



EXPENSIVE NECESSITIES:

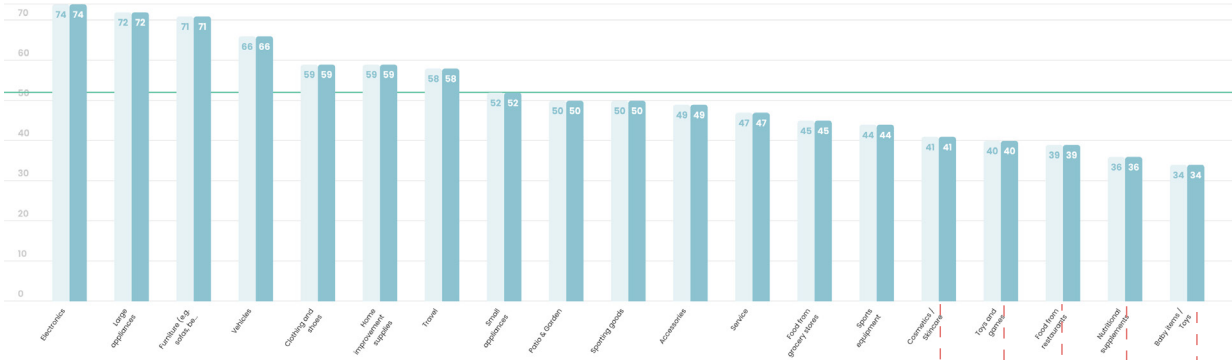
How North Americans Shop with Buy Now Pay Later



To understand where Buy Now Pay Later (BNPL) should focus their offerings, we asked North American consumers to tell us which categories they would buy with BNPL.

- 74 Electronics
- 72 Large appliances
- 71 Furniture (e.g. sofas, beds)

Top 3 categories people would shop for with BNPL are "big-ticket" items that require significant investment and can last for a long time.



Less popular categories include items that aren't widely used by everyone (e.g. baby toys) and discretionary purchases (e.g. food from restaurants).

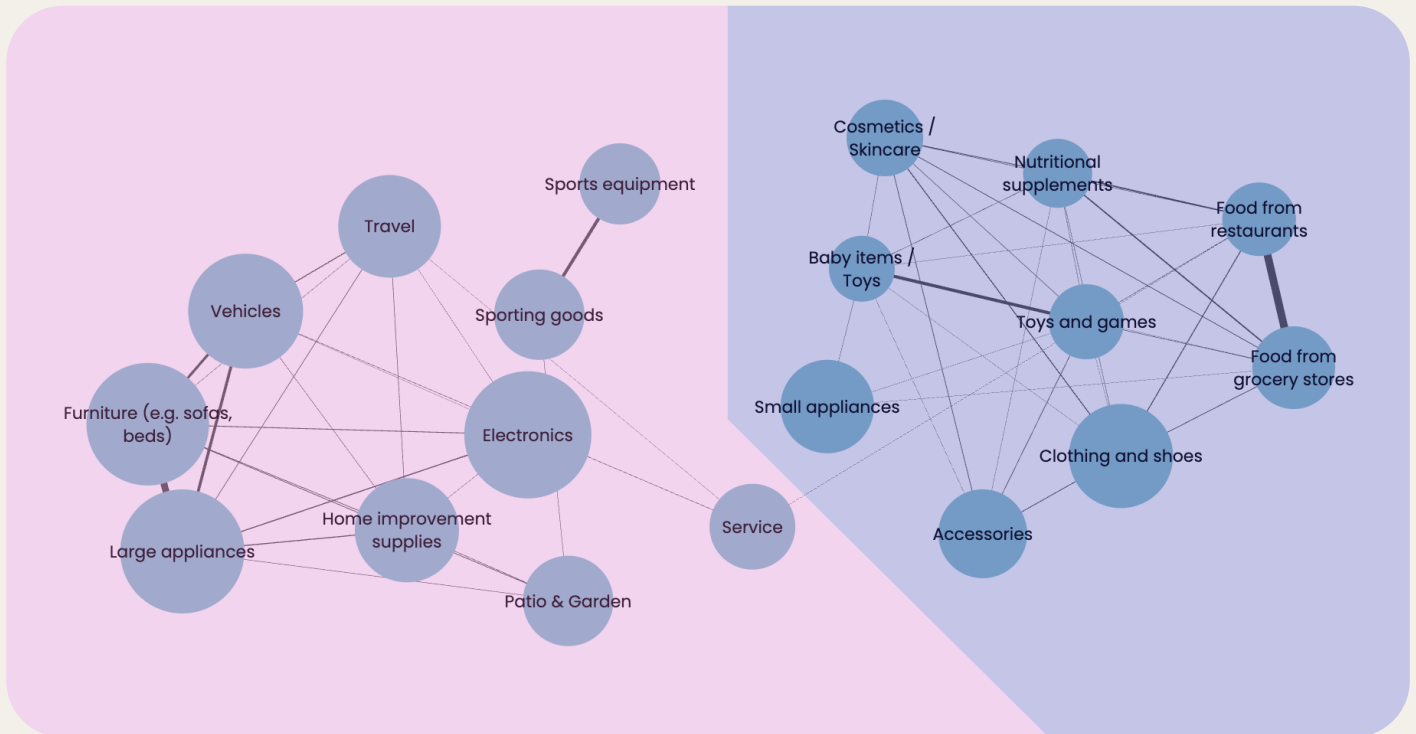
- 41 Cosmetics/Skincare
- 40 Toys and games
- 39 Food from restaurants
- 36 Nutritional supplements
- 34 Baby items/Toys

● The numbers represent Upside Idea Scores

There's a large segment of consumers that uses BNPL for expensive necessities.

Big purchases

Small purchases



People who use BNPL use it on 'connected categories'



Vehicles, Furniture, and Large Appliances are grouped together with thicker lines showing that consumers are considering it for large, more essential purchases.

If a brand already offers BNPL for restaurant food, they should also offer it for large grocery purchases.

