



Euromonitor
International

Trends and Outlook for BNPL

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Scope

Key findings

BNPL BASICS AND OVERVIEW

Buy now, pay later has a long history that is now undergoing seismic change

What types of stakeholders and BNPL models exist?

When/where does the BNPL transaction take place?

Important considerations: Exploring benefits and costs of BNPL for commercial stakeholders

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GEOGRAPHIC BNPL BREAKDOWN

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Consumer lending in Europe overview

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Sweden's Klarna sets the fintech BNPL example in western markets

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Mobile devices enable and advertise the BNPL offering

Apple Pay Later arrives late, but enjoys a considerable userbase advantage

Airlines move to extend BNPL to the travel environment

BNPL use for travel picking up with companies such as India's MakeMytrip

H&M partners with Klarna for clothing payments

BNPL for daily necessities, a lifeline or a worrying phenomenon?

B2B payments offer a vast opportunity for BNPL providers

In-store BNPL grows through providers such as Australia's Humm

THE FUTURE OF BNPL

As more mature BNPL markets grow, a wave of consolidation is cresting

Central bankers turn the screws on interest rates, raising existential questions for BNPL

Regulatory developments

Credit scoring/loan seasoning

Potential impact on cards

CONCLUSION

BNPL is to here to stay, both influenced as well as influencing the future of credit markets

Data points coming in next edition

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