

Global Buy Now Pay Later Market Growth (Status and Outlook) 2025-2031

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Abstracts

The report requires updating with new data and is sent in 48 hours after order is placed.

The global Buy Now Pay Later market size is predicted to grow from US\$ 10990 million in 2025 to US\$ 70160 million in 2031; it is expected to grow at a CAGR of 36.2% from 2025 to 2031.

Buy Now Pay Later allow user to purchase products instantaneously and pay for it afterwards. This platform has become very popular in the recent years, owing to the 'No Interest' benefit. Many Buy Now Pay Later such as Afterpay do not charge interest for a defined period of time. Also, in BNPL platforms, the payment can be paid in installments.

Since 2015, platforms that provide 'buy now, pay later' services have begun to emerge and have developed rapidly in Australia, the United States, the United Kingdom, Southeast Asia and other places, providing consumers with flexible payment methods. This shopping model allows consumers to choose to pay within a certain period of time instead of paying the full amount immediately when purchasing goods, thereby increasing the flexibility and convenience of shopping.

The largest company is Klarna, who owns 22.56% market share in 2019. The top five vendors held about 60% of the market, in terms of Buy Now Pay Later revenue in 2019. As for the region, North America holding about 40% market share in 2019, followed by Europe, with about 34% market share.

Market advantages

Improve purchase conversion rate: The buy now, pay later model can effectively improve the purchase conversion rate of users. When users see the products they are interested in, they can quickly place an order without having to consider the current financial issues.

Manage personal finances: For some young consumers, the buy now, pay later method can help them better manage their personal finances and avoid the financial pressure caused by one-time payments.

Market challenges

Overconsumption: The buy now, pay later model may cause consumers to overconsume, especially for young people who lack self-control, who are prone to buy unnecessary goods because of the convenience of 'buy now, pay later'.

Credit risk: If consumers fail to pay on time, it may affect their credit records, which will have a negative impact on future consumption and loans.

Return and after-sales service issues: In the buy now pay later model, consumers may face challenges in returns and after-sales service. If the goods do not meet expectations, consumers may encounter various troubles in the return process, which reduces the shopping experience.

In summary, as an emerging shopping model, 'buy now pay later' has broad development prospects in the market. However, companies also need to pay attention to and solve the resulting credit risks, returns and after-sales service issues to ensure the sustainable development of this model.

LPI (LP Information)' newest research report, the "Buy Now Pay Later Industry Forecast" looks at past sales and reviews total world Buy Now Pay Later sales in 2024, providing a comprehensive analysis by region and market sector of projected Buy Now Pay Later sales for 2025 through 2031. With Buy Now Pay Later sales broken down by region, market sector and sub-sector, this report provides a detailed analysis in US\$ millions of the world Buy Now Pay Later industry.

This Insight Report provides a comprehensive analysis of the global Buy Now Pay Later landscape and highlights key trends related to product segmentation, company formation, revenue, and market share, latest development, and M&A activity. This report also analyses the strategies of leading global companies with a focus on Buy Now Pay

Later portfolios and capabilities, market entry strategies, market positions, and geographic footprints, to better understand these firms' unique position in an accelerating global Buy Now Pay Later market.

This Insight Report evaluates the key market trends, drivers, and affecting factors shaping the global outlook for Buy Now Pay Later and breaks down the forecast by Type, by Application, geography, and market size to highlight emerging pockets of opportunity. With a transparent methodology based on hundreds of bottom-up qualitative and quantitative market inputs, this study forecast offers a highly nuanced view of the current state and future trajectory in the global Buy Now Pay Later.

This report presents a comprehensive overview, market shares, and growth opportunities of Buy Now Pay Later market by product type, application, key players and key regions and countries.

Segmentation by Type:

Individual

Enterprise

Segmentation by Application:

Fashion and Garment Industry

Consumer Electronics

Cosmetic Industry

Healthcare

General Merchandise

Travel and Ticketing

Equipment and Automobile

Others

This report also splits the market by region:

Americas

United States

Canada

Mexico

Brazil

APAC

China

Japan

Korea

Southeast Asia

India

Australia

Europe

Germany

France

UK

Italy

Russia

Middle East & Africa

Egypt

South Africa

Israel

Turkey

GCC Countries

The below companies that are profiled have been selected based on inputs gathered from primary experts and analyzing the company's coverage, product portfolio, its market penetration.

Afterpay

Zip Co Limited

VISA

Sezzle

Affirm

Klarna

Splitit

Latitude Financial Services

Flexigroup

Openpay

Perpay

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