

Global Buy now Pay later Market Size study, by Channel (Online, POS) by Enterprise Size (Large, SME) by End use (Consumer electronics, Fashion, Garment) and Regional Forecasts 2022-2028

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Abstracts

Global Buy now Pay later Market is valued approximately USD 5.01 billion in 2021 and is anticipated to grow with a healthy growth rate of more than 26.0 % over the forecast period 2022-2028. The buy now pay later is a type of short-term financing that allows individual to purchase daily useful products such as clothes, electronic devices, and home improvement products. It is point of sale (POS) installment loan process that permits consumers to make purchase of the products and manages the reimbursement. Retailers are offering buy now pay later solution that enable their customers to purchase the daily essential goods by choosing an affordable financing plan and pay in installments instead of the entire cost at one time. Several business owners across the globe have been using buy now pay later payment platform for financing large equipment, purchasing of raw materials, and paying employee salary, which drives the growth of the buy now pay later market globally. In addition, increase in adoption of buy now pay later payment technology among the youth as it offers several benefits such as buying the high cost smartphone & laptop, paying the tuition fees & stationary products, and paying canteen bill, which accelerate the buy now pay later market growth. Technological advancements coupled with the notable increase in internet penetration globally have enabled financial service providers to offer novel digital services to customers. Higher smartphone adoption and the requirement for faster internet connectivity have propelled merchants and customers to receive and make payments via the digital platform. In addition, the BNPL platform also supports the QR-code option that allows the customers to scan the code and make respective payments. However, high late fees charged by BNPL service providers and charges placed by credit providers and banks that offer BNPL services are expected to hinder the market growth

over the forecast period of 2022-2028.

The key regions considered for the Global Buy now Pay later Market study includes Asia Pacific, North America, Europe, Latin America, and Rest of the World. North America dominated the market and accounted for the highest share of the global revenue. The regional market growth can be attributed to the presence of a large number of major and important players. Moreover, various fintech companies in this region are getting into a partnership with entertainment companies to offer BNPL services for booking hotels. Asia Pacific is anticipated to record the fastest growth over the forecast period. BNPL trend is becoming popular across the region as it enables customers to access credit and defer payments. Moreover, the increase in uptake of BNPL solutions across the region has been fueled by millennial and Gen Z shoppers.

Major market player included in this report are:

Afterpay

PayPal Holdings, Inc.

Affirm Holdings Inc.

Klarna, Inc.

Splitit

Sezzle

Perpay, Inc.

Openpay

Quadpay, Inc.

LatitudePay

The objective of the study is to define market sizes of different segments & countries in recent years and to forecast the values to the coming eight years. The report is designed to incorporate both qualitative and quantitative aspects of the industry within each of the regions and countries involved in the study. Furthermore, the report also caters the detailed information about the crucial aspects such as driving factors & challenges which will define the future growth of the market. Additionally, the report shall also incorporate available opportunities in micro markets for stakeholders to invest along with the detailed analysis of competitive landscape and product offerings of key players. The detailed segments and sub-segment of the market are explained below:

By Channel:

Online

POS

By Enterprise Size:

Large

SME

By End use:

Consumer Electronics

Fashion & Garment

Healthcare

Leisure & Entertainment

Retail

Others

By Region:

North America

U.S.

Canada

Europe

UK

Germany

France

Spain

Italy

ROE

Asia Pacific

China

India

Japan

Australia

South Korea

RoAPAC

Latin America

Brazil

Mexico

Rest of the World

Furthermore, years considered for the study are as follows:

Historical year – 2018, 2019, 2020

Base year – 2021

Forecast period – 2022 to 2028

Target Audience of the Global Buy now Pay later Market in Market Study:

Key Consulting Companies & Advisors
Large, medium-sized, and small enterprises
Venture capitalists
Value-Added Resellers (VARs)
Third-party knowledge providers
Investment bankers
Investors

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