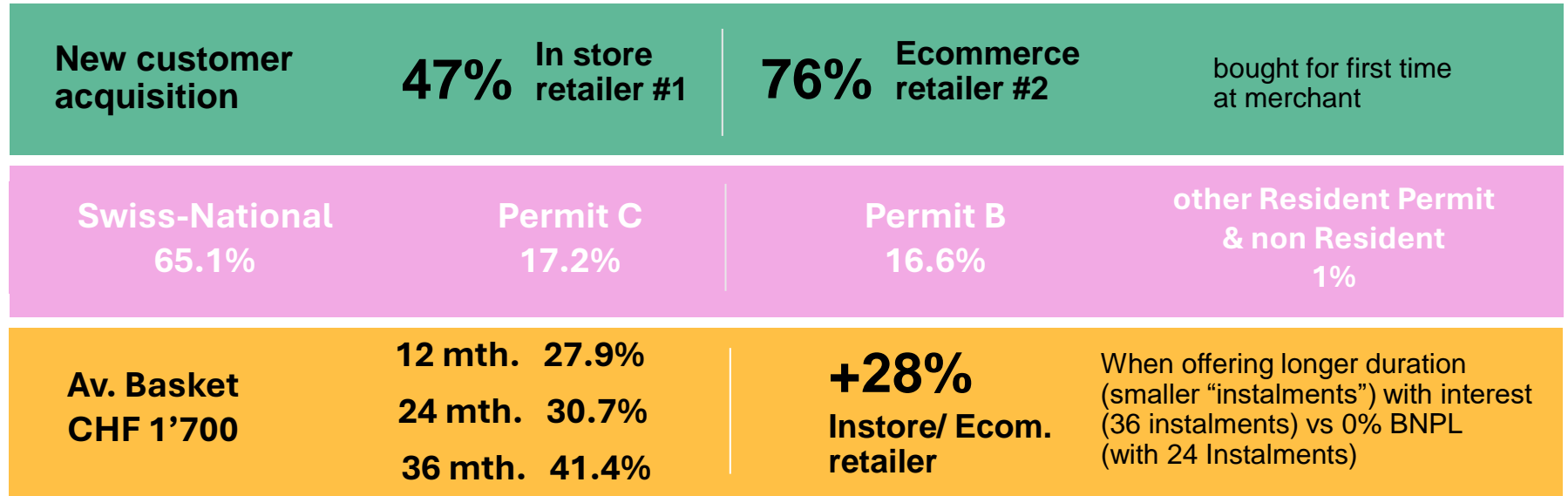
**BNPL Usage**

**37.9%**

**57.6%**



# Target groups in the fashion luxury sector\*



# HeyLight

Shop smart, live bright



SAMSUNG

mobilezone®

rochebobois  
PARIS



BRACK.CH

KETTLER

MediaMarkt



TECHNOGYM



batiplus

Berlitz®

e-FRAMER  
swiss finishing

EISENHORN®

BALMELLI SPORT  
LUGANO

schubiger  
möbel

NATUZZI



# A digital solution for your store



01

Launch of HeyLight offering across 126 stores in record time



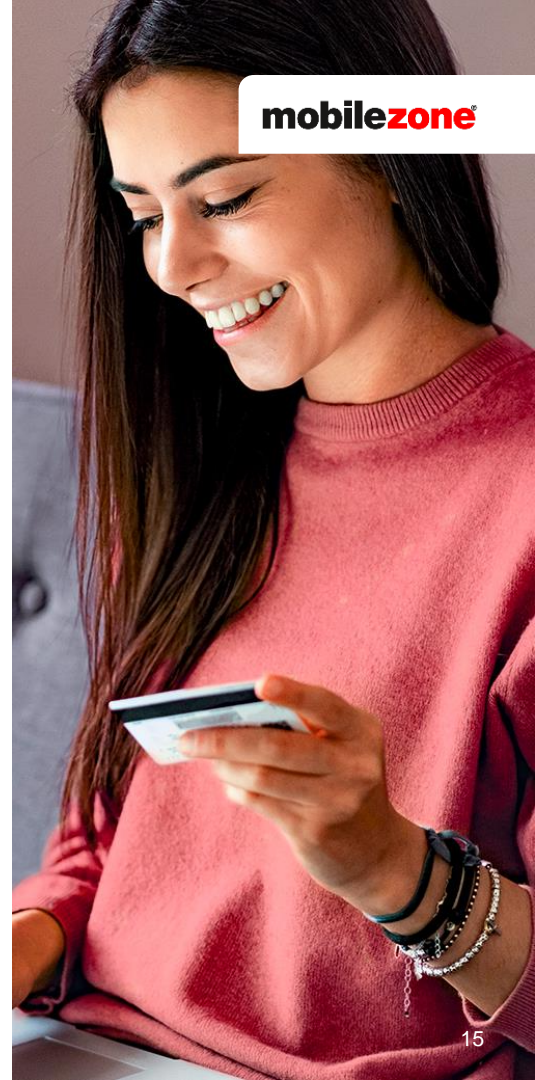
02

Innovation in the Swiss market with a pay in 24 months with trade-in option

mobilezone



HeyLight



# Innovation #2:

Boost affordability & loyalty with forward Trade-in



Launch of **“Refresh”** online & instore offering for all Apple products

Innovation with combination of KKG credit product + trade-in options (24x on phones/iPad, 36x on Mac)

Das beste iPhone.  
Zum besten Preis.  
Mit der ReFresh-Finanzierung.

ab CHF 28.79  
pro Monat

iPhone 15

Mehr Infos nach dem Klick



Wenn mit Apple, dann mit uns.  
dq-solutions.ch



Launch of **“Flexrate”** offering across 126 store in record time

Innovation in the Swiss market with a “no-abo” pay in 24x month with trade-in option

Dein neues iPhone zum unglaublichen Preis

Mit der FLEXRATE Ratezahlung hast du alle Optionen in der Hand

UPGRADE  
BEHALTEN  
ZURÜCKGEBEN

iPhone 14

FlexRATE  
OK KREDITKARTE

Beitrag: ab CHF 26.56 pro Monat

Mobilezone ist ein Tochterunternehmen der Swisscom. Die Preise sind abhängig von der gewählten Ratezahlung und dem gewählten iPhone-Modell. Die Preise sind in CHF angegeben. Die Preise sind in CHF angegeben. Die Preise sind in CHF angegeben.

mobilezone



Launch of **“Forever Plan”** offering instore on Apple devices

Tech for onboarding with KKG credit product + forward trade in (12x-36x)



iPhone 15 Pro ab 36.56 pro Monat mit  
deinem FOREVER-Plan\*

# Get started!

HeyLight