

**E-Commerce Buy Now Pay Later Market By Product Type (Fashion Accessories, Mobiles and Laptops, Electronics Appliances, Others), By Repayment Model (Manual Repayment Schedules, Automatic Repayment), By End User (Gen Z (21-25), Millennials (26-40), Gen X (41-55), Baby Boomers (56-75)): Global Opportunity Analysis and Industry Forecast, 2023-2032**

Market Report | 2023-07-01 | 435 pages | Allied Market Research

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**Report description:**

The e-commerce buy now pay later market (BNPL) is a type of payment option that allows customers to purchase goods and services online and postponed the payment for a later time. In basic terms, it enables customers to purchase goods and pay for them in installments over time as opposed to all at once. The idea of BNPL has been around for a while, but in recent years, especially in the e-commerce industry, it has grown in popularity. Many online merchants now provide BNPL options that let customers buy products without having to pay for them right away. In addition, customers who choose the BNPL option at the time of checkout are then given a selection of payment options to choose from. Moreover, these plans often provide clients with additional choices in how they pay for their purchases by offering various repayment periods, interest rates, and other terms and conditions. Furthermore, the ability of BNPL to improve sales for online shops is one of its main advantages. Moreover, they may draw more customers and encourage them to make bigger purchases by giving customers the opportunity to postpone payment. Customers who do not have the money on hand to pay for a purchase in full may find it to be a practical option.□

Increase in the number of smartphone users the rise of the purchase now pay later sector in e-commerce has been significantly impacted by the rise in number of smartphone users. There is an increase in number of people utilizing their smartphones to do their online shopping, with the development of mobile technology, which has increased the demand for mobile-friendly payment choices such as purchase now pay later. Smartphones have become a vital component of daily life and provide a convenient and simple way to shop online whenever and wherever. There has been a huge change in customer behavior due to this, with many individuals now choosing to shop online from mobile devices rather than desktop computers. In addition, low cost, and practical

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payment options. This is thus a major growth factor for the market. Moreover, growth in number of e-commerce websites are major driving factors for the BNPL market. However, BNPL options not available for several goods on e-commerce websites this is because the availability of these options may depend on several factors, such as the value of the goods, the policies of the merchant, and the specific buy now pay later provider being used. Online merchants may occasionally decide not to provide BNPL alternatives for specific products because they may be expensive or more challenging to resale if customers do not make their payments as agreed. This is often the case with products that are regarded as luxury goods, such as fine jewelry, high-end technology, and designer clothing. Furthermore, the increase in bad debts is another major factor hampering the growth of the market. On the contrary, consumer demand for flexible payment options in the e-commerce BNPL business has significantly increased. Customers have started to expect more flexible payment options that enable them to make purchases without having to pay for them all at once as they become used to the flexibility and convenience of online shopping.

The e-commerce buy now pay later market is segmented on the basis of product type, repayment model, end user, and region. On the basis of product type, the market is segmented into fashion accessories, mobiles and laptops, electronic appliances, and others. On the basis of repayment model, it is bifurcated into manual repayment schedules and automatic repayment. On the basis of end user, it is segmented into Gen Z (21-25), millennials (26-40), Gen X (41-55), and baby boomers (56-75). On the basis of region, it is analyzed across North America, Europe, Asia-Pacific, and LAMEA.

The report analyzes the profiles of key players operating in the e-commerce buy now pay later market such as Affirm Holdings Inc., Bread Financial, Klarna Bank, Laybuy Holdings Limited., Paypal, Payright Limited., QuickFee Group LLC., Sezzle Inc., Splitit Payments Ltd, and Zip Co Limited. These players have adopted various strategies to increase their market penetration and strengthen their position in e-commerce buy now pay later market.

#### Key benefits for stakeholders

- The study provides in-depth analysis of the global e-commerce buy now pay later market along with the current & future trends to illustrate the imminent investment pockets.
- Information about key drivers, restrains, & opportunities and their impact analysis on the global e-commerce buy now pay later market size are provided in the report.
- Porter's five forces analysis illustrates the potency of buyers and suppliers operating in the industry.
- The quantitative analysis of the global e-commerce buy now pay later market from 2023 to 2032 is provided to determine the market potential.

#### Additional benefits you will get with this purchase are:

- Quarterly Update and\* (only available with a corporate license, on listed price)
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- Free data Pack on the Five and Enterprise User License. (Excel version of the report)
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#### Possible Customization with this report (with additional cost and timeline talk to the sales executive to know more)

- Investment Opportunities
- Regulatory Guidelines
- Additional company profiles with specific to client's interest
- Additional country or region analysis- market size and forecast
- Expanded list for Company Profiles

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  - Sezzle Inc.

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- Splitit Payments Ltd
- Zip co limited

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