

Buy Now Pay Later Market Size and Share Outlook - Forecast Trends and Growth Analysis Report (2025-2034)

Market Report | 2025-06-30 | 181 pages | EMR Inc.

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Report description:

The global buy now pay later market size reached approximately USD 8.01 Billion in 2024. The market is estimated to grow at a CAGR of 27.60% in the forecast period of 2025-2034, reaching a value of around USD 91.65 Billion by 2034.

Key Trends in the Market

Buy now pay later (BNPL) is a short-term financing solution which offers customers the provision of purchase without paying the entire cost during checkout. It splits the purchase cost into equal instalments which can be paid later through credit or debit card, among other options.

- Increased integration of BNPL financial solutions in shopping apps is one of the crucial buy now pay later market trends. Several online platforms are offering the provision of interest-free BNPL to boost product sales, reduce the drop-off rate during checkout, and enhance the customer shopping experience. Moreover, the growing incorporation of BNPL financing solutions in brick-and-mortar shops or retail stores for a frictionless shopping experience is also a prominent trend in the market.

- BNPL providers are exploring the option of incorporating digital currencies into their platforms to cater to users who increasingly rely on cryptocurrencies for digital payments, further providing impetus to the buy now pay later market growth.

- Several market players are adopting strategic measures such as acquisition and partnerships to make their financial system more accessible for small merchants and offer BNPL service at checkout, further extending their market outreach.

Market Segmentation

The EMR's report titled "Buy Now Pay Later Market Report and Forecast 2025-2034" offers a detailed analysis of the market based

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on the following segments:

Market Breakup by Channel:

- Online
- PoS (Point of Sale)

Market Breakup by Enterprise Size:

- Large Enterprise
- Small and Medium Enterprise (SME)

Market Breakup by End Use:

- BFSI
- Consumer Electronics
- Fashion and Garments
- Healthcare
- Retail Goods
- Media and Entertainment
- Automotive
- Others

Market Breakup by Region:

- North America
- Europe
- Asia Pacific
- Latin America
- Middle East and Africa

Market Share by Enterprise Size

Large enterprises occupy a significant portion of the buy now pay later market share due to the increased adoption of BNPL solutions by these enterprises to enhance customer experience by offering an affordable payment method. Many large enterprises also integrate BNPL facilities into their e-commerce platforms to offer a cost-effective method of payment for high-value products.

Meanwhile, small and medium enterprises (SMEs) are expected to witness considerable growth in the forecast period owing to growing partnerships between SME and BNPL providers to strengthen their market position.

Market Share by Region

As per the buy now pay later market analysis, North America accounts for a substantial share of the global market owing to the growing presence of market players who are readily adopting advanced solutions to stay ahead of their competitors. Increased research and development into financing solutions, coupled with the rise of startups, in the region also offers lucrative growth opportunities for the market expansion.

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Additionally, the Asia Pacific is expected to foresee healthy growth in the future due to the flourishing e-commerce sector in the region.

Competitive Landscape

The comprehensive EMR report provides an in-depth assessment of the market based on the Porter's five forces model along with giving a SWOT analysis. The report gives a detailed analysis of the following key players in the buy now pay later market, covering their competitive landscape and latest developments like mergers, acquisitions, investments, and expansion plans.

Affirm Holdings Inc.

Affirm Holdings Inc. is a financial technology corporation, established in 2012 and headquartered in California, the United States. The company provides its services in the auto, electronics, home and furniture, and fitness and gear sectors, among others.

Klarna Inc.

Klarna Inc., incorporated in 2005, is a provider of financial services, with its headquarters in Stockholm, Sweden. The company aims to promote sustainability through practices such as internal carbon tax and investments in forest reforestation.

Splitit Payments, Ltd.

Splitit Payments, Ltd., established in 2012 and headquartered in Georgia, the United States, is a fintech company. It offers card-based instalments to its clients in the automation, education, and home and furniture sectors, among others.

Other buy now pay later market players include Sezzle Inc., Perpay Inc., Zip Co, Ltd., PayPal Holdings, Inc., AfterPay Limited, HSBC Group, Payl8r, and Billie GmbH, among others.

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