

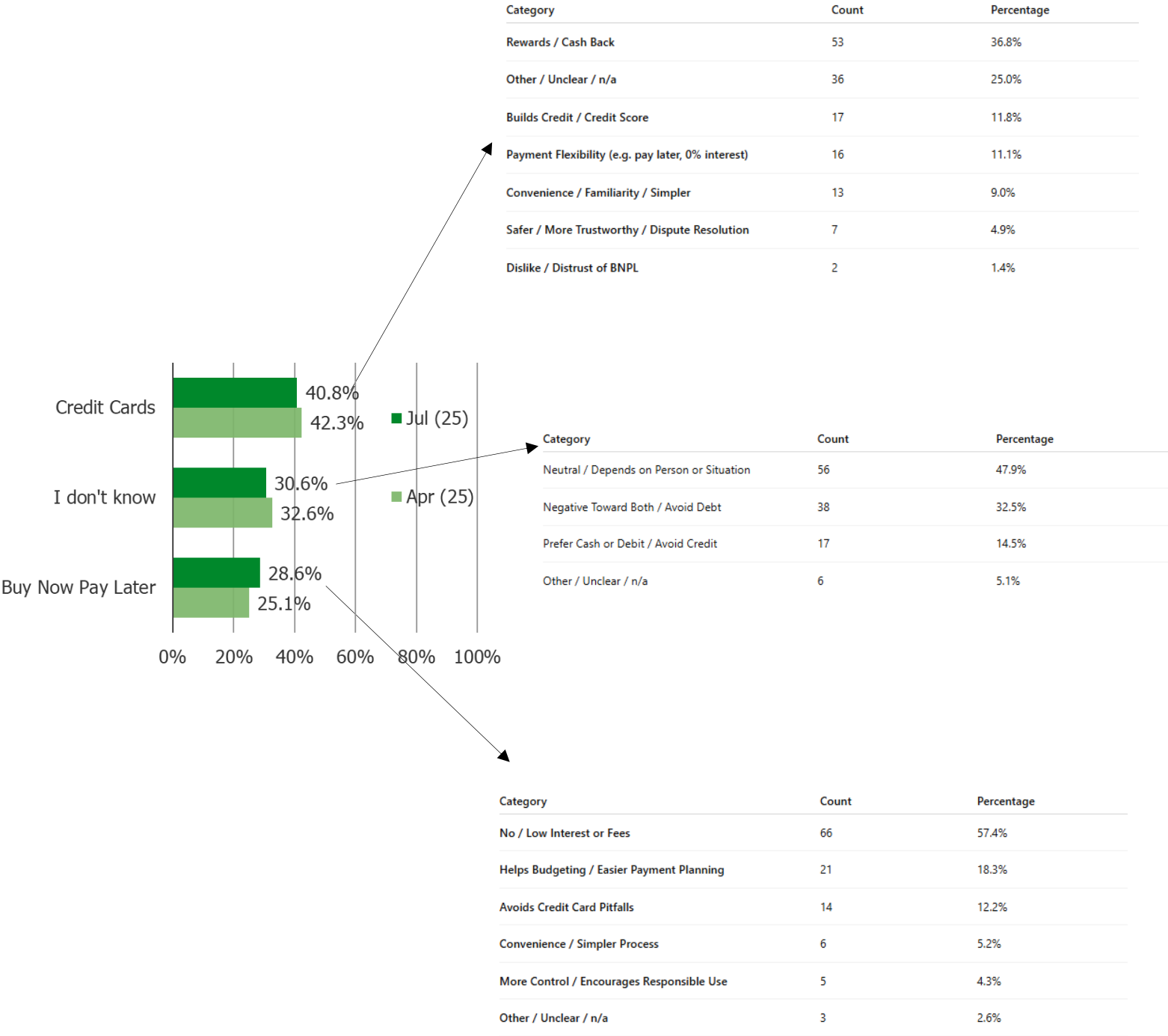
BESPOKE SURVEYS

BNPL, Vol 18

1,000+ US Consumers Each Quarter, Balanced to Census

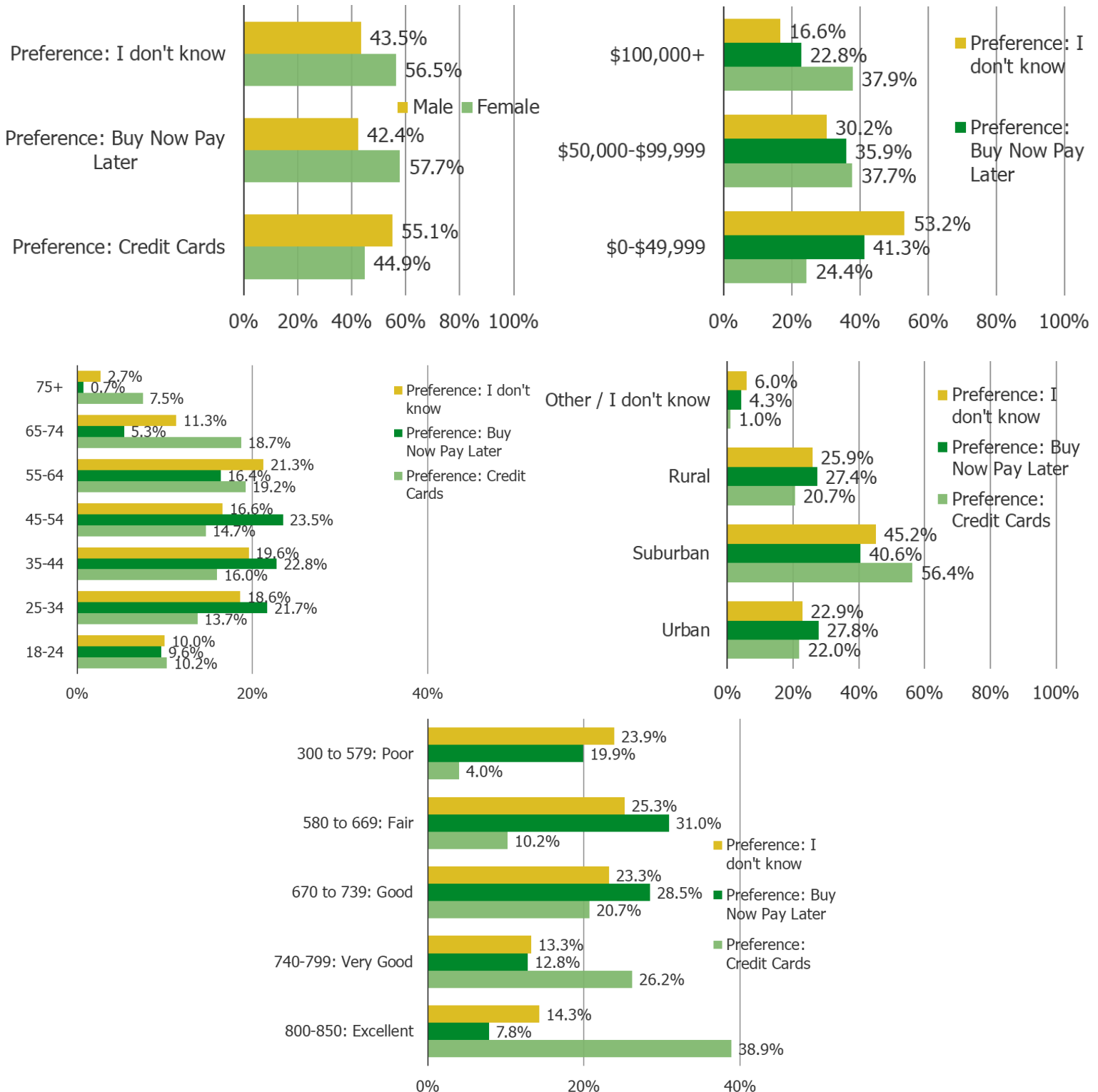
WHICH DO YOU THINK IS BETTER? AND WHY?

Posed to all respondents (N = 993)



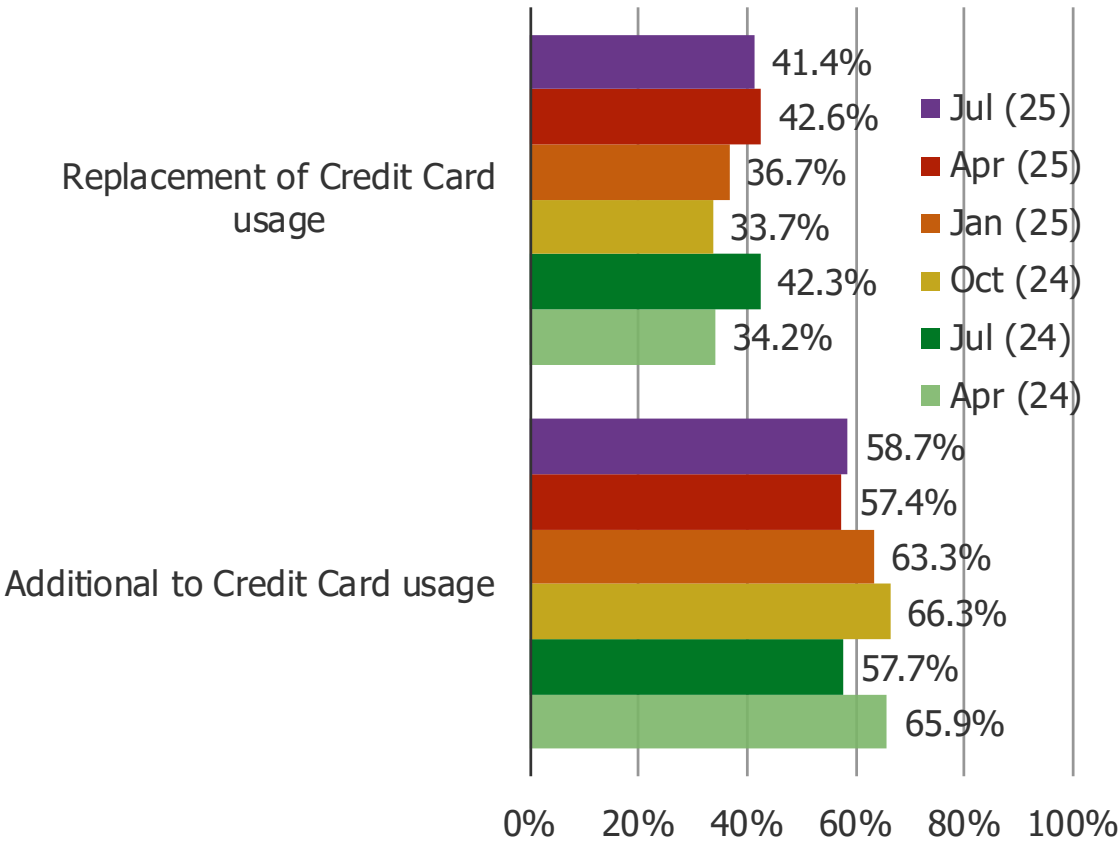
WHICH DO YOU THINK IS BETTER? CROSS-TABS

Posed to all respondents, cross-tabbed below...



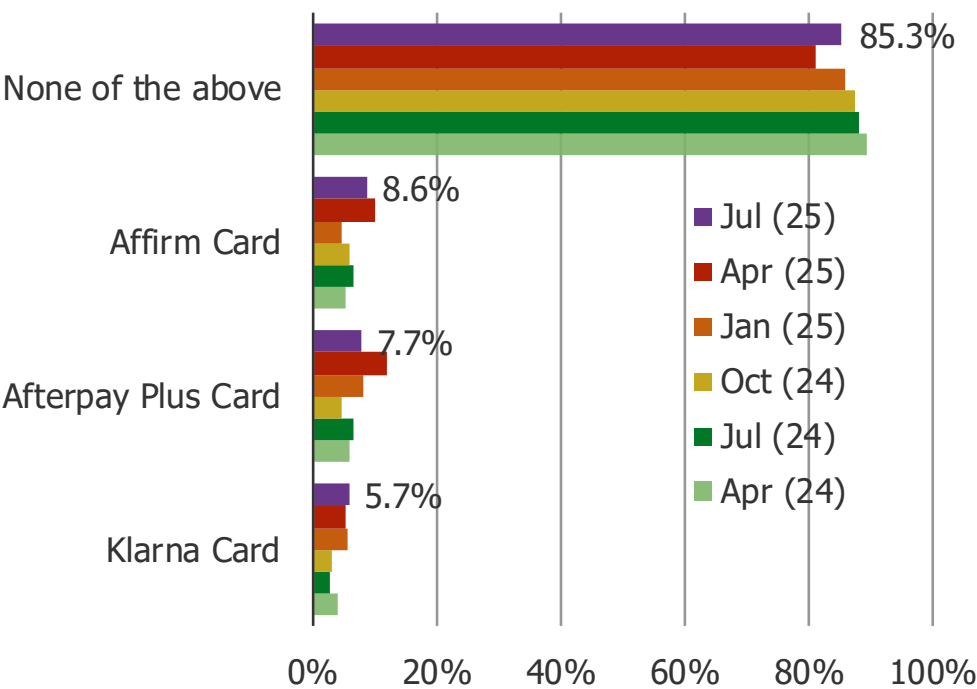
YOU MENTIONED IN THE PREVIOUS QUESTION THAT YOU USE BOTH CREDIT CARDS AND BNPL (BUY NOW, PAY LATER)...DO YOU VIEW YOUR USAGE OF BUY NOW LATER TO BE...

Posed to all respondents use both credit cards and BNPL (N = 237).



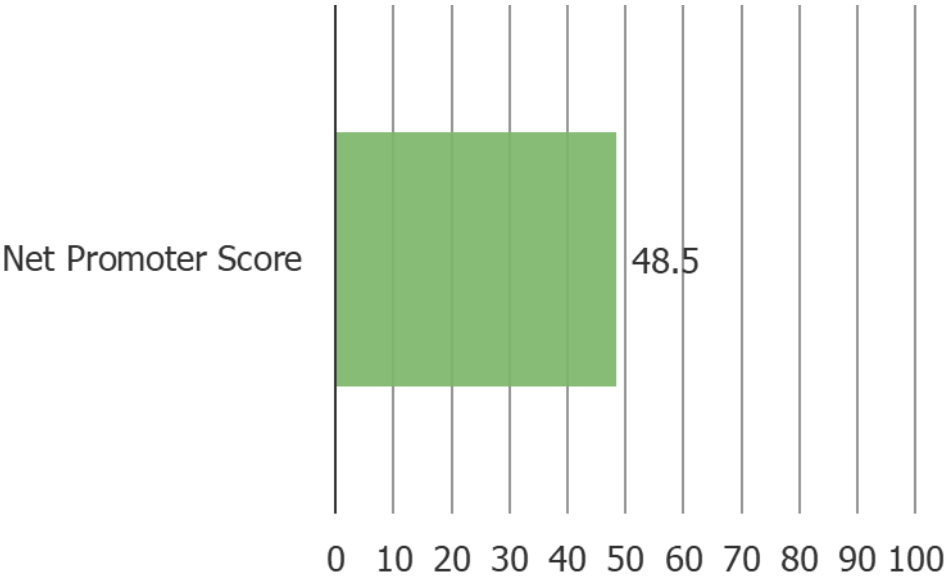
DO YOU CURRENTLY HAVE ANY OF THE FOLLOWING?

Posed to all respondents who would be open to using BNPL services (N = 455).



HOW LIKELY IS IT THAT YOU WOULD RECOMMEND THE AFFIRM CARD TO A FRIEND OR COLLEAGUE?

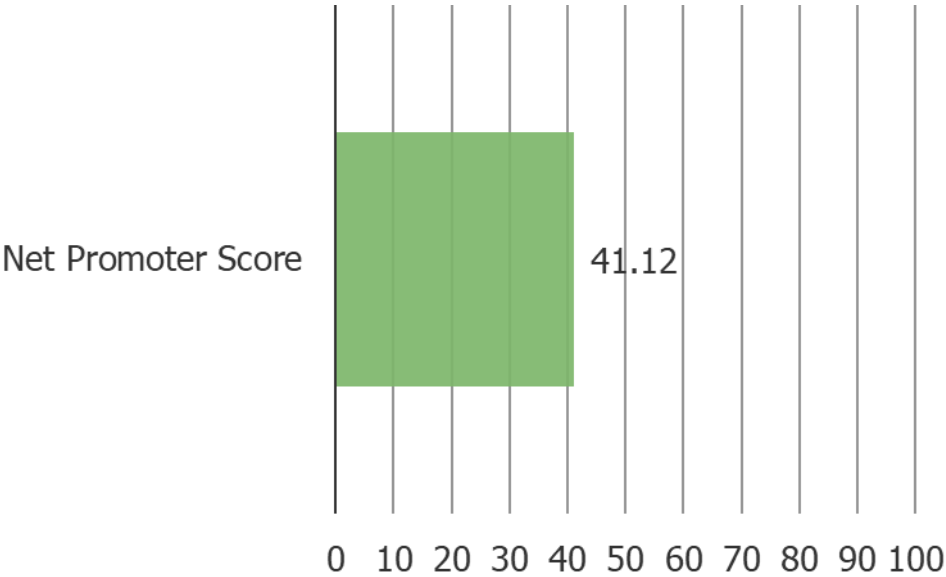
Posed to all respondents who have the Affirm Card. (N=167 after combining waves to date)



\*Keep in mind these are relatively low N sizes. We will combine waves in the future to achieve larger N sizes for analysis.

HOW LIKELY IS IT THAT YOU WOULD RECOMMEND THE KLARNA CARD TO A FRIEND OR COLLEAGUE?

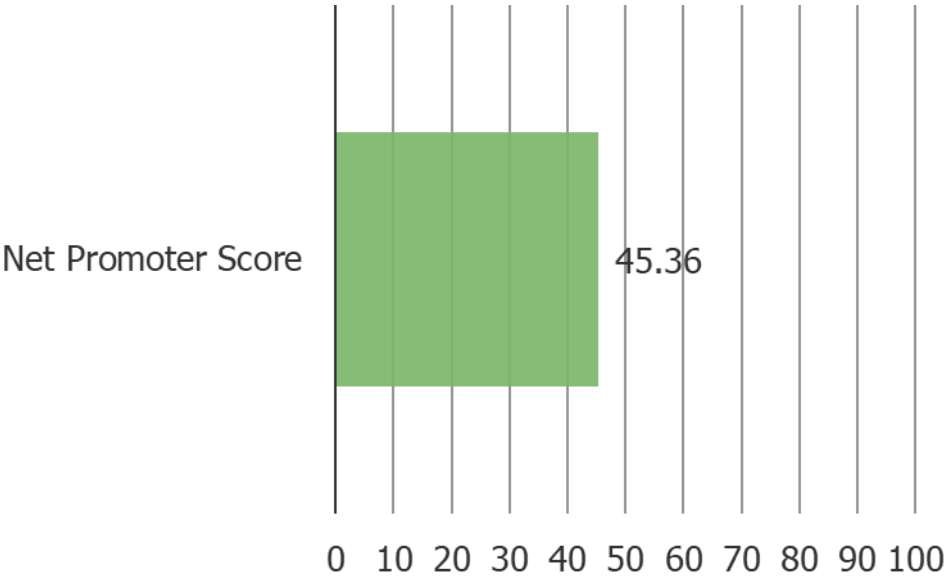
Posed to all respondents who have the Klarna Card. (N=107 after combining waves to date)



\*Keep in mind these are relatively low N sizes. We will combine waves in the future to achieve larger N sizes for analysis.

HOW LIKELY IS IT THAT YOU WOULD RECOMMEND AFTERPAY PLUS CARD TO A FRIEND OR COLLEAGUE?

Posed to all respondents who have the AfterPay Plus Card. (N=183 after combining waves to date)

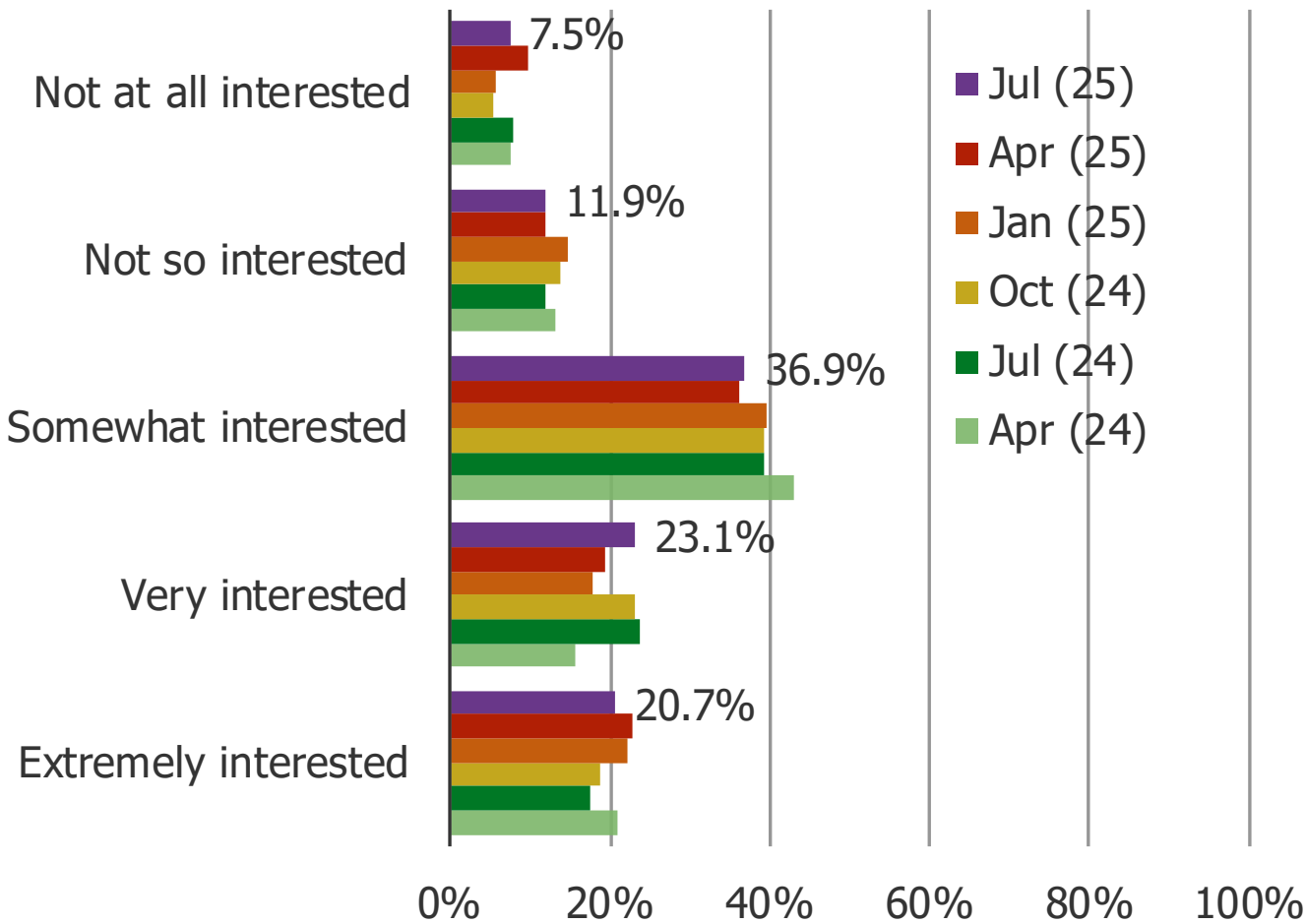


\*Keep in mind these are relatively low N sizes. We will combine waves in the future to achieve larger N sizes for analysis.



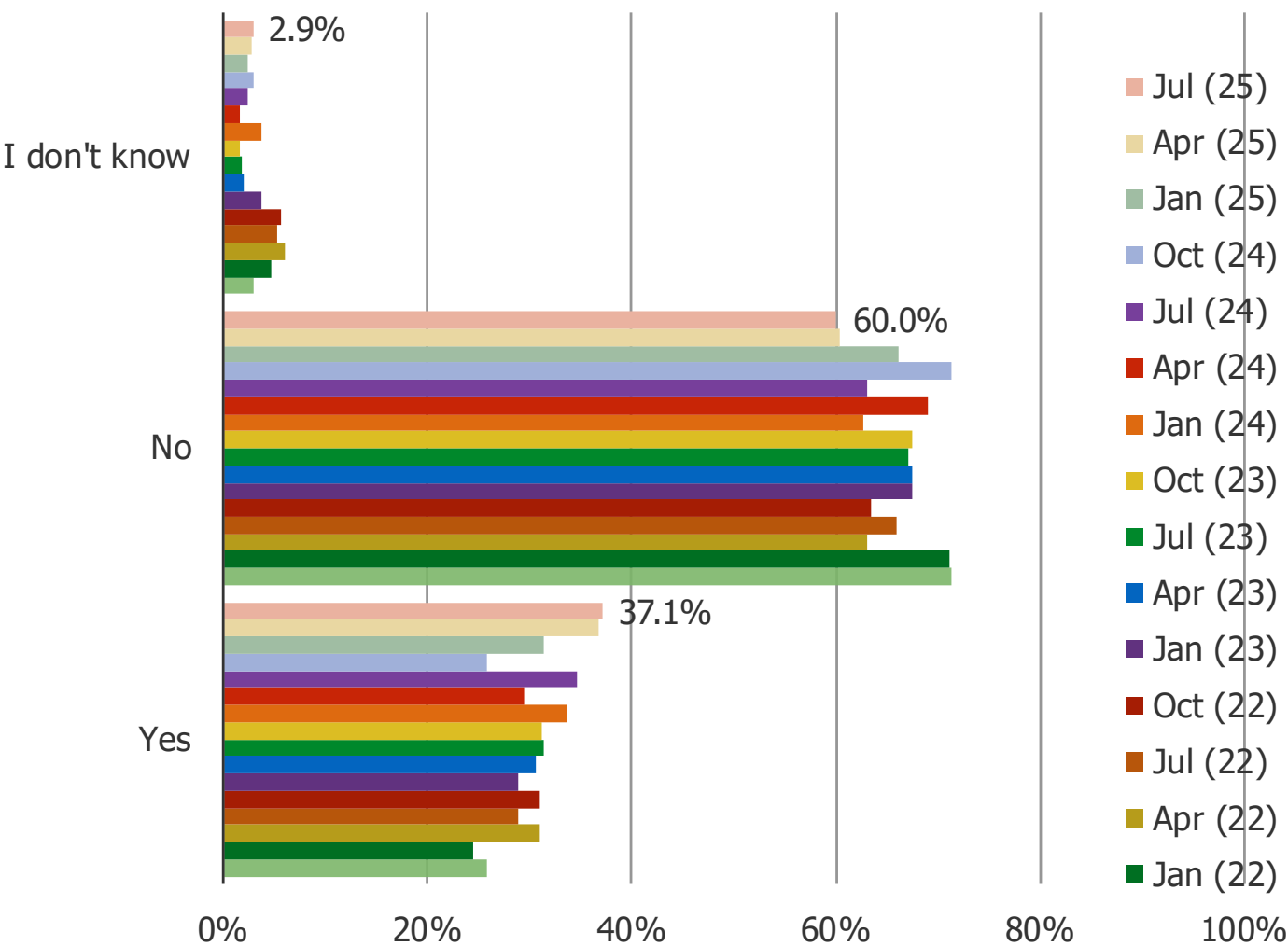
HOW MUCH INTEREST WOULD YOU HAVE IN BEING ABLE TO USE BNPL (BUY NOW, PAY LATER) OPTIONS WHEN SHOPPING IN-PERSON, IN-STORES?

Posed to all respondents who are open to using BNPL services (N = 455).



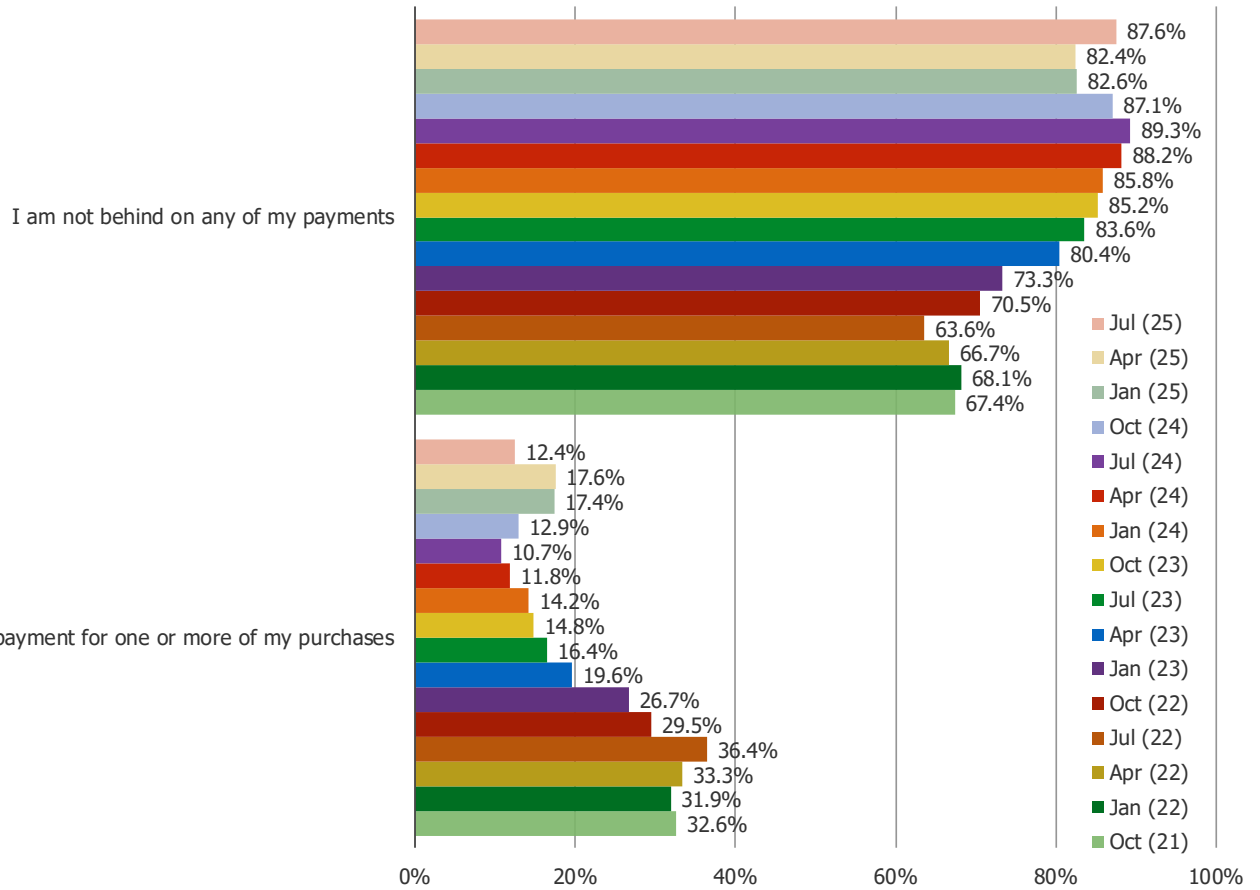
HAVE YOU USED BUY NOW PAY LATER OPTIONS (LIKE AFFIRM, AFTER PAY, KLARNA, ETC) TO BUY ANYTHING IN THE PAST 6 MONTHS?

Posed to all respondents who are open to using BNPL services (N = 455).



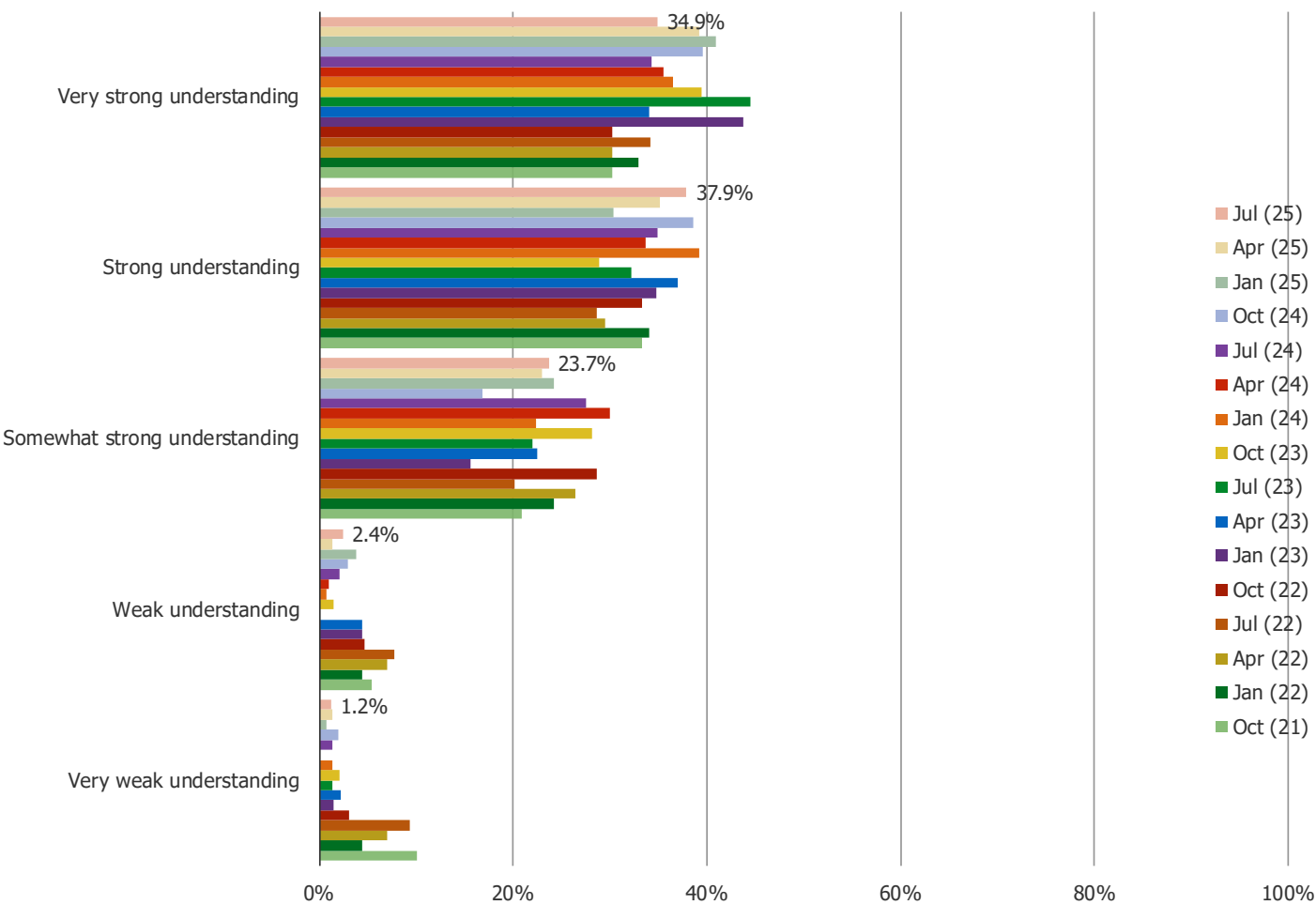
ARE YOU CURRENTLY BEHIND ON ANY OF YOUR BUY NOW PAY LATER PAYMENTS?

Posed to all respondents who have used BNPL services in the last 6 months ( N = 169).



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

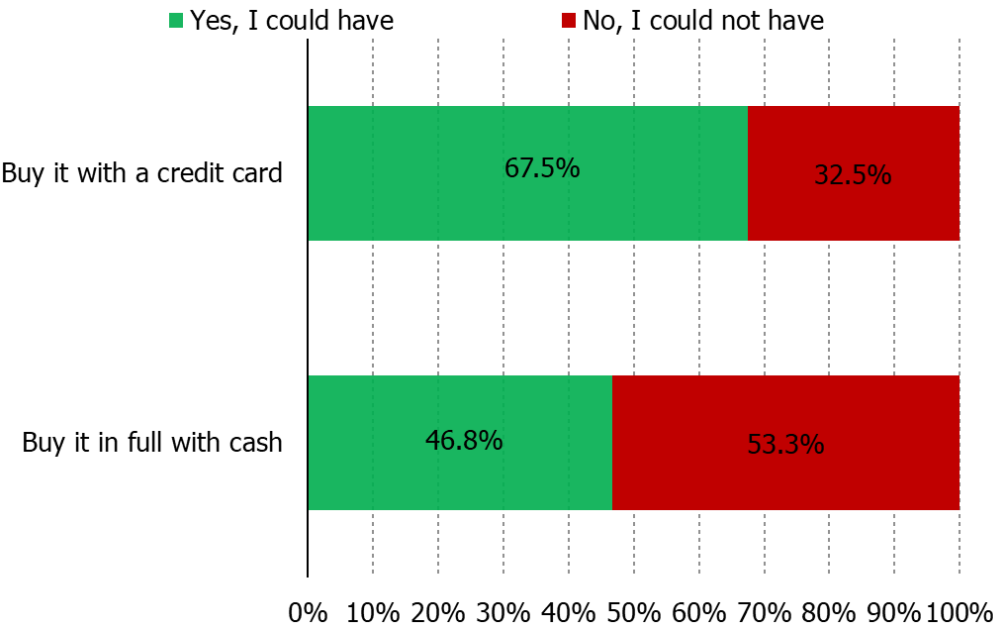
Posed to all respondents who have used BNPL services in the last 6 months ( N = 169).



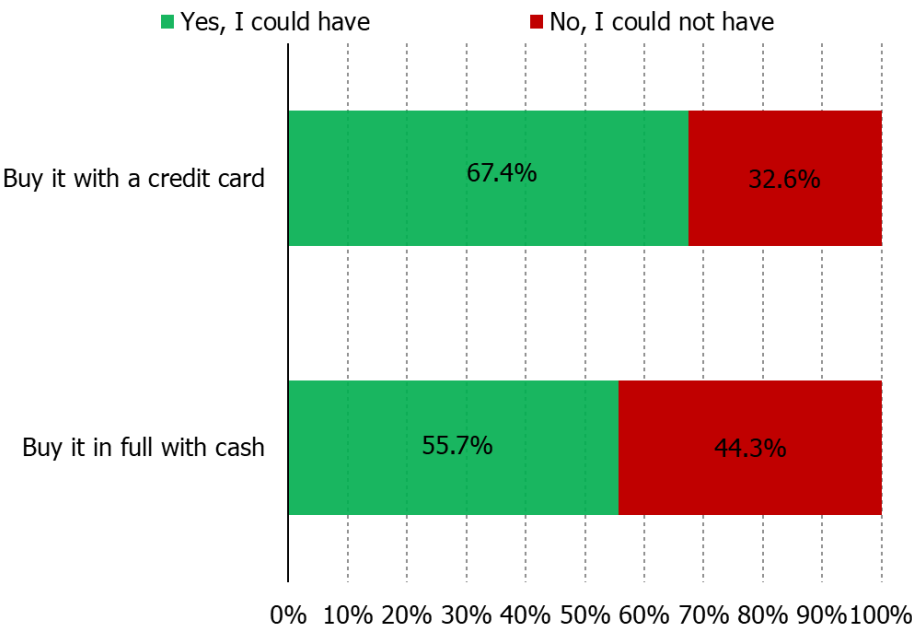
THINKING ABOUT THE ITEM YOU MOST RECENTLY BOUGHT WITH BUY NOW PAY LATER, WOULD YOU HAVE BEEN ABLE TO BUY IT IN THE FOLLOWING WAYS IF BUY NOW PAY LATER WAS NOT AVAILABLE?

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

July 2025 (N = 169)

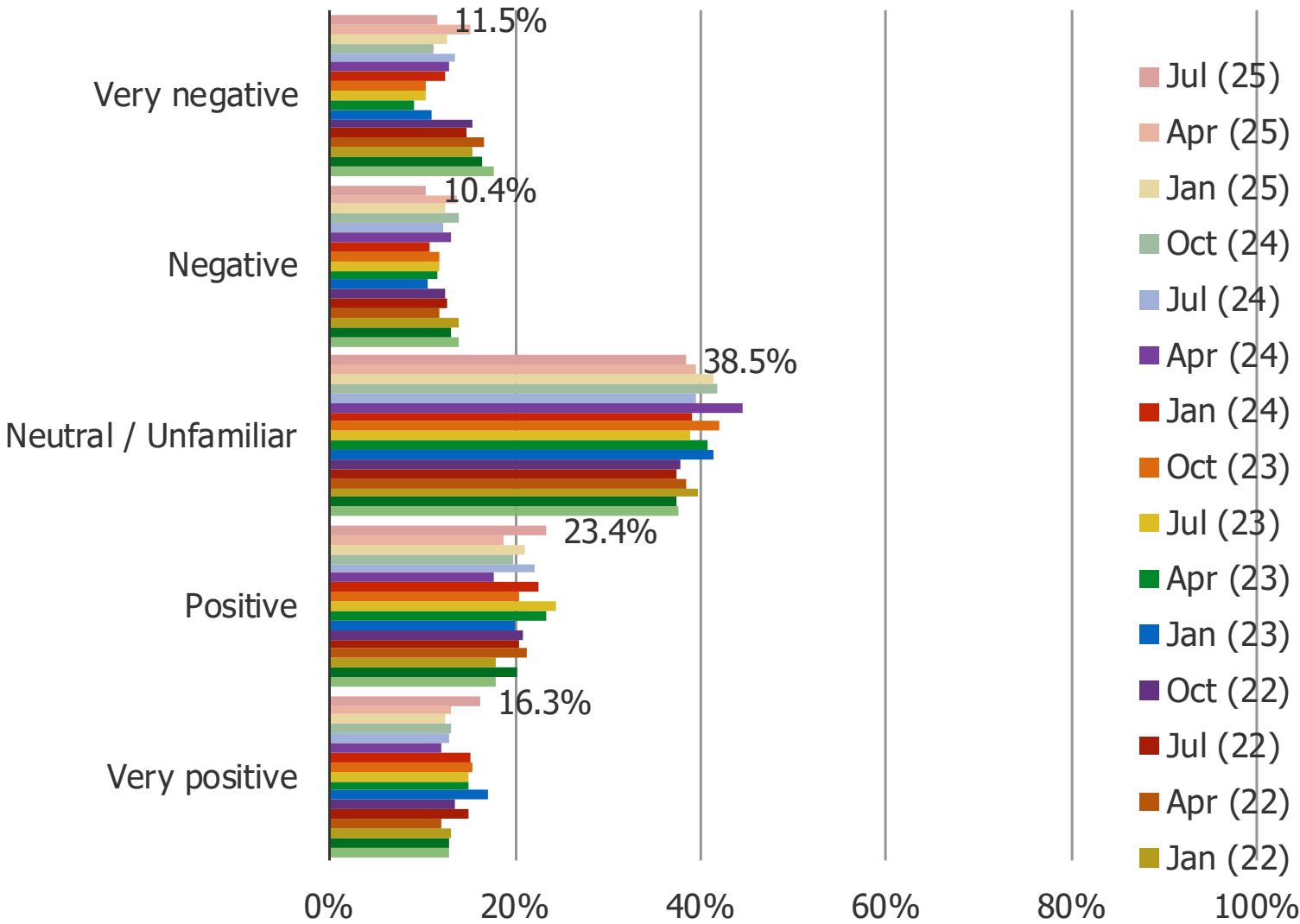


All Historical Waves Combined...



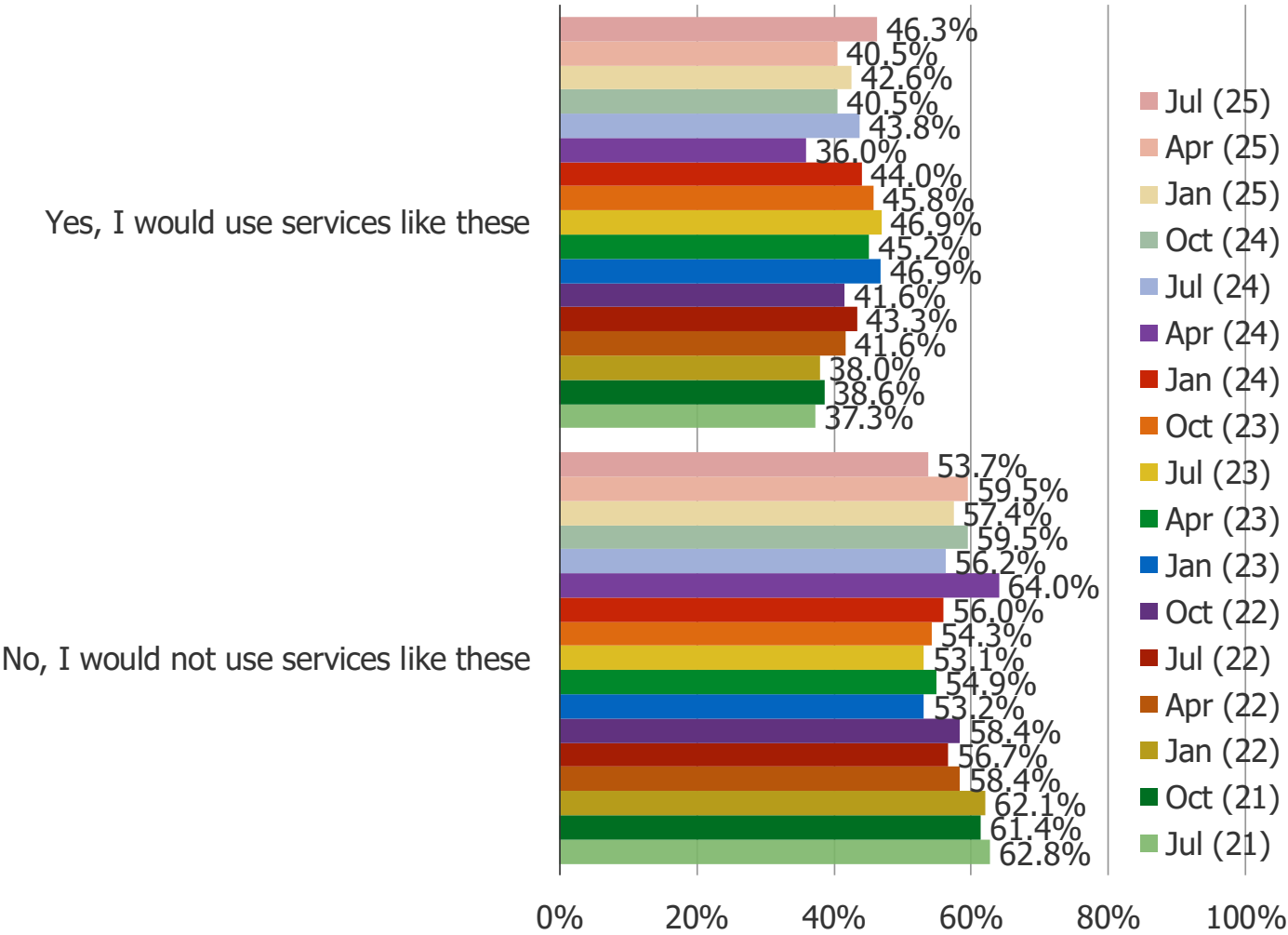
WHAT IS YOUR OPINION OF THE CONCEPT OF "BUY NOW AND PAY LATER" SERVICES IN WHICH YOU COULD BUY A PRODUCT FROM A RETAILER NOW AND PAY LATER WITHOUT THE NEED FOR TRADITIONAL CREDIT, UPFRONT FEES, OR INTEREST (UNLESS YOU ARE LATE ON A PAYMENT)?

Posed to all respondents.



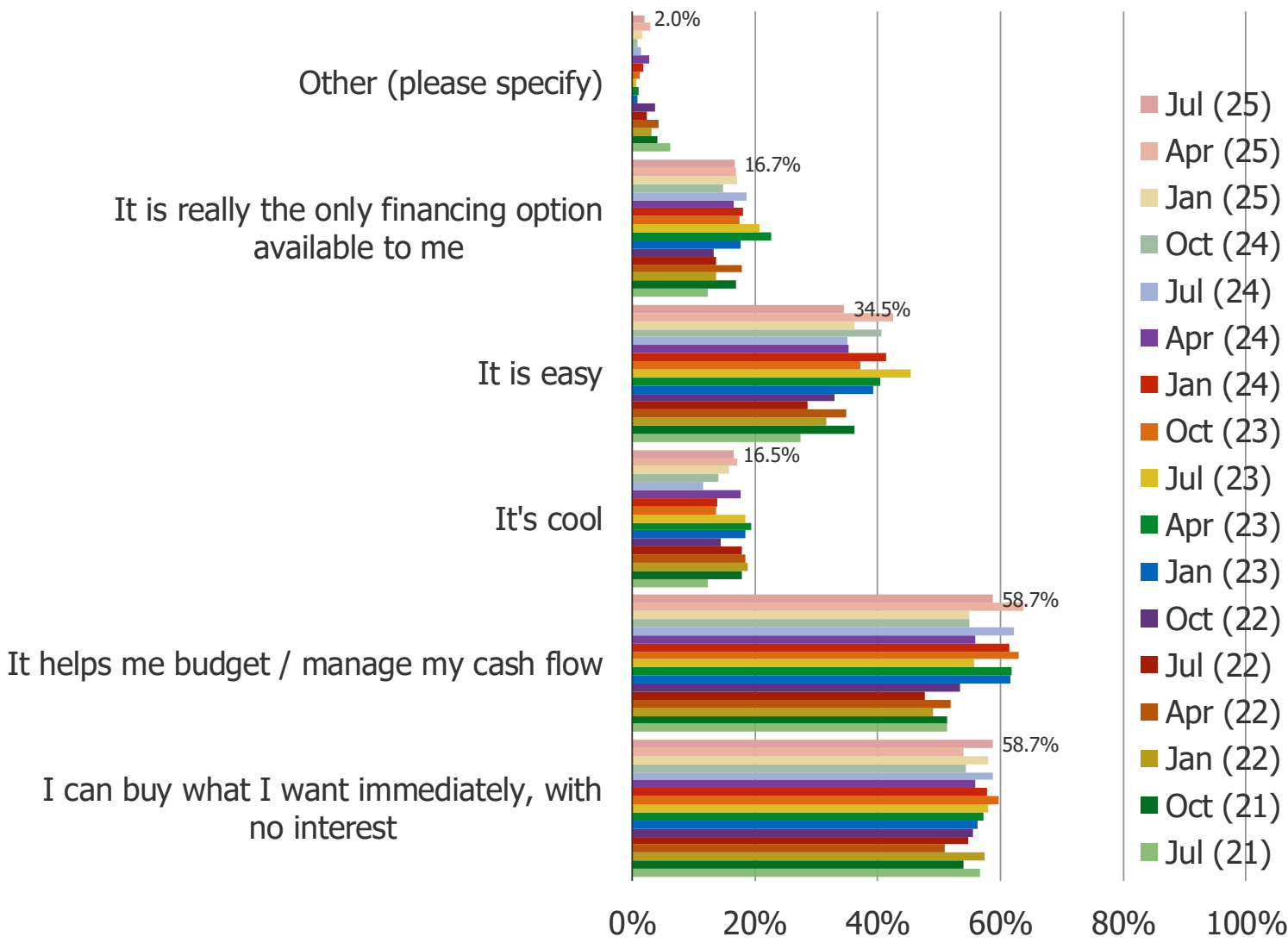
WOULD YOU USE "BUY NOW AND PAY LATER" SERVICES IN WHICH YOU COULD BUY A PRODUCT FROM A RETAILER NOW AND PAY LATER WITHOUT THE NEED FOR TRADITIONAL CREDIT, UPFRONT FEES, OR INTEREST (UNLESS YOU ARE LATE ON A PAYMENT)?

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.

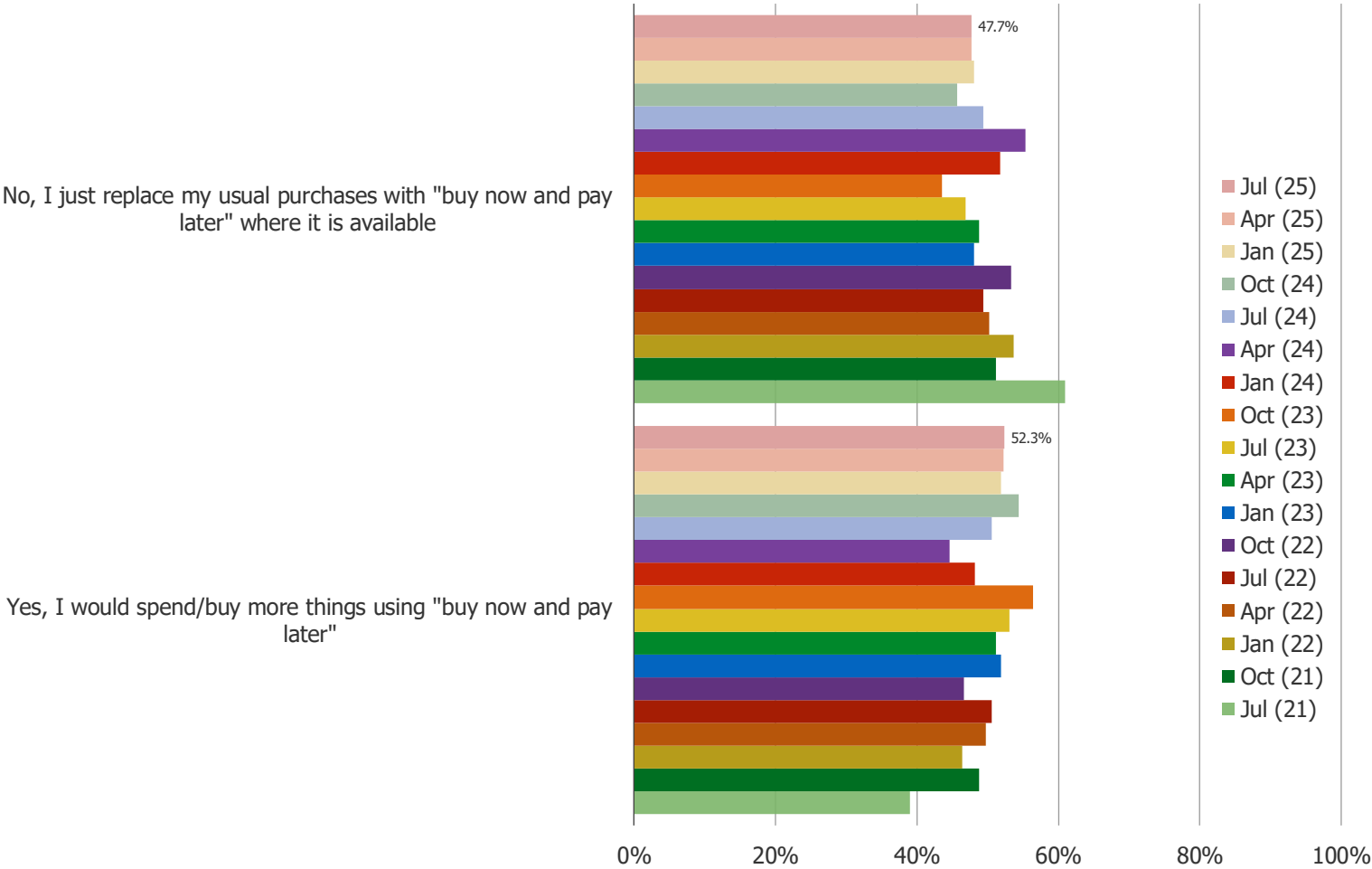


N = 455



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

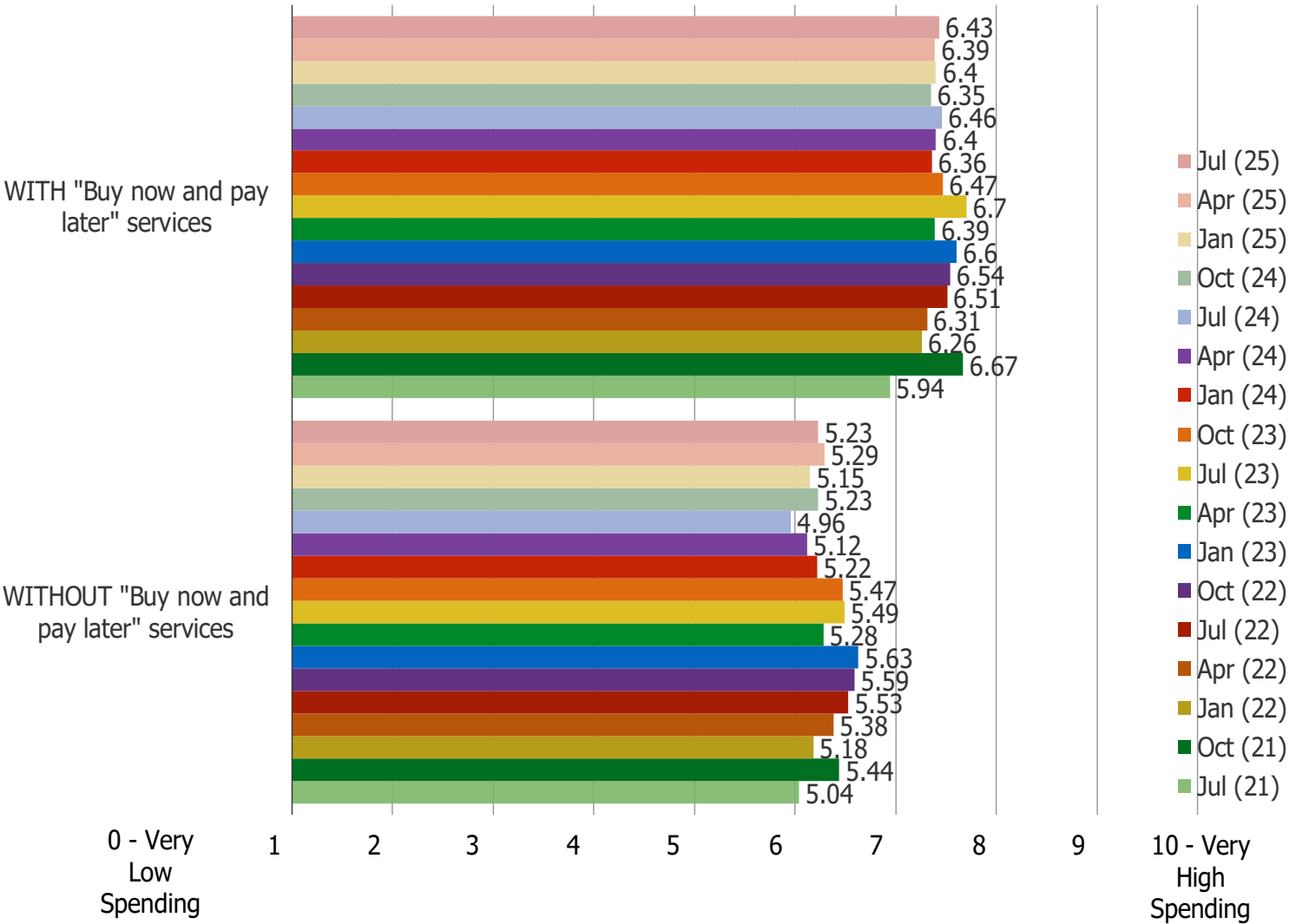
Posed to respondents who said they would use buy now and pay later services.



N = 455

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

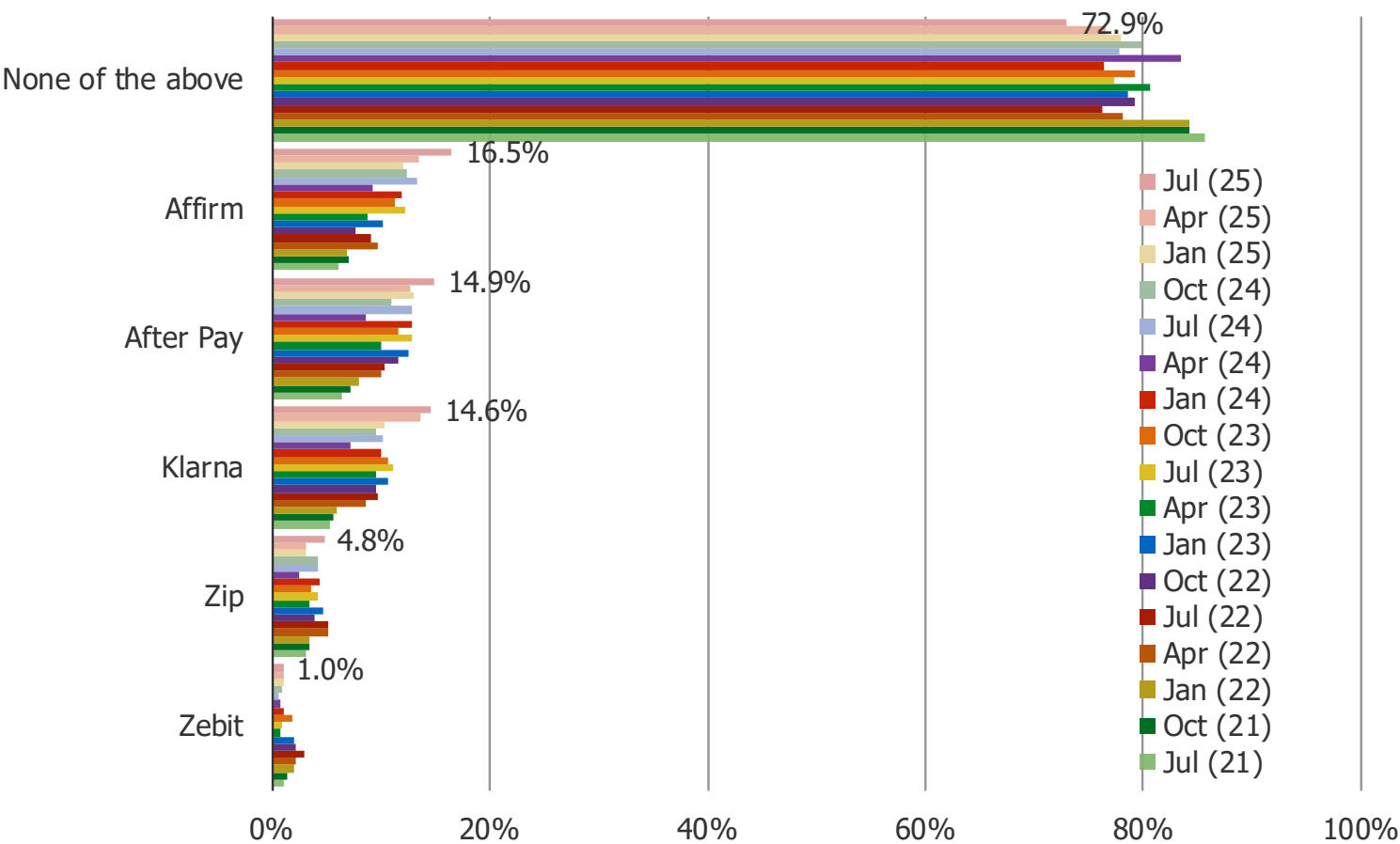
Posed to respondents who said they would use buy now and pay later services.



N = 455

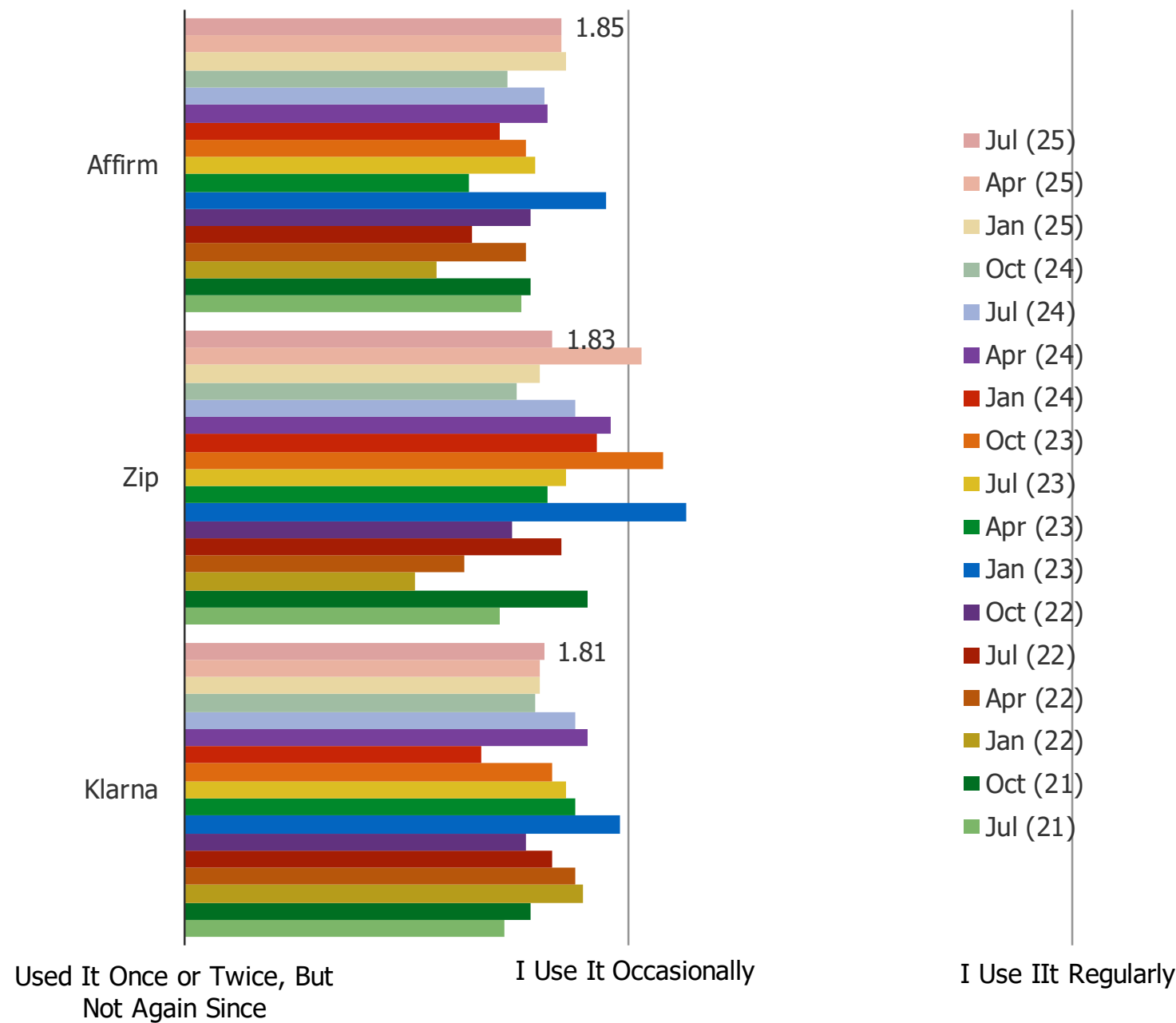
HAVE YOU EVER USED ANY OF THE FOLLOWING?

Posed to all respondents.



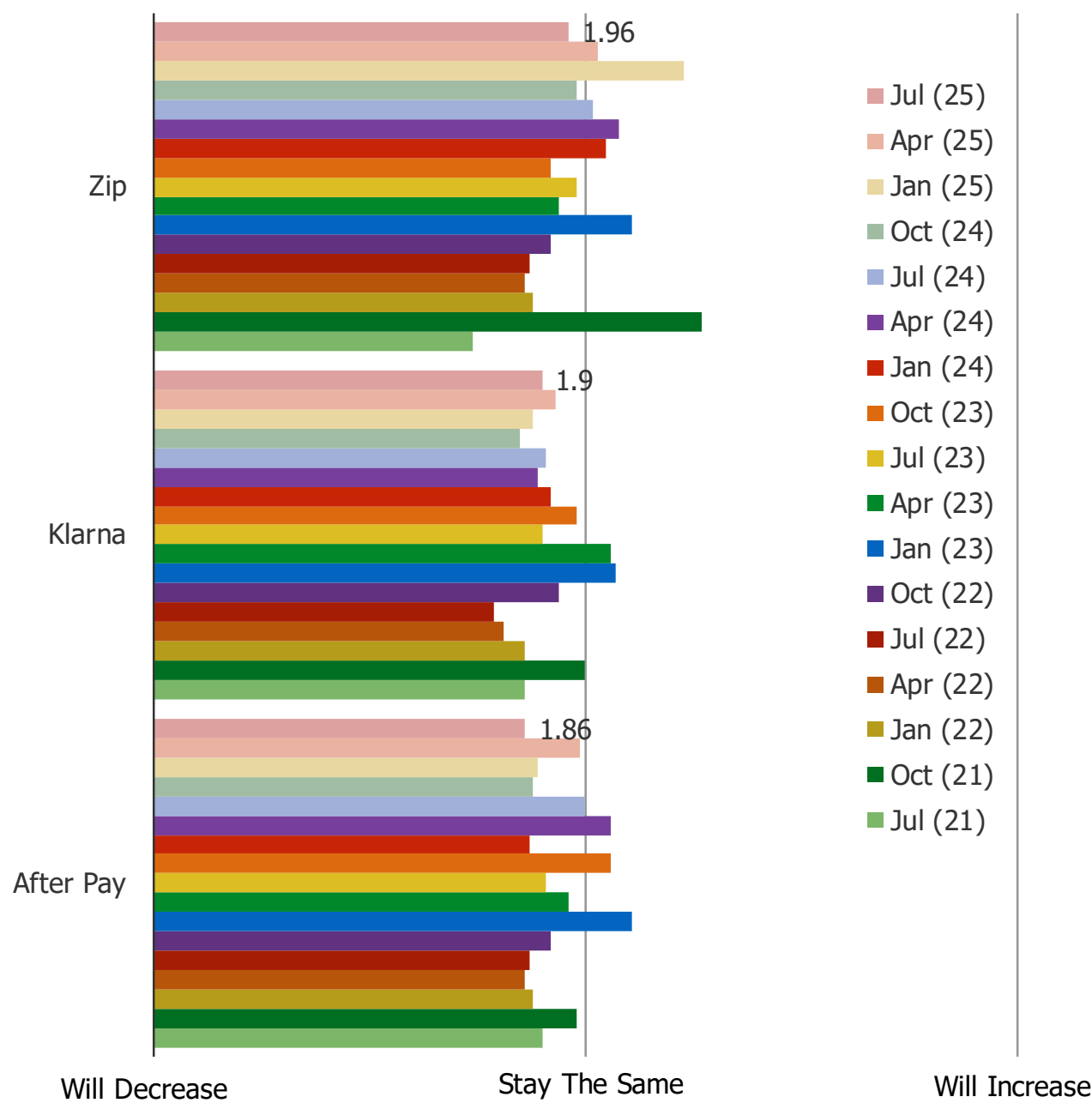
WHICH OF THE FOLLOWING BEST DESCRIBES YOUR EXPERIENCE WITH THE FOLLOWING:

Posed to all respondents who have used the below.



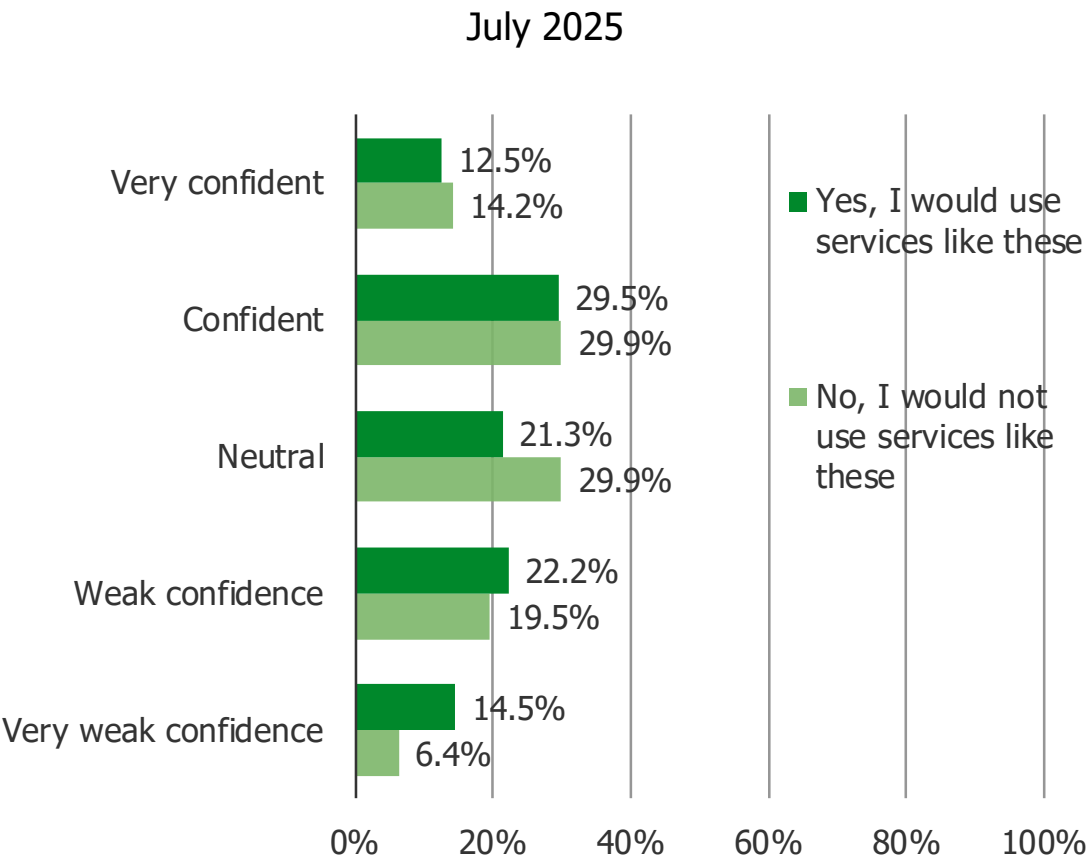
OVER THE NEXT 6 MONTHS, HOW DO YOU EXPECT YOUR USAGE OF THE FOLLOWING TO CHANGE AS A % OF YOUR TOTAL PURCHASES?

Posed to all respondents who have used the below.



SPENDING CONFIDENCE CURRENTLY:

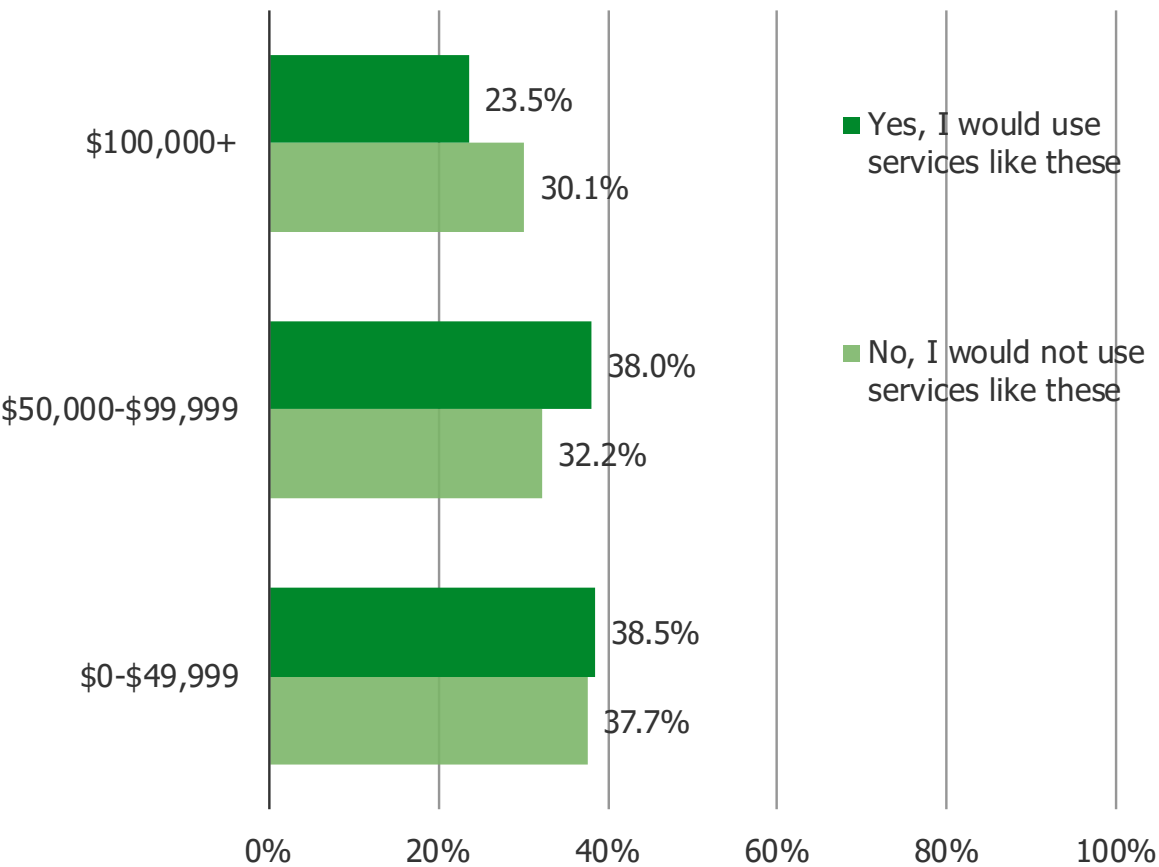
Posed to all respondents, cross-tabbed by whether they would or would not use BNPL services.



INCOME:

Posed to all respondents, cross-tabbed by whether they would or would not use BNPL services.

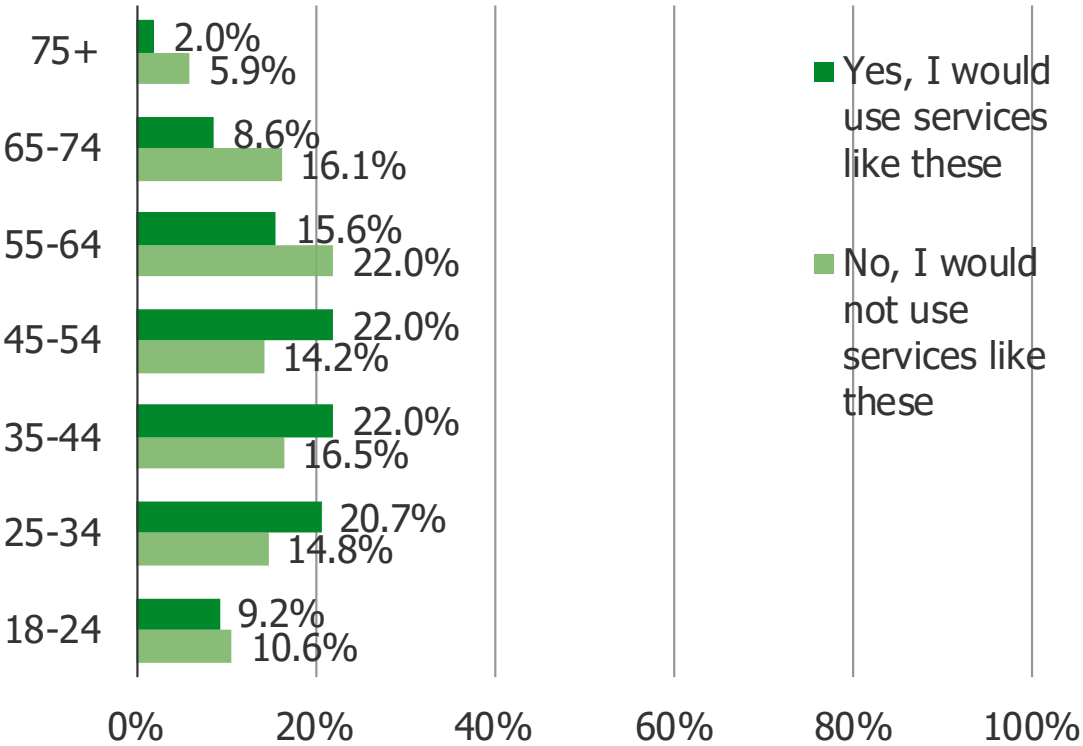
July 2025



AGE:

Posed to all respondents, cross-tabbed by whether they would or would not use BNPL services.

July 2025

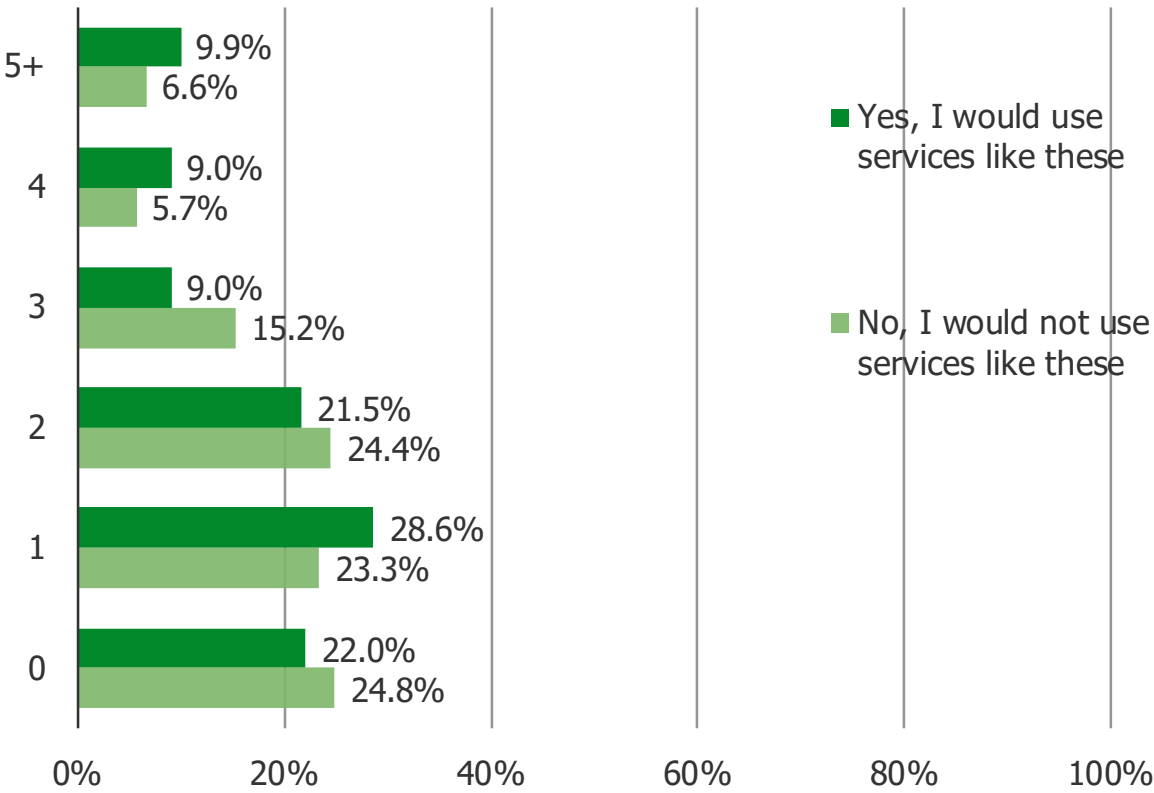




NUMBER OF CREDIT CARDS RESPONDENTS HAVE:

Posed to all respondents, cross-tabbed by whether they would or would not use BNPL services.

July 2025



AMOUNT OF CREDIT CARD DEBT THEY CARRY OVER MONTH/MONTH

Posed to all respondents, cross-tabbed by whether they would or would not use BNPL services.

July 2025

