

Argentina Buy Now Pay Later Business and Investment Opportunities - 75+ KPIs on BNPL Market Size, End-Use Sectors, Market Share, Product Analysis, Business Model, Demographics - Q1 2025 Update

Market Report | 2025-02-10 | 88 pages | PayNxt360

AVAILABLE LICENSES:

- Single User Price \$1500.00
- Multi User Price \$1700.00
- Enterprise User Price \$1900.00

Report description:

According to PayNXT360, BNPL payment market in Argentina is expected to grow by 32.9% on annual basis to reach US\$2,158.6 million in 2025.

The BNPL market in the country experienced robust growth during 2021-2024, achieving a CAGR of 53.5%. This upward trajectory is expected to continue, with the market forecast to grow at a CAGR of 23.5% during 2025-2030. By the end of 2030, the BNPL sector is projected to expand from its 2024 value of USD 1,623.7 million to approximately USD 6,199.5 million.

This report provides a detailed data-centric analysis of the Buy Now Pay Later (BNPL) industry in Argentina, covering market opportunities and risks across a range of retail categories. With over 75 KPIs at the country level, this report provides a comprehensive understanding of BNPL market dynamics, market size and forecast, and market share statistics.

It breaks down market opportunities by type of business model, sales channels (offline and online), and distribution models. In addition, it provides a snapshot of consumer behaviour and retail spending dynamics. KPIs in both value and volume terms help in getting an in-depth understanding of end market dynamics.

PayNXT360's research methodology is based on industry best practices. Its unbiased analysis leverages a proprietary analytics platform to offer a detailed view of emerging business and investment market opportunities.

Key Insights

Scotts International. EU Vat number: PL 6772247784

tel. 0048 603 394 346 e-mail: support@scotts-international.com

www.scotts-international.com

Argentina's BNPL market has rapidly evolved, driven by significant innovations in e-commerce and offline retail channels. Leading platforms like MercadoLibre and Tiendanube, along with traditional retailers such as Fravega and Garbarino, have introduced flexible installment plans that directly address inflationary pressures and consumer cash flow challenges.

Fintech players like Uala and MercadoPago have further accelerated this momentum by seamlessly integrating BNPL features into their apps, appealing to a younger, tech-savvy demographic. Concurrently, emerging regulatory frameworks and sector diversification into areas like education and healthcare have reinforced consumer trust and set the stage for a more sustainable and competitive market.

E-Commerce Driving BNPL Adoption

- In the past 12 months, leading e-commerce platforms such as MercadoLibre and Tiendanube have enhanced their BNPL offerings. For instance, in September 2024, MercadoLibre introduced a new installment payment option designed to ease the burden of inflation on consumers, allowing for interest-free plans on a wider range of products.
- As digital payments continue to replace traditional methods post-COVID-19, consumers have increasingly turned to BNPL to manage their cash flow, especially in an environment marked by limited credit card penetration and persistent inflation.

BNPL Expansion into Offline Retail

- Traditional retailers are also adopting BNPL solutions to capture consumer demand. Over the last year, major electronics and fashion outlets like Fravega and Garbarino have rolled out in-store BNPL options. In early 2024, Garbarino piloted a program that allowed customers to split payments for high-ticket items, which has since boosted sales in tier-2 and tier-3 cities.
- These initiatives align with a cultural preference for in-person shopping, offering consumers the flexibility to inspect products before purchasing while still benefiting from modern financing options.

Integration of BNPL into Financial Apps

- Fintech leaders such as Uala and MercadoPago have been at the forefront of integrating BNPL features into their platforms. In March 2024, Uala updated its app to include seamless BNPL functionalities, allowing users to manage multiple financial services from one interface.
- This integration has particularly resonated with younger, tech-savvy demographics, as the convenience of bundled financial services meets their expectation for a unified digital experience.

Impact of Inflation on BNPL Adoption

- Argentina's high inflation rate remains a central driver of BNPL usage. Over the last year, consumers have increasingly relied on installment plans to mitigate the immediate financial impact of rising prices on both essential and discretionary spending.
- Providers offering interest-free options have seen a notable uptick in demand, as consumers seek to preserve cash flow without incurring additional costs.

Emerging Regulatory Frameworks

- In response to rapid market growth, Argentine regulators have introduced measures aimed at enhancing transparency and protecting consumers. Regulatory updates announced in mid-2024 require BNPL providers to disclose clear terms and adhere to fair lending practices.
- These frameworks are expected to foster fair competition while ensuring that providers remain accountable, thereby contributing to a more stable and sustainable BNPL market.

Scotts International. EU Vat number: PL 6772247784

tel. 0048 603 394 346 e-mail: support@scotts-international.com

www.scotts-international.com

Sector Diversification

- Beyond traditional retail, BNPL is diversifying into sectors such as education, healthcare, and travel. In the last 12 months, several providers have piloted programs enabling consumers to finance tuition fees, medical expenses, and vacation packages.
- These targeted offerings are designed to meet the specific needs of each sector, strengthening consumer trust and loyalty while opening up new revenue streams for BNPL providers.

Competitive Landscape and Regulatory Changes in Argentina's BNPL Market

Argentina's BNPL market continues its rapid expansion, driven by increasing e-commerce penetration, financial digitization, and a growing demand for flexible payment solutions amid ongoing economic challenges. Over the past 12 months, domestic providers have made notable strides to capture segments such as young consumers and the underbanked, while regulatory changes have aimed to enhance transparency and ensure fair competition.

Key Players and Recent Developments

- Uala: In early 2024, Uala launched an updated BNPL product tailored for young, tech-savvy consumers across Argentina's major cities. By leveraging its robust digital wallet and extensive customer base, Uala has strengthened its market position. Uala has also formed strategic partnerships with local e-commerce platforms, ensuring that its BNPL services are seamlessly integrated into everyday transactions.
- MercadoPago: In the first quarter of 2024, MercadoPago expanded its BNPL offering through new partnerships with established retailers such as Fravega and Musimundo. These collaborations have enabled consumers to access installment payment options for electronics, home appliances, and other high-value items in physical stores. MercadoPago continues to enhance its payment ecosystem with advanced risk assessment tools that help manage credit risk in an inflationary environment.
- Nubi: Recently, Nubi introduced a new installment payment solution designed to cater to Argentina's underbanked population. The rollout in mid-2024 has provided consumers with additional flexible financing options, particularly appealing to those with limited access to traditional credit products.

Competitive Landscape Outlook

- Providers are increasingly investing in artificial intelligence and machine learning to refine credit assessment models. These technological upgrades, initiated over the last 12 months, are expected to improve risk management and tailor BNPL offers to individual consumer profiles.
- As urban markets such as Buenos Aires and Rosario become more saturated, BNPL providers are now piloting initiatives in rural and semi-urban areas. These pilots aim to extend financial services to previously underserved regions, broadening the overall market reach.
- Beyond traditional retail, BNPL offerings are gradually expanding into sectors like healthcare and education. Recent pilot programs have enabled installment-based payments for elective medical procedures and tuition fees, indicating a strategic diversification to capture new revenue streams.

Regulatory Changes

- In early 2024, the Argentine government mandated that all BNPL providers clearly disclose interest rates, late fees, and repayment terms in plain language. This measure was introduced in response to consumer feedback about hidden fees and aims to promote greater transparency.
- In mid-2024, Argentina's Data Protection Authority updated its guidelines, requiring BNPL providers to implement stronger data

Scotts International. EU Vat number: PL 6772247784

tel. 0048 603 394 346 e-mail: support@scotts-international.com

www.scotts-international.com

privacy measures. Companies such as Uala have responded by investing in advanced encryption technologies and multi-factor authentication to safeguard customer data.

- New rules enacted over the past year now require any foreign BNPL provider entering the Argentine market to establish a local office and fully comply with domestic financial regulations. This change is designed to ensure a level playing field and has contributed to slowing the entry of external competitors.

- Regulators have also introduced standardized credit assessment protocols, which include mandatory reporting of BNPL usage to local credit bureaus. This initiative is aimed at preventing over-indebtedness and ensuring that consumers' credit histories are accurately reflected across all financial products.

Table of Contents:

1 About this Report

1.1 Summary

1.2 Methodology

1.3 BNPL Definitions

1.4 Disclaimer

2 Argentina Buy Now Pay Later Industry Attractiveness

2.1 Argentina Buy Now Pay Later - Gross Merchandise Value Trend Analysis, 2021-2030

2.2 Argentina Buy Now Pay Later - Average Value Per Transaction Trend Analysis, 2021-2030

2.3 Argentina Buy Now Pay Later-Transaction Volume Trend Analysis, 2021-2030

2.4 Argentina Buy Now Pay Later Market Share Analysis by Key Players, 2024

3 Argentina Buy Now Pay Later Operational KPIs

3.1 Buy Now Pay Later Revenues, 2021-2030

3.2 Buy Now Pay Later Share by Revenue Segments, 2021-2030

3.2.1 Buy Now Pay Later Revenue by Merchant Commission, 2021-2030

3.2.2 Buy Now Pay Later Revenue by Missed Payment Fee Revenue, 2021-2030

3.2.3 Buy Now Pay Later Revenue by Pay Now & Other Income, 2021-2030

3.3 Buy Now Pay Later Active Consumer Base, 2021-2030

3.4 Buy Now Pay Later Bad Debt, 2021 - 2024 - 2030

4 Buy Now Pay Later Spend Analysis by Business Model, 2021-2030

4.1 Buy Now Pay Later Two-Party Business Model, 2021-2030

4.2 Buy Now Pay Later Three-Party Business Model, 2021-2030

5 Buy Now Pay Later Spend Analysis by Purpose, 2021-2030

5.1 Buy Now Pay Later Convenience, 2021-2030

5.2 Buy Now Pay Later Credit, 2021-2030

6 Buy Now Pay Later Spend Analysis by Functional Attribute, 2021-2030

6.1 Buy Now Pay Later by Open Loop System, 2021-2030

6.2 Buy Now Pay Later by Closed Loop System, 2021-2030

7 Buy Now Pay Later Spend Analysis by Distribution Model, 2021-2030

7.1 Buy Now Pay Later by Standalone, 2021-2030

7.2 Buy Now Pay Later by Banks & Payment Service Providers, 2021-2030

7.3 Buy Now Pay Later by Marketplaces, 2021-2030

Scotts International. EU Vat number: PL 6772247784

tel. 0048 603 394 346 e-mail: support@scotts-international.com

www.scotts-international.com

- 8 Argentina Buy Now Pay Later Spend Analysis by Sales Channel
 - 8.1 Buy Now Pay Later Market Share by Sales Channel, 2021-2030
 - 8.2 Buy Now Pay Later Online Channel Market Size and Forecast, 2021-2030
 - 8.3 Buy Now Pay Later POS Channel Market Size and Forecast, 2021-2030
- 9 Argentina Buy Now Pay Later Snapshot by End-Use Sector, 2021-2030
 - 9.1 Buy Now Pay Later Market Share by End-Use Sector, 2024
 - 9.2 Buy Now Pay Later Sales Uplift by End-Use Segment, 2024
- 10 Argentina Buy Now Pay Later in Retail Shopping: Market Size and Forecast, 2021-2030
 - 10.1 Argentina Buy Now Pay Later Retail Shopping - Gross Merchandise Value Trend Analysis, 2021-2030
 - 10.2 Argentina Buy Now Pay Later Retail Shopping - Average Value Per Transaction Trend Analysis, 2021-2030
 - 10.3 Argentina Buy Now Pay Later Retail Shopping - Transaction Volume Trend Analysis, 2021-2030
- 11 Argentina Buy Now Pay Later Market Size and Forecast by Retail Product Categories
 - 11.1 Buy Now Pay Later Share by Retail Product Category, 2024
 - 11.2 Argentina Buy Now Pay Later Retail Shopping - Apparel, Footwear & Accessories - Gross Merchandise Value Trend Analysis, 2021-2030
 - 11.3 Argentina Buy Now Pay Later Retail Shopping - Consumer Electronics - Gross Merchandise Value Trend Analysis, 2021-2030
 - 11.5 Argentina Buy Now Pay Later Retail Shopping - Toys, Kids, and Babies - Gross Merchandise Value Trend Analysis, 2021-2030
 - 11.6 Argentina Buy Now Pay Later Retail Shopping - Jewellery - Gross Merchandise Value Trend Analysis, 2021-2030
 - 11.7 Argentina Buy Now Pay Later Retail Shopping - Sporting Goods - Gross Merchandise Value Trend Analysis, 2021-2030
 - 11.8 Argentina Buy Now Pay Later Retail Shopping - Entertainment & Gaming - Gross Merchandise Value Trend Analysis, 2021-2030
 - 11.9 Argentina Buy Now Pay Later Retail Shopping - Others - Gross Merchandise Value Trend Analysis, 2021-2030
- 12 Argentina Buy Now Pay Later in Home Improvement: Market Size and Forecast, 2021-2030
 - 12.1 Argentina Buy Now Pay Later Home Improvement - Gross Merchandise Value Trend Analysis, 2021-2030
 - 12.2 Argentina Buy Now Pay Later Home Improvement - Average Value Per Transaction Trend Analysis, 2021-2030
 - 12.3 Argentina Buy Now Pay Later Home Improvement - Transaction Volume Trend Analysis, 2021-2030
- 13 Argentina Buy Now Pay Later in Travel: Market Size and Forecast, 2021-2030
 - 13.1 Argentina Buy Now Pay Later Travel - Gross Merchandise Value Trend Analysis, 2021-2030
 - 13.2 Argentina Buy Now Pay Later Travel - Average Value Per Transaction Trend Analysis, 2021-2030
 - 13.3 Argentina Buy Now Pay Later Travel - Transaction Volume Trend Analysis, 2021-2030
- 14 Argentina Buy Now Pay Later in Media and Entertainment: Market Size and Forecast, 2021-2030
 - 14.1 Argentina Buy Now Pay Later Media and Entertainment - Gross Merchandise Value Trend Analysis, 2021-2030
 - 14.2 Argentina Buy Now Pay Later Media and Entertainment - Average Value Per Transaction Trend Analysis, 2021-2030
 - 14.3 Argentina Buy Now Pay Later Media and Entertainment - Transaction Volume Trend Analysis, 2021-2030
- 15 Argentina Buy Now Pay Later in Service: Market Size and Forecast, 2021-2030
 - 15.1 Argentina Buy Now Pay Later Service - Gross Merchandise Value Trend Analysis, 2021-2030
 - 15.2 Argentina Buy Now Pay Later Service - Average Value Per Transaction Trend Analysis, 2021-2030
 - 15.3 Argentina Buy Now Pay Later Service - Transaction Volume Trend Analysis, 2021-2030

Scotts International. EU Vat number: PL 6772247784

tel. 0048 603 394 346 e-mail: support@scotts-international.com

www.scotts-international.com

- 16 Argentina Buy Now Pay Later in Automotive: Market Size and Forecast, 2021-2030
 - 16.1 Argentina Buy Now Pay Later Automotive - Gross Merchandise Value Trend Analysis, 2021-2030
 - 16.2 Argentina Buy Now Pay Later Automotive - Average Value Per Transaction Trend Analysis, 2021-2030
 - 16.3 Argentina Buy Now Pay Later Automotive - Transaction Volume Trend Analysis, 2021-2030
- 17 Argentina Buy Now Pay Later in Healthcare and Wellness: Market Size and Forecast, 2021-2030
 - 17.1 Argentina Buy Now Pay Later Healthcare and Wellness - Gross Merchandise Value Trend Analysis, 2021-2030
 - 17.2 Argentina Buy Now Pay Later Healthcare and Wellness - Average Value Per Transaction Trend Analysis, 2021-2030
 - 17.3 Argentina Buy Now Pay Later Healthcare and Wellness - Transaction Volume Trend Analysis, 2021-2030
- 18 Argentina Buy Now Pay Later in Others: Market Size and Forecast, 2021-2030
 - 18.1 Argentina Buy Now Pay Later Others - Gross Merchandise Value Trend Analysis, 2021-2030
 - 18.2 Argentina Buy Now Pay Later Others - Average Value Per Transaction Trend Analysis, 2021-2030
 - 18.3 Argentina Buy Now Pay Later Others - Transaction Volume Trend Analysis, 2021-2030
- 19 Argentina Buy Now Pay Later Analysis by Consumer Attitude and Behaviour, 2021-2030
 - 19.1 Buy Now Pay Later Spend Share by Age Group, 2024
 - 19.1.1 Argentina Buy Now Pay Later by Age Group - Gen Z (15-27) - Gross Merchandise Value Trend Analysis, 2021-2030
 - 19.1.2 Argentina Buy Now Pay Later by Age Group - Millennials (28-44) - Gross Merchandise Value Trend Analysis, 2021-2030
 - 19.1.3 Argentina Buy Now Pay Later by Age Group - Gen X (45 - 60) - Gross Merchandise Value Trend Analysis, 2021-2030
 - 19.1.4 Argentina Buy Now Pay Later by Age Group - Baby Boomers (60+) - Gross Merchandise Value Trend Analysis, 2021-2030
 - 19.2 Buy Now Pay Later Spend Share by Default Rate by Age Group, 2024
 - 19.3 Buy Now Pay Later Share by Income, 2024
 - 19.3.1 Argentina Buy Now Pay Later by Income Level - Tier 1 - Gross Merchandise Value Trend Analysis, 2021-2030
 - 19.3.2 Argentina Buy Now Pay Later by Income Level - Tier 2 - Gross Merchandise Value Trend Analysis, 2021-2030
 - 19.3.3 Argentina Buy Now Pay Later by Income Level - Tier 3 - Gross Merchandise Value Trend Analysis, 2021-2030
 - 19.4 Buy Now Pay Later Gross Merchandise Value Share by Gender, 2024
 - 19.5 Buy Now Pay Later Adoption Rationale, 2024
 - 19.6 Argentina Buy Now Pay Later Market - Spend by Monthly Expense Segments, 2024
- 20 Further Reading
 - 20.1 About PayNXT360
 - 20.2 Related Research

Scotts International. EU Vat number: PL 6772247784

tel. 0048 603 394 346 e-mail: support@scotts-international.com

www.scotts-international.com

Argentina Buy Now Pay Later Business and Investment Opportunities - 75+ KPIs on BNPL Market Size, End-Use Sectors, Market Share, Product Analysis, Business Model, Demographics - Q1 2025 Update

Market Report | 2025-02-10 | 88 pages | PayNxt360

To place an Order with Scotts International:

- ☐ - Print this form
- ☐ - Complete the relevant blank fields and sign
- ☐ - Send as a scanned email to support@scotts-international.com

ORDER FORM:

Select license	License	Price
	Single User Price	\$1500.00
	Multi User Price	\$1700.00
	Enterprise User Price	\$1900.00
		VAT
		Total

*Please circle the relevant license option. For any questions please contact support@scotts-international.com or 0048 603 394 346.

** VAT will be added at 23% for Polish based companies, individuals and EU based companies who are unable to provide a valid EU Vat Numbers.

Email*	<input type="text"/>	Phone*	<input type="text"/>
First Name*	<input type="text"/>	Last Name*	<input type="text"/>
Job title*	<input type="text"/>		
Company Name*	<input type="text"/>	EU Vat / Tax ID / NIP number*	<input type="text"/>
Address*	<input type="text"/>	City*	<input type="text"/>
Zip Code*	<input type="text"/>	Country*	<input type="text"/>
		Date	<input type="text" value="2025-05-09"/>

Scotts International. EU Vat number: PL 6772247784

tel. 0048 603 394 346 e-mail: support@scotts-international.com

www.scotts-international.com

Signature

A large, empty rectangular box with a thin black border, intended for a signature.

Scotts International. EU Vat number: PL 6772247784

tel. 0048 603 394 346 e-mail: support@scotts-international.com

www.scotts-international.com