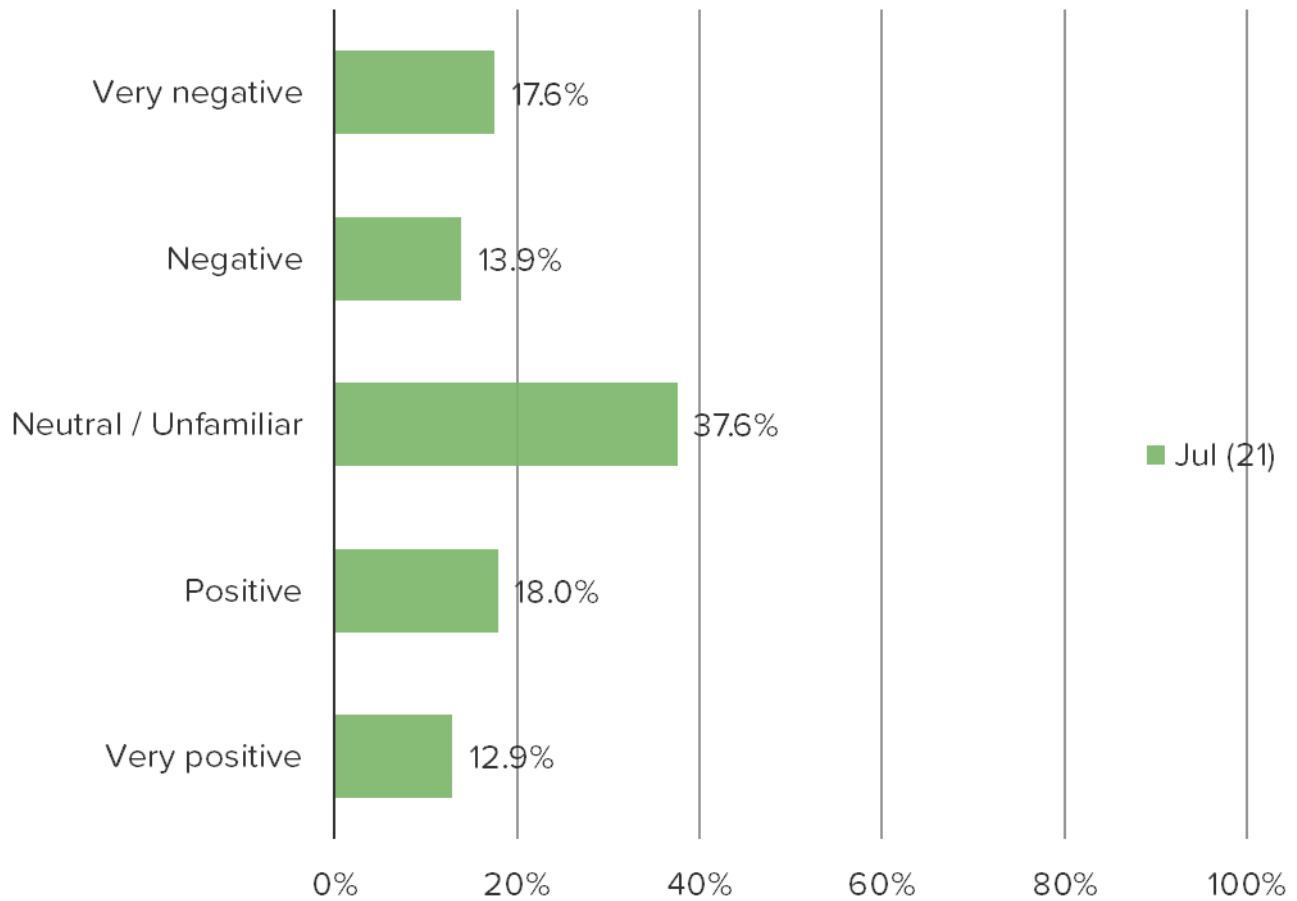


Buy Now Pay Later

OPINIONS TOWARD BUY NOW AND PAY LATER

WHAT IS YOUR OPINION OF THE CONCEPT OF "BUY NOW AND PAY LATER" SERVICES IN WHICH YOU COULD BUY A PRODUCT FROM A RETAILER NOW AND PAY LATER WITHOUT THE NEED FOR TRADITIONAL CREDIT, UPFRONT FEES, OR INTEREST (UNLESS YOU ARE LATE ON A PAYMENT)?

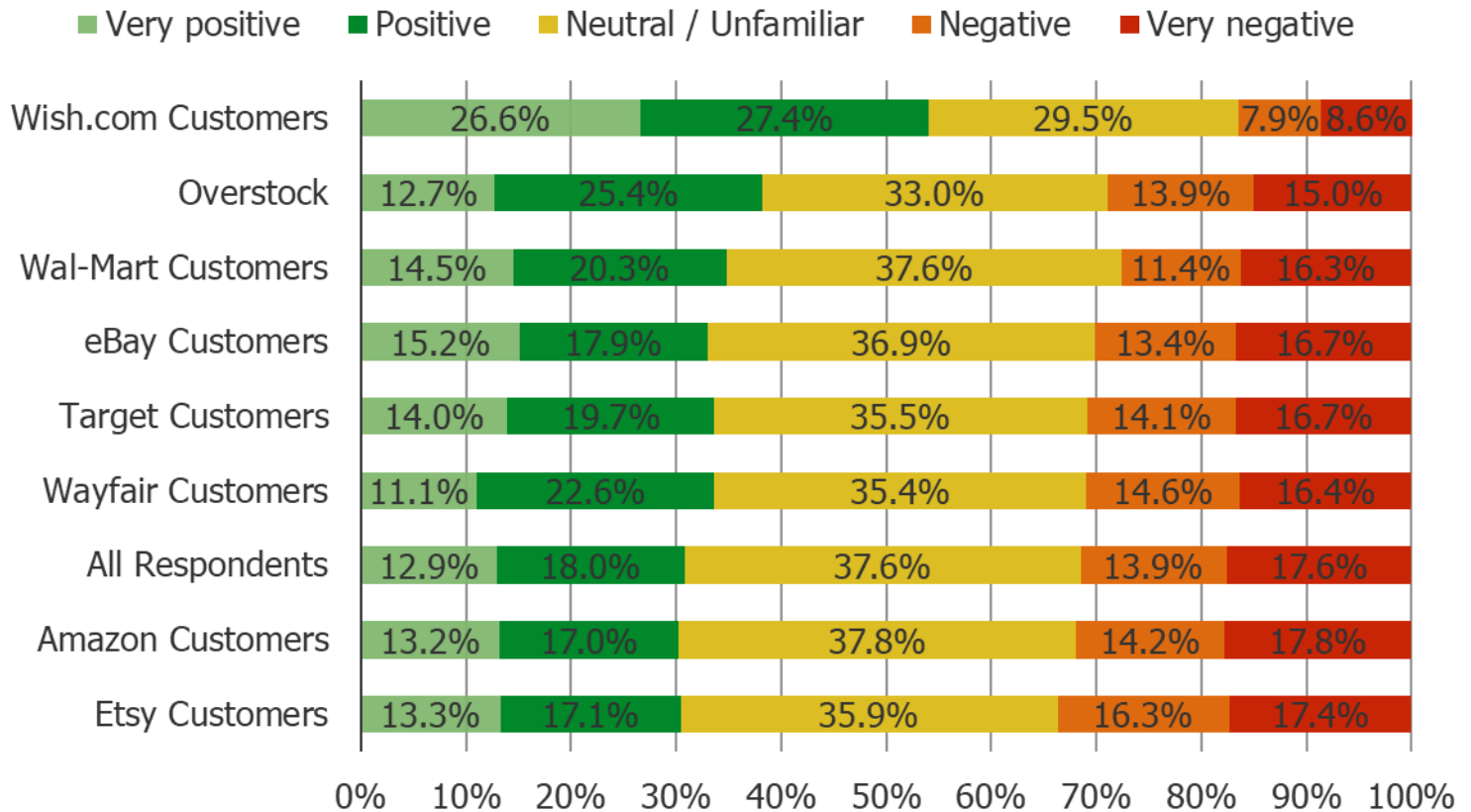
Posed to all respondents.



N = 1114

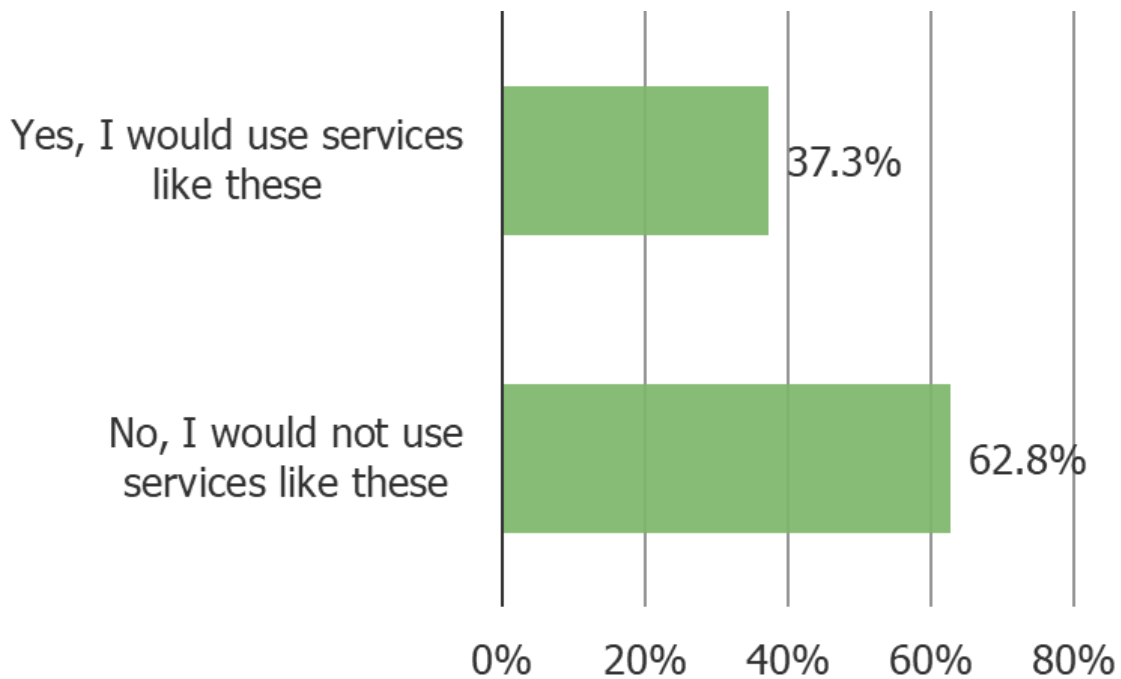
WHAT IS YOUR OPINION OF THE CONCEPT OF "BUY NOW AND PAY LATER" SERVICES IN WHICH YOU COULD BUY A PRODUCT FROM A RETAILER NOW AND PAY LATER WITHOUT THE NEED FOR TRADITIONAL CREDIT, UPFRONT FEES, OR INTEREST (UNLESS YOU ARE LATE ON A PAYMENT)?

Cross Tabs: Respondents Who Regularly or Occasionally Shop Each of the Following:



WOULD YOU USE "BUY NOW AND PAY LATER" SERVICES IN WHICH YOU COULD BUY A PRODUCT FROM A RETAILER NOW AND PAY LATER WITHOUT THE NEED FOR TRADITIONAL CREDIT, UPFRONT FEES, OR INTEREST (UNLESS YOU ARE LATE ON A PAYMENT)?

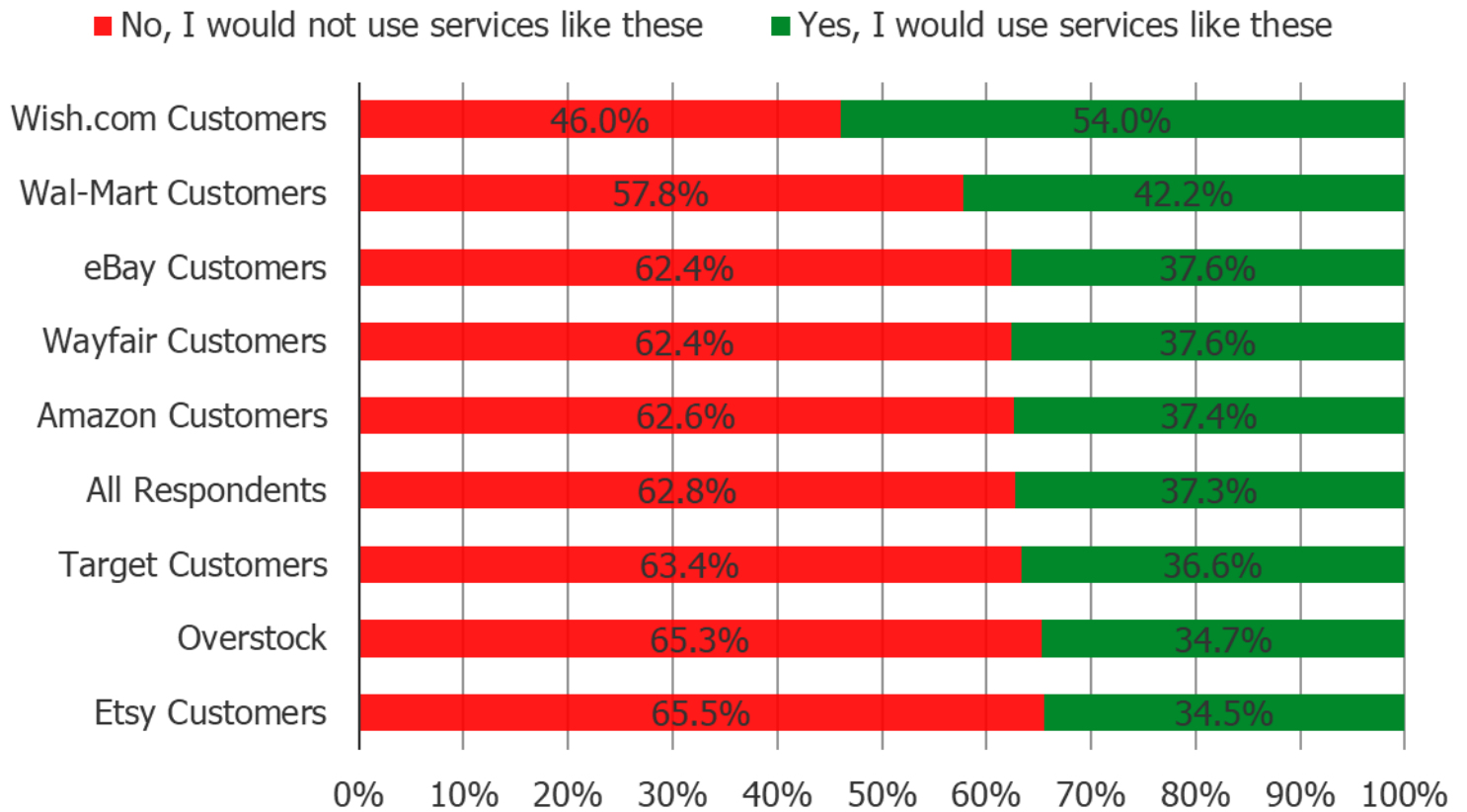
Posed to all respondents.



N = 1114

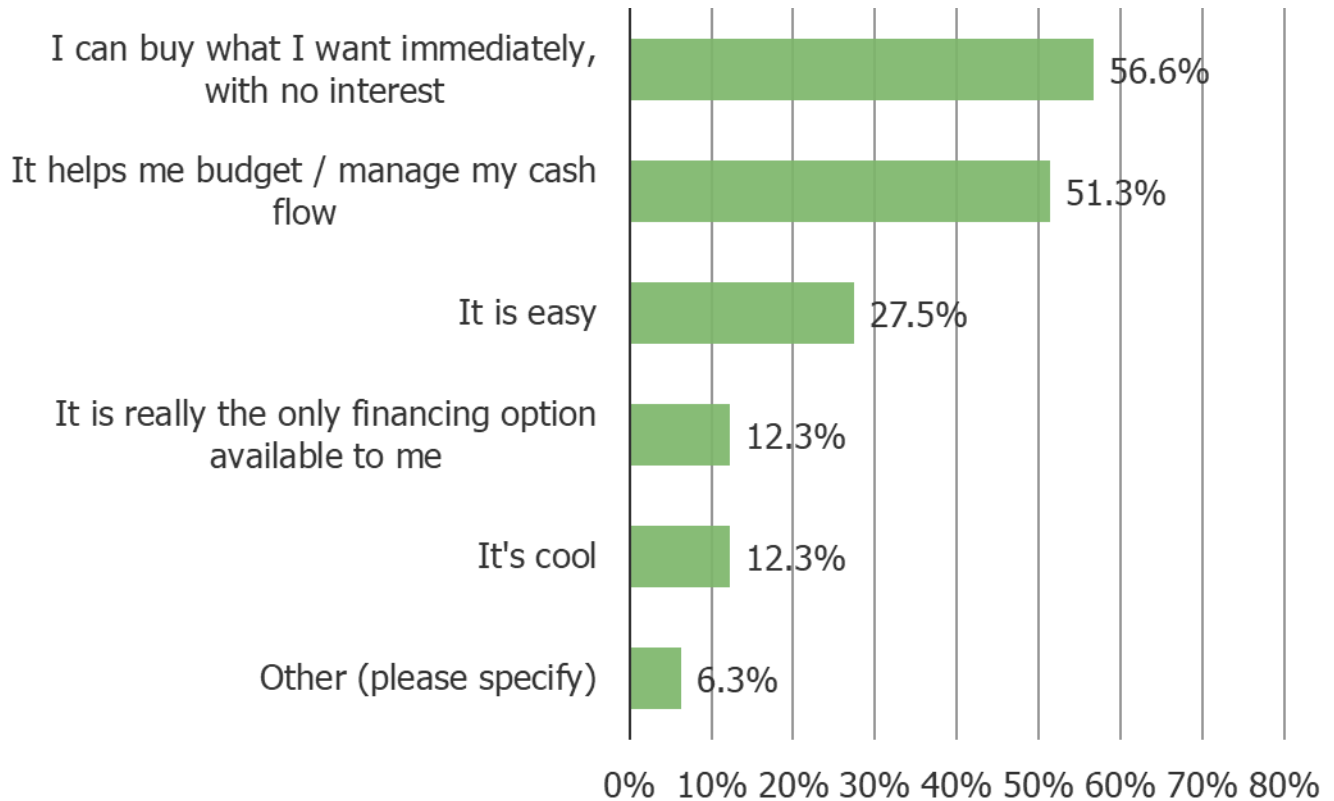
WOULD YOU USE "BUY NOW AND PAY LATER" SERVICES IN WHICH YOU COULD BUY A PRODUCT FROM A RETAILER NOW AND PAY LATER WITHOUT THE NEED FOR TRADITIONAL CREDIT, UPFRONT FEES, OR INTEREST (UNLESS YOU ARE LATE ON A PAYMENT)?

Cross Tabs: Respondents Who Regularly or Occasionally Shop Each of the Following:



WHICH OF THE FOLLOWING BEST DESCRIBES WHY YOU WOULD USE "BUY NOW AND PAY LATER SERVICES"?

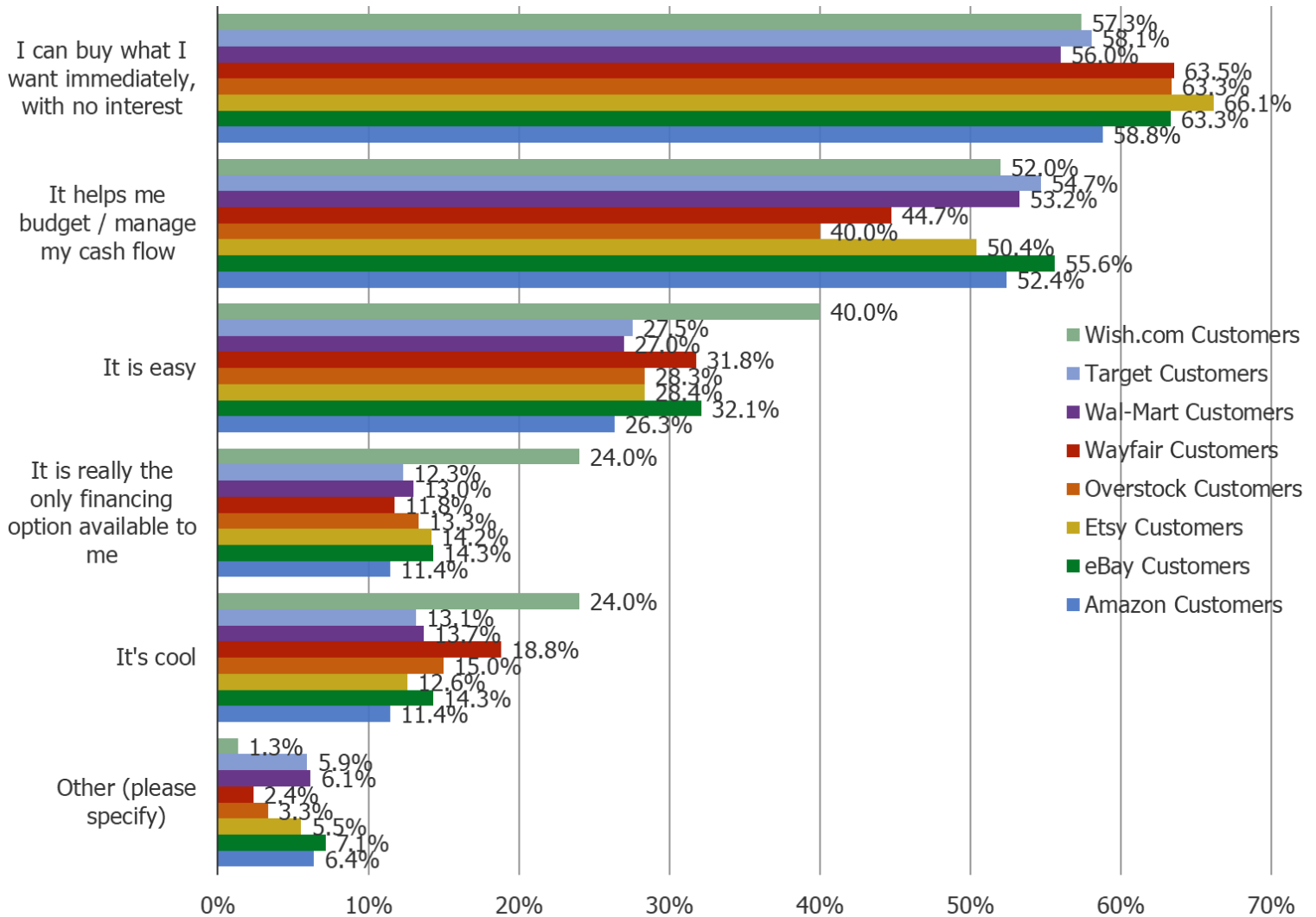
Posed to respondents who said they would use buy now and pay later services.



N = 415

WHICH OF THE FOLLOWING BEST DESCRIBES WHY YOU WOULD USE "BUY NOW AND PAY LATER SERVICES"?

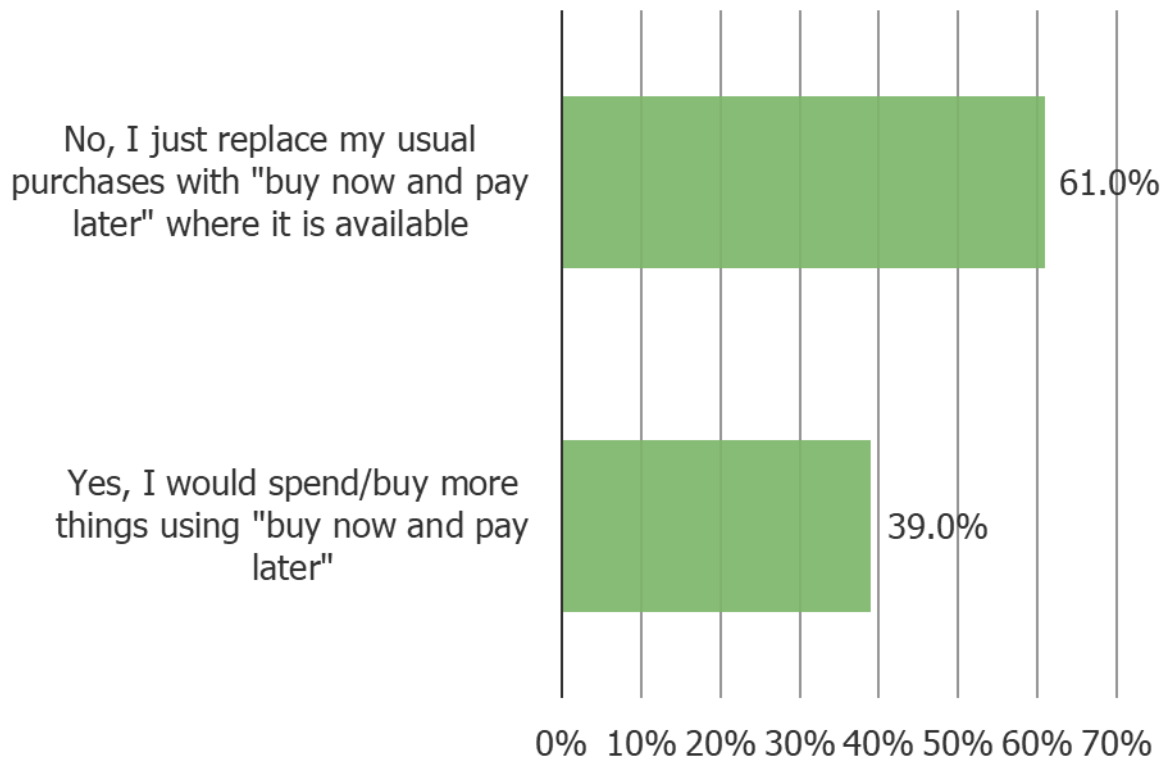
Cross Tabs: Respondents Who Regularly or Occasionally Shop Each of the Following:



IMPACT OF BUY NOW PAY LATER ON SPENDING

IN YOUR OPINION, WOULD "BUY NOW AND PAY LATER" CHANGE HOW MUCH YOU SPEND/BUY?

Posed to respondents who said they would use buy now and pay later services.



N = 415

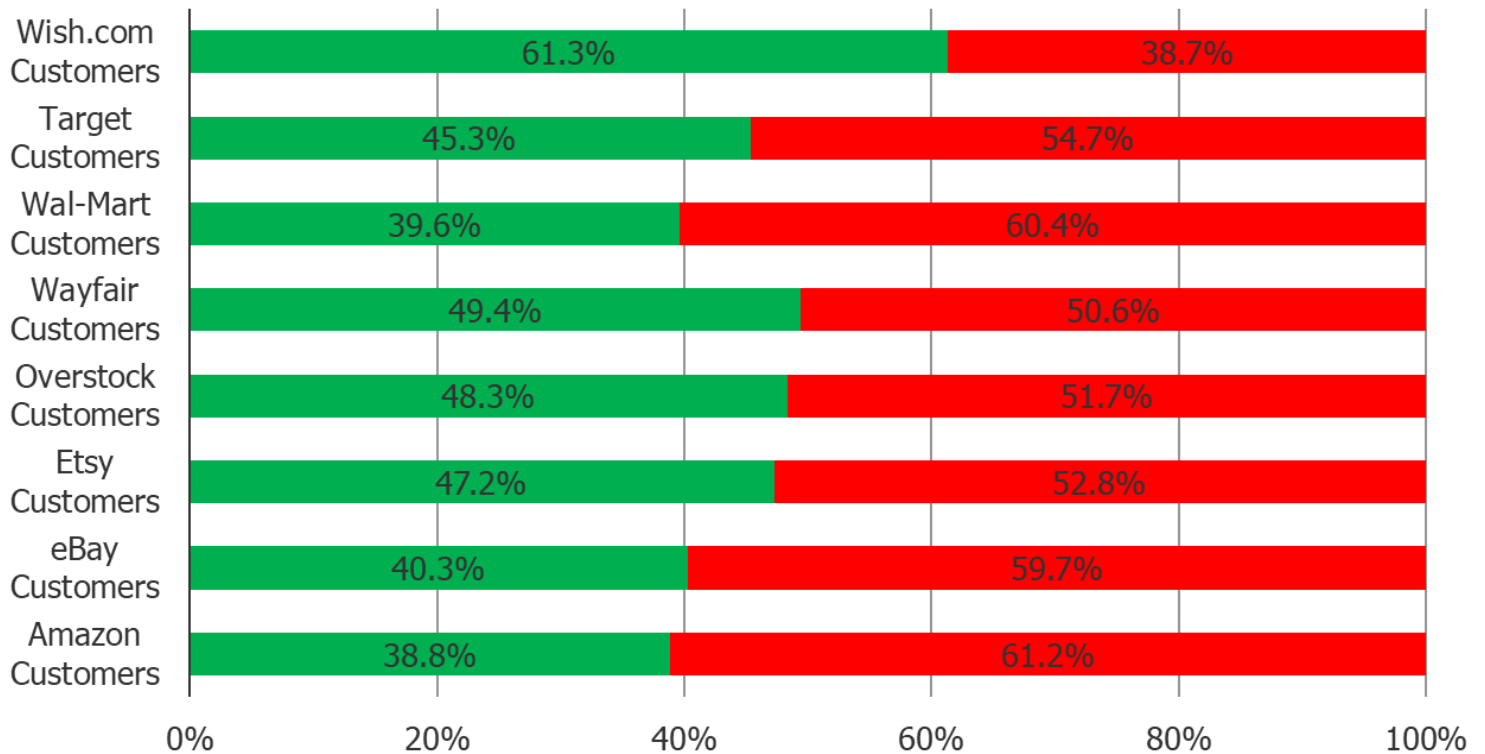
IN YOUR OPINION, WOULD "BUY NOW AND PAY LATER" CHANGE HOW MUCH YOU SPEND/BUY?

Posed to respondents who said they would use buy now and pay later services.

Cross Tabs: Respondents Who Regularly or Occasionally Shop Each of the Following:

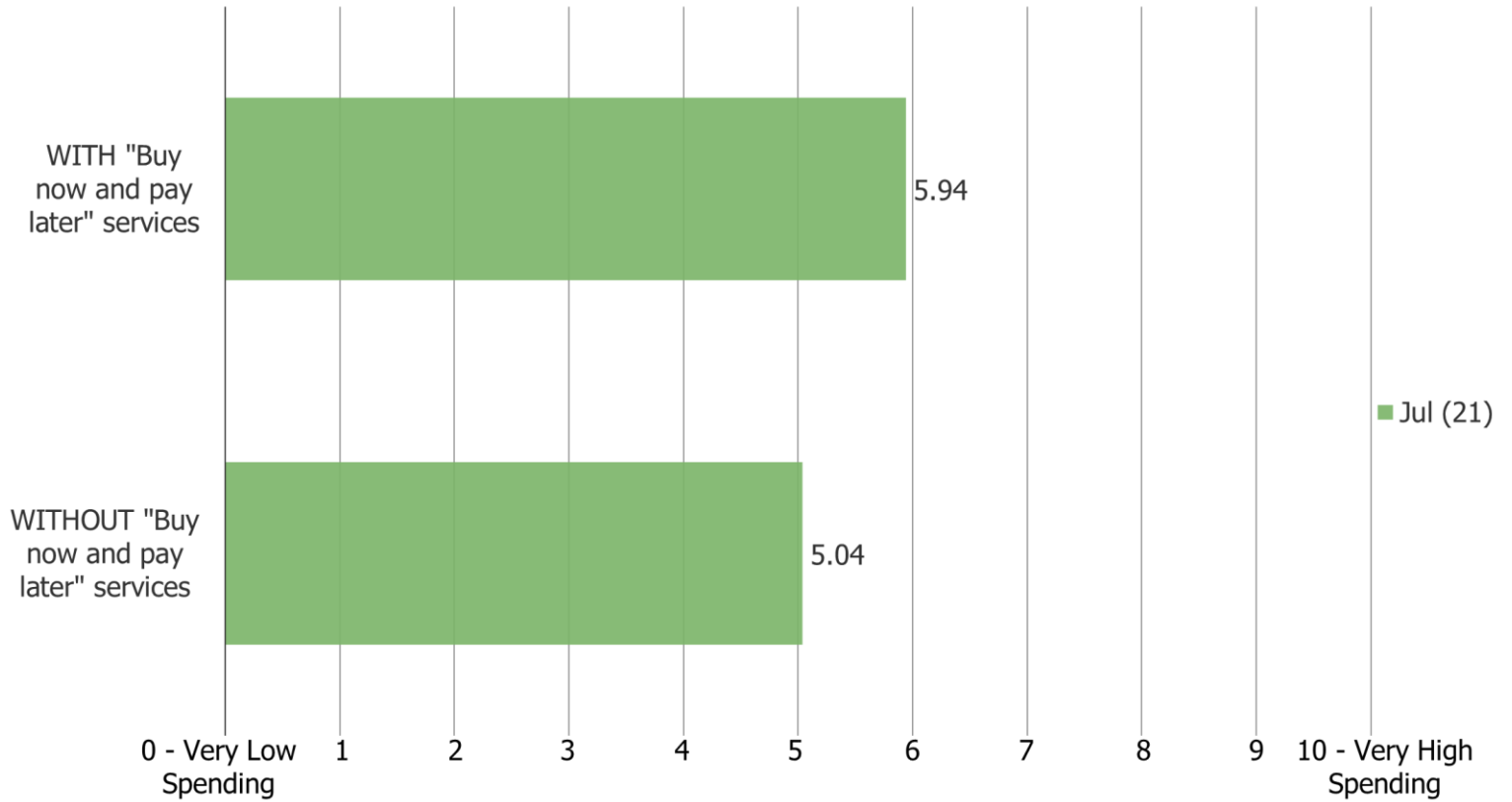
■ Yes, I would spend/buy more things using "buy now and pay later"

■ No, I just replace my usual purchases with "buy now and pay later" where it is available



HOW MUCH MONEY WOULD YOU SPEND ON DISCRETIONARY (IE, NON-ESSENTIAL) ITEMS IF...

Posed to respondents who said they would use buy now and pay later services.



N = 415

HOW MUCH MONEY WOULD YOU SPEND ON DISCRETIONARY (IE, NON-ESSENTIAL) ITEMS IF...

Posed to respondents who said they would use buy now and pay later services.

Cross Tabs: Respondents Who Regularly or Occasionally Shop Each of the Following:

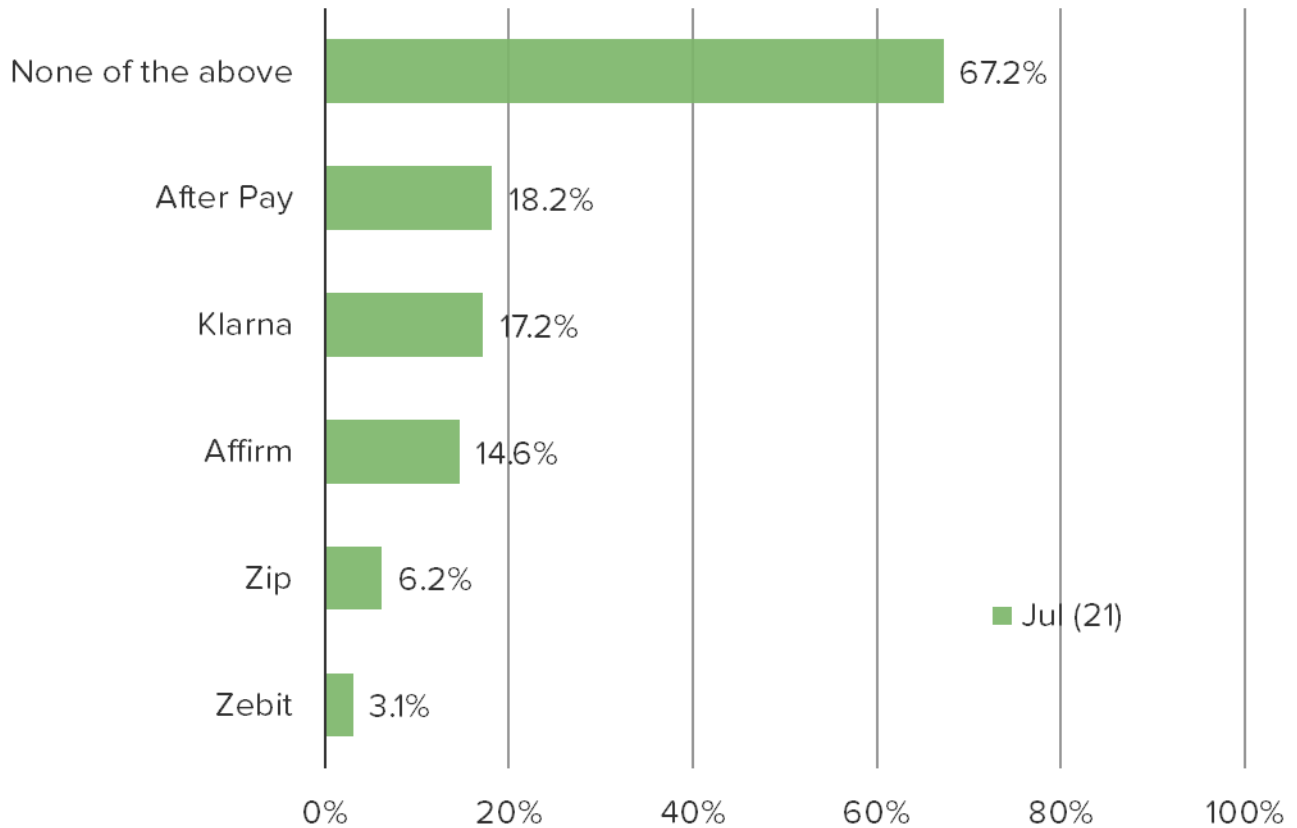


Buy Now Pay Later

BUY NOW PAY LATER COMPETITIVE DYNAMICS

HAVE YOU HEARD OF ANY OF THE FOLLOWING?

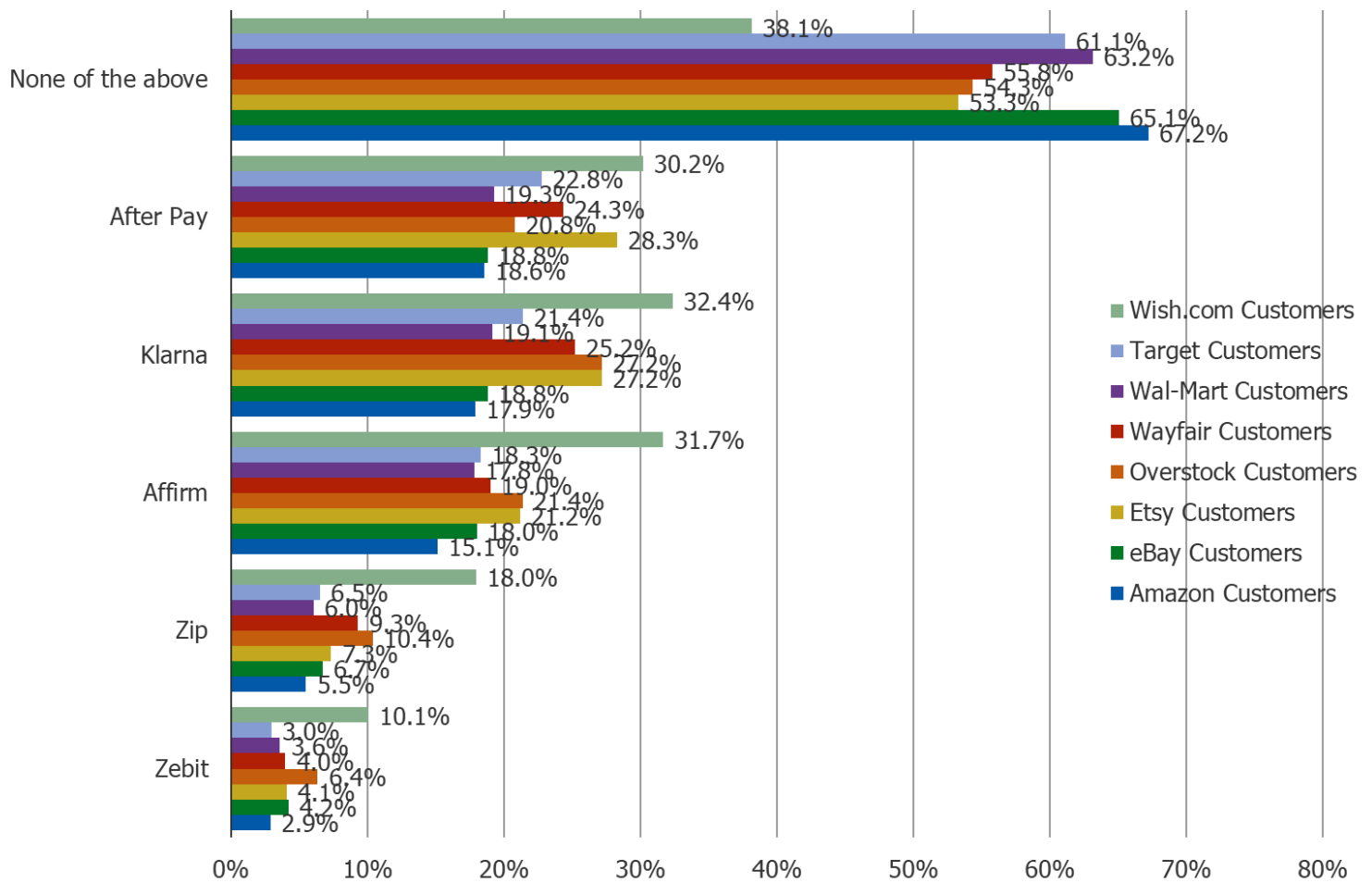
Posed to all respondents.



HAVE YOU HEARD OF ANY OF THE FOLLOWING?

Posed to all respondents.

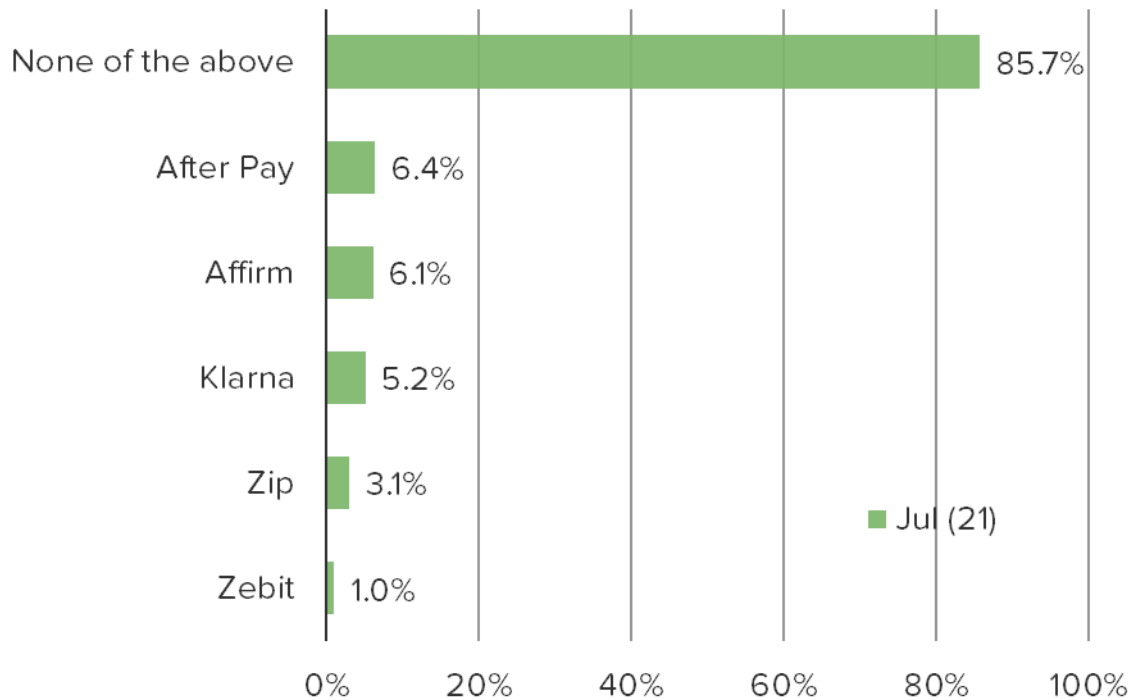
Cross Tabs: Respondents Who Regularly or Occasionally Shop Each of the Following:



*ie – 15.1% of Amazon customers reported that they had heard of Affirm.

HAVE YOU EVER USED ANY OF THE FOLLOWING?

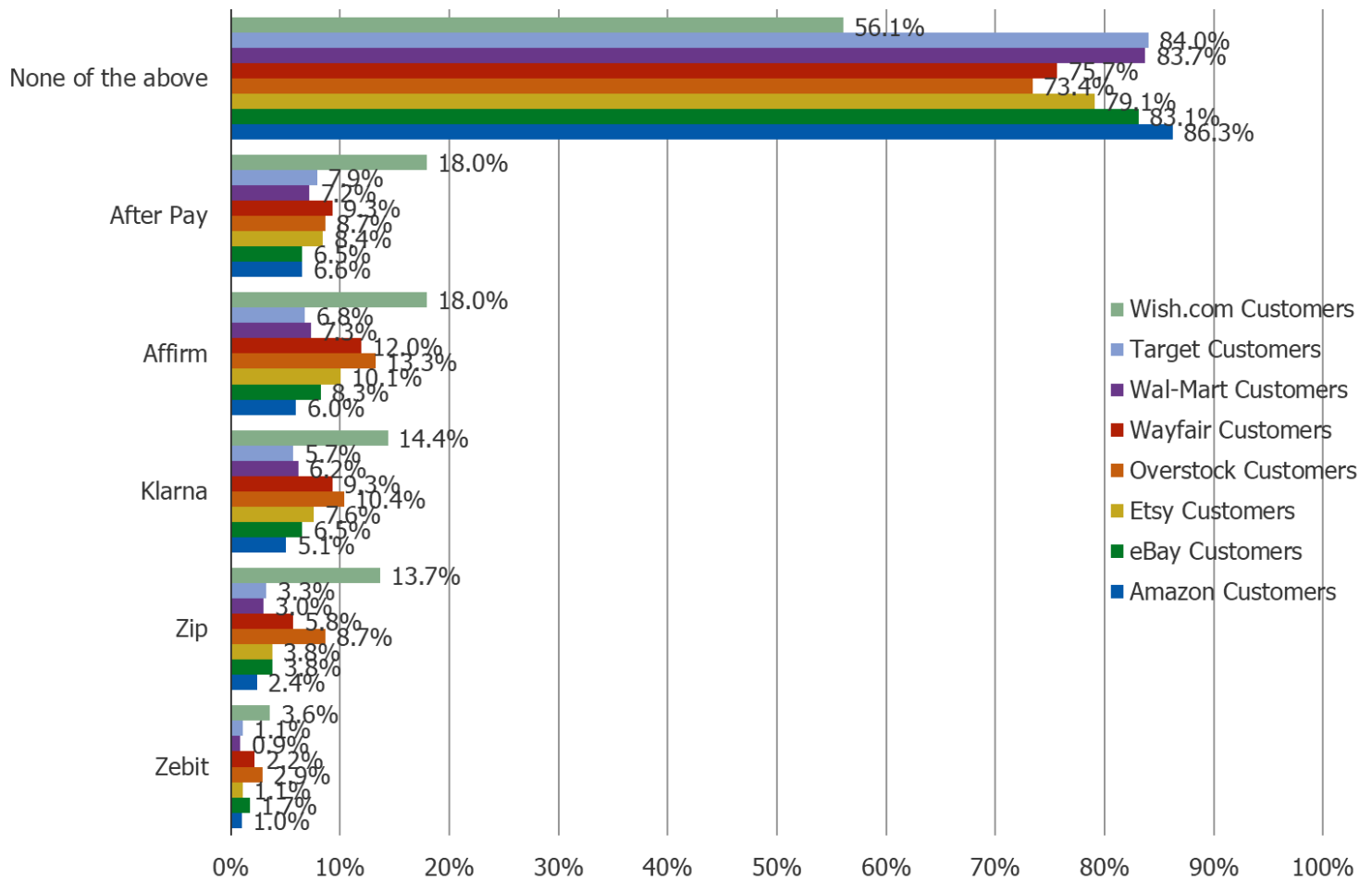
Posed to all respondents.



HAVE YOU EVER USED ANY OF THE FOLLOWING?

Posed to all respondents.

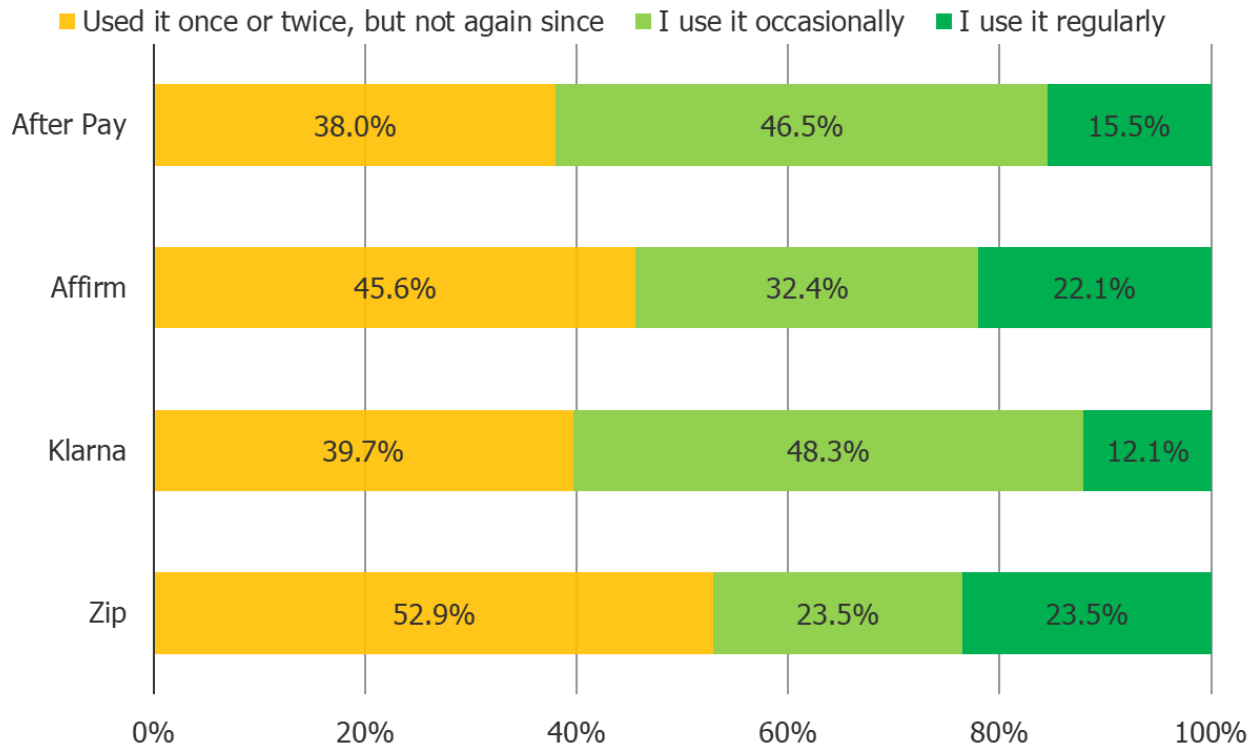
Cross Tabs: Respondents Who Regularly or Occasionally Shop Each of the Following:



*ie – 6.0% of Amazon customers reported that they have used Affirm.

WHICH OF THE FOLLOWING BEST DESCRIBES YOUR EXPERIENCE WITH THE FOLLOWING:

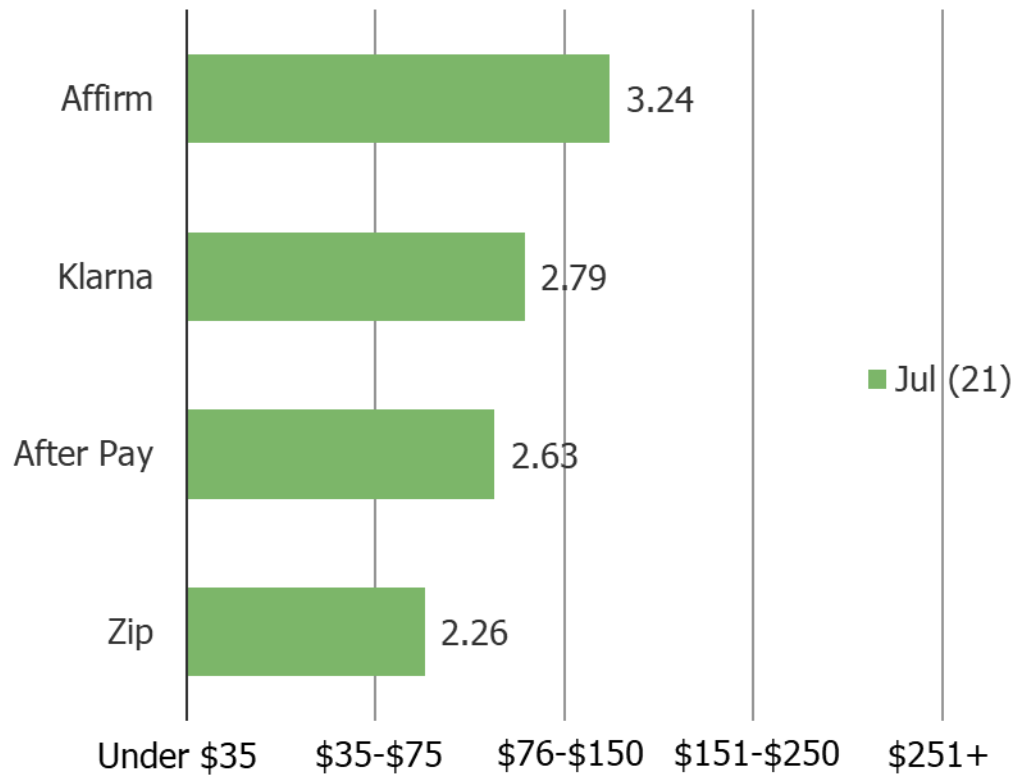
Posed to all respondents who have used the below.



	N =
After Pay	71
Affirm	68
Klarna	58
Zip	34

WHAT WOULD YOU SAY IS YOUR AVERAGE DOLLAR AMOUNT PER TRANSACTION IN WHICH YOU USE THE FOLLOWING?

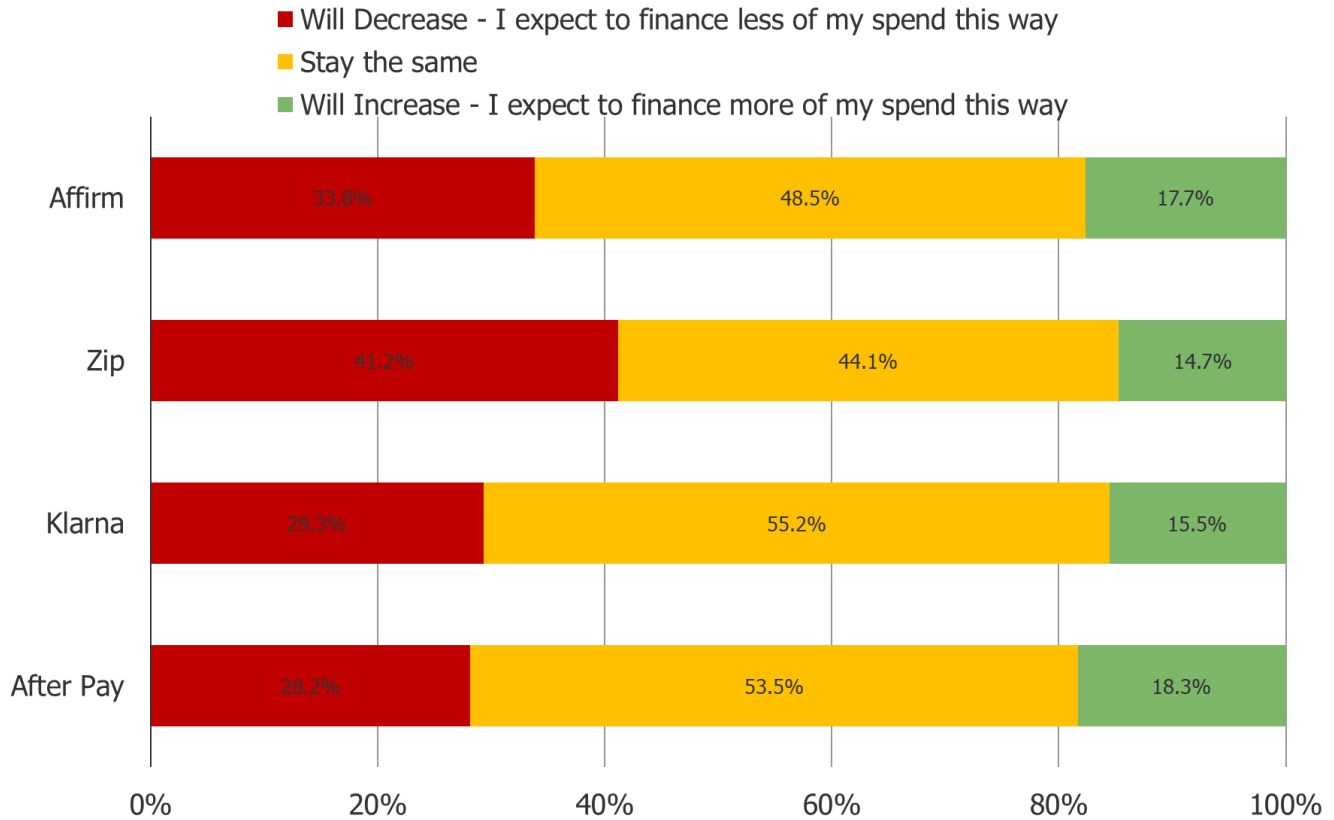
Posed to all respondents who have used the below.



	N =
After Pay	71
Affirm	68
Klarna	58
Zip	34

OVER THE NEXT 6 MONTHS, HOW DO YOU EXPECT YOUR USAGE OF THE FOLLOWING TO CHANGE AS A % OF YOUR TOTAL PURCHASES?

Posed to all respondents who have used the below.



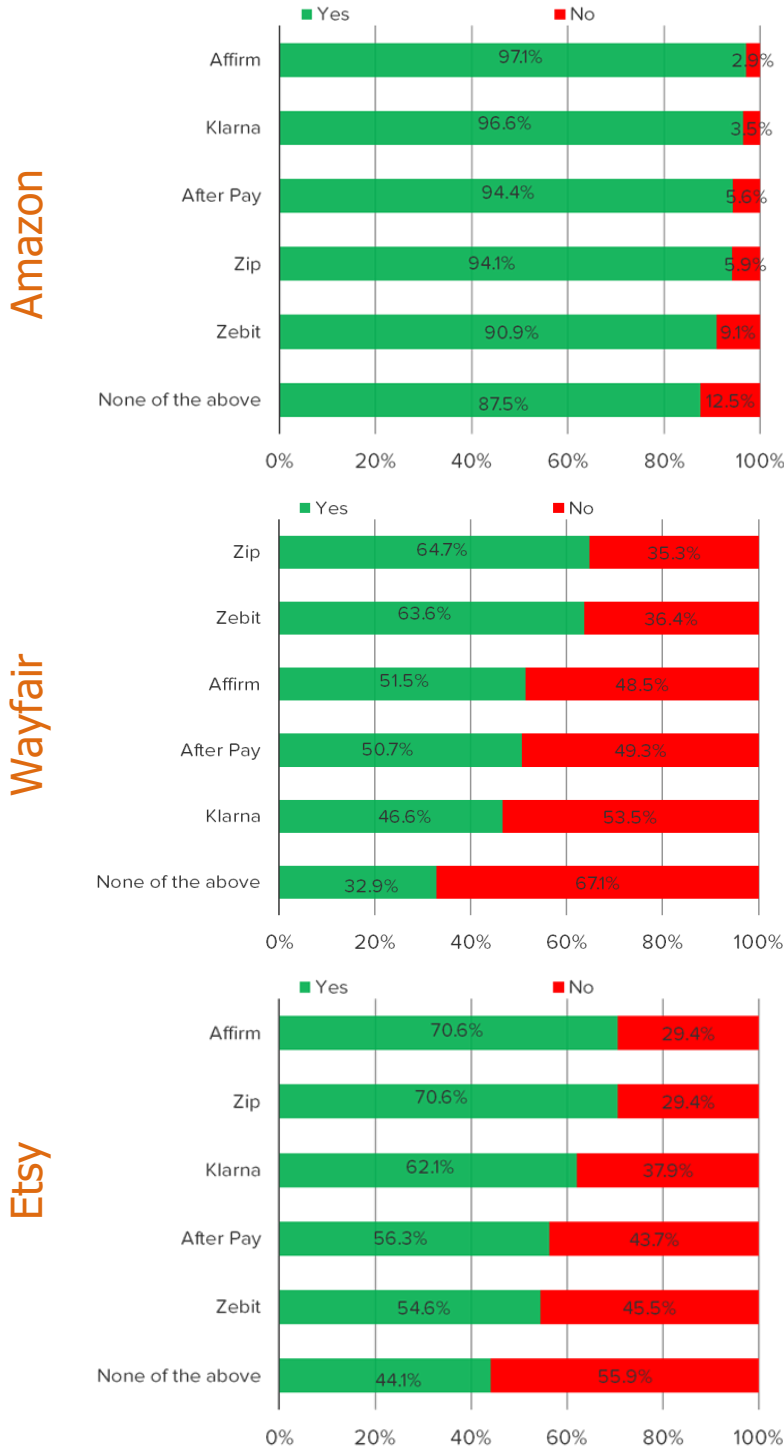
	N =
After Pay	71
Affirm	68
Klarna	58
Zip	34

Buy Now Pay Later

BUY NOW PAY LATER DEMOGRAPHICS

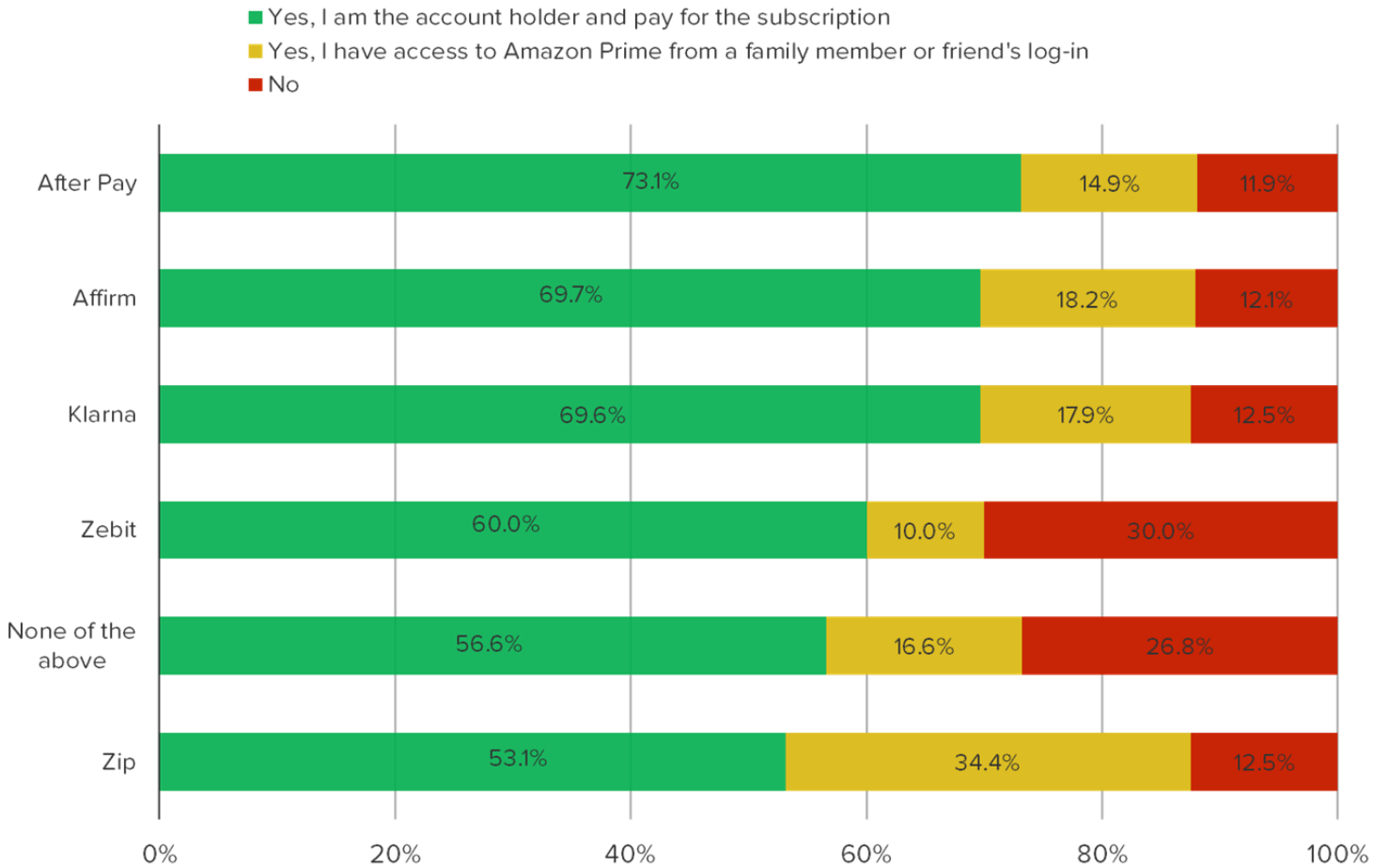
DO YOU EVER VISIT...?

Cross-tab of respondents who say they have used each of the following BNPL services:



ARE YOU CURRENTLY A SUBSCRIBER OF AMAZON PRIME?

Posed to Amazon customers.

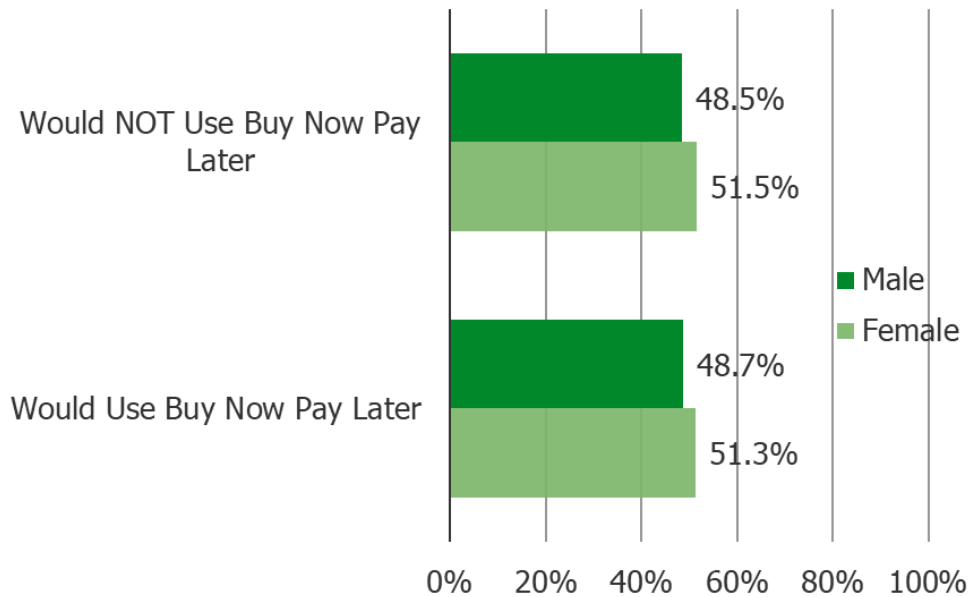
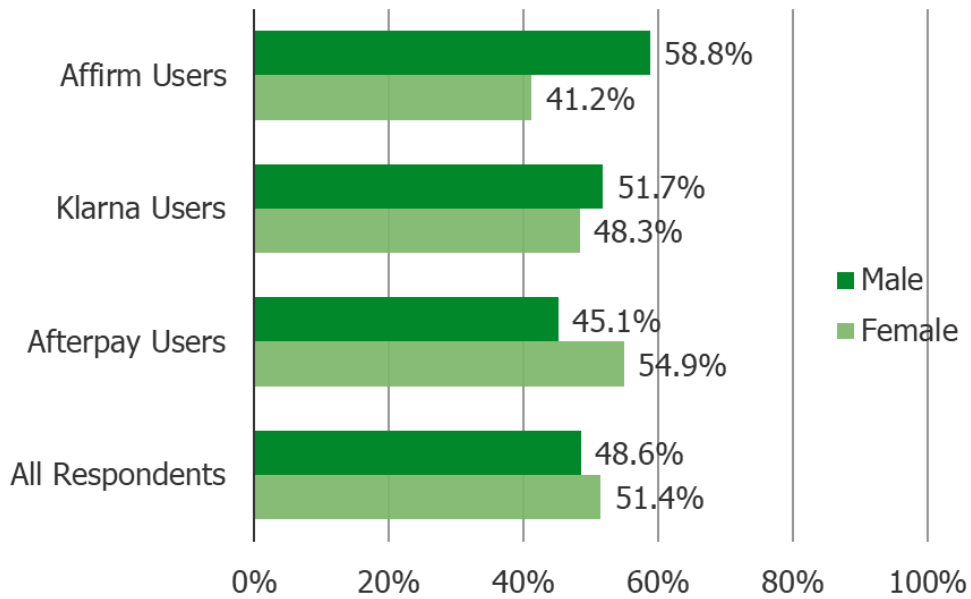


Buy Now Pay Later

BUY NOW PAY LATER DEMOGRAPHICS

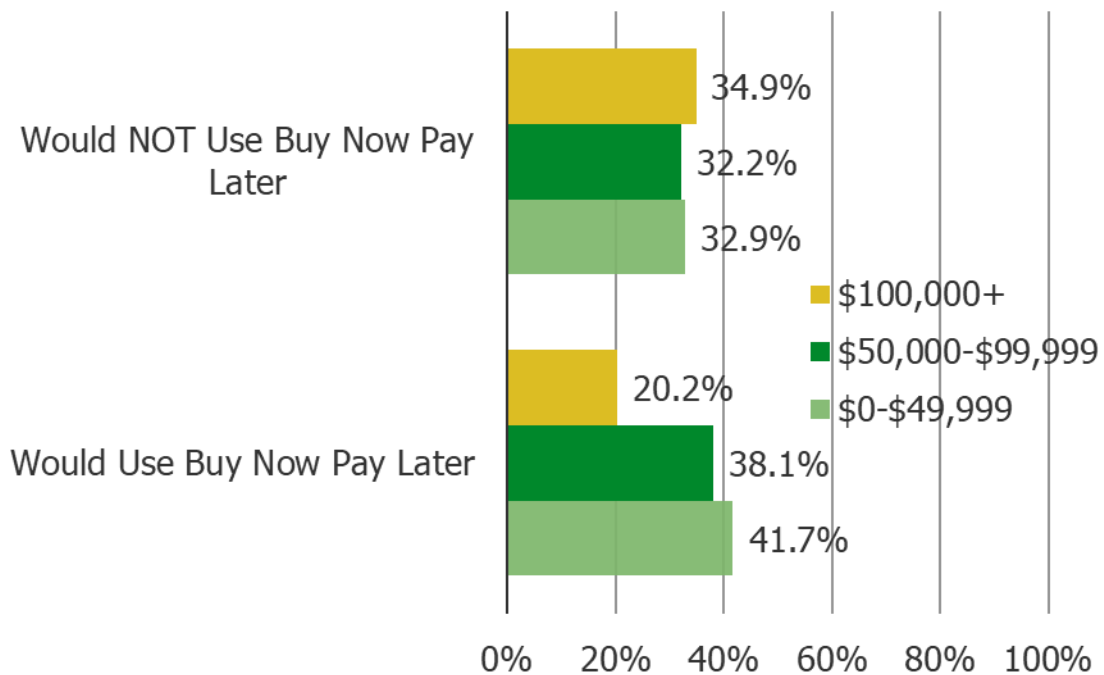
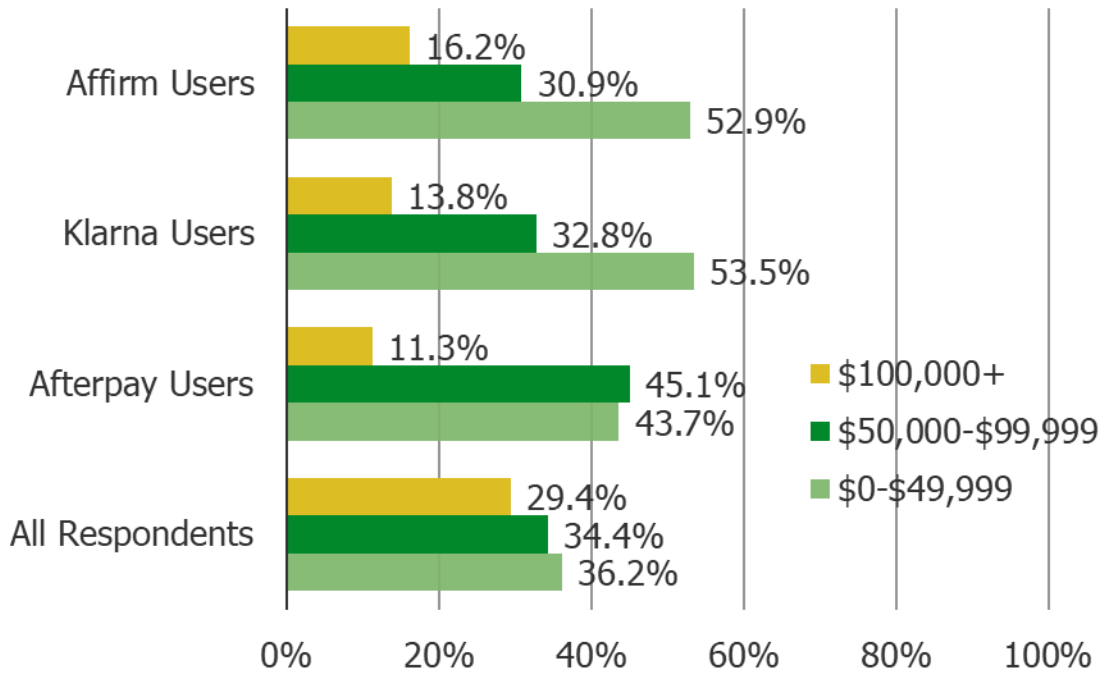
GENDER BREAKDOWNS

Audiences Filtered: Described Below on Y Axis



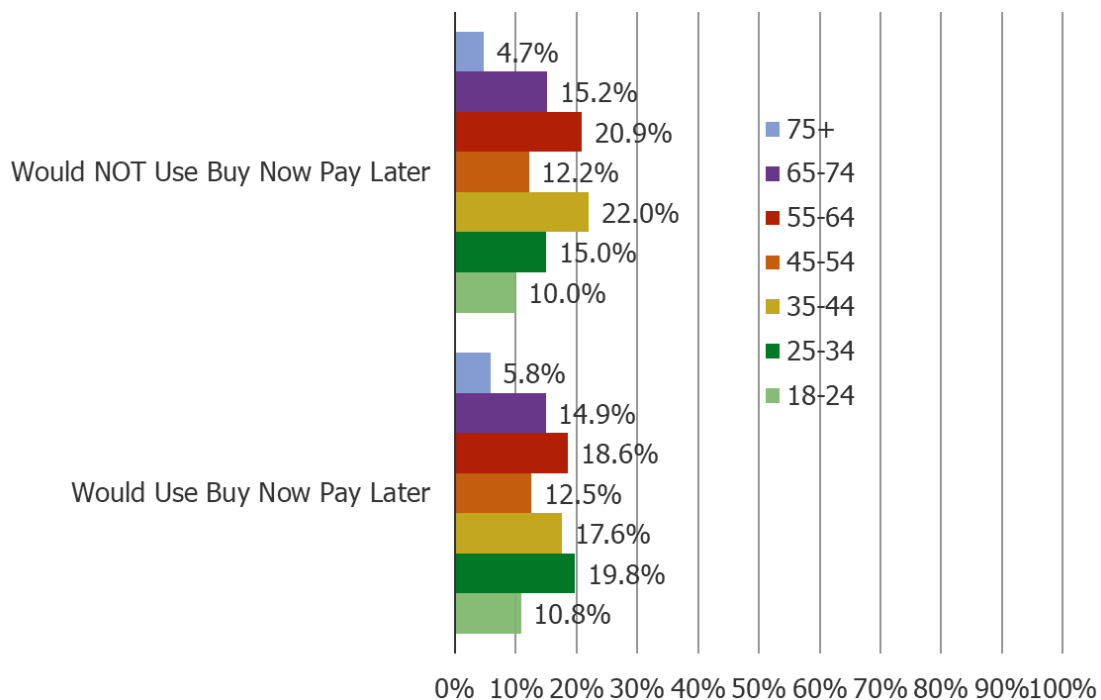
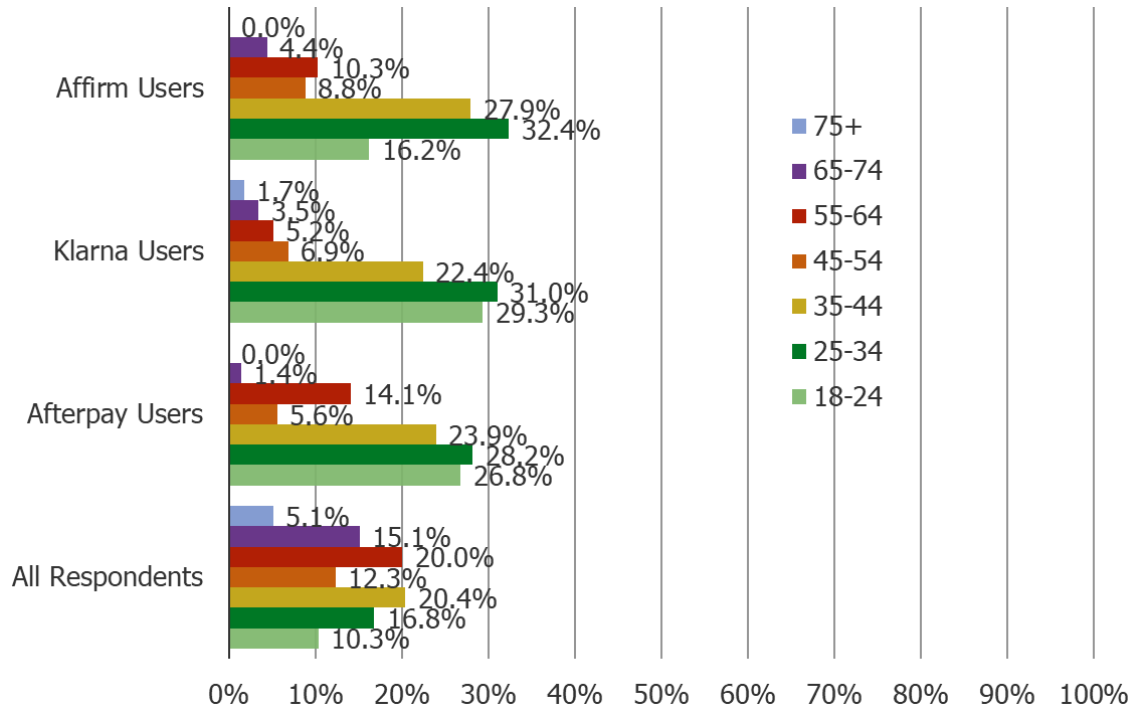
INCOME BREAKDOWNS

Audiences Filtered: Described Below on Y Axis



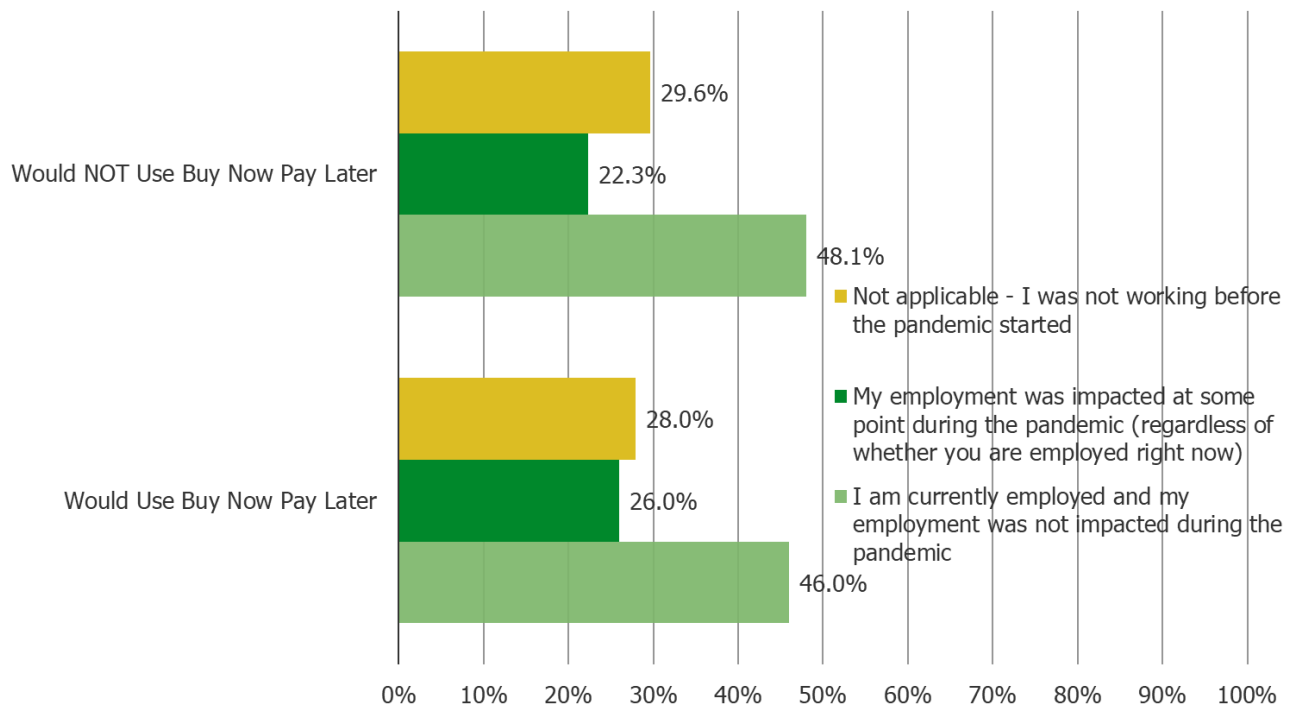
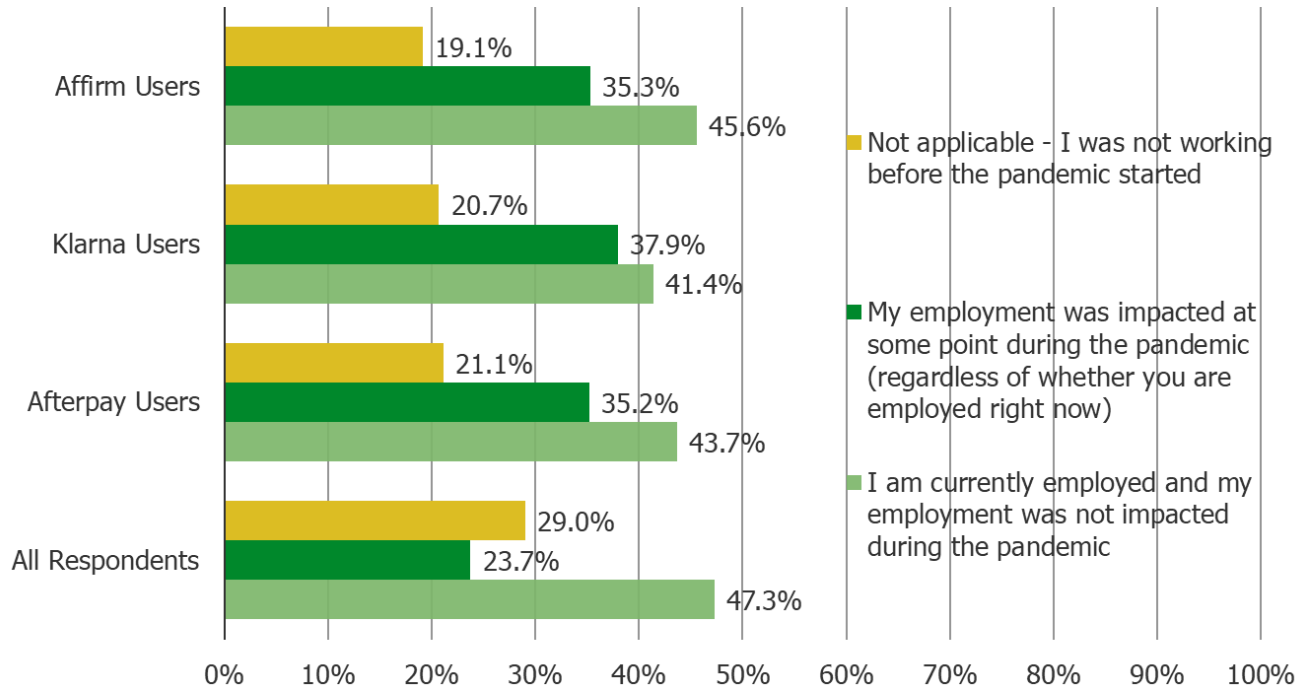
AGE BREAKDOWNS

Audiences Filtered: Described Below on Y Axis



WAS YOUR EMPLOYMENT STATUS IMPACTED BY THE COVID PANDEMIC?

Audiences Filtered: Described Below on Y Axis



Buy Now Pay Later

WHY RESPONDENTS WOULD / WOULD NOT USE BUY NOW PAY LATER

Respondents Who WOULD NOT Use: Why?

"buy now, pay later" encourages you to buy something you can't actually afford. I would be afraid of forgetting to pay.

"Pay later" is anathema.

1) I like to pay the entire amount upfront 2) Like get credit card mileage points for all purchases always a catch

At my age I try to pay-as-I-go

Bad financial management

Because I don't want to

Because I like to save money

Because I would rather not have outstanding purchases on my bank account

Because I'd rather buy at time of purchase

Because it could be a scam

because they are scams

Billing is erratic.

Can not afford it now I would not be able to afford it later

Cash

concerned about personal finances

Credit card perks

credit score

debt

Debt is bad

Debt is bad. If you can't afford the total cost you shouldn't buy it.

Debt not an option

do not know anything about them.

Do not like to have debit

Do not like to owe.

Do not need, CC provides 30 days free - likely more convenient too

do not trust

Don't know enough about them

Don't like carryover; payment would be hanging over my head

Don't like the fact of late fees or interest

Don't need to

Don't want debt

Don't want debt

Dont buy if I can't afford

Don't know

Don't know enough

don't like owing money

don't like to have more payments

Don't like to owe money

Don't like to use credit more than I need to

Don't need and don't believe in buying on credit

don't need anything if I do...pay for it...

Don't need it, can pay by cash, check or credit card.

don't need to but i like the idea

Dont need to owe anybody

Don't need to pay later. Have sufficient funds

Don't need to.

Don't need to.

don't want debt

Don't want to risk forgetting

Respondents Who WOULD NOT Use: Why?

Easy to overspend

Encourages spending outside my means

Far too easy to over-extend yourself this way; this 'service' does not teach anyone how to best handle their finances. The more convoluted and complicated 'they' can make our lives, the more control is taken away from us. Think about it. Use common sense.

Feels like a slippery slope

For now because I am not aware of this service and how it works.

Great way to get in over your budget

hate debt

Highly unlikely we'd defer payment.

I am able to pay for my retail products. I don't need credit or buy now and pay later.

I am debt free, why would I want to reenter that world?

I am old and I pay for what I buy when I buy it

I am trying to eliminate credit card buying and debt

I am wary of any service that allows goods to be purchased by means of credit. If you don't have the money to pay for something, don't buy it.

I assume a discount could be gained for cash payment

I avoid "credit cards"

I believe if u dont have the money, you shouldn't be buying anything

I believe in paying for whatever I am taking ownership of immediately - with no debt, no paperwork, no services that are meant to attract buyers that may not have the funds available to purchase things that they want.

I buy items with my credit card and pay the card off when the bill comes die, every month.

I buy things I can afford

I buy what I can afford at the time.

I can afford to pay for most items without this service.

i do not believe on buying things you cannot immediately afford you should not live on credit

I do not like knowing I owe something. I would much rather know an item is mine than knowing it's not mine until it's paid fully.

I do not like to owe money

I do not like to owe money.

I do not want to live outside my means

I don't like debt

I don't like debt hanging over me.

I don't like to accumulate debt

I don't like using credit. If I can't afford it, I won't buy it

I don't need to, financially.

I don't want debt of any kind.

I don't want to spend money I don't have

I don't believe in buying things unless you have the immediate funds to pay for them. Exception would be large purchases like a home or tuition

I dont buy things I cannot afford

I don't buy things I can't pay for immediately.

I don't buy things I can't readily afford

I don't buy things that I can't afford to pay for in full immediately

I don't feel a need to do that

I don't foresee any major purchases in the next several months or year.

i don't know enough about these services

I don't know enough.

I dont know much about them

I don't like any type of debt.

I don't like debt

Buy Now Pay Later

Audience: 1,000 US Consumers

Date: July 2021

Respondents Who WOULD NOT Use: Why?

I don't like debt
 I don't like having debt
 I don't like having debt.
 I don't like new technologies like this
 I don't like owing money on non-major purchases
 I don't like the idea of having another bill. That said, I did charge a computer.
 I don't like to owe money
 I don't like to purchase something unless I can pay for it full at the time of purchase.
 I don't need the service.
 I don't need to
 I don't need to use them, and they often make the purchase significantly more expensive
 I don't need to!
 I don't see a need
 I don't see the need to, if I have the funds available.
 I don't use credit
 I don't want a credit check on my credit Hx
 I don't want debt
 I don't want to pay interest. I don't buy what I can't afford.
 I don't want to purchase something I can't currently pay for with the hopes of having more money down the line. If I can't afford it, I don't need it
 I feel as if it would cause unnecessary confusion.
 I feel it is a trap that can lead to over buying and increasing debt. If I cannot afford it, don't buy it. Buy now pay later only works in Mortgages and Auto purchases that have a set repayment schedule established before it goes into effect, and is based on the buyers ability to repay.
 I feel like a traditional credit card is sufficient.
 I hate any kind of debt
 I have a credit card with \$19,000 limit... what's the point of this service??
 I have a lot of money. I don't need such "services."
 I have a lot of savings
 I have credit and would use that when necessary.
 I have credit card debt already and I do not need to add more debt on top of that. Also, I have been unemployed for a long period.
 I have credit cards for that
 I have enough money to pay for what I need now
 I HAVE EXCELLENT CREDIT, LARGE CASH RESERVES AND DO NOT WANT TO PAY INTEREST
 I have no debt and don't intend to have any in the future
 I have no need for credit. I pay cash or use a credit card to get points/miles.
 I have no need for such services
 I have no need to.
 I have no reason to
 I have plenty of traditional credit
 I have savings and ultimately there is a cost, perhaps hidden
 I have the money to pay
 I haven't fully researched to see if it's a good idea.
 I haven't needed them. I have a credit card that I have never carried a balance on.
 I just don't see it.
 I just wait until i have enough money
 I like buying with my credit card because I earn air miles.
 I like pay as you go.....

Respondents Who WOULD NOT Use: Why?

- I like paying anything I buy in full
- I like to just pay and be done with it.
- I like to just pay for things and not have debt.
- I like to pay as I go
- I like to pay cash - no debt ever.
- I like to pay cash when I have it
- I like to pay for my items out right to not build debt when unnecessary.
- I like to pay for stuff upfront
- I like to pay now.
- I like to purchase my items up front so it is paid off in the event of change in finances.
- I only buy things I can afford to pay for upfront
- I only buy things that I have the money for. To do anything else is irresponsible financially
- I only buy what I can afford at time of purchase.
- I only buy what I can afford.
- I only buy what I can afford. If I want something, I save for it.
- I pay as I go.
- I pay for everything upfront.
- I pay for everything when I buy it.
- i pay my bills "in full" when they are due
- I pay in full within 2 days
- I prefer not to accumulate debt if possible
- I prefer paying for what I need in cash at that moment. If I dont need it than it is not purchased.
- I prefer to pay at the time of sale and have it completed at that time.
- I prefer to pay at time of purchase (but with credit card)
- I prefer to pay in full at time of purchase
- i prefer to pay when i buy it.
- I prefer to pay when I buy.
- I prefer using a credit card, keeping up with the purchases monthly, and paying off the balance monthly.
- I rather pay now
- I rather pay now and save the headache of paying later. If I can't have it now then I won't get it now. That's how people end up in debt.
- I refuse to pay any additional fees such as interest, service charges, etc. for a service.
- I should forget Bout it
- I shouldn't be making purchases I can't fully afford.
- I simply have no need
- I think I'd forget to pay
- I think it is a way to get people to spend money they should not be spending n
- I think people should not buy things they can't afford.
- I tried to use them, and was turned down (for no good reason, I have good credit). So there is no reason to even try again.
- I try not to buy anything that I can't pay cash for.
- I try to be debt free
- I use a credit card for the points and I don't like payments
- I use credit only when needed
- I usually only buy something I can pay for right away
- I want to get the transaction over and done with
- I want to pay in full or wait until I can pay in full then buy.
- I worry about hidden fees
- I would be concerned with over extending myself and setting myself up for failure later.
- I would either buy it out right or not at all.
- I would just use my credit card which pays money back for purchases I make
- I would need to hear more about it first.

Buy Now Pay Later

Audience: 1,000 US Consumers

Date: July 2021

Respondents Who WOULD NOT Use: Why?

I would not use any such service without knowing much more about it first.
 I would rather be able to pay off the bill immediately
 I would rather know that I could pay for something, or at least do monthly payments.
 I would rather pay at time of purchase
 I would rather pay cash up front than worry about missing a payment time and being subjected to additional charges
 I would rather pay up front
 i wouldn't like to break it before paid
 I've got cash. Pay as you go!
 I'd be afraid the interest would be even higher than if I'd used a credit card in the first place.
 I'd be open to reading more, but have never had a need or specific interest in such services, as of yet
 I'd rather have the item paid for.
 Id rather pay up front
 I'd rather use debit
 If I can't afford it now probably can't later
 If I can't afford to pay in full, I wait until I can
 If I cannot afford it now, I shouldn't buy it.
 if I can't afford it I will not buy it.
 if I cant afford it now I dont need it
 If I can't afford it now, I don't need it now.
 If I can't afford it now, I should wait.
 If I can't afford it, I don't buy it
 If I can't afford it, I don't buy it.
 If I can't afford it, I don't want it
 If I can't afford something, I don't need it
 if I can't afford to pay for something now then I don't need it!! I'll save up until I can pay for.
 If I can't pay for it, I don't want it. Period.
 if i don't have the money i shouldn't be buying it
 if i dont have the money i dont buy it
 If I don't have the money now, then never mind.
 If I don't have the money, I won't buy it
 if I don't have the money, then I don't need it
 If I want something, I save for it myself
 If you can't afford to pay cash then don't buy
 If you can't afford it now, you shouldn't buy it
 If you can't afford it, THEN DON'T BUY IT!
 If you can't afford the item, you should wait and save to buy the item or buy it cheaper secondhand.
 if you can't pay for it, don't buy it
 If you don't have the money don't buy it.
 if you don't have the cash - you don't need it!
 IF YOU DON'T HAVE THE MONEY NOW, YOU SHOULDN'T BUY IT
 If you have the money to buy something don't make it a debt.
 I'm rich
 imho you pay more in the long run for an inferior product
 INTEREST
 Interest
 It allows me to spend more money than I have
 It builds bad habits
 It can be very expensive, with lots of hidden fees
 It creates storm clouds over my head making me be even more frugal
 It depends

Buy Now Pay Later

Audience: 1,000 US Consumers

Date: July 2021

Respondents Who WOULD NOT Use: Why?

It doesn't sound safe. I don't understand how it would work.

it encourages people to increase their debt.

It is a further display of harmful consumer behavior

It promotes waste and mindless consumerism

It seems less convenient to pay for it later.

It seems quite unreliable.

It sounds like it would be too easy to get into trouble this way.

It would be too easy to forget to pay. If I can't afford it, I should save up for it and buy it when I can (during that time of saving, I will reevaluate whether I actually really want it, and I probably don't want it more than other things I'm willing to save for).

It would mean getting behind.

It would really depend on the product and the terms

It's a debt pit just waiting for the unwary to fall into.

It's irresponsible; backloading risk is not an effective financial strategy

Its predatory

just get it over with

Just gets you deeper in debt because of the convenience. If I can't afford it I don't buy it.

Just more debt I don't need

Just no

Just prefer to get transaction over

Just save and pay all at once

Leads to overspending

like credit card rewards

like to pay at time of purchase

Like to pay when purchased

maybe, already have creditcard, cash, savings, etc.

Money and I have a tenuous relationship due to bipolar disorder, If I'm buying something, I need to buy it outright up front.

My financial situation does not require it

Need more data as to its success to the consumer

Need more information.

Need to learn more before doing so

Never felt the need.

no

No comment

No comment

No debts no problems

No I rather pay for it in full.

No line of accountability for buyer

No need

no need

No need

No Need

No need

No need - just post-pones expenses, I post-pone purchase until I have the money in most cases.

No need as of now.

no need for me to pay later

no need to

no need to

No need to use

No need to. I can charge it instead.

No need. I can afford to pay in full what I need. Less hassle. If I can't afford it, I don't buy it.

No protection

Respondents Who WOULD NOT Use: Why?

No responsibility to pay later

none

NONE

Not applicable

Not comfortable right now.

not for a want, only for a need

Not for me

Not for me.

Not interested

Not interested

Not interested

not needed

Not smart.

not something i would use

Not wise.

overall cost

pay for everything on time

Pay for it now. If I can't buy it outright, I don't need it.

pay when i buy

pay with my credit card and pay total amount at end of month

Poor money management

Predatory

Prefer buy now, pay now and be done with it.

Prefer cash

Prefer cash.

Prefer not to have any debt over time.

Prefer not to incur debt

Prefer to buy what i can afford

Prefer to only purchase when I have money to pay completely

Prefer to pay it off at time of purchase.

prefer to simply pay up front

Promotes buying without proper savings and debt can run up with these programs

Purchasing out-of-pocket whenever possible saves me money

Rather just pay whole thing off

Rather not end up over spending.

Rather pay up front

Retired, need to conserve, not wanting to purchase

Run up too many bills

Same as incurring debt which I try not to do.

seems like it can catch you up in high interest

Sounds like a credit card and I'm trying to get rid of those

Sounds like a democrat idea

sounds suspicious, and also I would only want to buy things if I had the money

that's what my credit card is for

The fees from a minor payment glitch on such schemes easily triples the cost of the item. NOT worth it.

the interest rate

There has to be a cost somewhere

These types of services typically have much higher prices. If I can't afford something any other way, I don't need it.

They are a rip off

They probably charge interest and I don't want to pay it.

Buy Now Pay Later

Audience: 1,000 US Consumers

Date: July 2021

Respondents Who WOULD NOT Use: Why?

They usually charge high interest rates or other fees.
This leads to overspending and debt accumulation
this practice increases debt
Too easy to over spend
Too easy to spend money I don't have
too easy to spend money needlessly
Too many payments to remember
too risky with interest rates, unpredictable
Too risky. I don't like bills.
Trap. Lose money
trying to only spend what I actually have
unfamiliar
Unforeseen problems
Unless I learn more about these services to find them an advantage I will use a credit card
Unnecessary
Unnecessary
Usually use a credit card and get points
We live debt free and below our means. We don't use debt or credit or borrowing money to make purchases.
We pay in full for such purchasss
Weird credit system
What if I can't pay later
When I want something, I pay for it. No debt at my age.
why wouldn't I pay up front I am buying the item?
Why? Rather pay and be done with it
Why? What's wrong with credit cards?
Would rather pay when I have the money/unfamiliar with it
You can get in so much financial trouble doing this - and I have before.
You end up paying more
You end up paying more for the item.
You pay to much interest if you wait.
You should never spend money you don't have. That's for fools.

Buy Now Pay Later

Audience: 1,000 US Consumers

Date: July 2021

Respondents Who WOULD Use: Why?

Ability to use credit directly with the retailer and not having to deal with credit card companies and high fees
All for time to earn \$\$ compared to having to have the \$\$ in hand
Allows me to evaluate the product before purchasing
As long as it's no interest payments I'd rather have the money in my account earning interest
As long as no interest
At least once
Because even people that made mistakes with credit deserve a chance to make it right
Because I can pay in payments. I'm not rich
Because I feel like it's help out
Because it helps burden financial hurt and helps with budgeting
because it is a good way to acquire services
Because its fast and easy
Because its literally way more convenient
because my income has decreased and this would really help
Because some one like me can't afford it.
better for me
better manage cash flow
budget money better
Budgeting purposes
Convenience
Convenience
convenience
Convenient
Convenient
Convenient
Convenient and lets me budget
convenient and no interest
Credit cards are a scam
Cuz its easier sometimes than having to go to the store
Depending on the store and the item I might
depends on cost and interest rate
Depends on terms and conditions
Don't always have all the money the money at once. I like no interest.
Don't have to make large payment immediately.
Due to this pandemic it is better choice
Earn interest off money I would have spent, then pay off bill
Ease of use/better deal
Easier to afford
Easy
Extend payoff time
For trust. Easier on credit card
Free up cash
Have used in the past & works great
Have used this type or arrangement in the past for furniture and appliances.
help my budgeting considerations
Helpful when low on money
helps during time of need
Helps financially

Buy Now Pay Later

Audience: 1,000 US Consumers

Date: July 2021

Respondents Who WOULD Use: Why?

Helps keep my account stable / at a good amount in case of emergency

I am always behind in bills now due to P.U.A Unemployment is out

I am curious

I am not sure I understand all of the conditions, or checks and balances for the seller. But, pay over time with no interest or fee in done by some auto companies. I would use..

I could try out a product and then pay for it

I don't like paying interest.

I have already used for a large purchase.

I have bought furniture this way.

I have done it in the past with no problems.

I have done this at Home Depot but paid it off in just a few months instead of the 18 month agreement

I have had good success with such services previously

i haven't used but i don't see why not in the future

I like that I can purchase items as I I am using a credit card without the extra fees.

I like using someone else's money for free. It leaves me money to spend on other things.

I may use it, but haven't needed to, I can generally afford what I buy

I need to learn more about it, but not opposed to trying it

I normally wouldn't, but I could see how it could be helpful

I only get one check a month, so this would be very convenient

I think it helps budgeting and save and balance out.

I trust in my ability to pay on time, I trust the retailers who use these services, and information about the plans are freely available.

I use credit cards - and pay them off every month.

I use them all the time! My salary is the same each month, so I cannot afford to buy a new washing machine for example but I can afford to pay \$100 a month for the next 6 months for one

I would be able to purchase the items that I need and still be able to buy other things I will need

I would do this if there were truly no extra fees or interest.

I would like to try it

i you will allow me to buy on time interest free, all for

I'd know what I'm signing up for & getting into. This wouldn't be what I'd view as a forced purchase as I can simply object not to use the service being offered. To me this is highly convenient and carries with it no real risk so long as one's payments are on time. Further more no upfront fees or interest are charged unless your late on a payment whereas as with a traditional credit card or other lender you'd in most cases be screened & then charged upfront fees or interest before you even begin paying payments. So it's for all of these reasons I'd use this service & likely even recommend it to others.

I'd want to know the details first.

If a big purchase this would help me decide on whether to buy

if advantageous at the time

If I had the money in savings but the large purchase was interest free for a certain amount of time, I would take the offer and wait to pay.

If I needed to use it I might be interested

If I really needed the service I would consider it

If it means keeping purchase in budget

If it was a major purchase and I didn't have the funds to pay the entire amount at the time of purchase

If it was a much needed item (e.g., necessary appliance), I would consider it. Generally, I do not like accumulating debt.

If it was an emergency yes

If it's interest free yes

If large purchase

If the product doesn't perform quicker to return

In a situation where I bought something to wear & it didn't fit, I could return it without paying up front

Is more easy realized pay

Respondents Who WOULD Use: Why?

It allows me to feel more financially stable.
 It gives me the opportunity to pay over time and keep my money in the bank
 It gives one confidence to shop anytime
 It is easier to make payments than to make on big purchase.
 It is like lay away. You can get your product and pay in smaller payments
 It is very difficult to save up enough money for expensive items
 It lets some buy something important and not have to worry
 It makes an item I need affordable.
 It might be very useful to me
 It will be easier to pay for 1 item at a time this way. With credit cards I tend to over spend too much
 It would be a convenient way of paying for large purchases.
 It would depend on if there was not a price differential vs other options, and the likely return on money that i would forgo by paying cash.
 It would give me the time to come up with the Entire Amount!
 It would help me fit more purchases into my budget
 It would make purchases more affordable by spreading out payments.
 It's a very easy way to purchase on a payment plan
 It's convenient when you need spare change to buy something
 It's good for shopping for vacations or expensive items
 It's like lay away... and it has no interest so it's a good thing
 It's more convenient
 it's convenient
 It's convenient
 Its convenient when you know you'll get paid
 It's great I like it
 Its like a credit card which is easy because I have a good score.
 its very good
 just in case of emergency
 Keep funds in my account as long s possible
 less at one time
 Like making divided payments with NO interest
 Low on cash
 Make shopping more convenience
 makes buying expensive items easier
 Makes sense
 May not always have the full purchase price in cash upfront. Payments for a short time can be a convenient way to get what you want and need.
 Maybe, would depend after in depth research
 Might be something to try
 My credit is bad
 My money can work for me until I need to pay
 Never know what you might need
 Nice to pay off without interest fees
 nice to save up for something or pay as you can
 no extra fee
 No hassle and pay when money accrued
 No interest
 no interest
 No interest, that's amazing
 not always easy to save money during this time

Buy Now Pay Later

Audience: 1,000 US Consumers

Date: July 2021

Respondents Who WOULD Use: Why?

Not having to pay interest saves money
 Not sure. Just like a different option!
 Occasionally
 Only a large purchase, for convenience
 only if it was very expensive
 Only if purchase was important and didn't have money at time of purchase
 Possibly, need more info
 Potentially I could buy a product now and leverage it to earn money then pay for it later
 Rather not pay all at once
 Save funds to utilize for other things.
 save my cash
 Should not buy if do not have the money
 So I could see the product
 So that I can order several different types to compare and not have to pay in full all at same time
 Sometimes that's the most convenient way.
 sometimes the deal can't be missed.
 Sounds cheaper for me
 Sounds convenient
 Sounds good
 sounds good
 sounds like a good way to be sure you like the purchase
 sounds like a great deal
 Spread out cash output
 spread out the outgo
 They are convenient for large purchases but I typically like to pay it all at once
 This is very convenient, albeit a bit dangerous
 tight budget.
 time value of money
 Time value of money
 To avoid putting it on a credit card
 To finance larger purchases only if it didn't cost extra
 To spread out payments and gain credit.
 To spread payments over time
 try out a new couch
 Very Convenient
 Very convenient and you do not have to have money upfront for something that is needed
 why not use the retailers money and pay later? Good deal for customer.
 Why not, it seems legit to me
 why not?
 Why would I NOT use your money to buy things and keep mine earning interest as long as possible?!
 With a trusted retailer, for instance, 6 months interest free on kitchen appliances from Lowe's
 Yes because some times the people don't have money and they want to use automatic payment
 You don't have to pay up front
 You have time to pay off what I bought
 Zero interest beats most credit card options