

# Most US adults have never used a BNPL service

Article

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Buy now, pay later (BNPL) services are more popular among younger generations: **26%** of US adults ages 34 and under regularly use these financing solutions, compared with just **8%** of

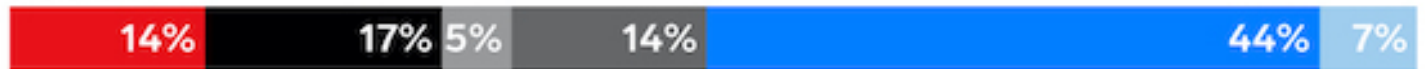
those 55 and older. Overall, **63%** of US adults have not used BNPL, and **40%** have no interest in ever doing so.

# How Interested Are US Adults in Using a Buy Now, Pay Later Service\* at Checkout?

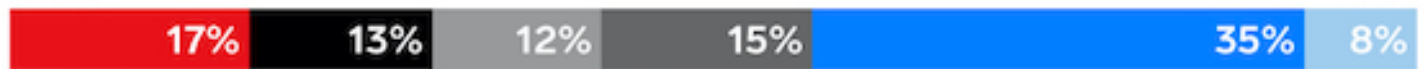
% of respondents, by demographic, Dec 2021

## Gender

### Female



### Male

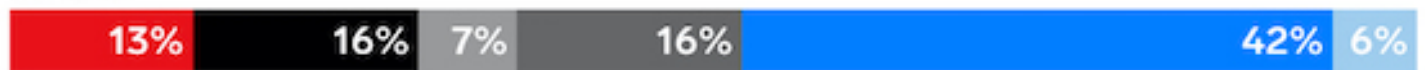


## Age

### 18-34



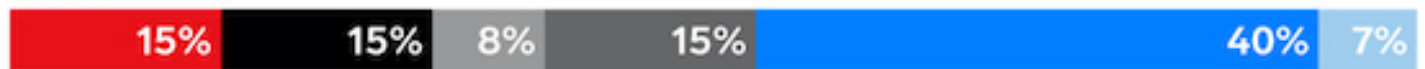
### 35-54



### 55+



## Total



- Use it regularly
- Have used before, but don't use regularly
- Have not used, but very interested
- Have not used, but somewhat interested
- Have not used and not interested
- Don't know what this is

Note: numbers may not add up to 100% due to rounding; \*e.g., Affirm, Afterpay, Klarna, Zip  
 Source: "The Insider Intelligence Ecommerce Survey" conducted in December 2021 by Bizrate Insights, Dec 8, 2021

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