



CHECK BREAKDOWN:

TREND CHECKS

AWARENESS JUMPS

Awareness of Affirm, Klarna, and After Pay has increased notably since our October update. Over time, total consumer awareness of BNPL has increased, but usage of BNPL has only increased modestly relative to awareness.

PURCHASING POWER

The share who say they would spend more if they used BNPL has grown over time. Nearly half of those who would use BNPL said they would spend more because of it.

BNPL USAGE FLAT Q/Q

Usage of BNPL platforms is tracking roughly consistent q/q.

BNPL SENTIMENT

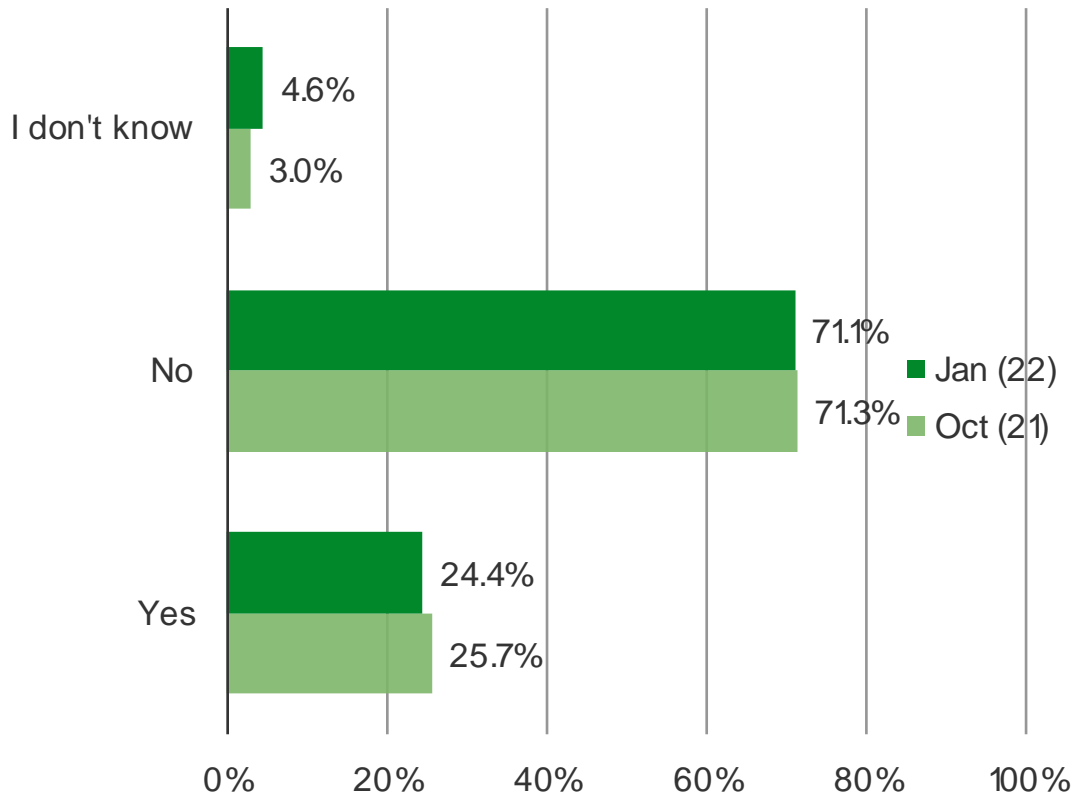
Consumer opinions of BNPL services remains fairly split and hasn't changed much sequentially.

BNPL SENTIMENT

Respondents using BNPL are a bit more challenged financially than those who are not using it. Demographically, younger respondents and lower income respondents are more likely to be BNPL users.

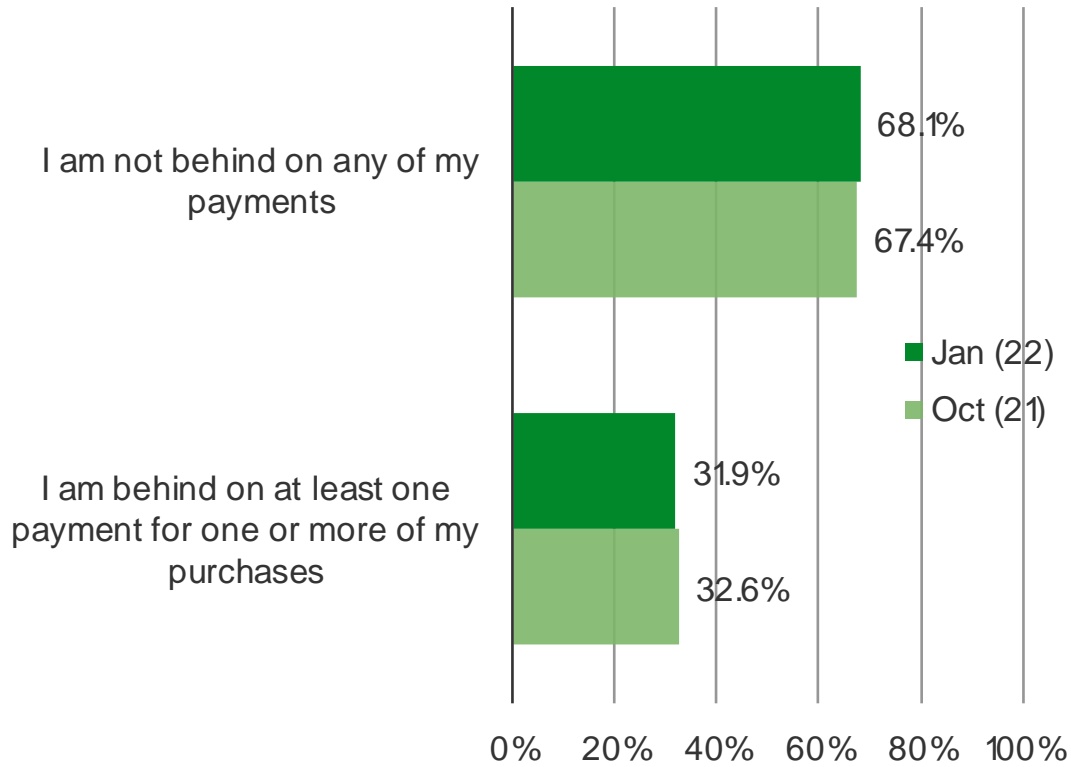
HAVE YOU USED BUY NOW PAY LATER OPTIONS (LIKE AFFIRM, AFTER PAY, KLARNA, ETC) TO BUY ANYTHING IN THE PAST 6 MONTHS?

Posed to all respondents.



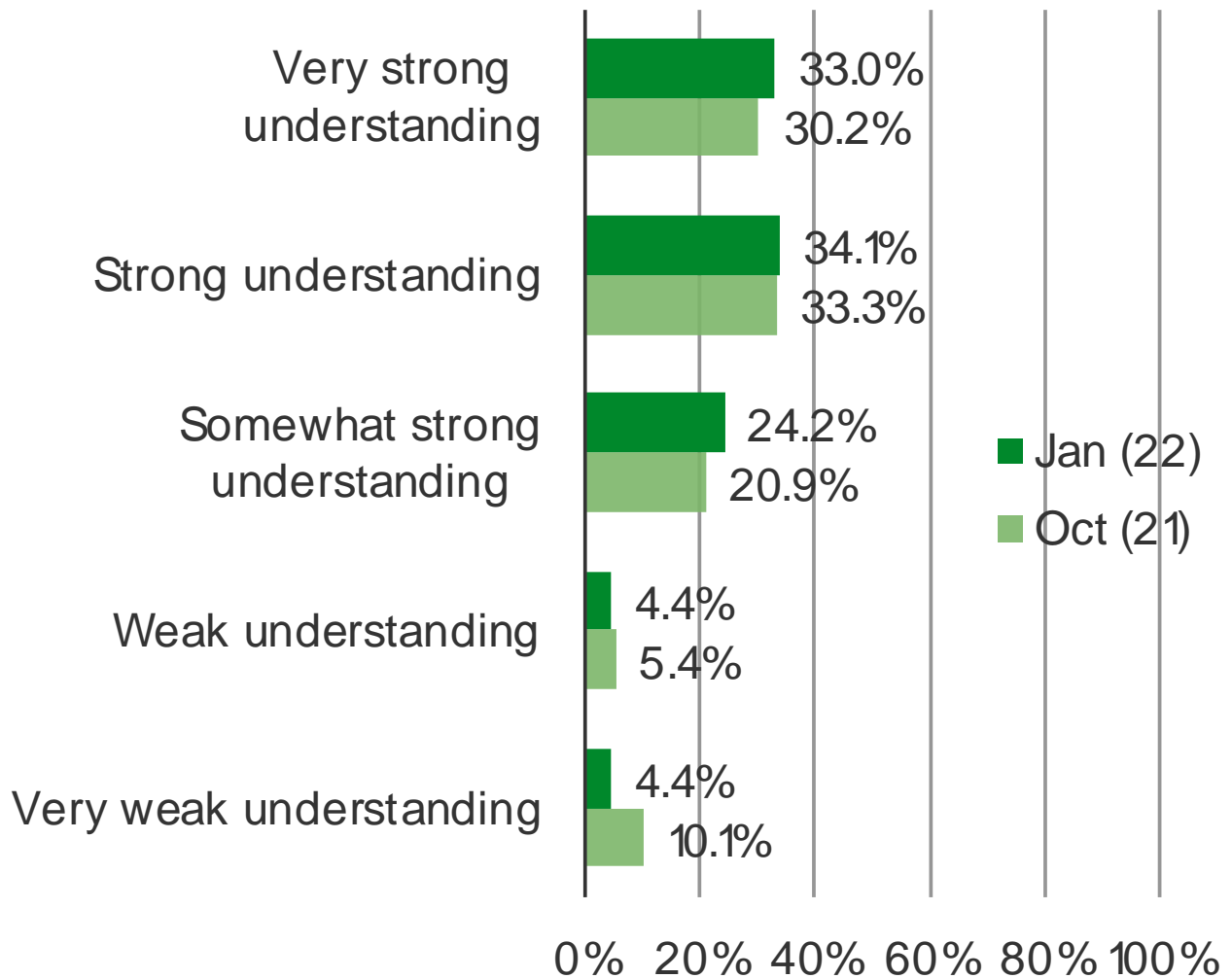
ARE YOU CURRENTLY BEHIND ON ANY OF YOUR BUY NOW PAY LATER PAYMENTS?

Posed to all respondents who have used BNPL services in the last 6 months.



HOW WELL DO YOU FEEL YOU UNDERSTAND HOW THESE BUY NOW PAY LATER OFFERINGS WORK?

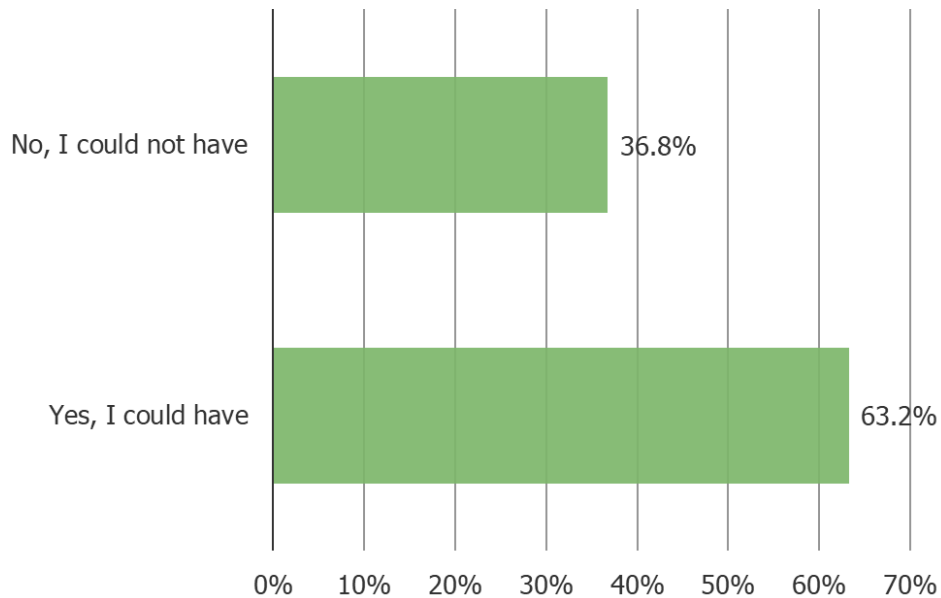
Posed to all respondents who have used BNPL services in the last 6 months.



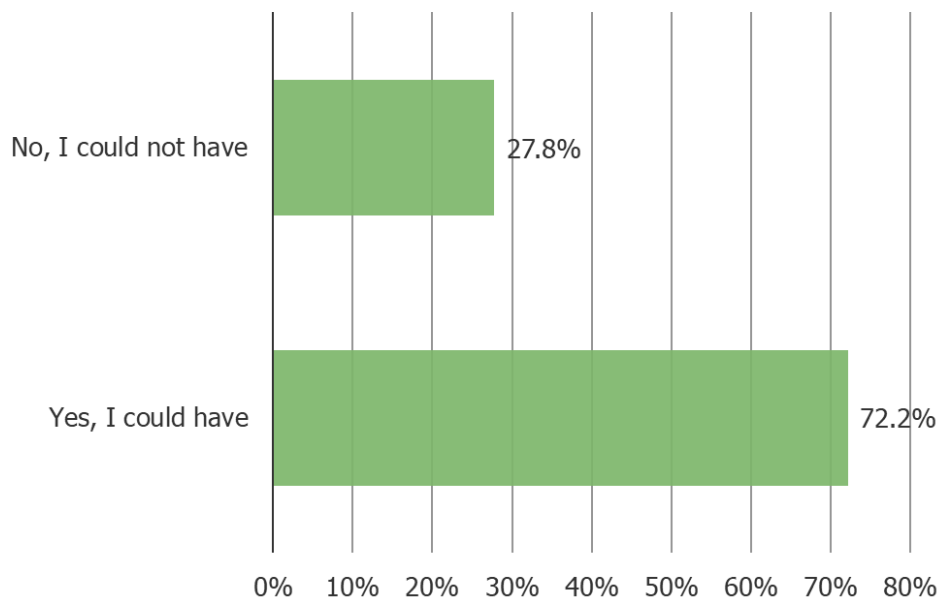
THINKING ABOUT THE ITEM YOU MOST RECENTLY BOUGHT WITH BUY NOW PAY LATER, WOULD YOU HAVE BEEN ABLE TO BUY IT IN THE FOLLOWING WAYS IF BUY NOW PAY LATER WAS NOT AVAILABLE?

Posed to all respondents who have used BNPL services in the last 6 months (combining last three waves to reach a higher N, 378).

But it in full with cash

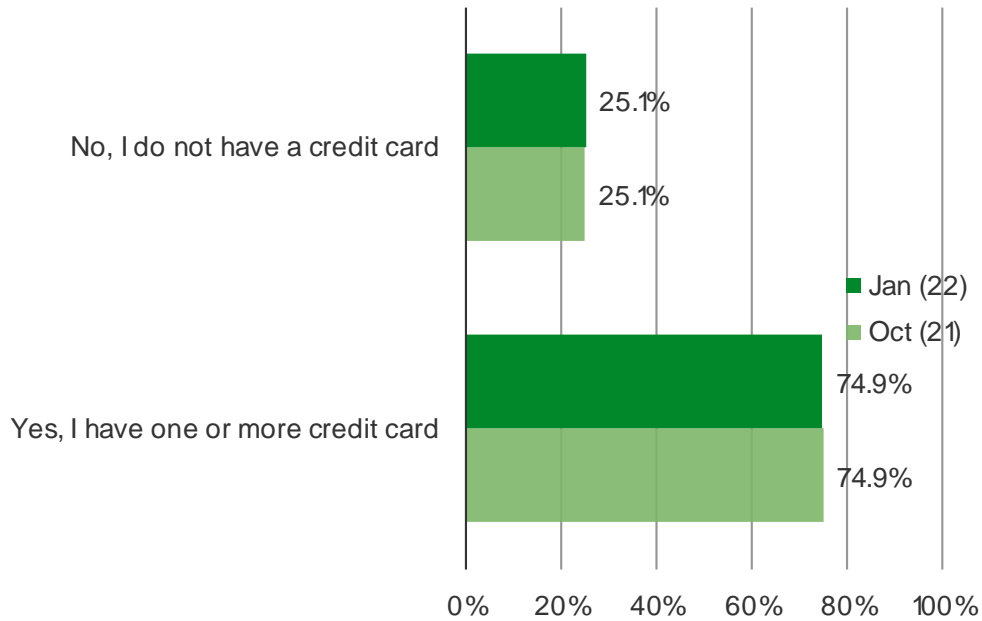


But it in full with credit card

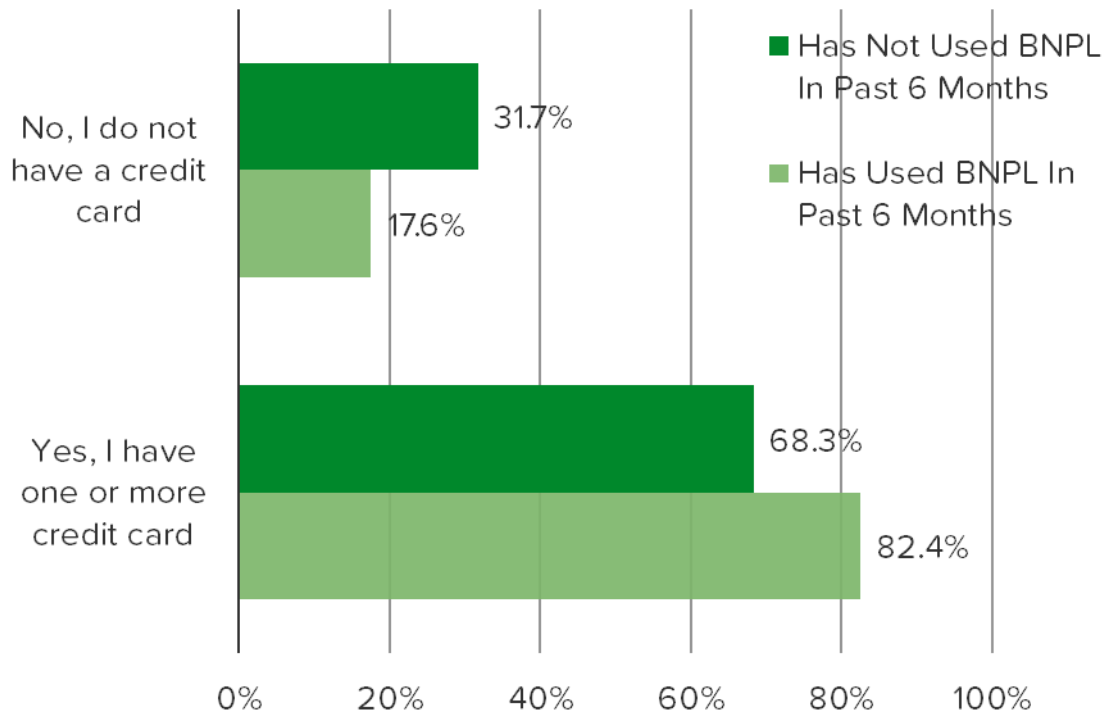


DO YOU CURRENTLY HAVE ANY CREDIT CARDS?

Posed to all respondents.

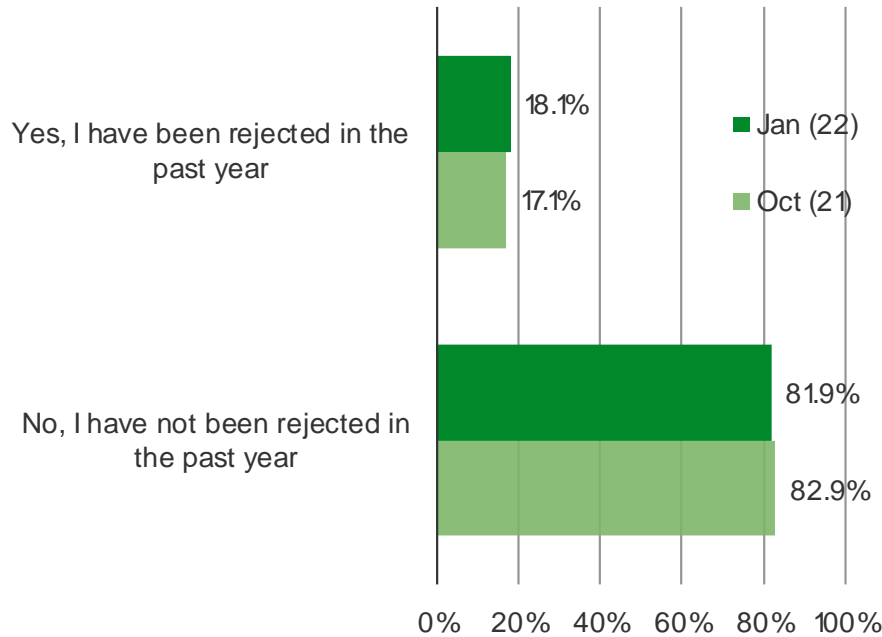


Cross-Tab: respondents who have used BNPL vs. those who have not

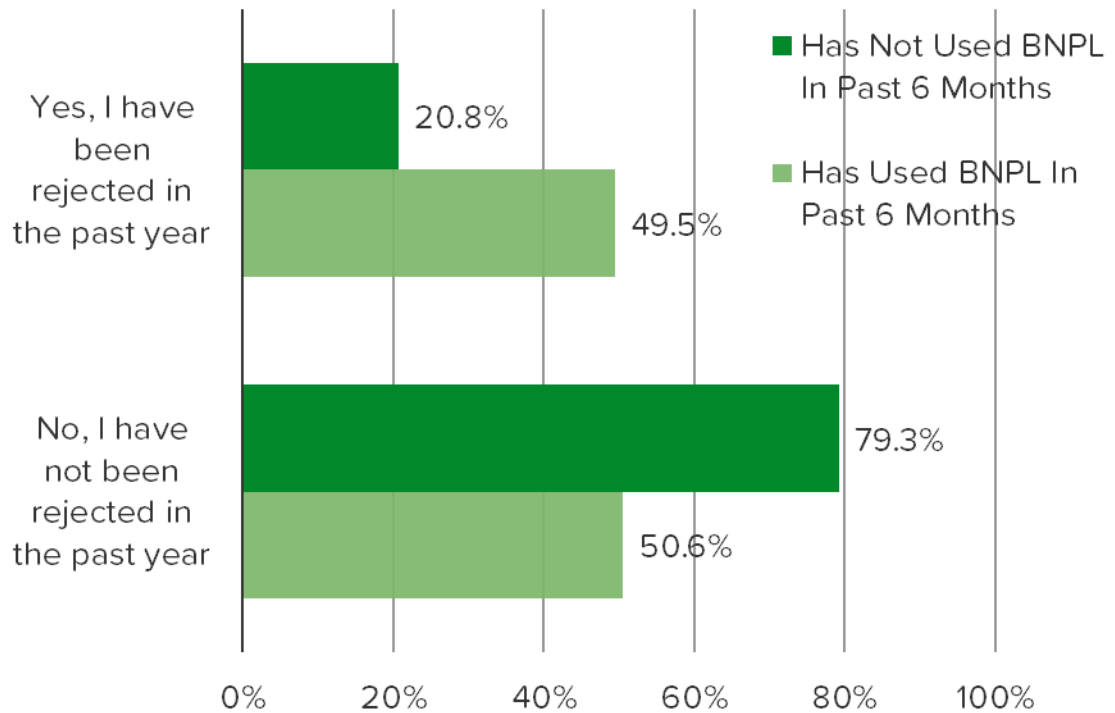


HAVE YOU BEEN REJECTED FROM OPENING A CREDIT CARD OR TAKING OUT A LOAN IN THE PAST YEAR?

Posed to all respondents.

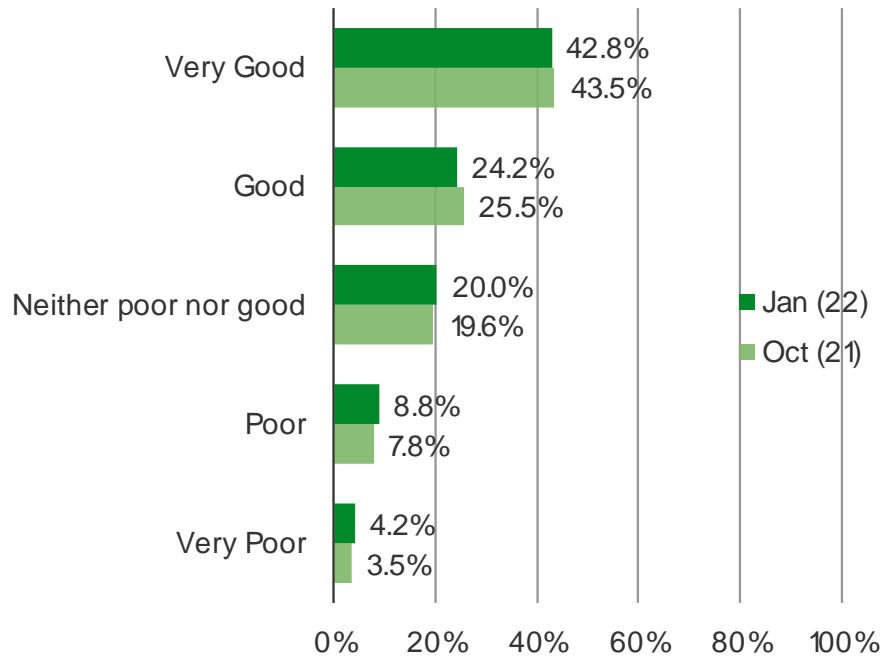


Cross-Tab: respondents who have used BNPL vs. those who have not

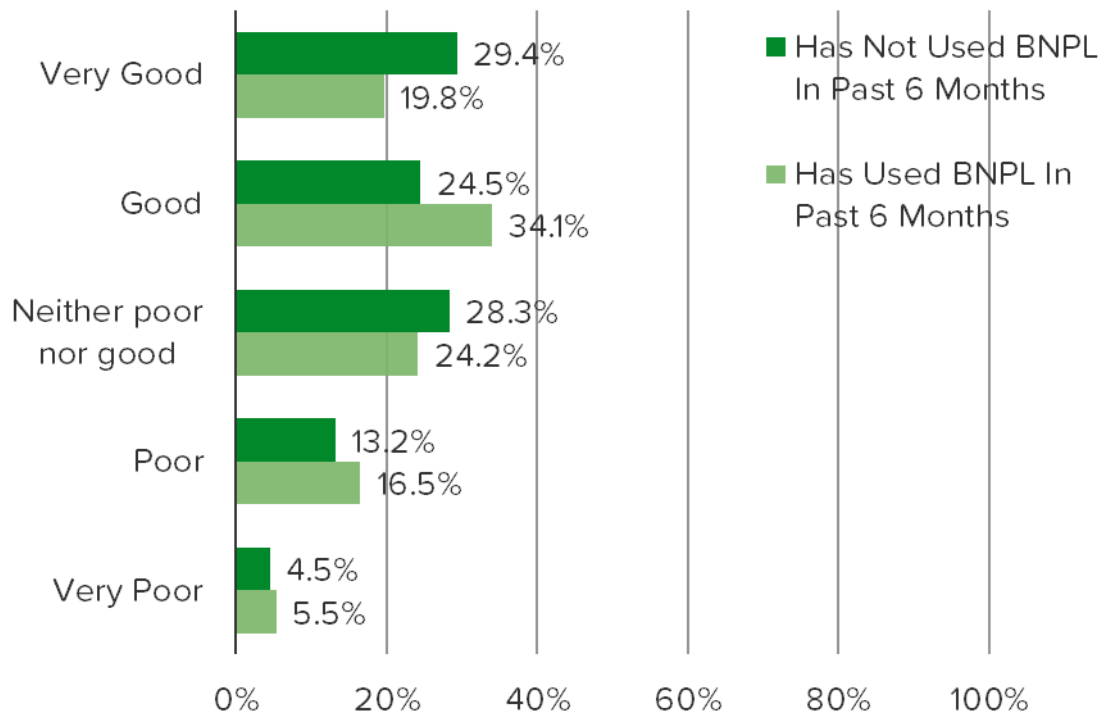


HOW IS YOUR CREDIT?

Posed to all respondents.

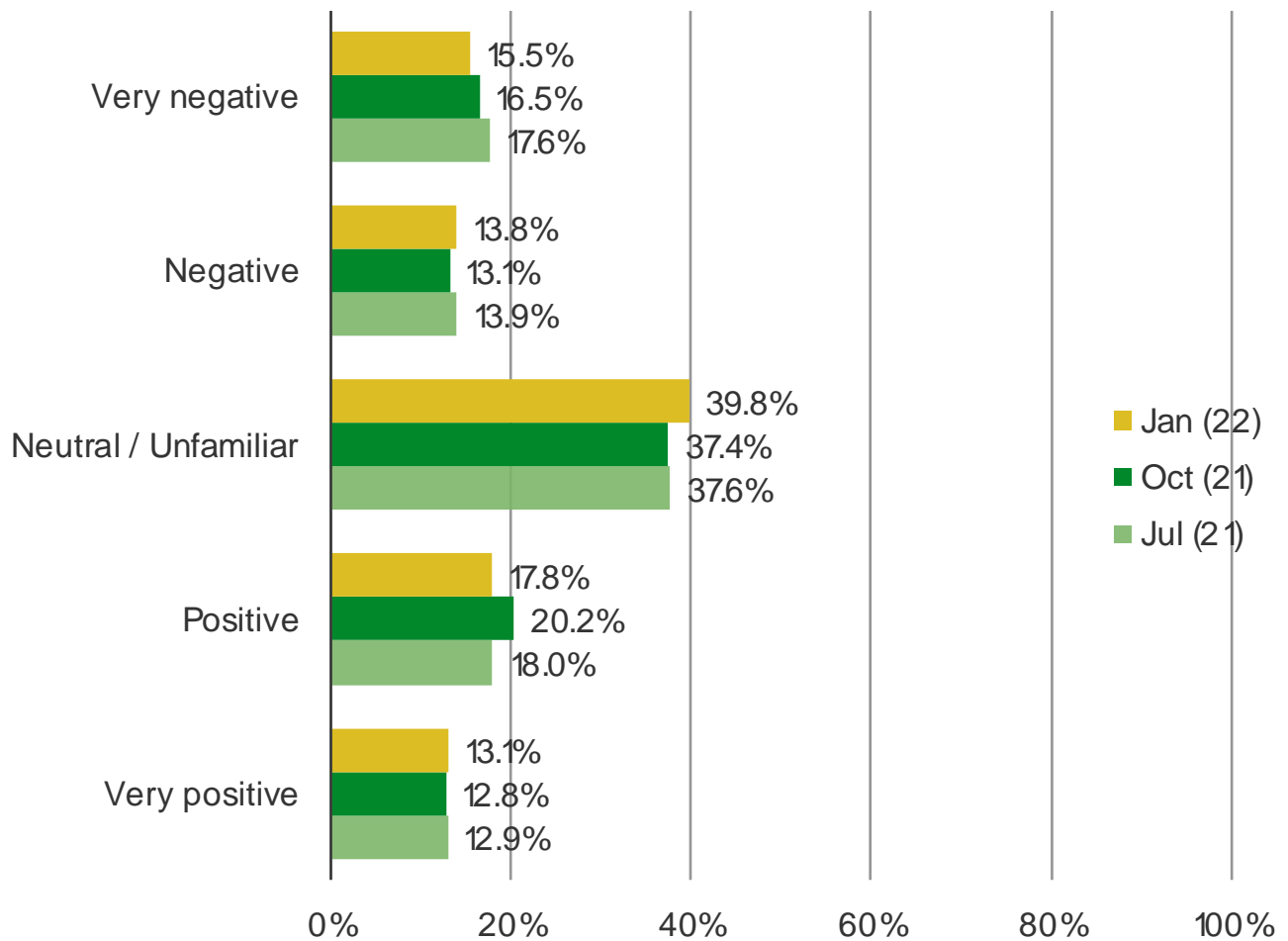


Cross-Tab: respondents who have used BNPL vs. those who have not



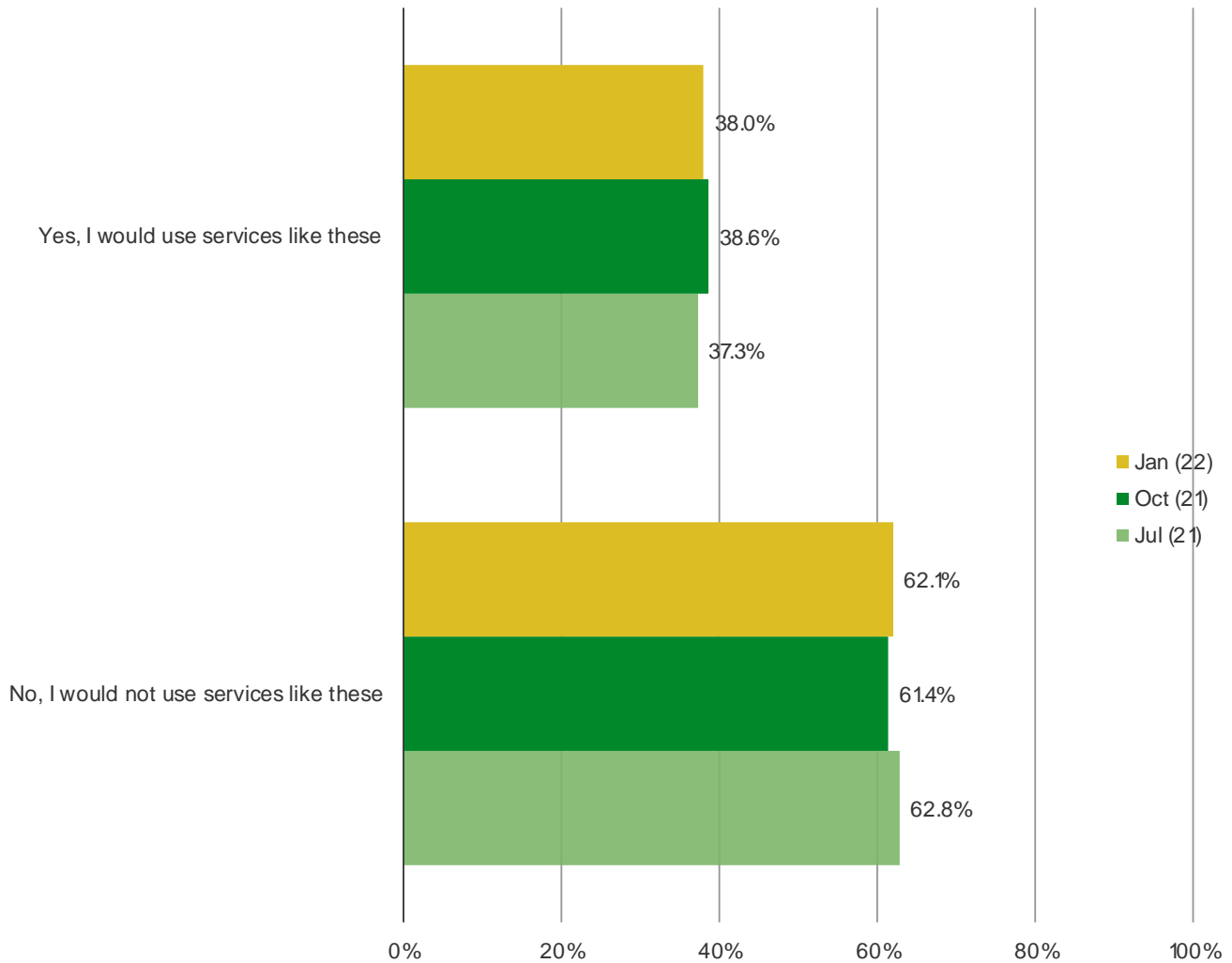
WHAT IS YOUR OPINION OF THE CONCEPT OF "BUY NOW AND PAY LATER" SERVICES IN WHICH YOU COULD BUY A PRODUCT FROM A RETAILER NOW AND PAY LATER WITHOUT THE NEED FOR TRADITIONAL CREDIT, UPFRONT FEES, OR INTEREST (UNLESS YOU ARE LATE ON A PAYMENT)?

Posed to all respondents.



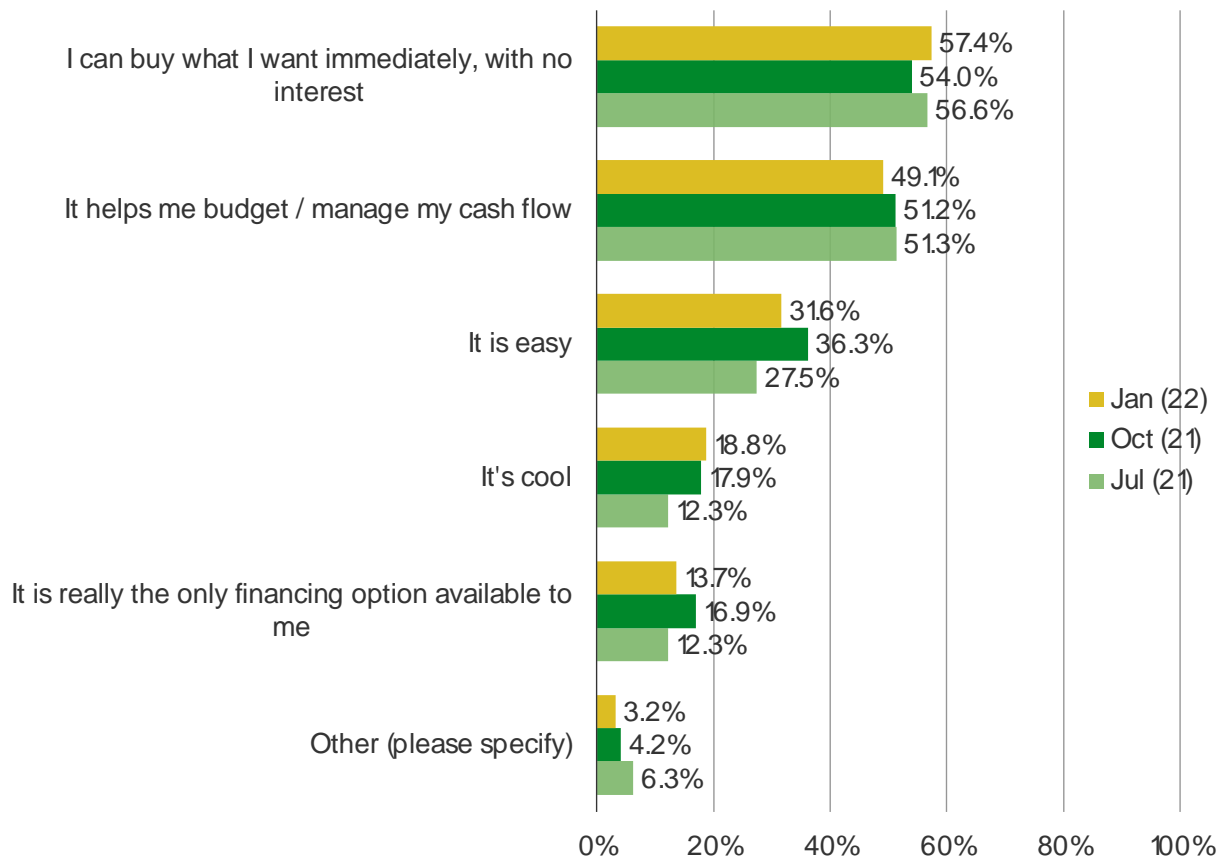
WOULD YOU USE "BUY NOW AND PAY LATER" SERVICES IN WHICH YOU COULD BUY A PRODUCT FROM A RETAILER NOW AND PAY LATER WITHOUT THE NEED FOR TRADITIONAL CREDIT, UPFRONT FEES, OR INTEREST (UNLESS YOU ARE LATE ON A PAYMENT)?

Posed to all respondents.



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

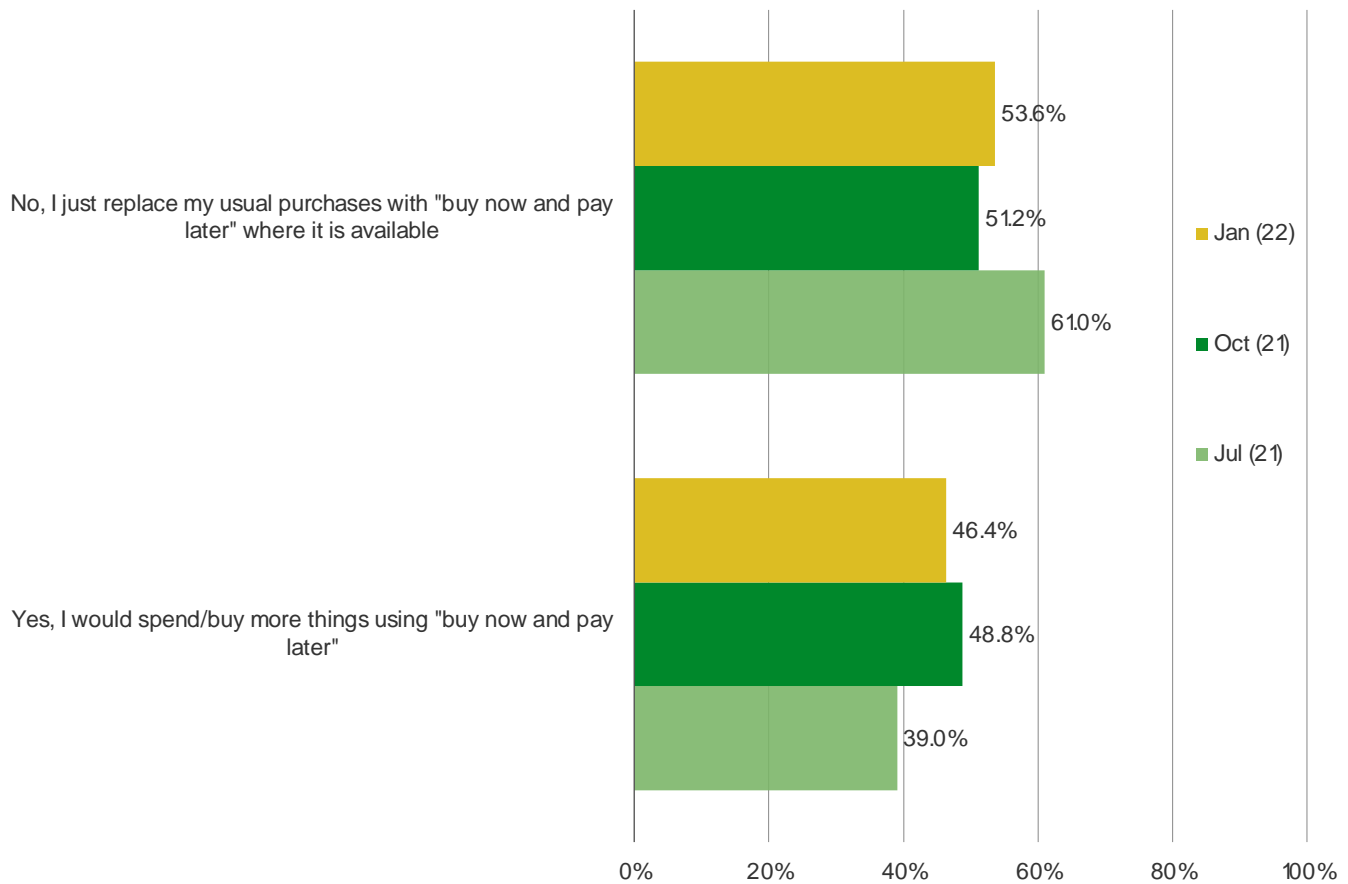
Posed to respondents who said they would use buy now and pay later services.



N = 373

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

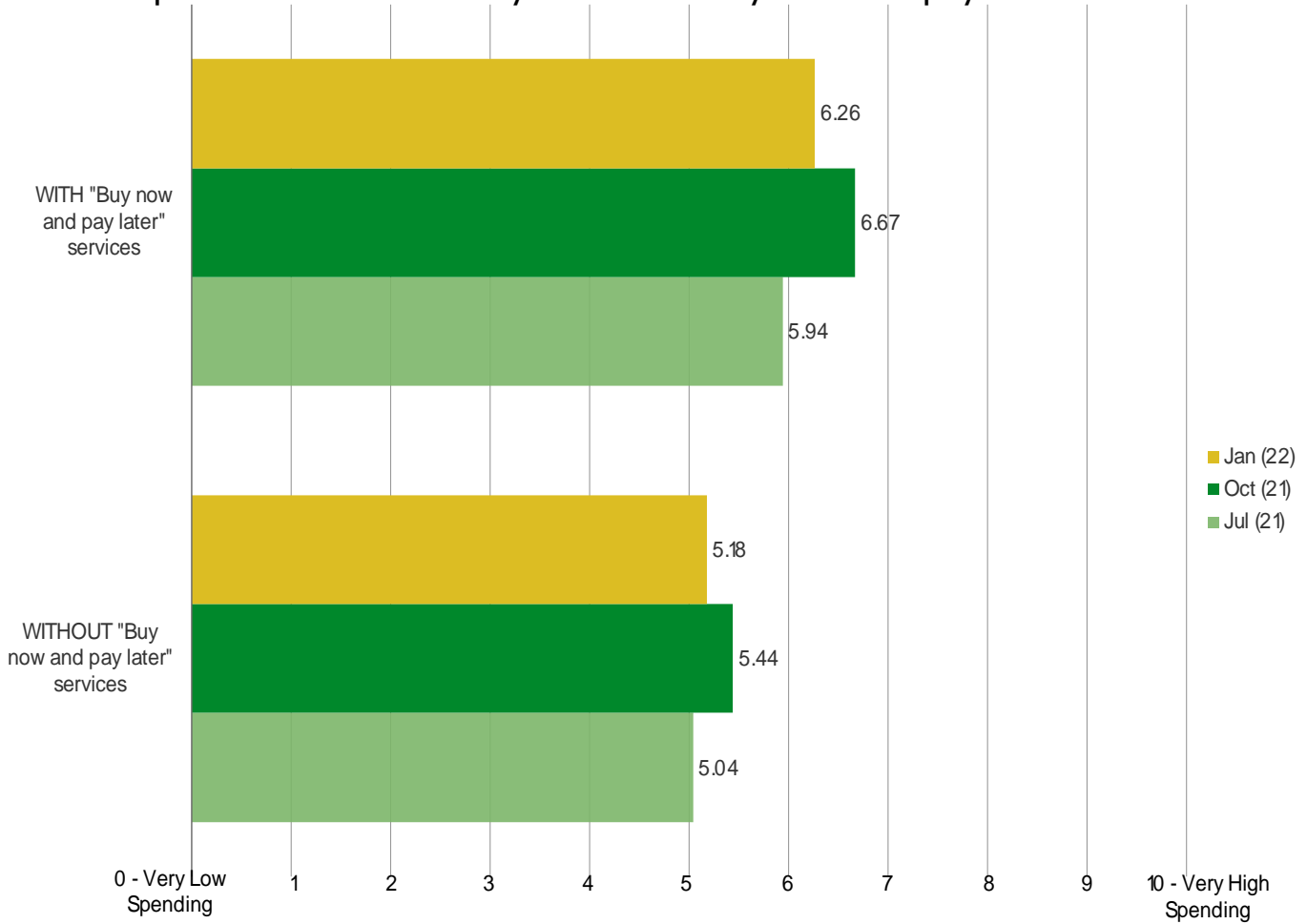
Posed to respondents who said they would use buy now and pay later services.



N = 373

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

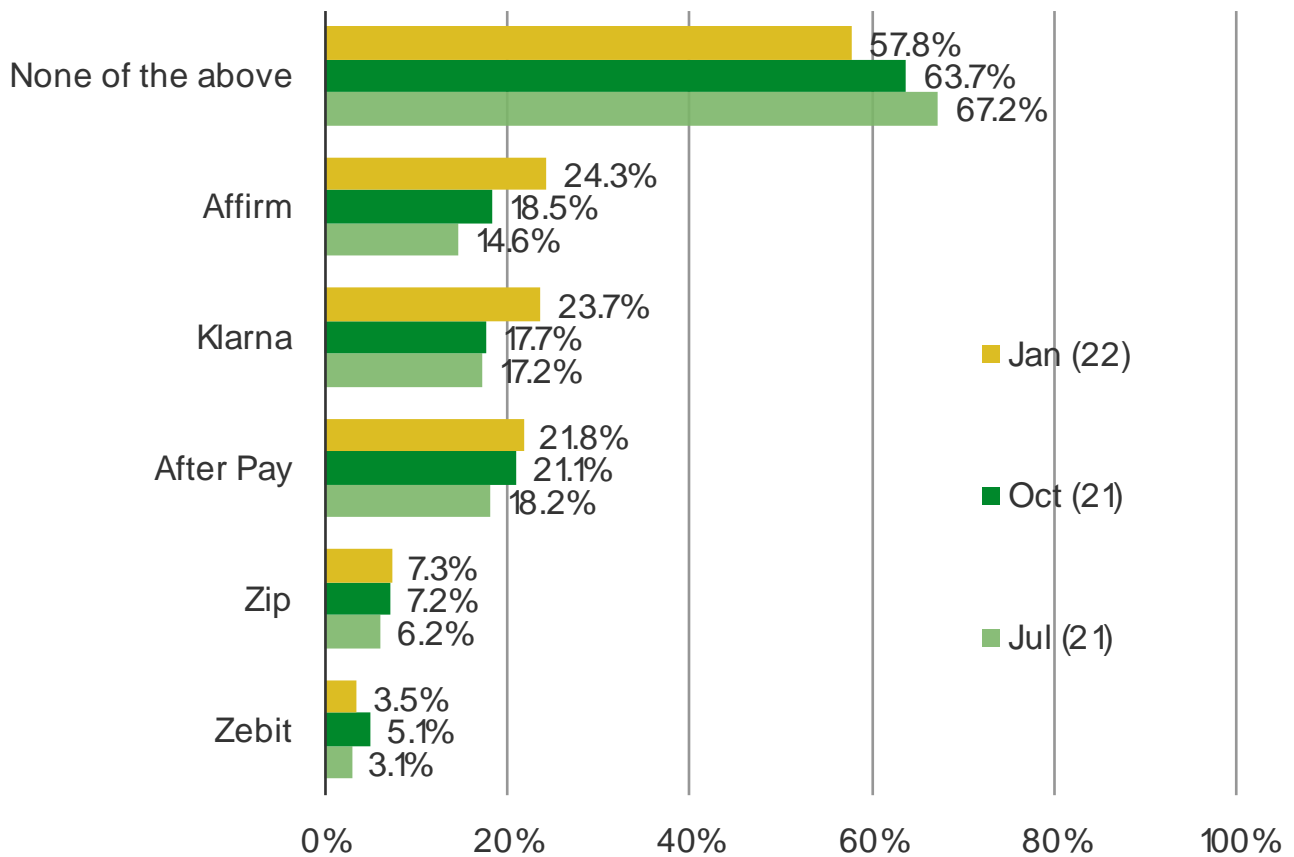
Posed to respondents who said they would use buy now and pay later services.



N = 373

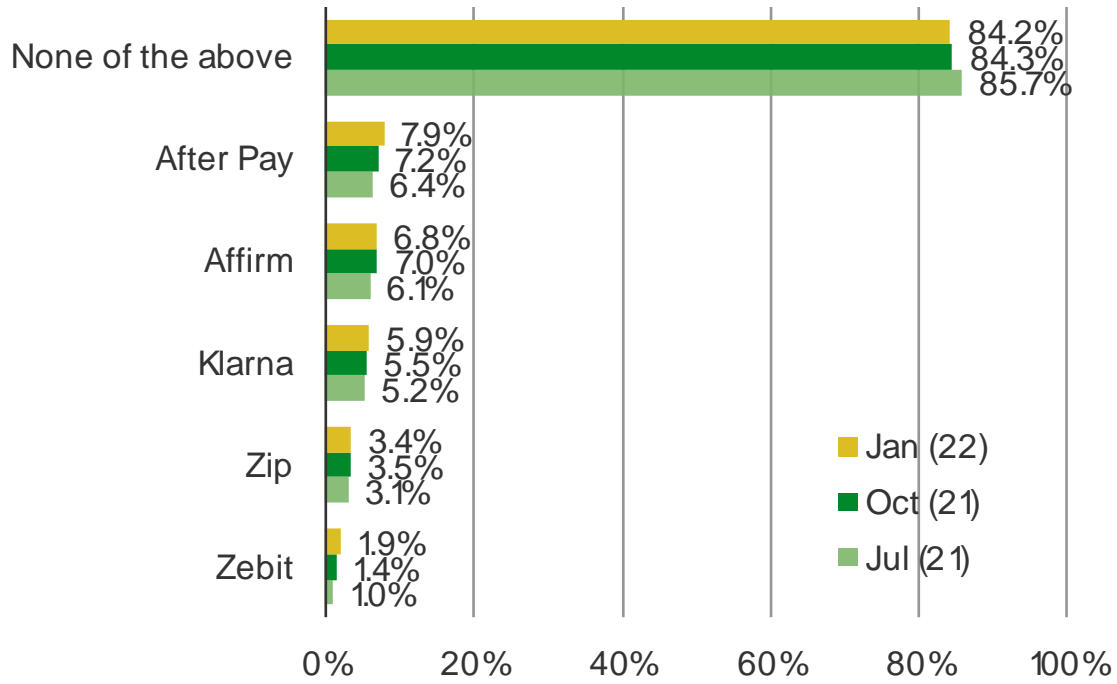
HAVE YOU HEARD OF ANY OF THE FOLLOWING?

Posed to all respondents.



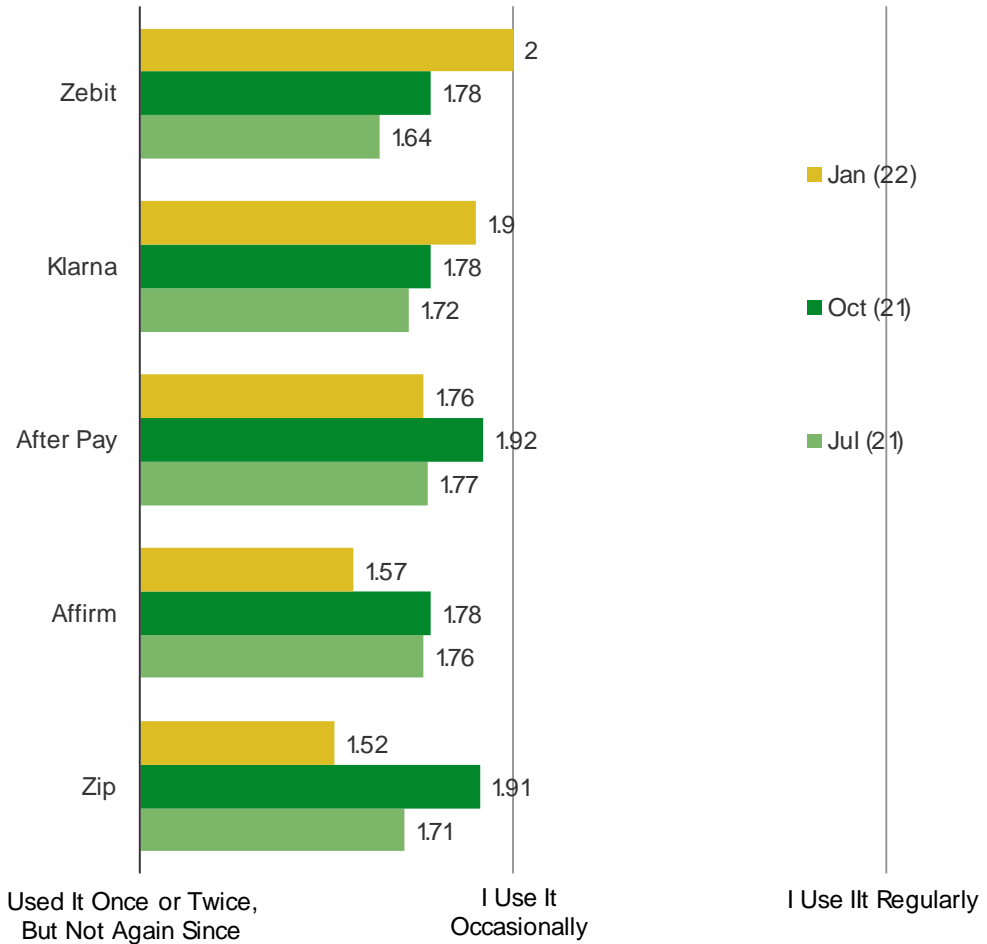
HAVE YOU EVER USED ANY OF THE FOLLOWING?

Posed to all respondents.



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

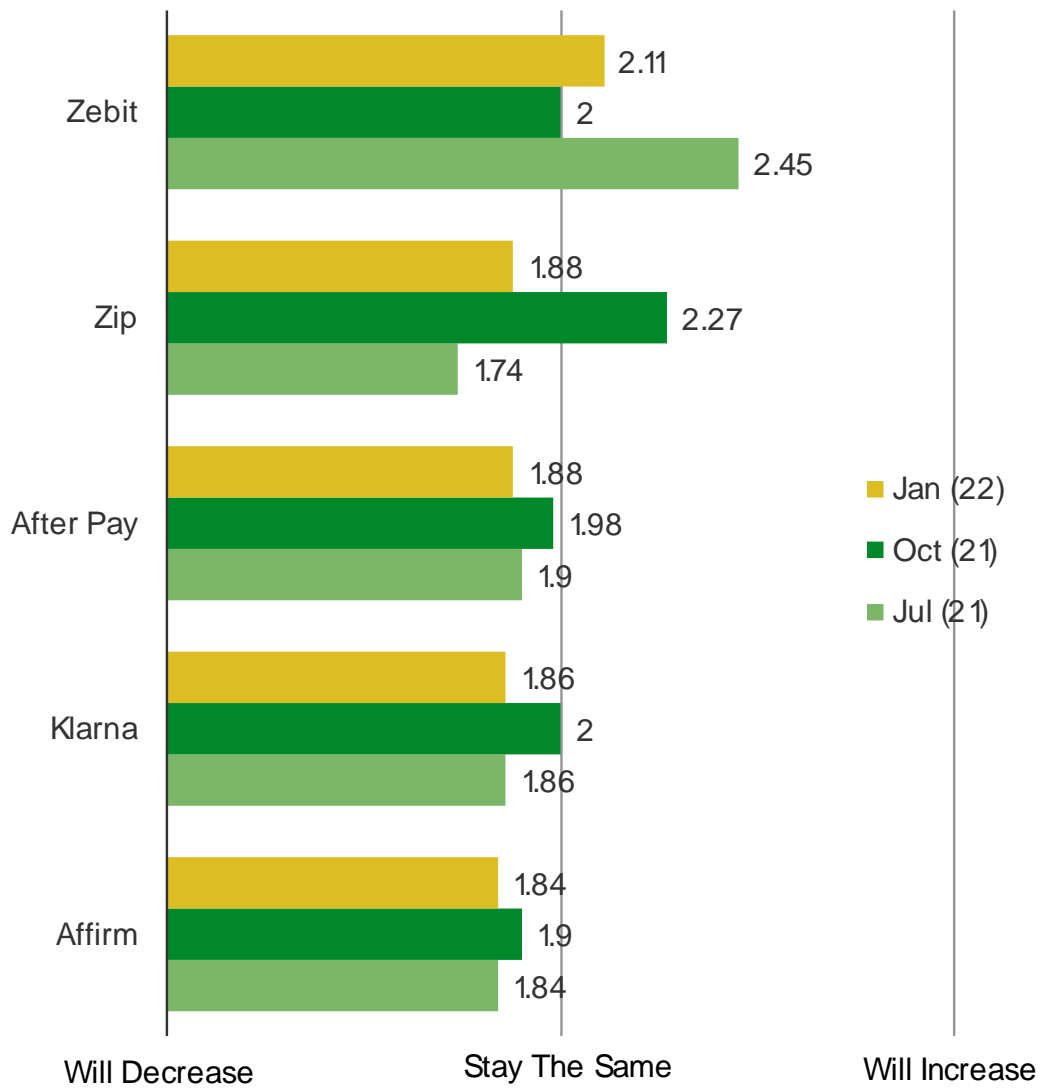
Posed to all respondents who have used the below.



	N=
After Pay	78
Klarna	58
Zip	33
Affirm	67
Zebit	19

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.

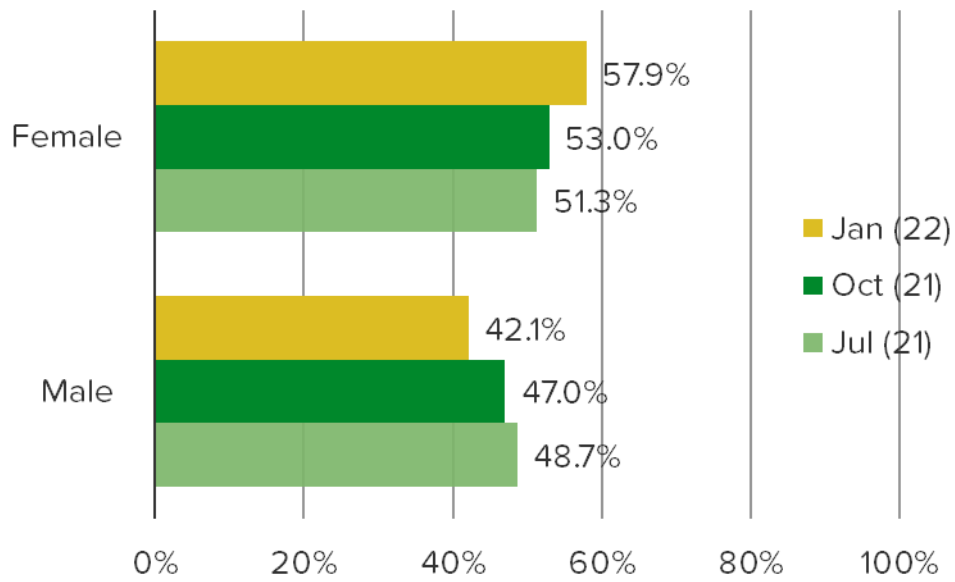


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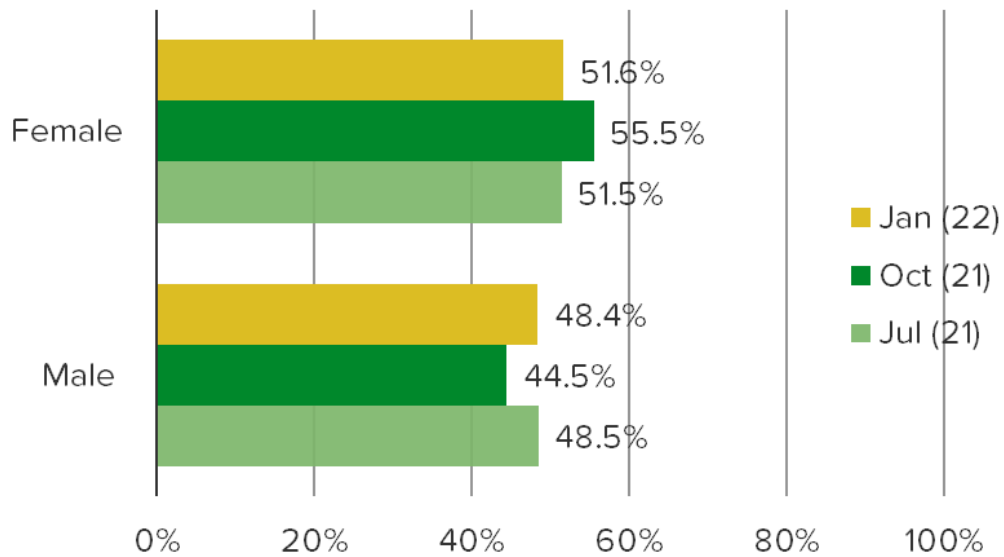
GENDER BREAKDOWNS

Audiences Filtered: Described Below on Y Axis

Yes, I would use these services



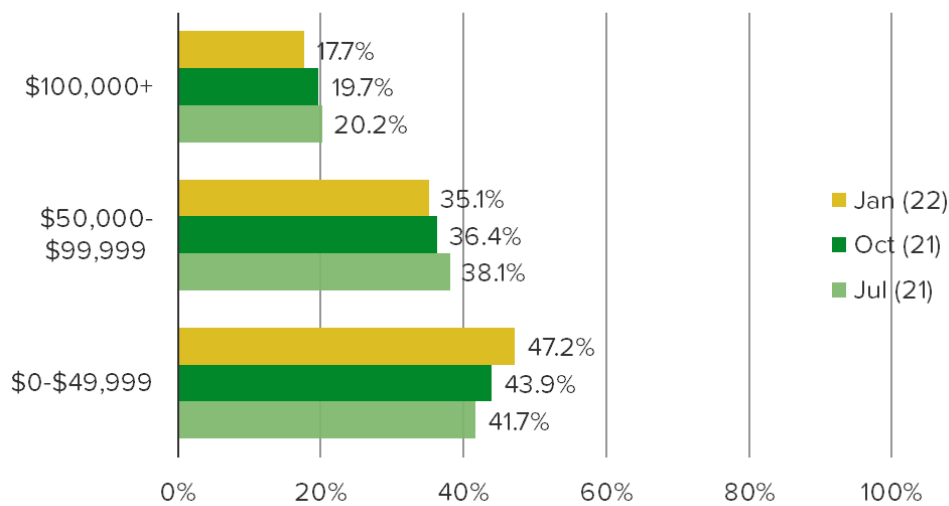
No, I would not use these services



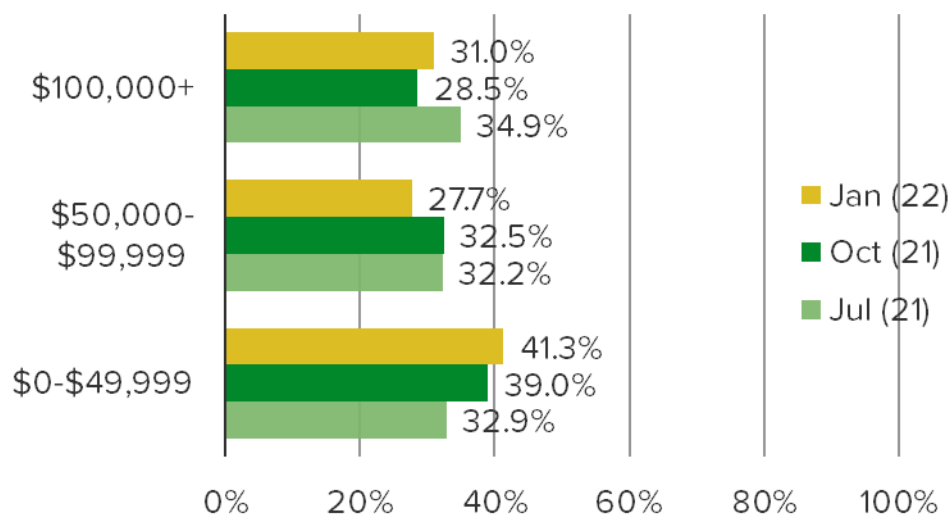
INCOME BREAKDOWNS

Audiences Filtered: Described Below on Y Axis

Yes, I would use these services



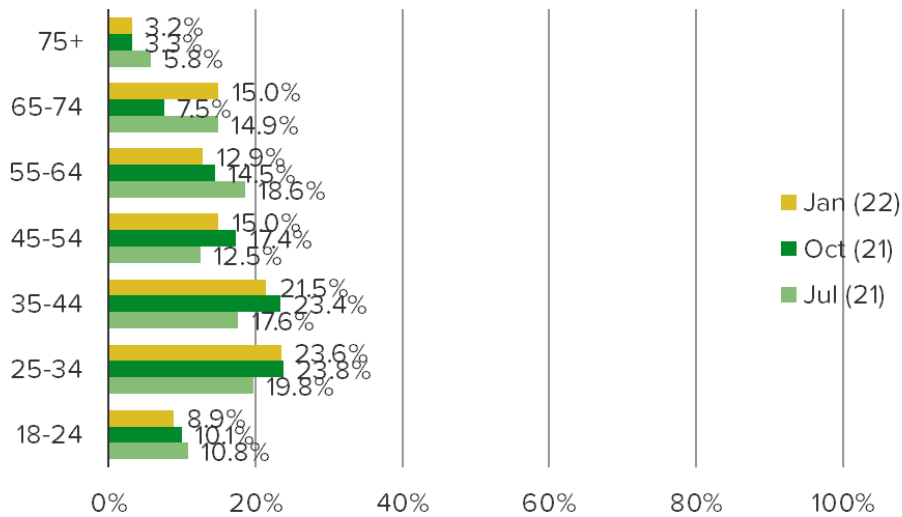
No, I would not use these services



AGE BREAKDOWNS

Audiences Filtered: Described Below on Y Axis

Yes, I would use these services



No, I would not use these services

