

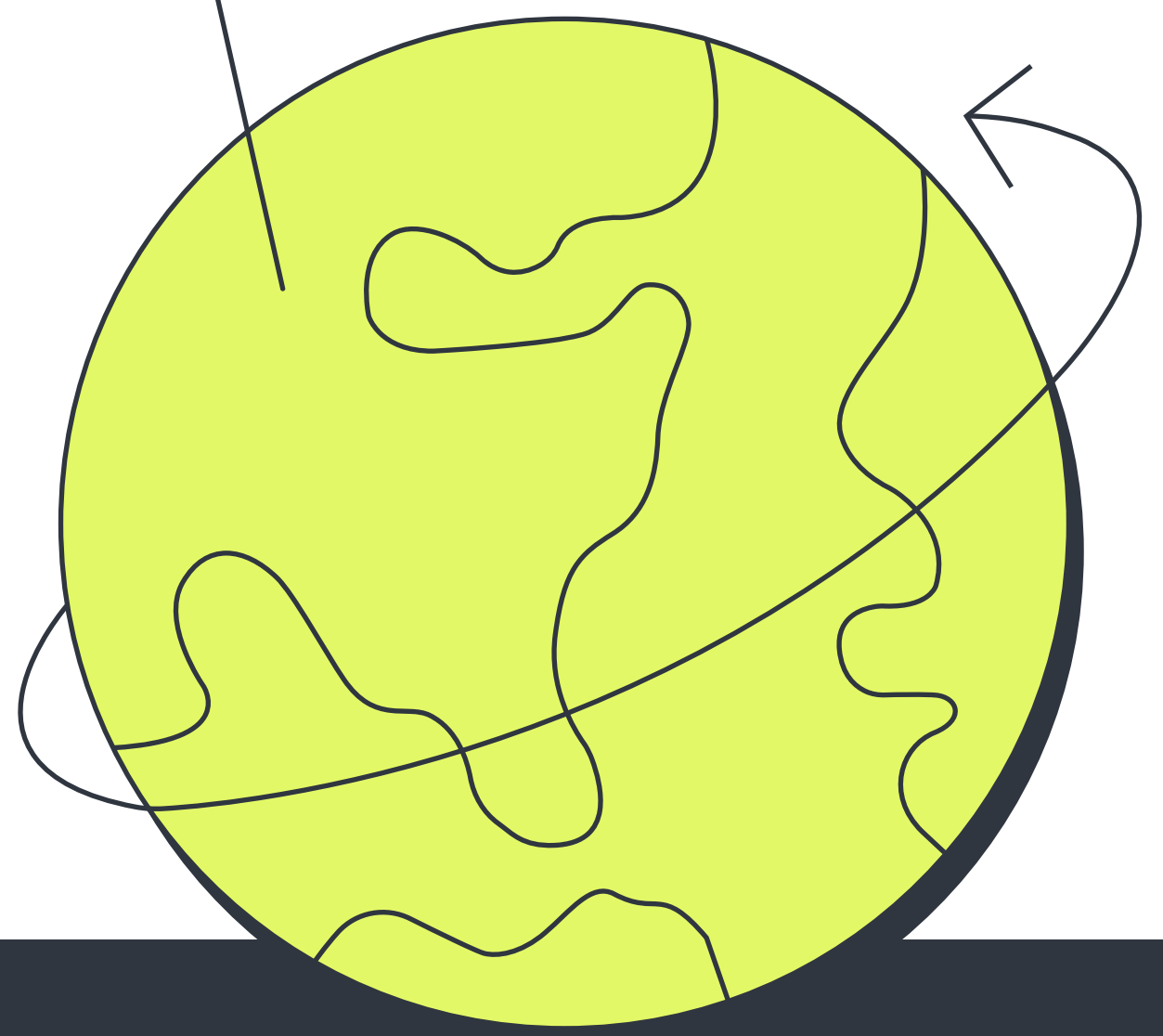
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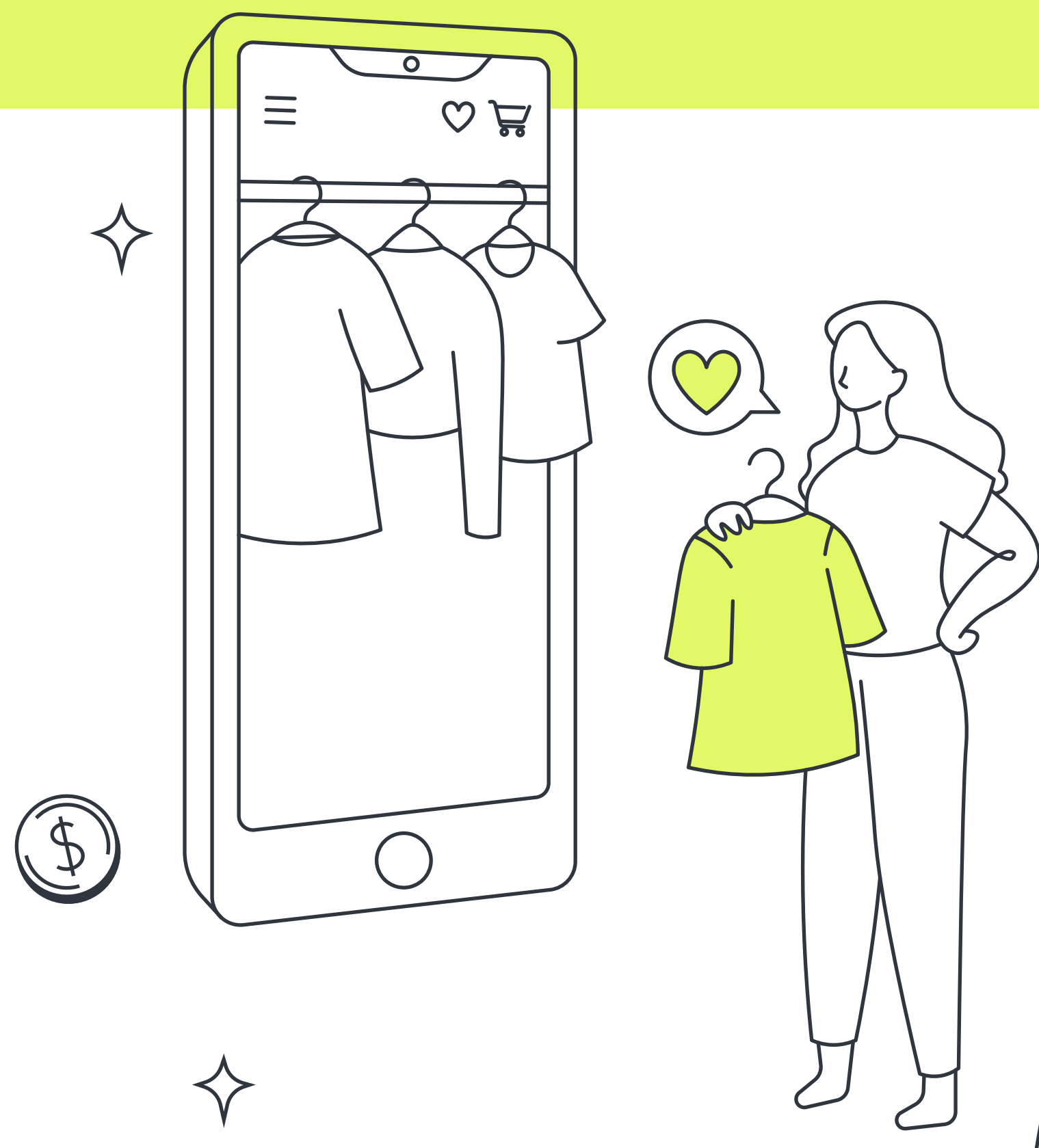
360Mio

About **360 million** people worldwide use **BNPL** services.



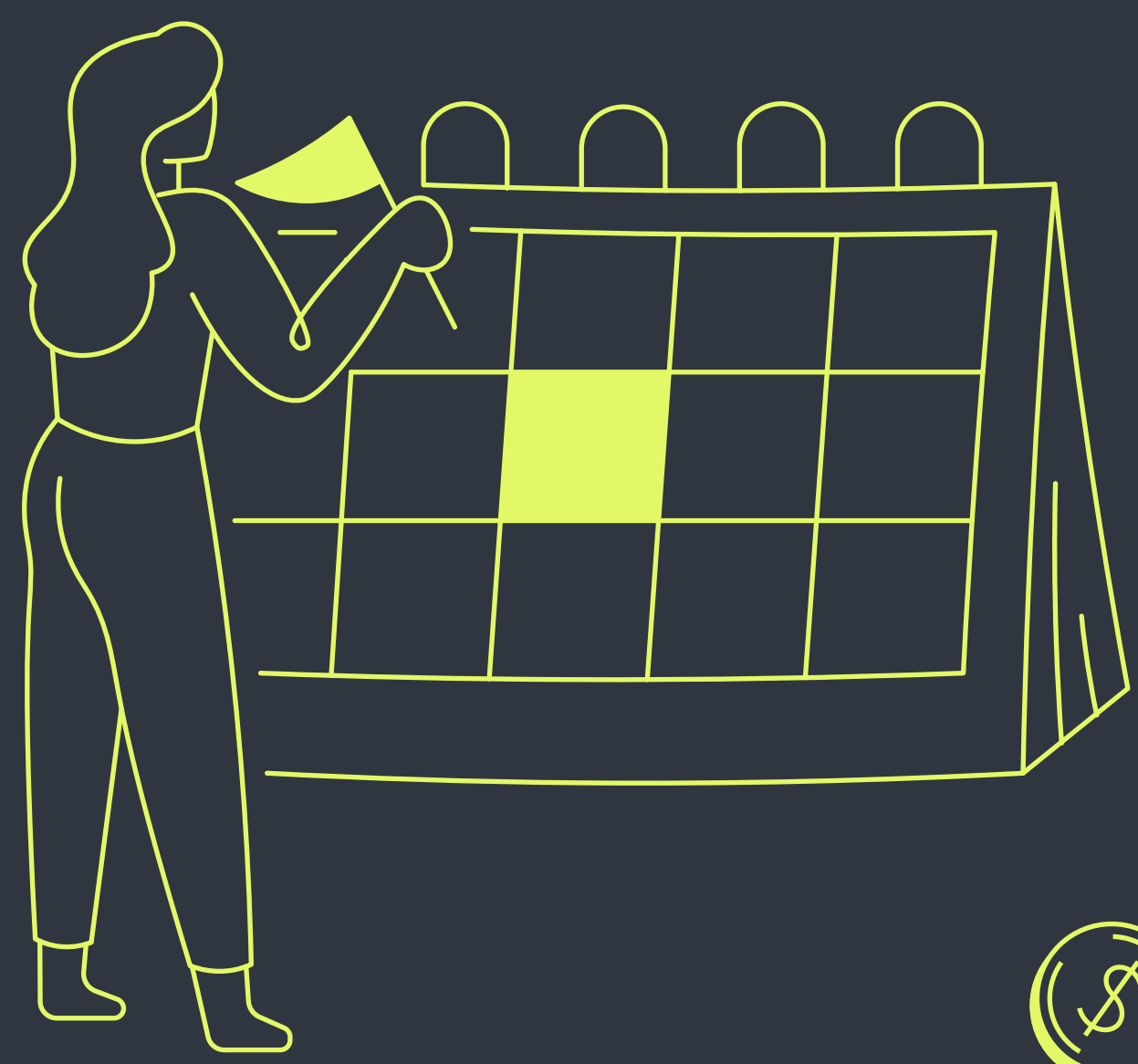
By 2027, this number is expected to rise to 900 million – **growth of 157 percent.**

Nearly **75 percent** of BNPL users are **Gen Z** or **Millennials.**



BNPL is most often used when **purchasing clothing.**

Every **third** BNPL user uses this service **monthly.**



38 percent of users expect BNPL functions to **replace their credit card.**

