

# How Buy Now, Pay Later (BNPL) is Reshaping the Financial Landscape

Pay-over-time options change how consumers and businesses engage with retailers and financial providers.



**78% of consumers**

would use BNPL from banks or fintechs where they have account relationships

(source: [The Financial Brand](#))



**94% of businesses**

would use installment financing from banks or fintechs where they have account relationships

(source: proprietary Mastercard research)

## Democratizing Credit by Expanding Access



**50 million people**

in the U.S. have used BNPL in the past year

(source: [PYMNTS.com](#))

**900 million people**

worldwide will use BNPL by 2027

(source: [Juniper Research](#))

## Business Opportunities Ahead with BNPL

- 1** Expand into more markets and boost revenue with new partners.
- 2** Integrate deeper into the financial ecosystem to reach more customers.
- 3** Develop more personalized, flexible and responsible lending solutions.

Ready to build your BNPL business case? **Learn how to get started with our [BNPL guide](#).**