

BESPOKE SURVEYS

## Buy Now Pay Later Vol 6

1000+ US Consumers Balanced to Census



**CHECK BREAKDOWN:**

**TREND CHECKS**

**BNPL USAGE**

The percentage of consumers who have used BNPL services has increased over-time and sentiment toward BNPL has improved. That said, expected usage going forward has softened a bit in recent quarters.

**PURCHASING POWER**

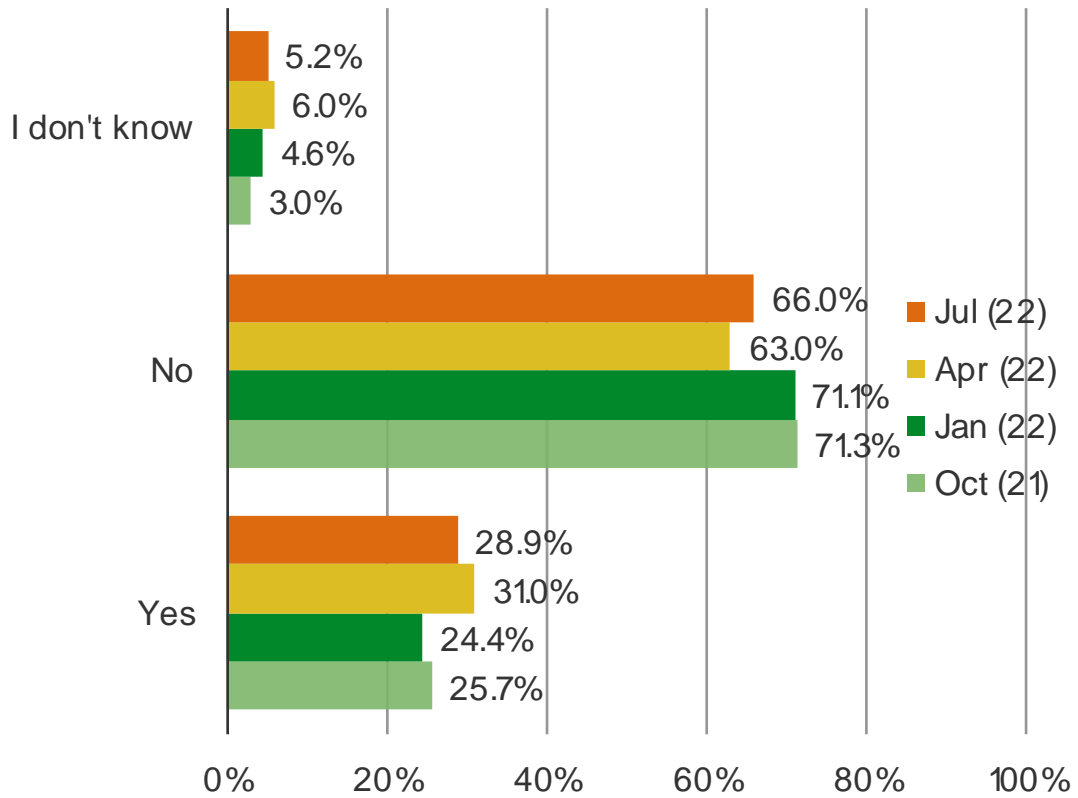
The share who say they would spend more if they used BNPL is steadily moving higher.

**BNPL DELINQUENCY**

The share of respondents who have used BNPL services in the last 6 months and are behind on their payments increased q/q.

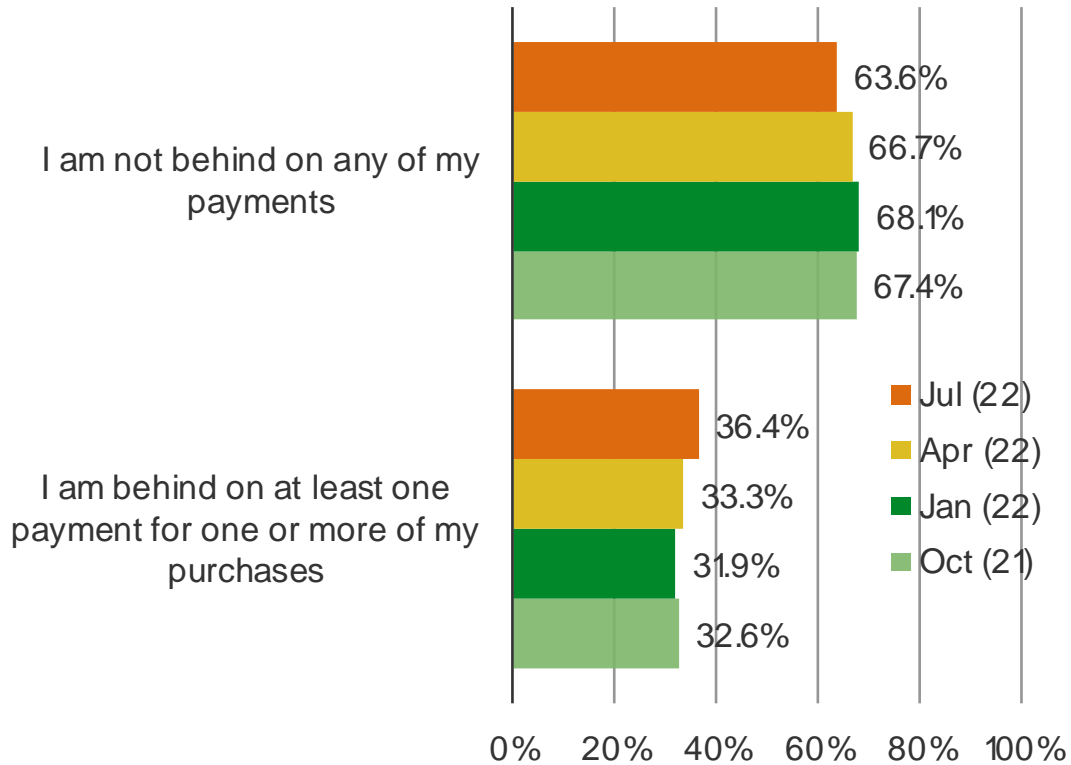
HAVE YOU USED BUY NOW PAY LATER OPTIONS (LIKE AFFIRM, AFTER PAY, KLARNA, ETC) TO BUY ANYTHING IN THE PAST 6 MONTHS?

Posed to all respondents.



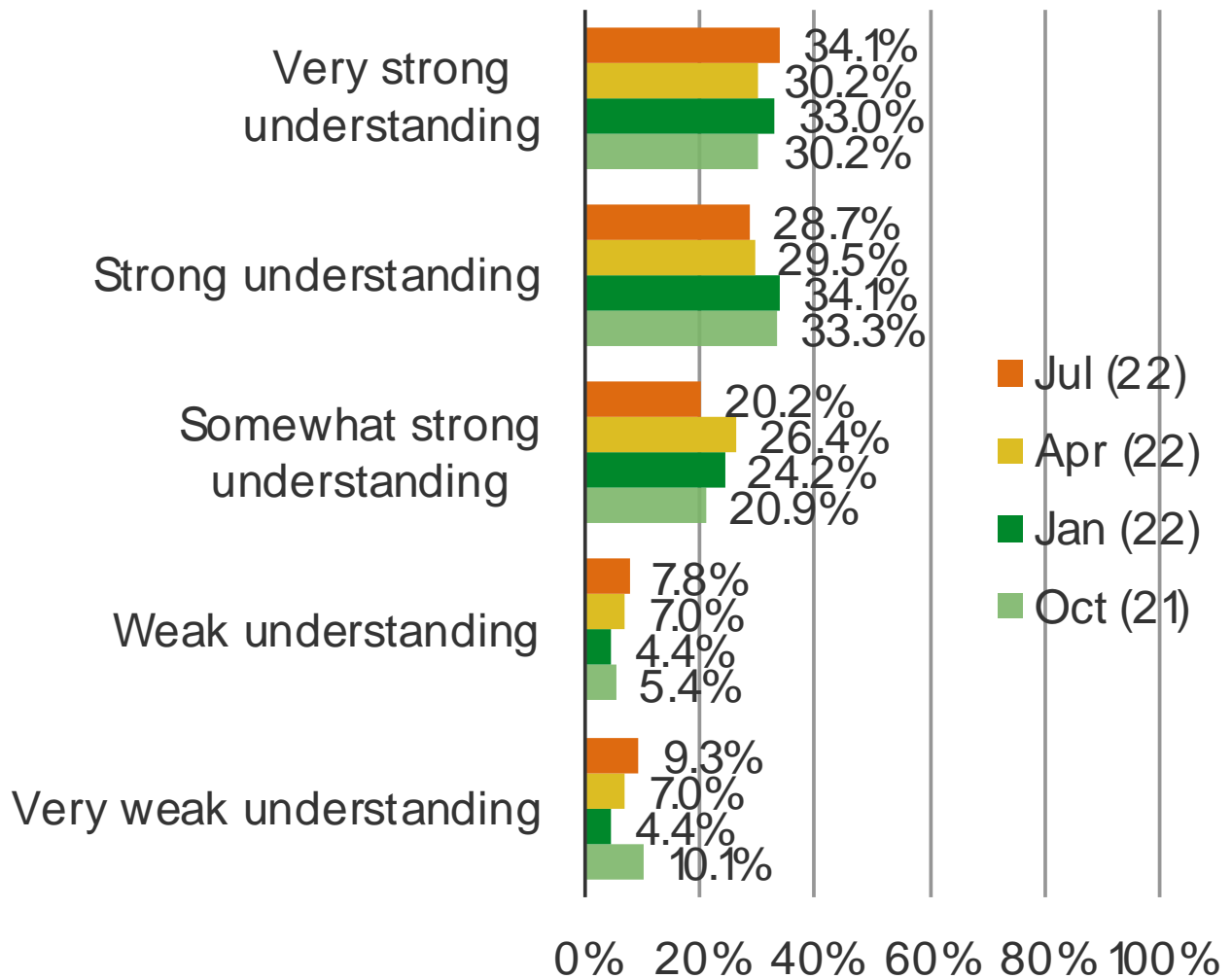
ARE YOU CURRENTLY BEHIND ON ANY OF YOUR BUY NOW PAY LATER PAYMENTS?

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



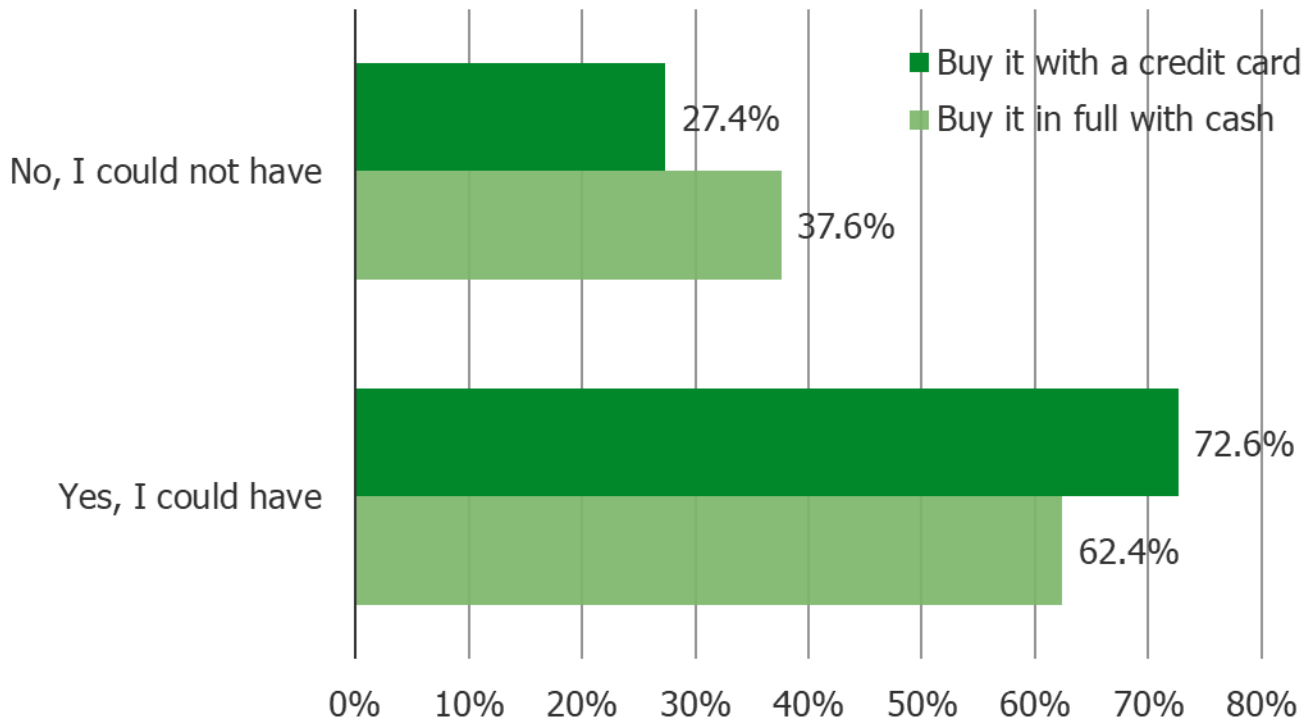
HOW WELL DO YOU FEEL YOU UNDERSTAND HOW THESE BUY NOW PAY LATER OFFERINGS WORK?

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



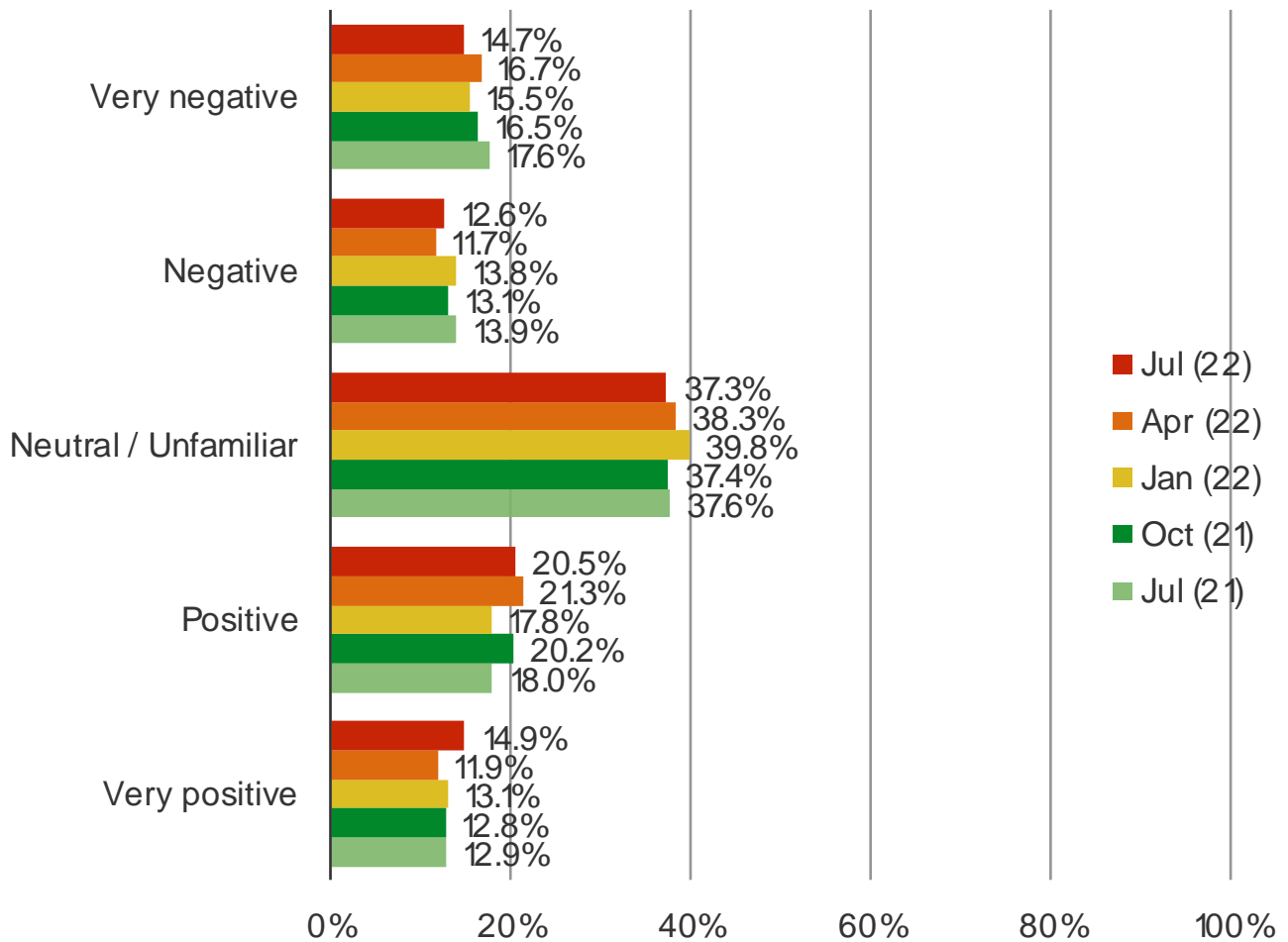
THINKING ABOUT THE ITEM YOU MOST RECENTLY BOUGHT WITH BUY NOW PAY LATER, WOULD YOU HAVE BEEN ABLE TO BUY IT IN THE FOLLOWING WAYS IF BUY NOW PAY LATER WAS NOT AVAILABLE?

Posed to all respondents who have used BNPL services in the last 6 months (combining last five waves to reach a higher N, 636).



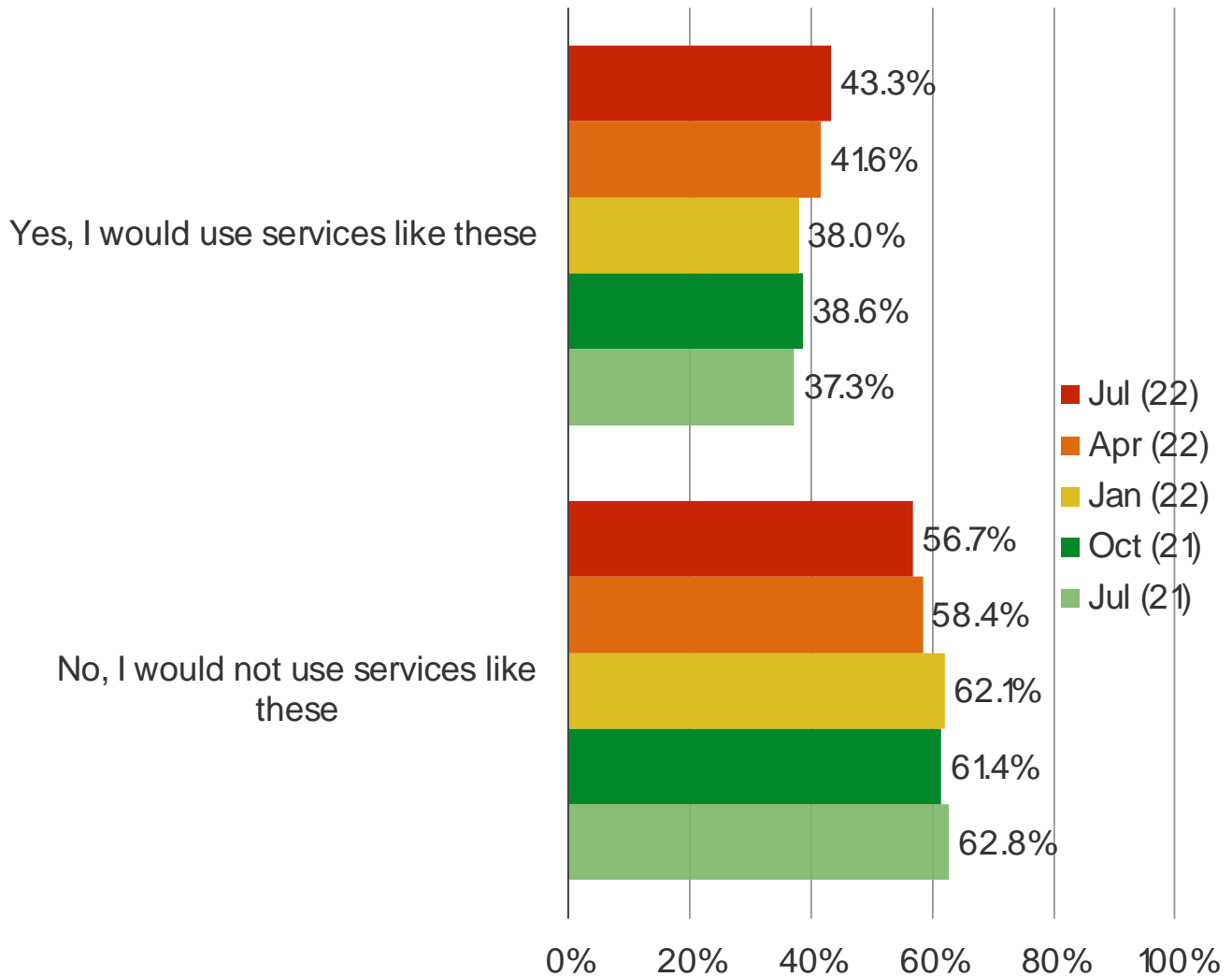
WHAT IS YOUR OPINION OF THE CONCEPT OF "BUY NOW AND PAY LATER" SERVICES IN WHICH YOU COULD BUY A PRODUCT FROM A RETAILER NOW AND PAY LATER WITHOUT THE NEED FOR TRADITIONAL CREDIT, UPFRONT FEES, OR INTEREST (UNLESS YOU ARE LATE ON A PAYMENT)?

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)?

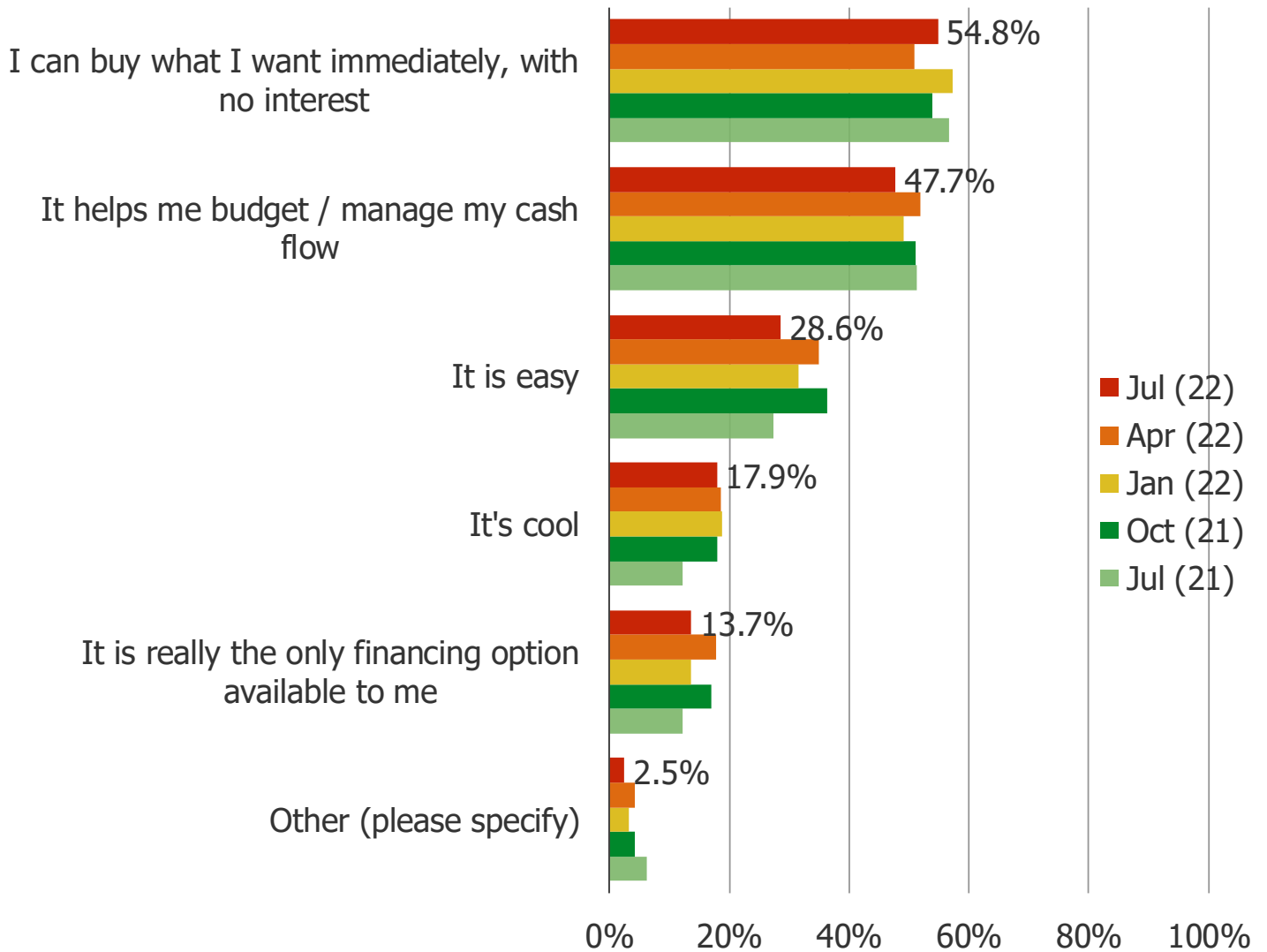
Posed to all respondents.





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

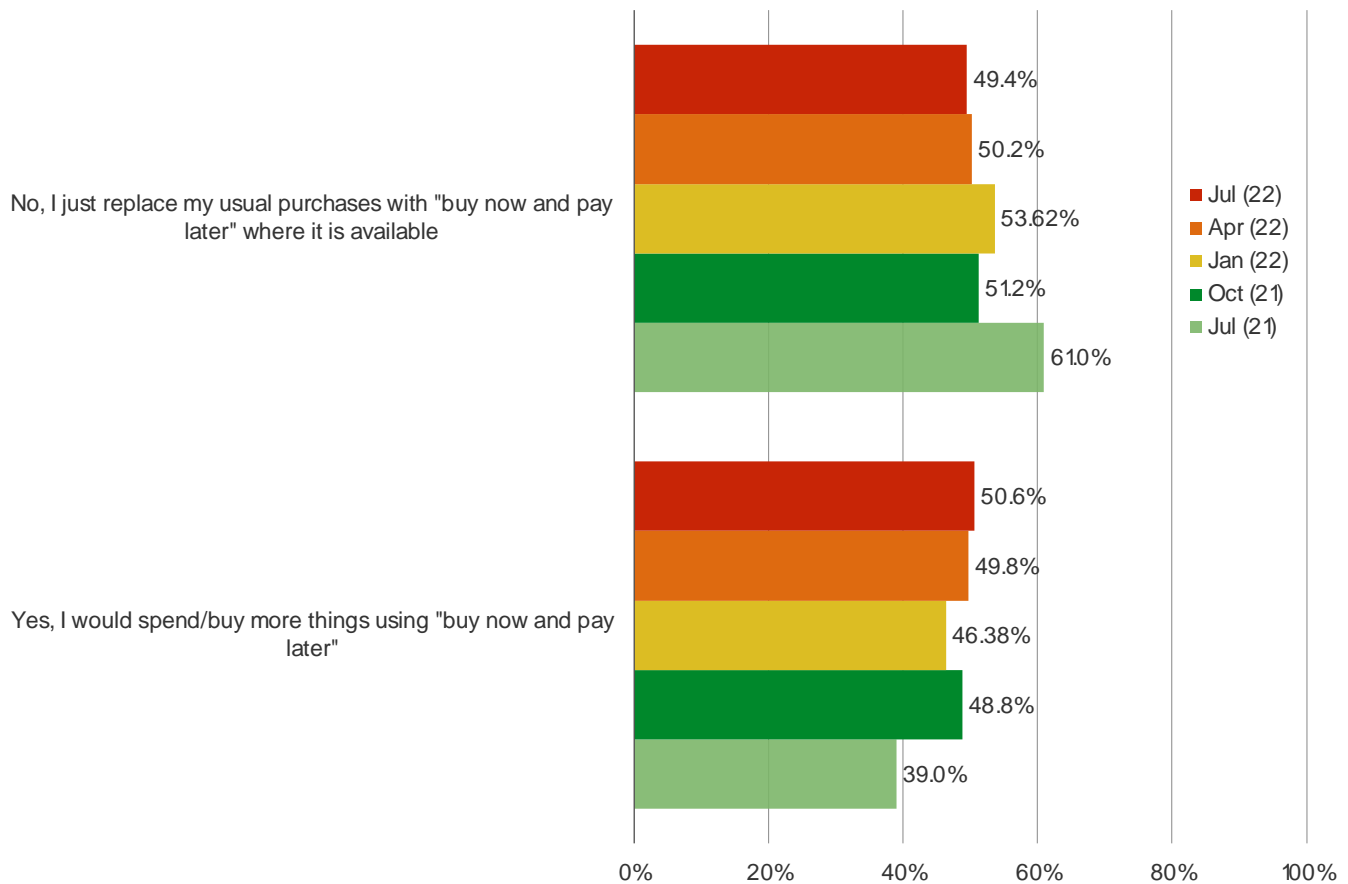
Posed to respondents who said they would use buy now and pay later services.



N = 447

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

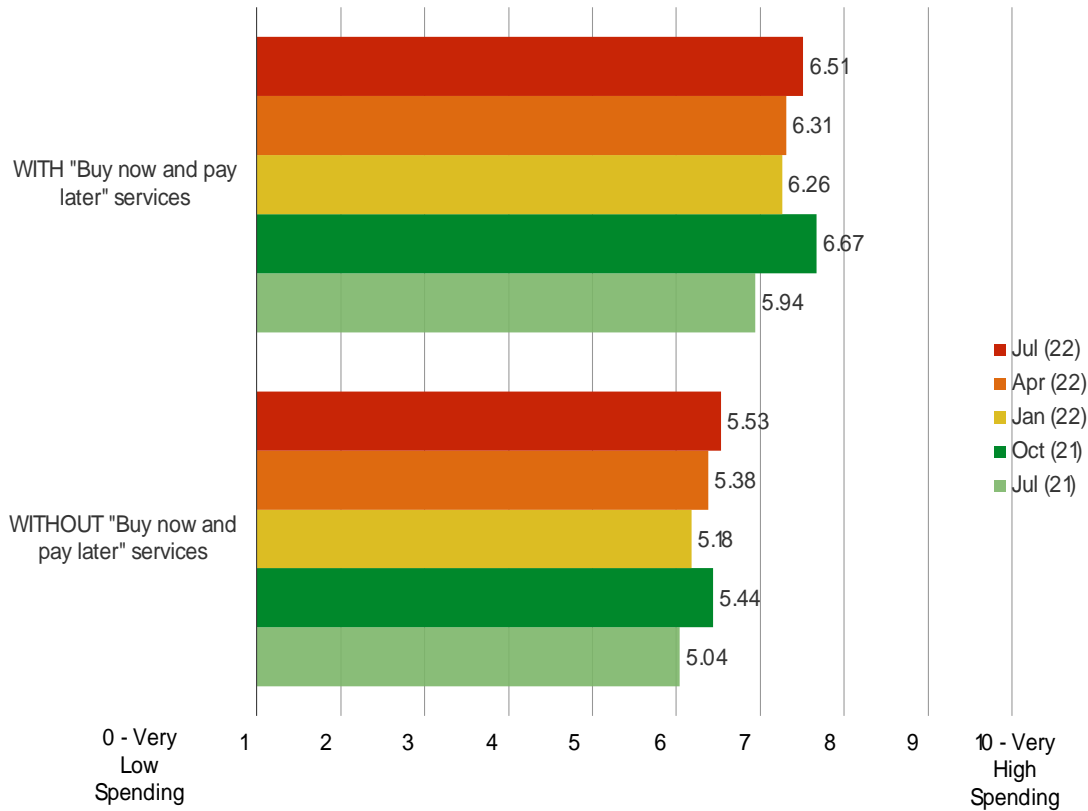
Posed to respondents who said they would use buy now and pay later services.



N = 447

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

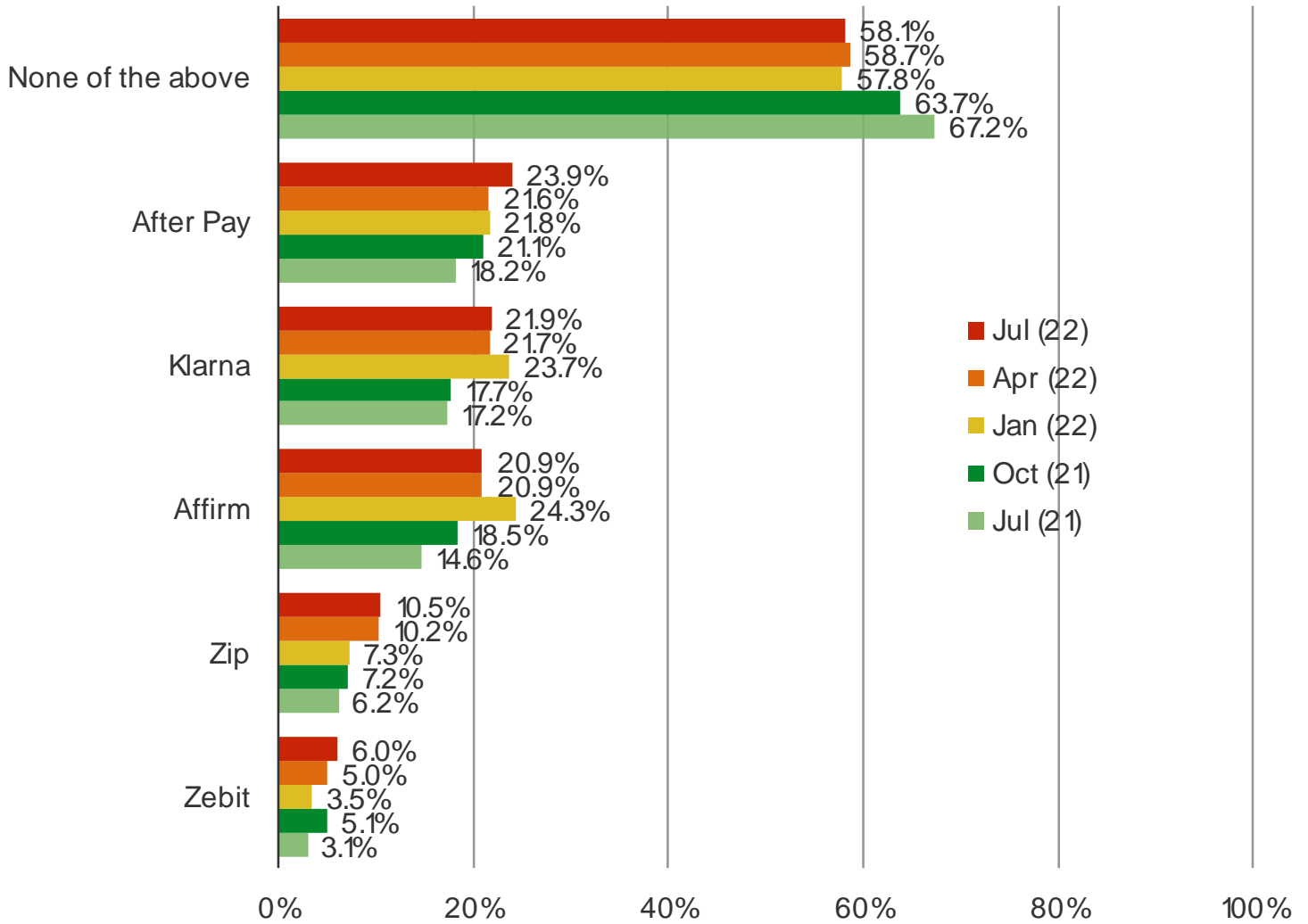
Posed to respondents who said they would use buy now and pay later services.



N = 447

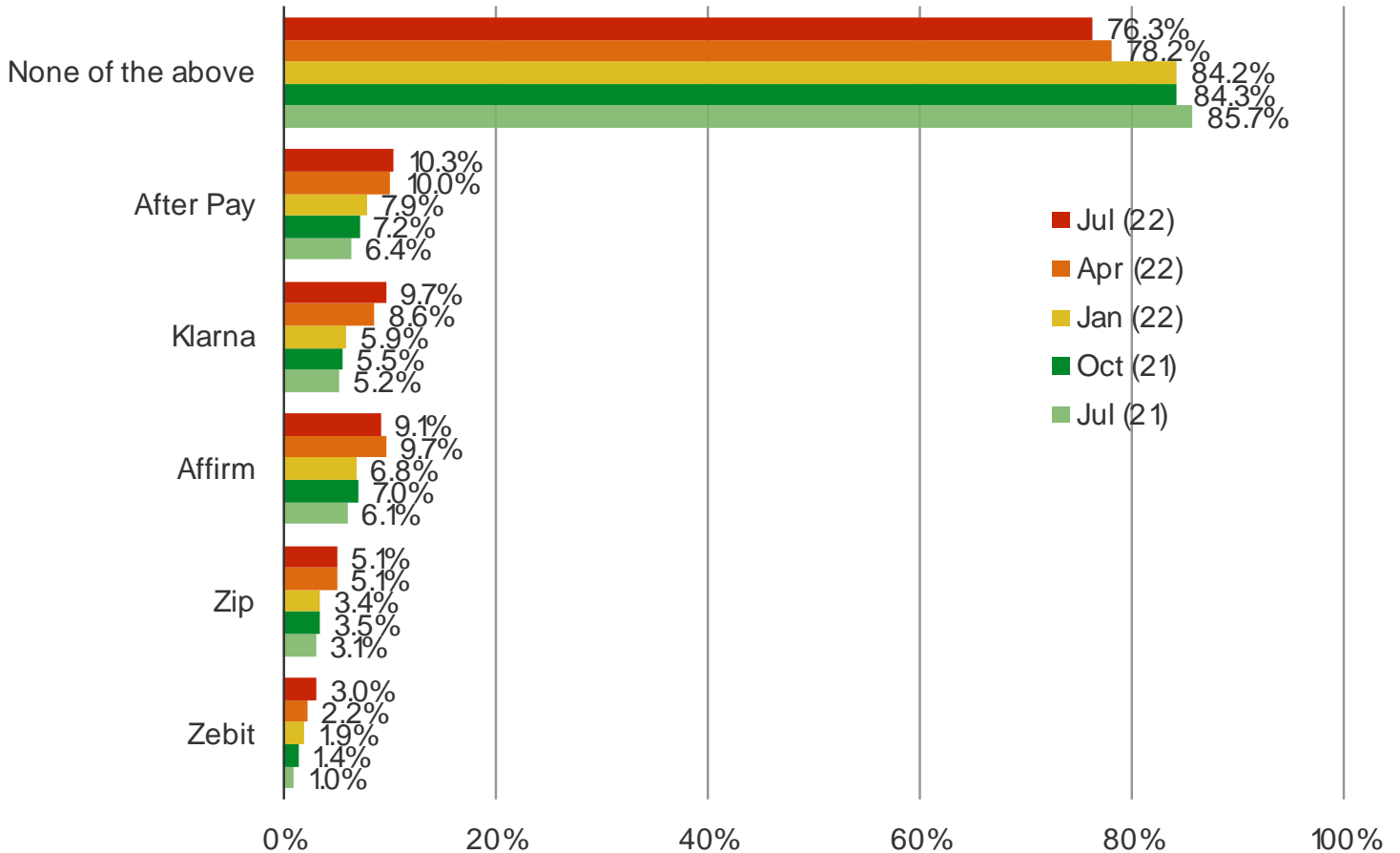
HAVE YOU HEARD OF ANY OF THE FOLLOWING?

Posed to all respondents.



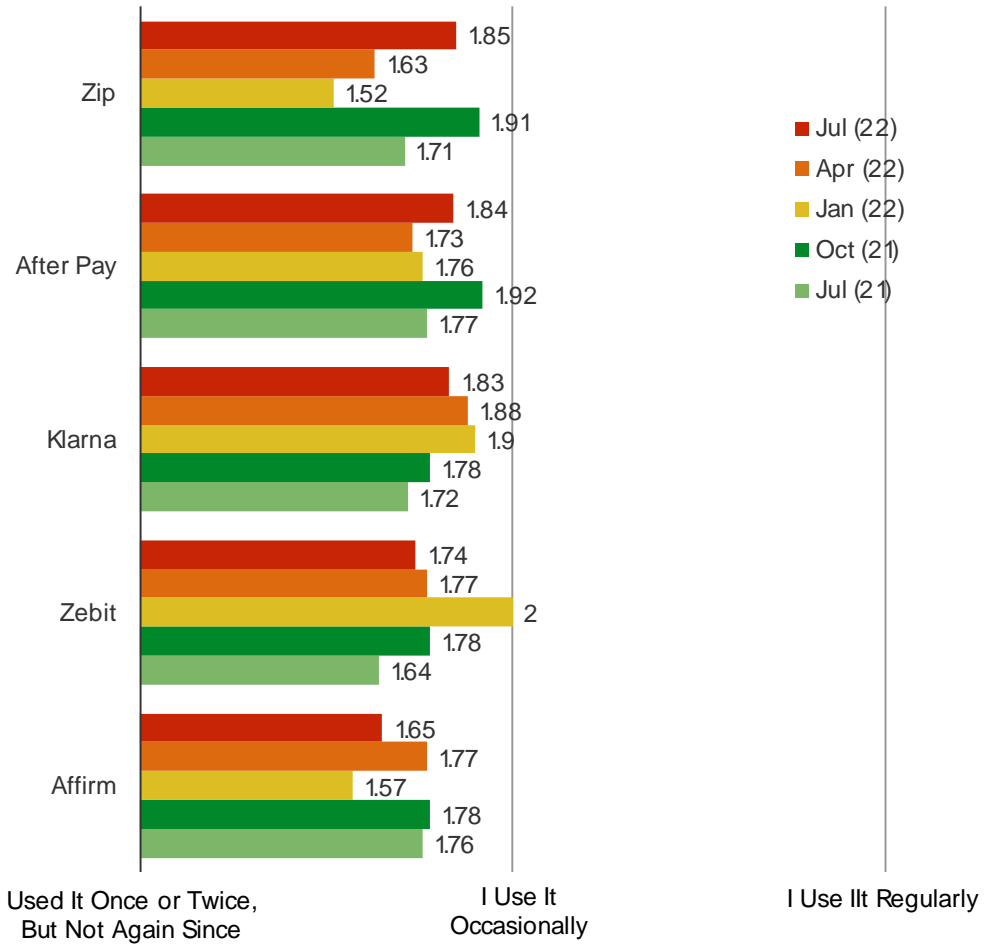
HAVE YOU EVER USED ANY OF THE FOLLOWING?

Posed to all respondents.



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

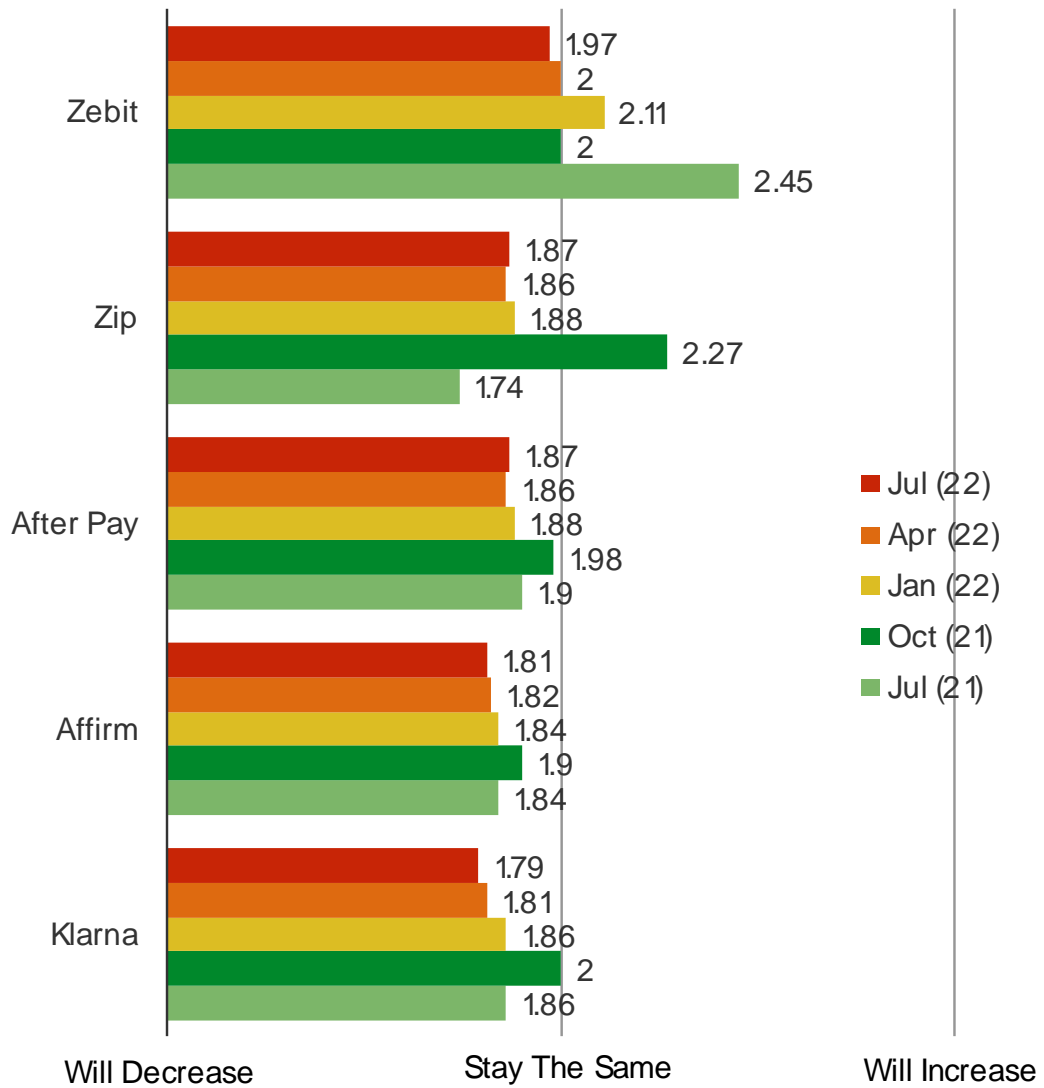
Posed to all respondents who have used the below.



	N=
After Pay	106
Klarna	100
Zip	53
Affirm	94
Zebit	31

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

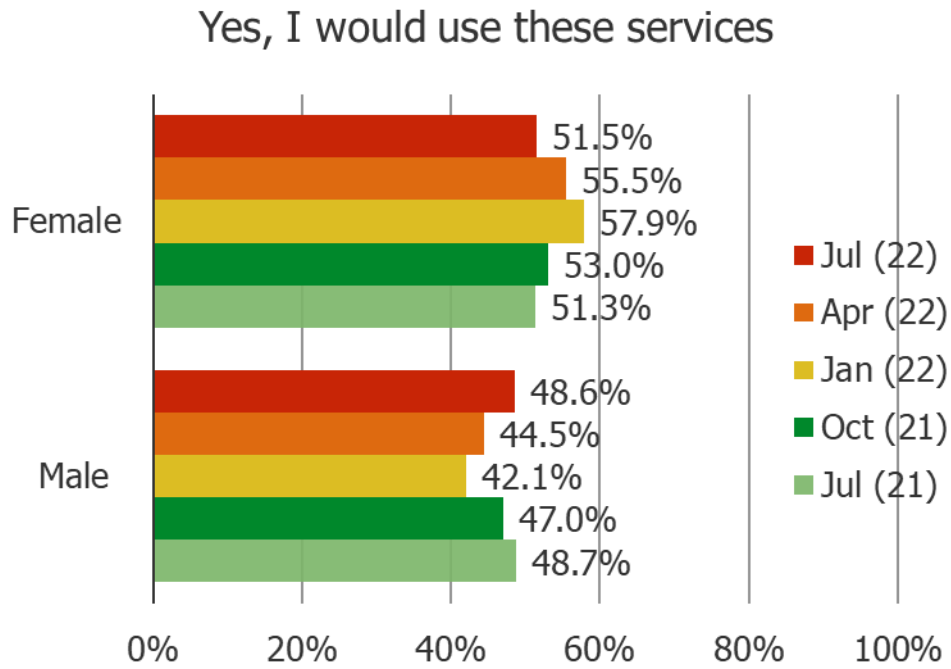
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GENDER BREAKDOWNS

Audiences Filtered: Described Below on Y Axis

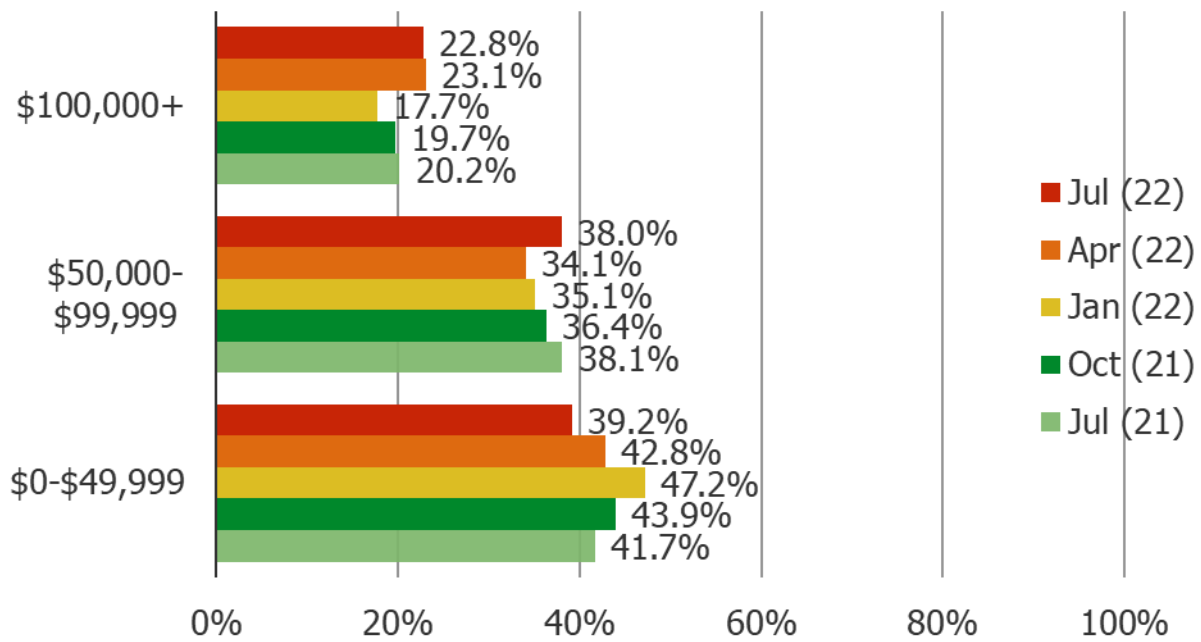




INCOME BREAKDOWNS

Audiences Filtered: Described Below on Y Axis

Yes, I would use these services



AGE BREAKDOWNS

Audiences Filtered: Described Below on Y Axis

Yes, I would use these services

