

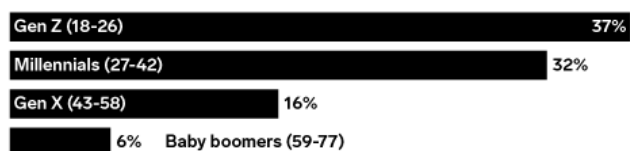
# More than one-third of US Gen Zers have used BNPL recently

Article

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## US Adults Who Used Buy Now, Pay Later (BNPL) to Make at Least One Purchase Recently\*, by Demographic, Sep 2023

% of respondents in each group



Note: \*August 2023

Source: Morning Consult as cited in company blog, Sep 26, 2023

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Insider Intelligence | eMarketer

**Key stat:** 37% of US Gen Zers and 32% of millennials have used a buy now, pay later (BNPL) service to make at least one purchase recently, according to Morning Consult.

### Beyond the chart:

- US BNPL users will reach 82.1 million this year, and will pass the 100 million mark in 2025, according to our June 2023 forecast.
- BNPL holiday sales are expected to reach \$17 billion in the US this year, per Adobe Analytics.
- Gen Zers will be the primary growth driver of BNPL users, as the service's frictionless web and app platforms appeal to younger, digitally savvy consumers who may have less discretionary income.

### Use this chart:

- Tailor BNPL marketing from both existing and untapped demographics.
- Adopt BNPL services to expand retail sales.

### More like this:

- [Tips to help retailers reach Gen Alpha, Gen Z, and beyond this holiday season](#)
- [Why Klarna is making an omnichannel push ahead of the holidays](#)
- [Early sales, BNPL use will help drive robust holiday spending growth this year](#)
- [Cost concerns are top of mind for this year's holiday shoppers](#)

*Methodology: Data is from a September 2023 Morning Consult survey as cited in company blog. 2,223 US adults ages 18+ were surveyed online during August 31-September 3, 2023.*

*The sample is representative of US adults and results have an unweighted margin of error of +/-2 percentage points.*