

Where does Klarna go after its user boom ends?

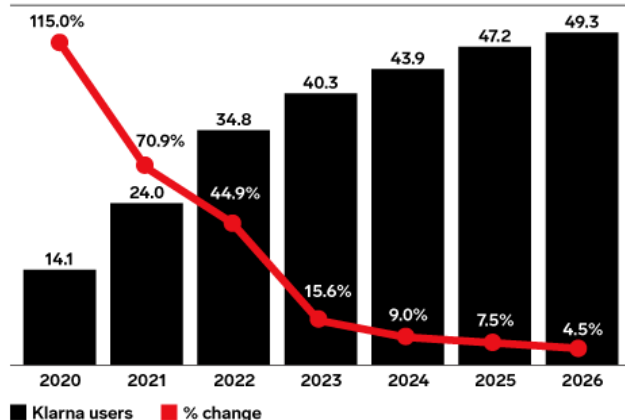
Article

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Some **40 million** people will use Klarna in the US next year, marking a **15.6%** increase for the buy now, pay later (BNPL) service. Over the coming years, growth will slip into the single digits, a far cry from the **115.0%** surge back in 2020.

US Klarna Users, 2020-2026

millions and % change



Note: internet users who have accessed their Klarna account digitally and have made a payment toward a purchase at least once in the past year; includes purchases of goods and services

Source: Insider Intelligence, June 2022

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InsiderIntelligence.com

Beyond the chart: As the number of Klarna users grows, so will the amount they spend. In 2025, the average user will pay more than **\$600** through the platform.

The appeal of Klarna—financing without the need for credit—remains strong. But according to **our first-ever study of BNPL providers**, it lacks many of the security and financial wellness features that customers crave.

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Methodology: Estimates are based on the analysis of survey and traffic data from research firms, historical consumer adoption and buying trends, payment adoption trends, reported company data, interviews, demographic and socioeconomic factors, and macro-economic conditions.