

BESPOKE SURVEYS

Buy Now Pay Later Vol 7

1000+ US Consumers Balanced to Census



CHECK BREAKDOWN:

TREND CHECKS

BNPL USAGE

The share of consumers who have ever used BNPL services has increased sequentially and over time.

AWARENESS

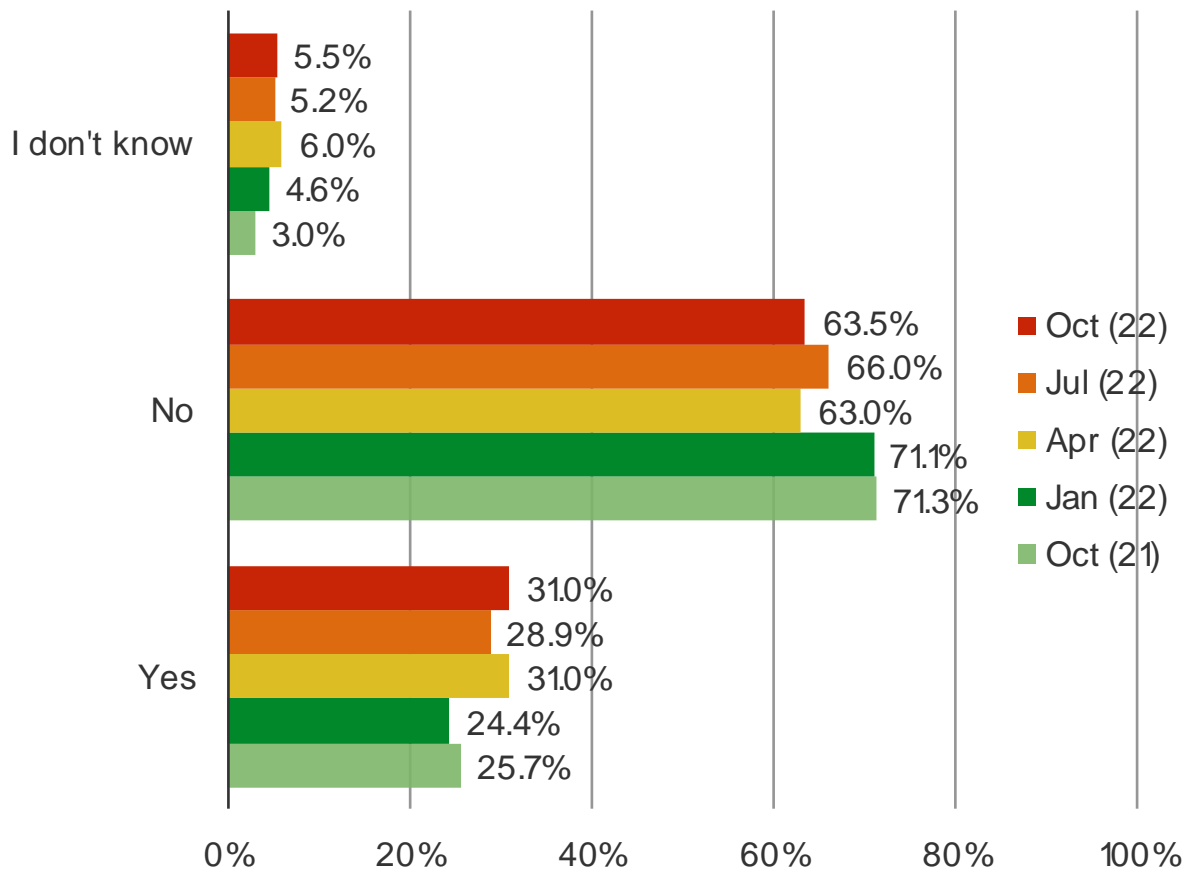
Awareness of Afterpay, Klarna, and Affirm has increased over time and reached a series high this quarter.

BNPL DELINQUENCY

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

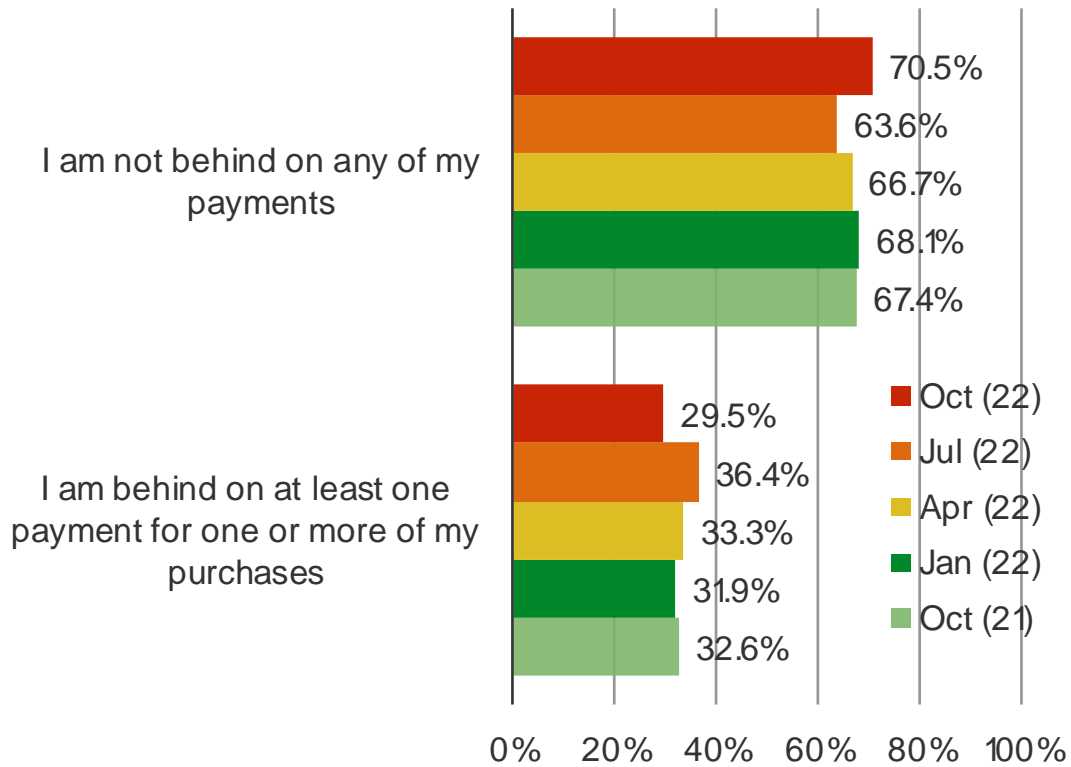
HAVE YOU USED BUY NOW PAY LATER OPTIONS (LIKE AFFIRM, AFTER PAY, KLARNA, ETC) TO BUY ANYTHING IN THE PAST 6 MONTHS?

Posed to all respondents.



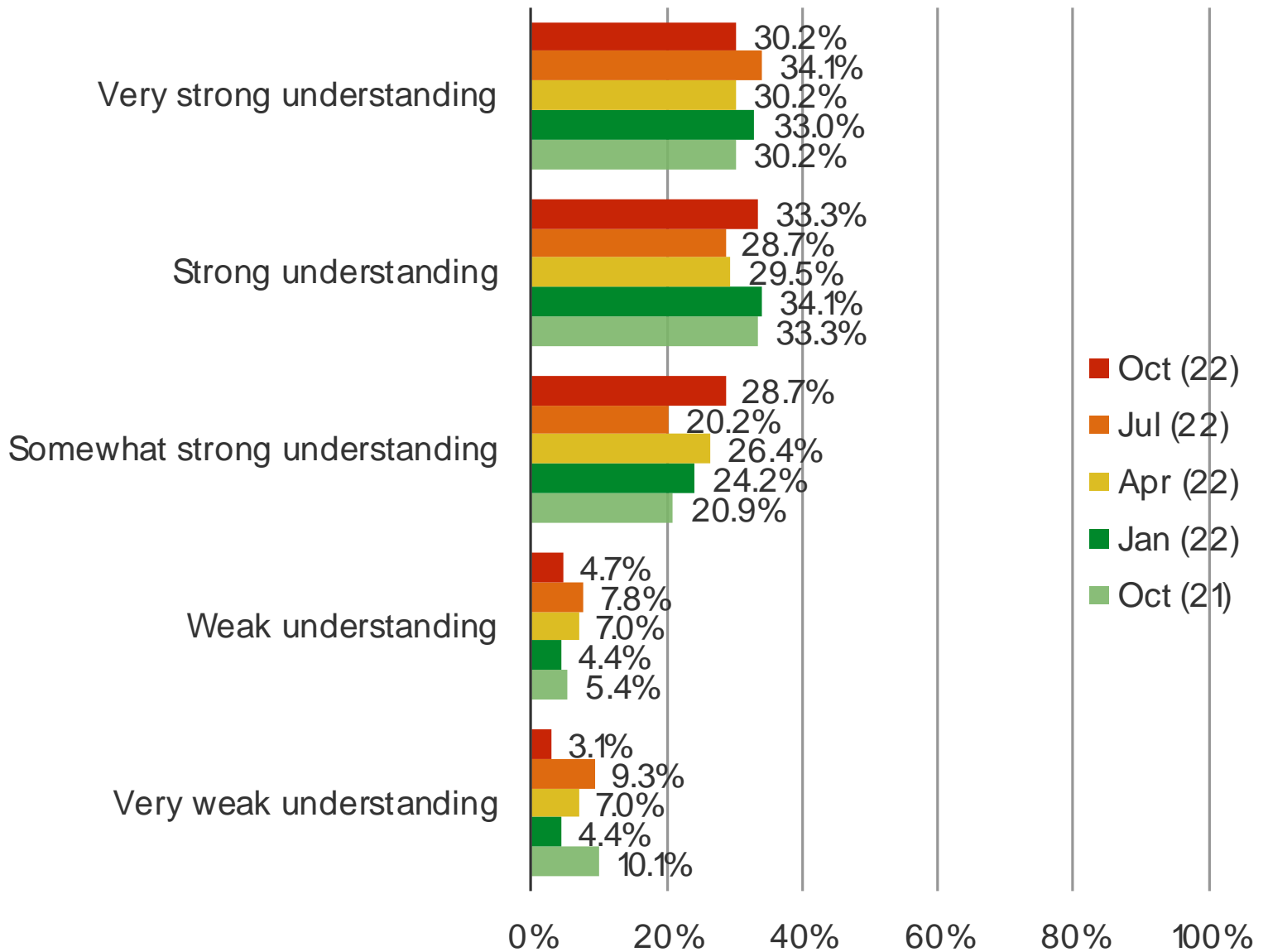
ARE YOU CURRENTLY BEHIND ON ANY OF YOUR BUY NOW PAY LATER PAYMENTS?

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



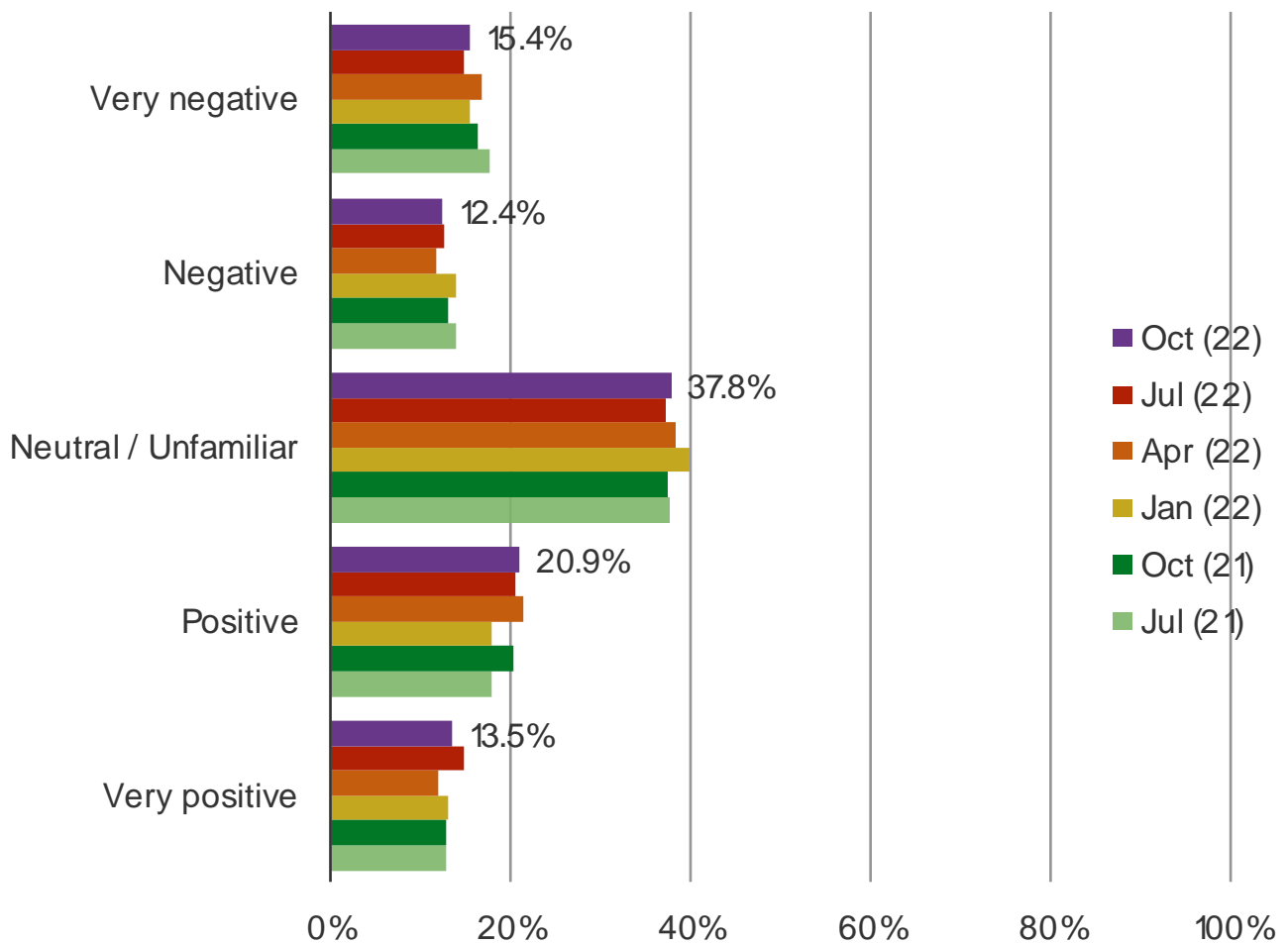
HOW WELL DO YOU FEEL YOU UNDERSTAND HOW THESE BUY NOW PAY LATER OFFERINGS WORK?

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



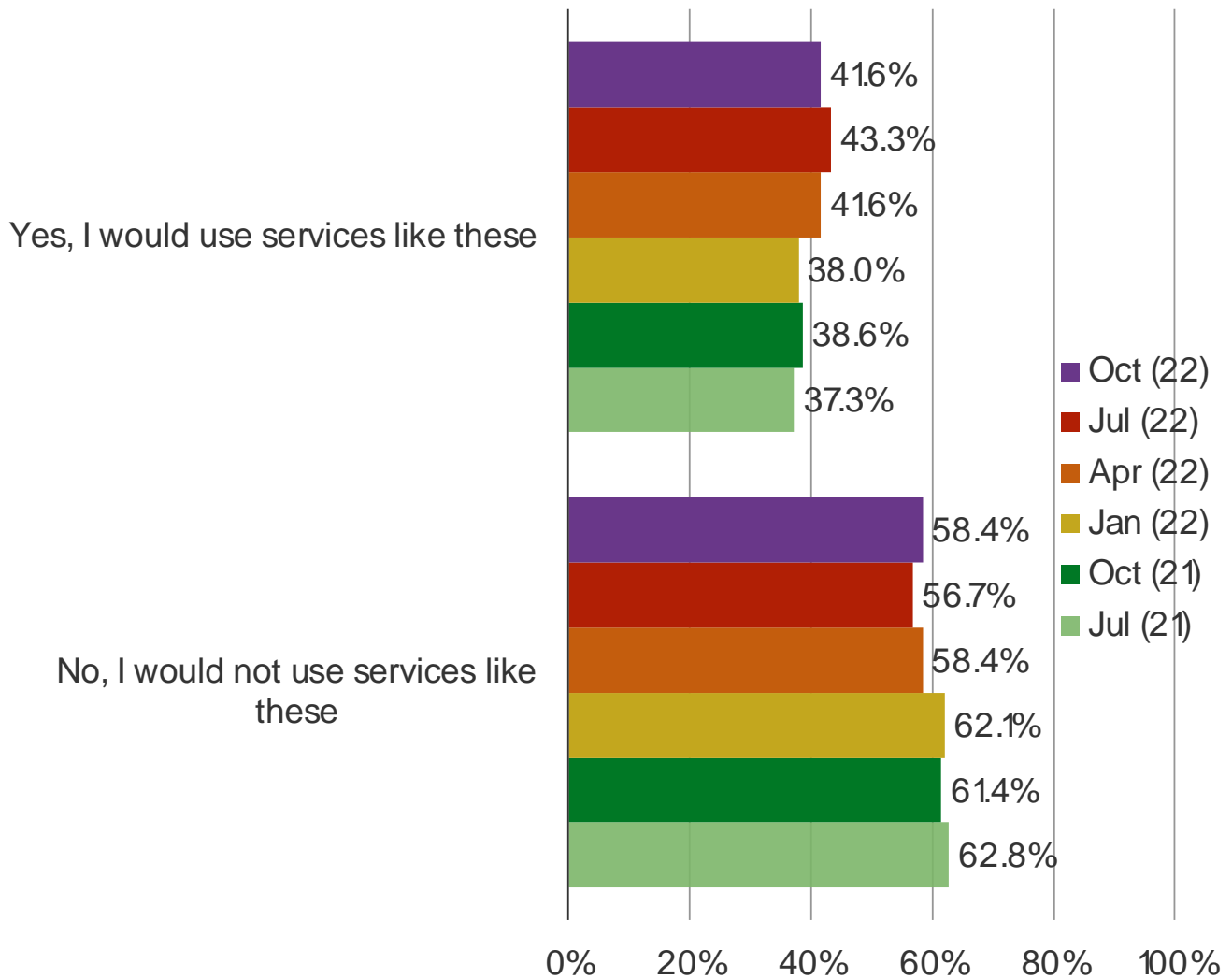
WHAT IS YOUR OPINION OF THE CONCEPT OF "BUY NOW AND PAY LATER" SERVICES IN WHICH YOU COULD BUY A PRODUCT FROM A RETAILER NOW AND PAY LATER WITHOUT THE NEED FOR TRADITIONAL CREDIT, UPFRONT FEES, OR INTEREST (UNLESS YOU ARE LATE ON A PAYMENT)?

Posed to all respondents.



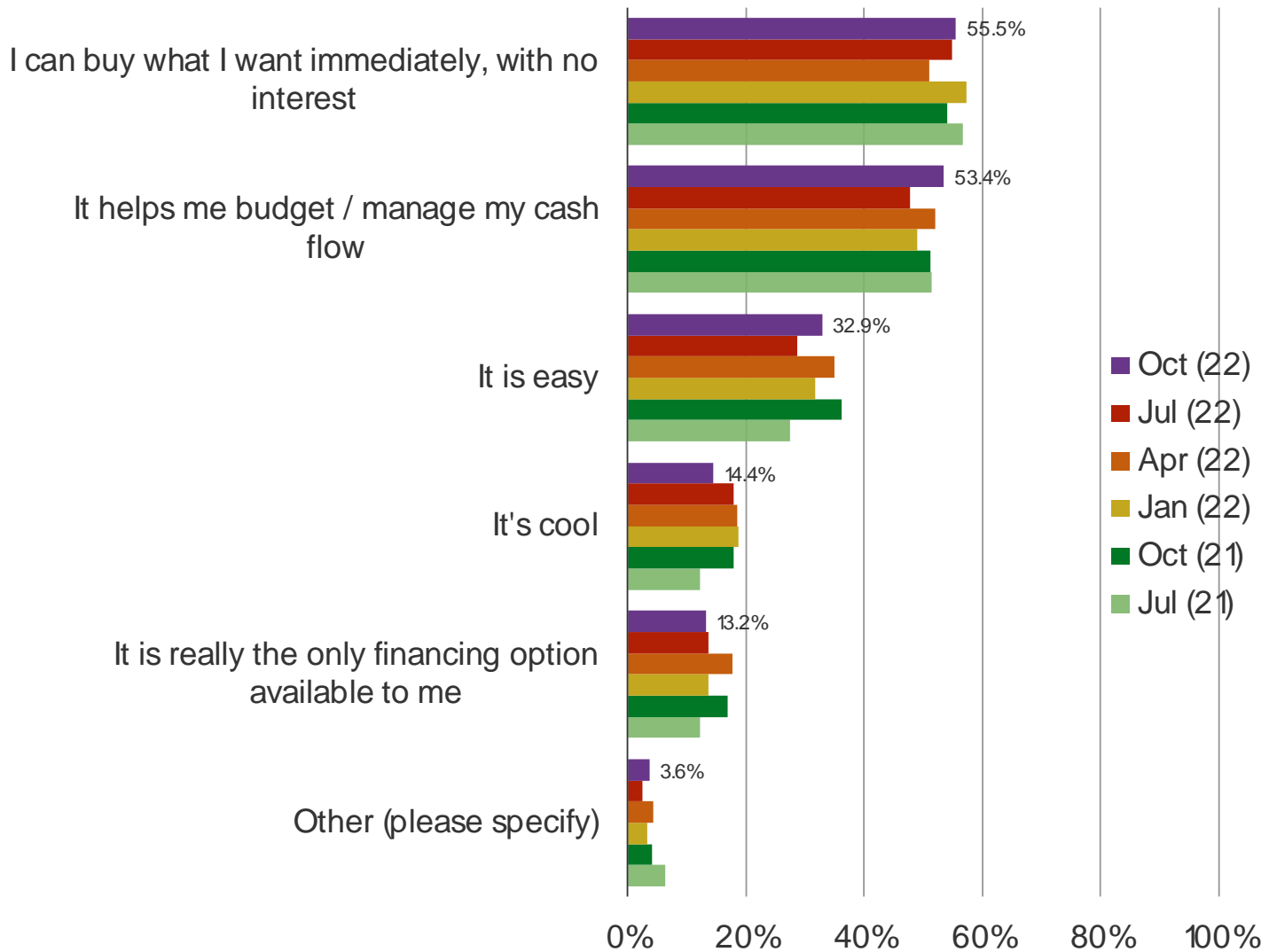
WOULD YOU USE "BUY NOW AND PAY LATER" SERVICES IN WHICH YOU COULD BUY A PRODUCT FROM A RETAILER NOW AND PAY LATER WITHOUT THE NEED FOR TRADITIONAL CREDIT, UPFRONT FEES, OR INTEREST (UNLESS YOU ARE LATE ON A PAYMENT)?

Posed to all respondents.



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

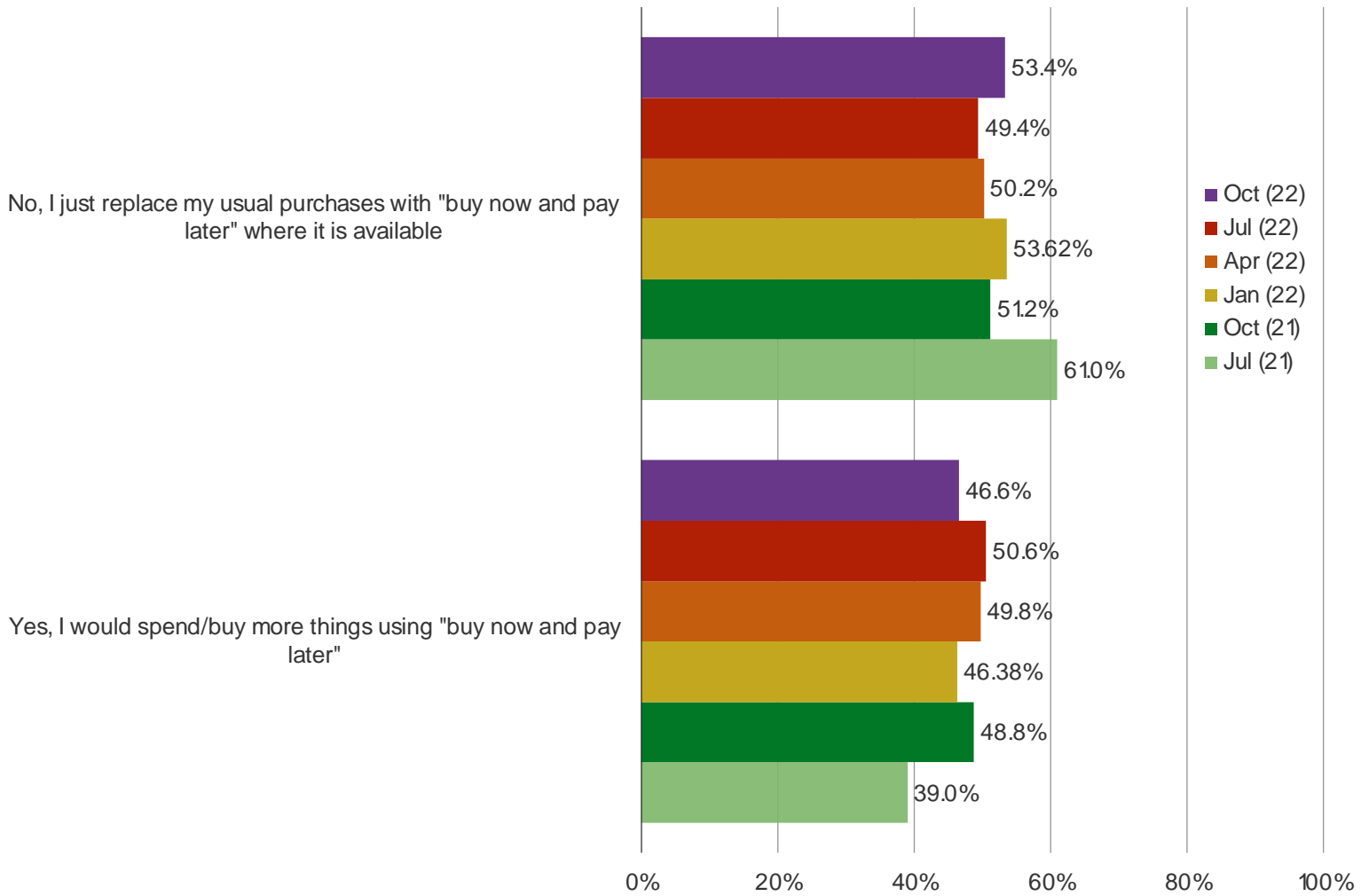
Posed to respondents who said they would use buy now and pay later services.



N = 416

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

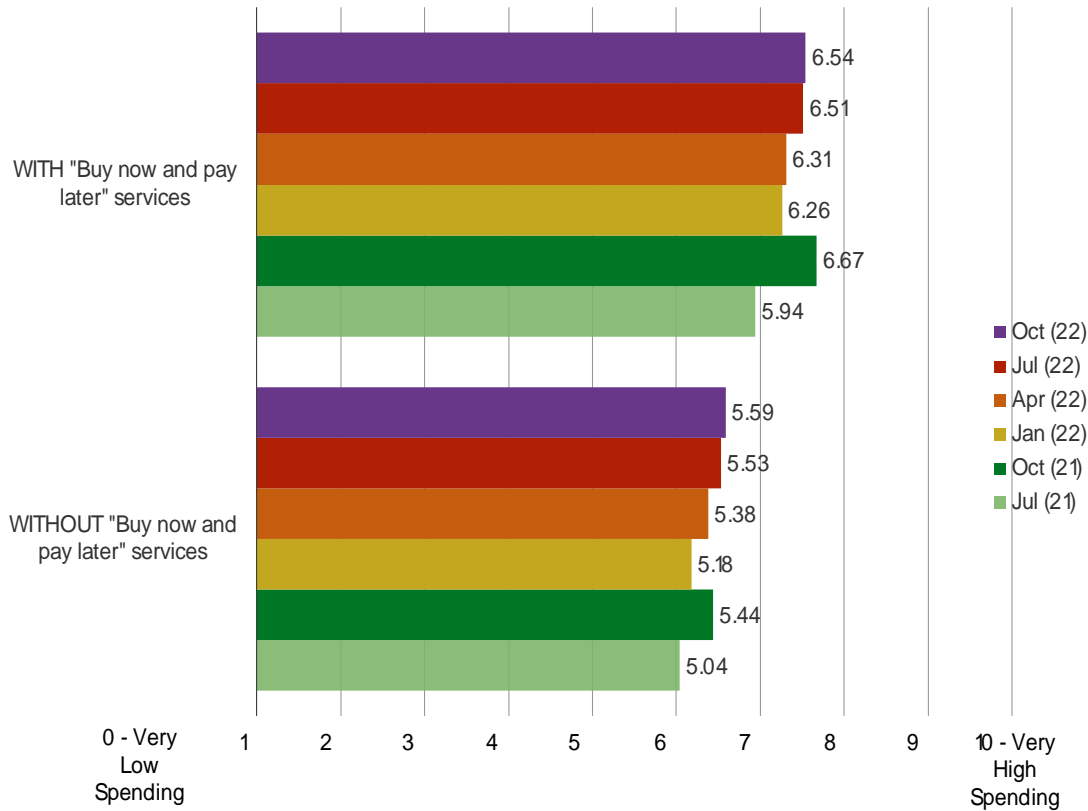
Posed to respondents who said they would use buy now and pay later services.



N = 416

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

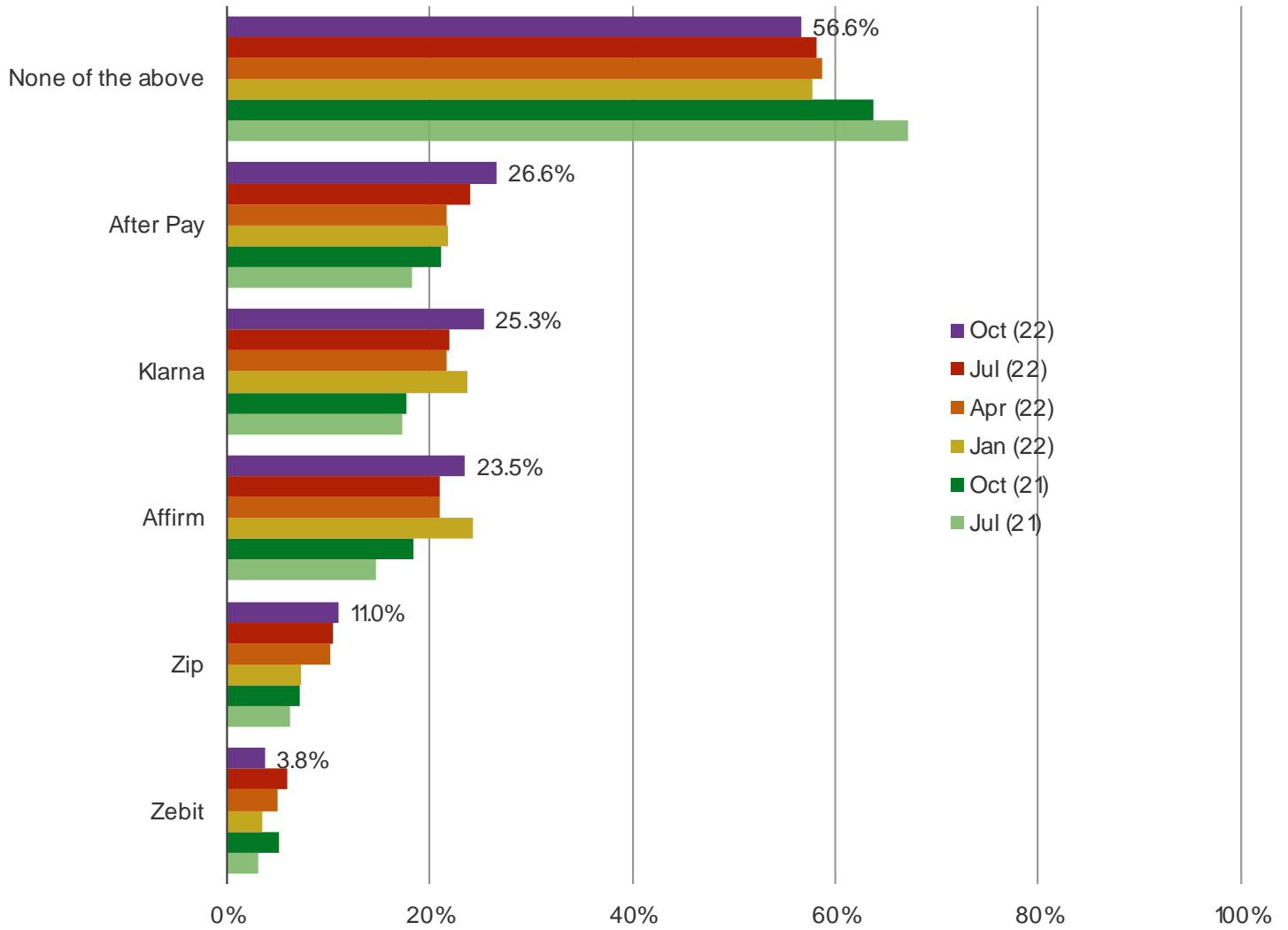
Posed to respondents who said they would use buy now and pay later services.



N = 416

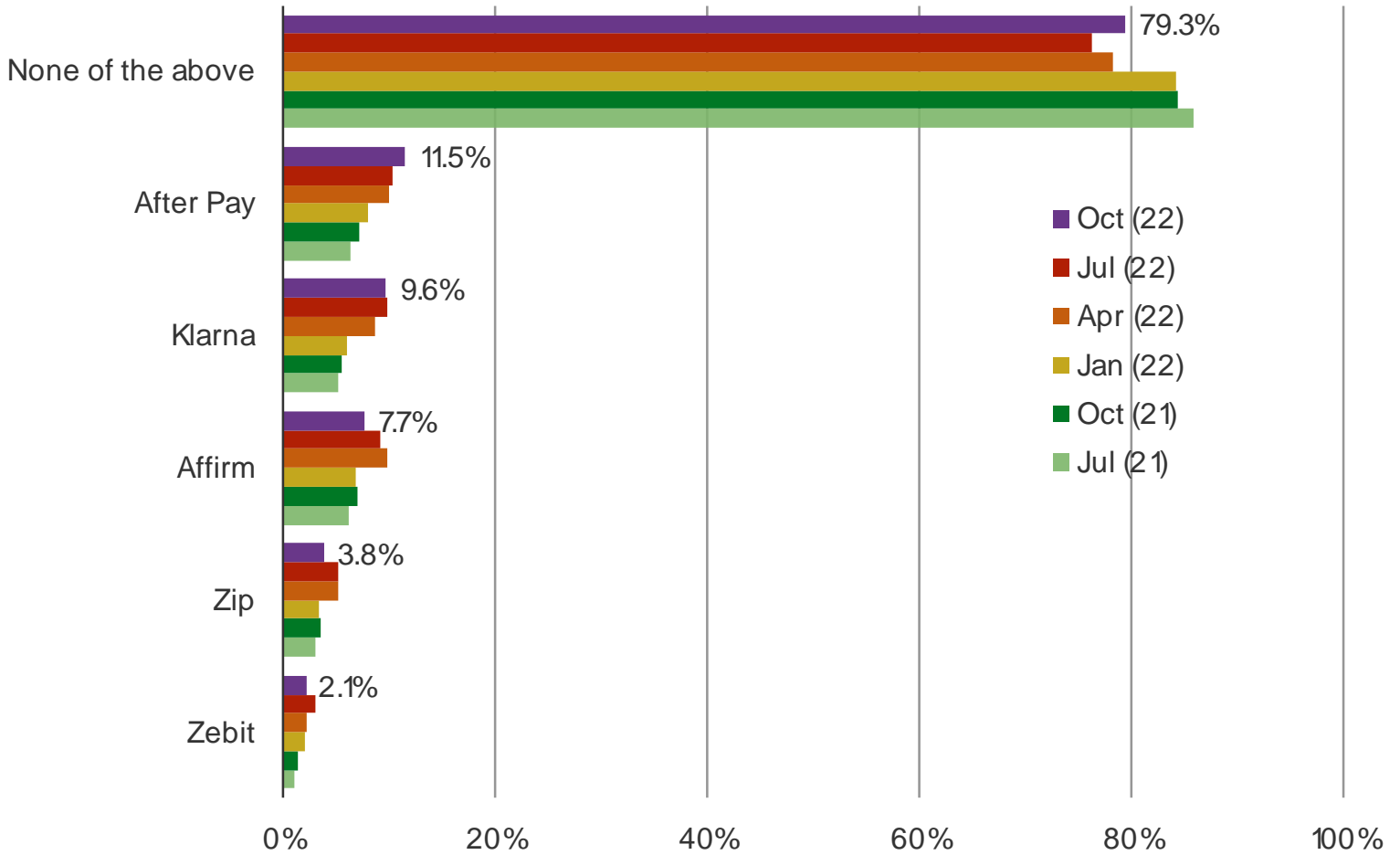
HAVE YOU HEARD OF ANY OF THE FOLLOWING?

Posed to all respondents.



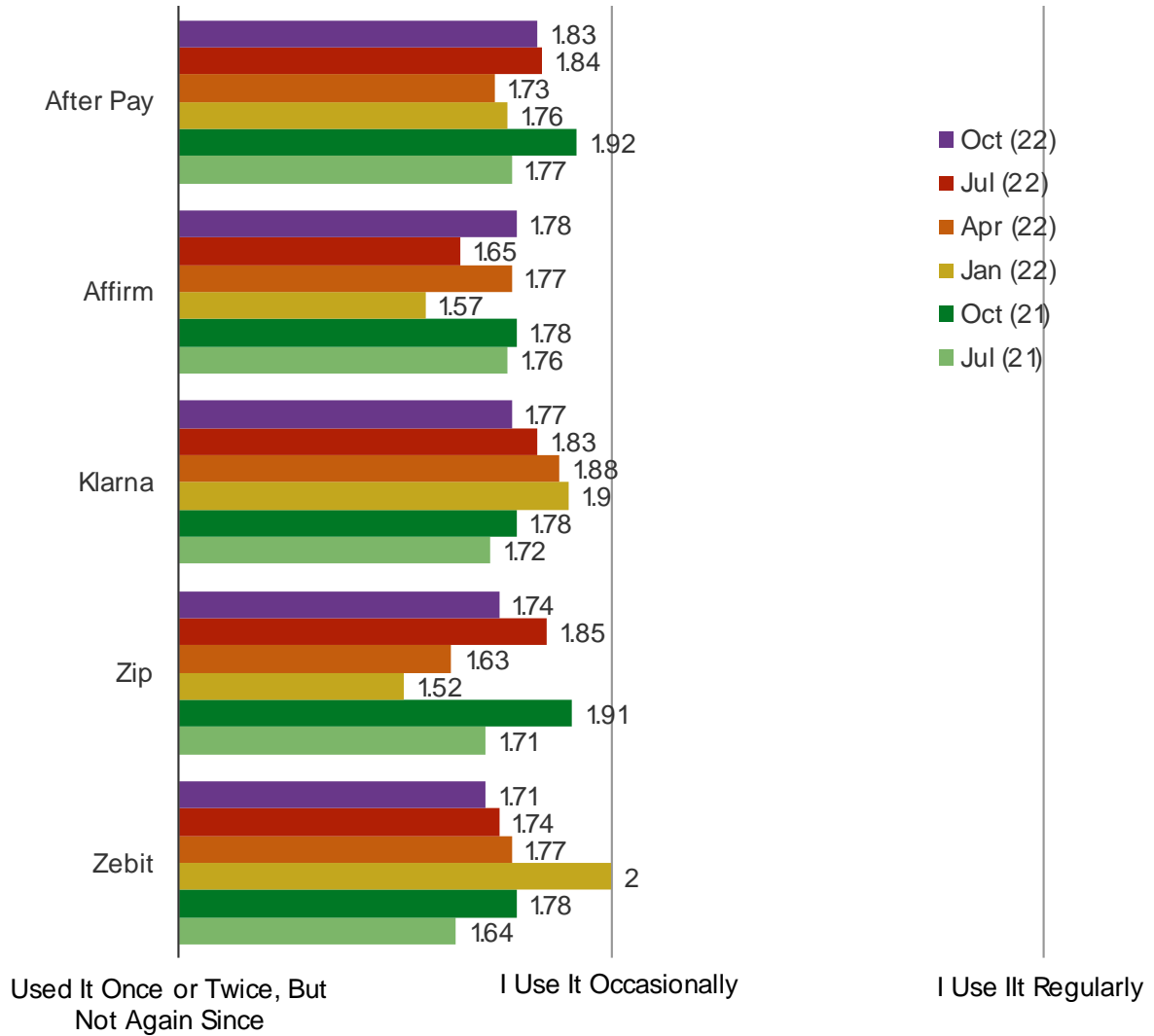
HAVE YOU EVER USED ANY OF THE FOLLOWING?

Posed to all respondents.



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

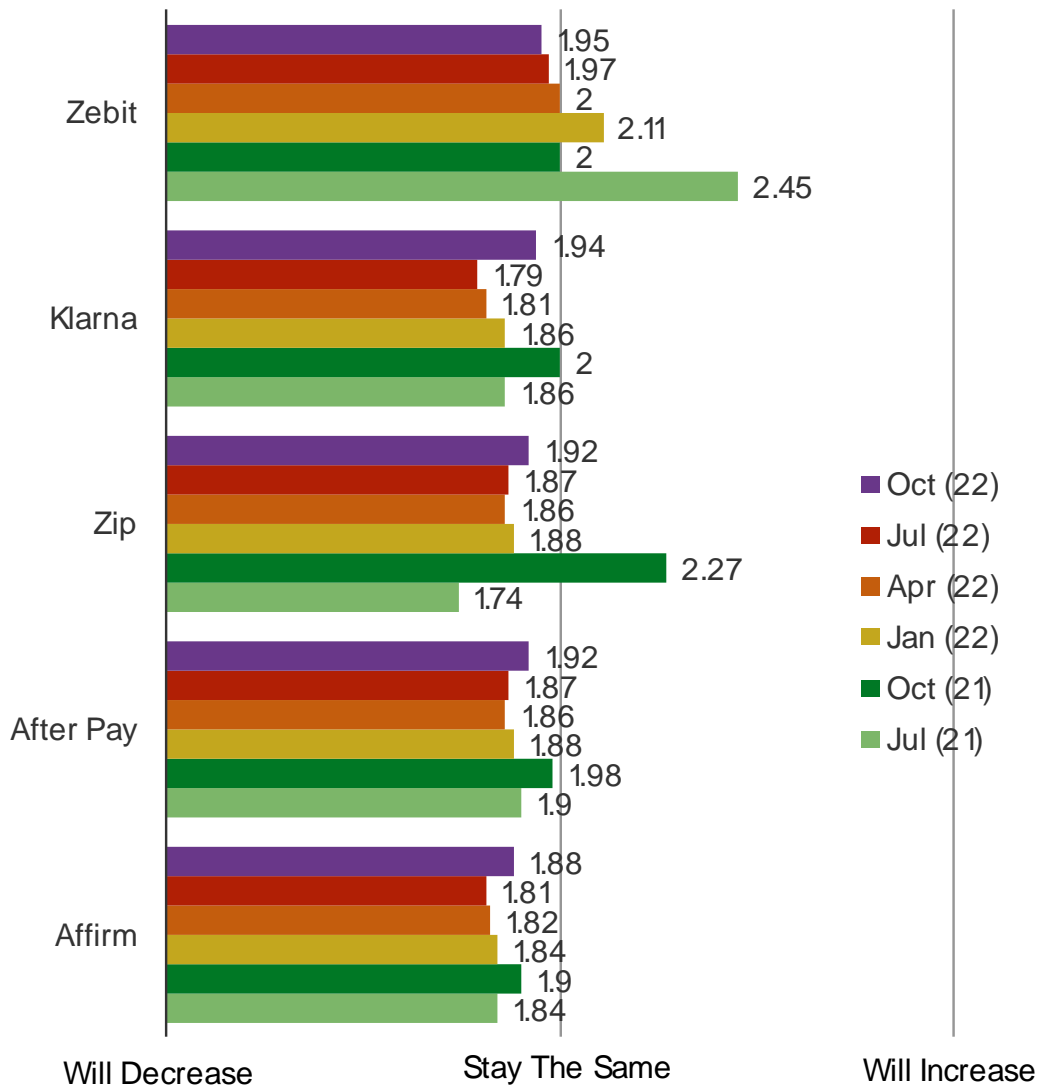
Posed to all respondents who have used the below.



	N=
After Pay	115
Klarna	96
Zip	38
Affirm	77
Zebit	21

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.

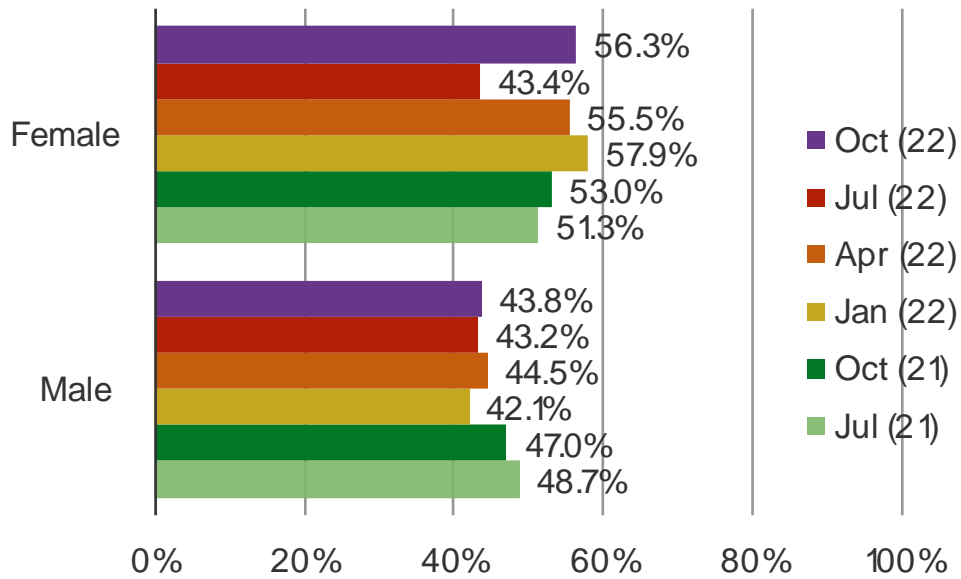


	N=
After Pay	115
Klarna	96
Zip	38
Affirm	77
Zebit	21

GENDER BREAKDOWNS

Audiences Filtered: Described Below on Y Axis

Yes, I would use these services



INCOME BREAKDOWNS

Audiences Filtered: Described Below on Y Axis

Yes, I would use these services

