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Buy Now Pay Later “Pay in 4”

Nationwide Survey Findings

July 2026

Methodology

- In order to examine Americans' perceptions of and experiences using Buy Now Pay Later (BNPL) "Pay in 4" plans and their impact on consumers' financial well-being, HarrisX conducted an online survey of 1,890 U.S. adults nationwide from June 18–23, 2026.

- The survey included an oversample of 500 U.S. adults who have used a BNPL "Pay in 4" payment plan at least once in the past 12 months, for a total of 965 BNPL "Pay in 4" users including natural fallout in the national sample.

- Survey results were weighted using U.S. Census and Federal Reserve data to ensure they align with proportions within the national population. The sampling margin of error in this poll is +/- 2.3%. Results among Buy Now Pay Later "Pay in 4" users have a margin of error of +/- 3.2%.
    - *Note: BNPL "Pay in 4" oversample completes were weighted down into the national sample as to not be overrepresented in the national results.*

Key Findings

As Americans face growing economic pressure, they view BNPL "Pay in 4" plans as a smart financial tool that helps them manage their finances.

Americans continue to face mounting affordability challenges. More than 3 in 5 (61%) Americans believe the U.S. economy has worsened over the past three years. With inflation ranking as the most important issue currently facing U.S. adults (47%), 4 in 5 U.S. adults (80%) say access to flexible payment options is important – and half (50%) say it is very important.

They have an overwhelmingly positive view of BNPL "Pay in 4" plans. 77% of U.S. adults believe BNPL "Pay in 4" plans have had a net positive impact on consumers, a number that rises to 91% among those who have used "Pay in 4" plans themselves. Nearly all users are satisfied with their experience (95%), and 88% feel favorably towards these plans.

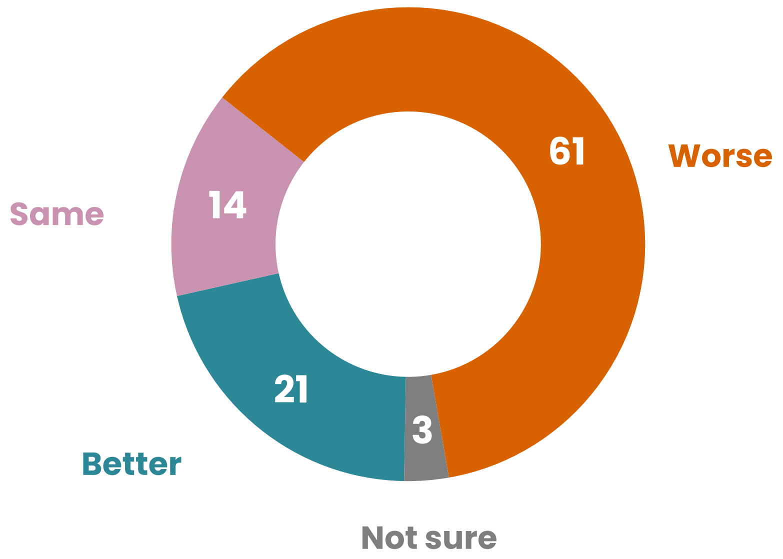
BNPL "Pay in 4" users are choosing BNPL "Pay in 4" payments plans as a flexible and low-cost tool to manage their finances. Top reasons for using BNPL "Pay in 4" plans are to spread out the cost of a purchase over time without incurring interest (89%) and to have greater flexibility (88%) and control (86%) over payments.

Consumers see BNPL "Pay in 4" plans as a better alternative to high-interest credit cards. 87% of BNPL "Pay in 4" users say "Pay in 4" plans have helped them avoid relying on high-interest credit cards, and nearly three-quarters (74%) feel these plans are better for their financial well-being than high-interest credit cards.

Americans want access to BNPL "Pay in 4" plans protected. Nearly 9 in 10 (88%) of BNPL "Pay in 4" users agree elected officials should protect consumers' access to BNPL "Pay in 4" plans as a valuable financial tool, as do 75% of Americans.

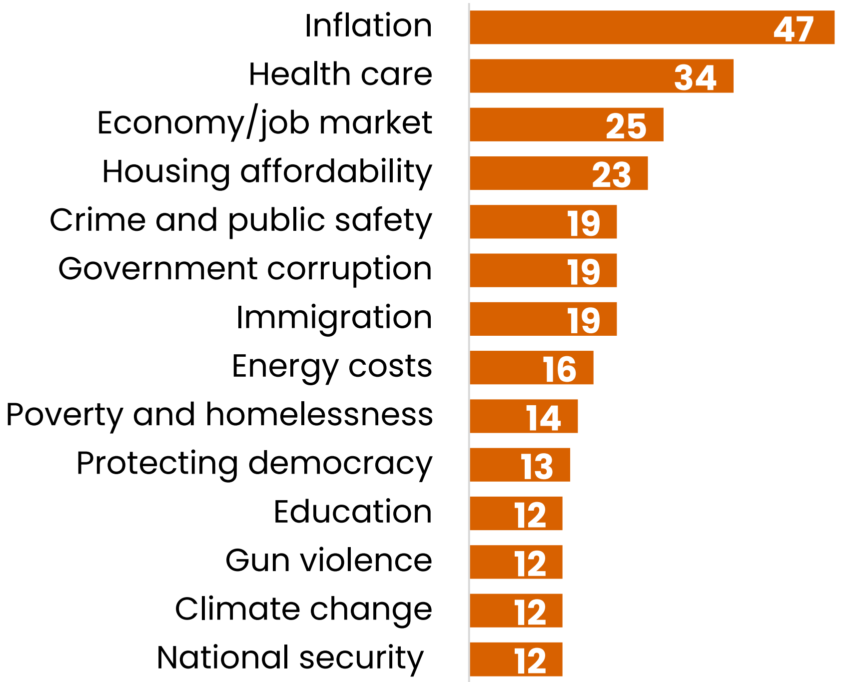
Rising affordability concerns underscore the value consumers place on BNPL "Pay in 4" plans.

U.S. Economic Direction



Q. Over the last three years, would you say the economic situation in the United States has gotten better, gotten worse, or stayed about the same?

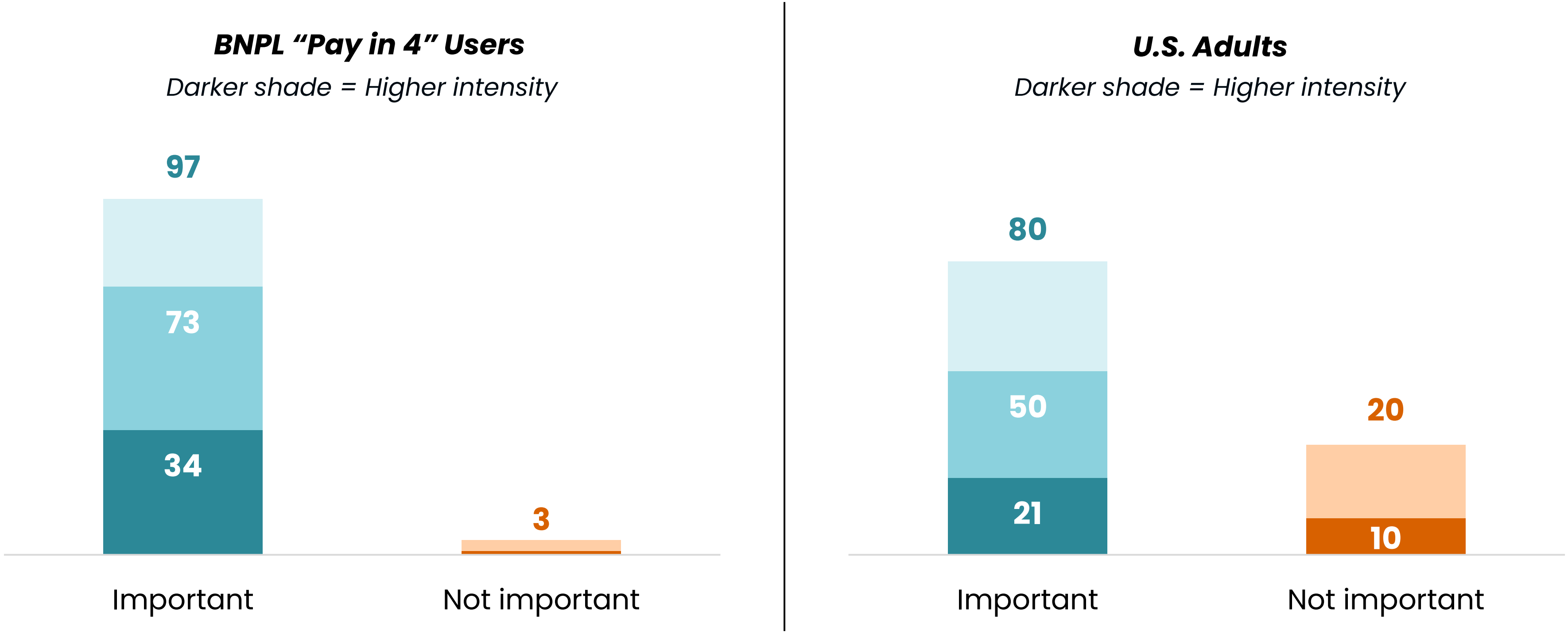
Most Important Issues Facing U.S Adults



Q. Which THREE of the following issues are most important to you personally right now?

4 in 5 U.S. adults say access to flexible payment options is important, and they are especially important to BNPL "Pay in 4" users.

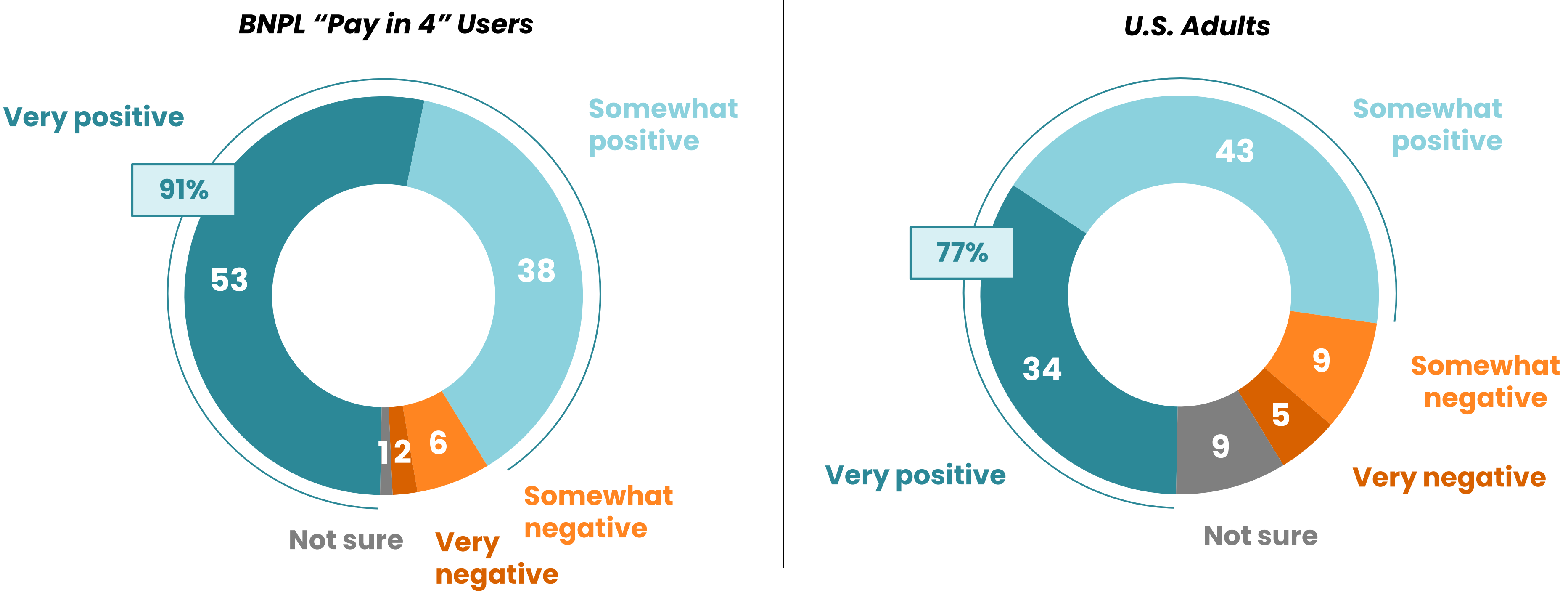
Importance of Access to Flexible Payment Options



Q. How important is it to you to have access to flexible payment options when making a purchase?

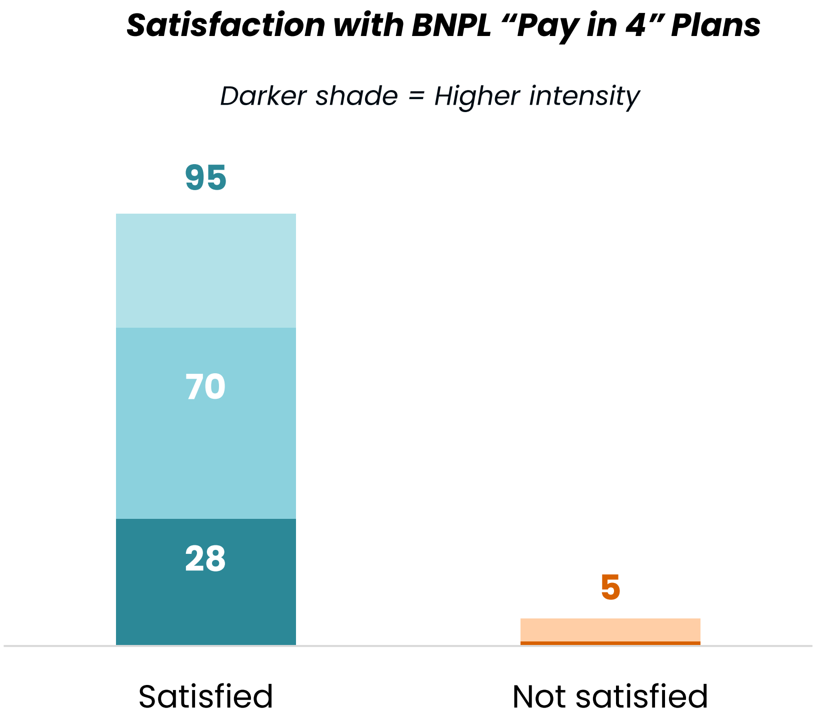
9 in 10 BNPL users, and over three quarters of U.S. adults, say "Pay in 4" plans have had a net positive impact on consumers.

Overall Impact of BNPL "Pay in 4" Plans on U.S. Consumers

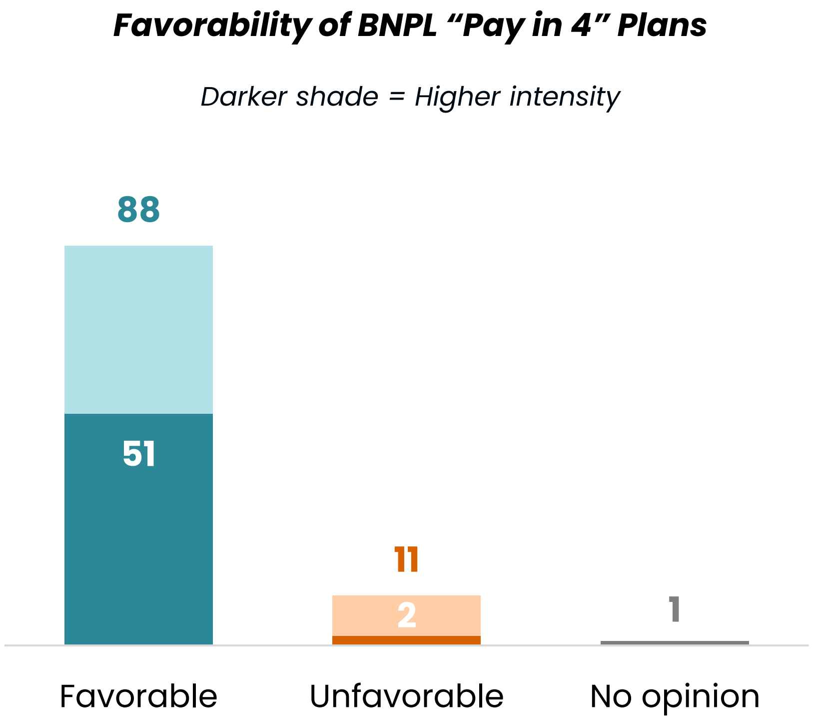


Q. Overall, do you believe that Buy Now Pay Later "Pay in 4" payment plans have been a net positive or net negative for American consumers?

The vast majority of BNPL "Pay in 4" users are satisfied with and feel favorably towards the plans they have used.



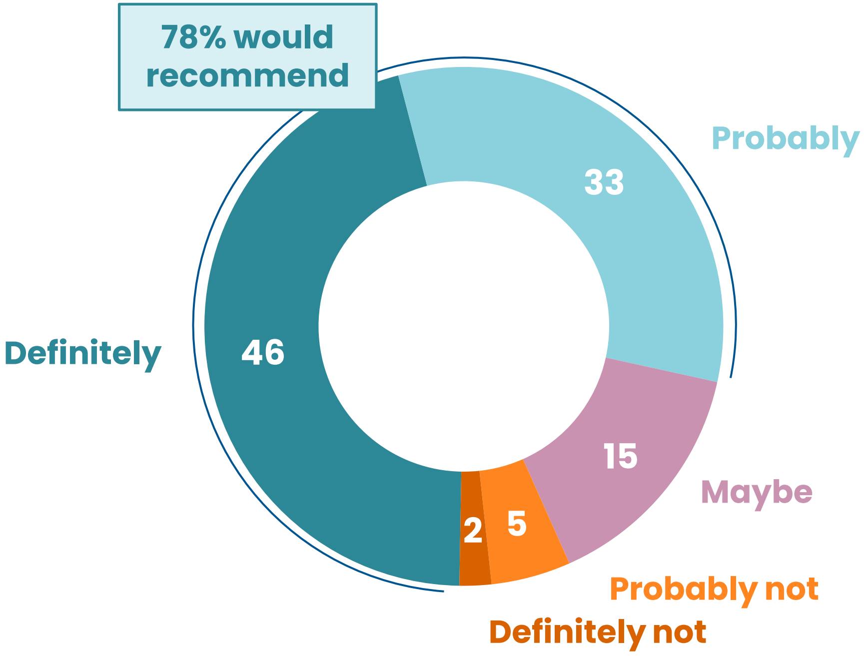
Q. [AMONG BNPL "PAY IN 4" USERS] Overall, how satisfied are you with the Buy Now Pay Later "Pay in 4" payment plans you have used?



Q. [AMONG BNPL "PAY IN 4" USERS] Based on your experience, do you have a favorable or unfavorable opinion of Buy Now Pay Later "Pay in 4" payment plans?

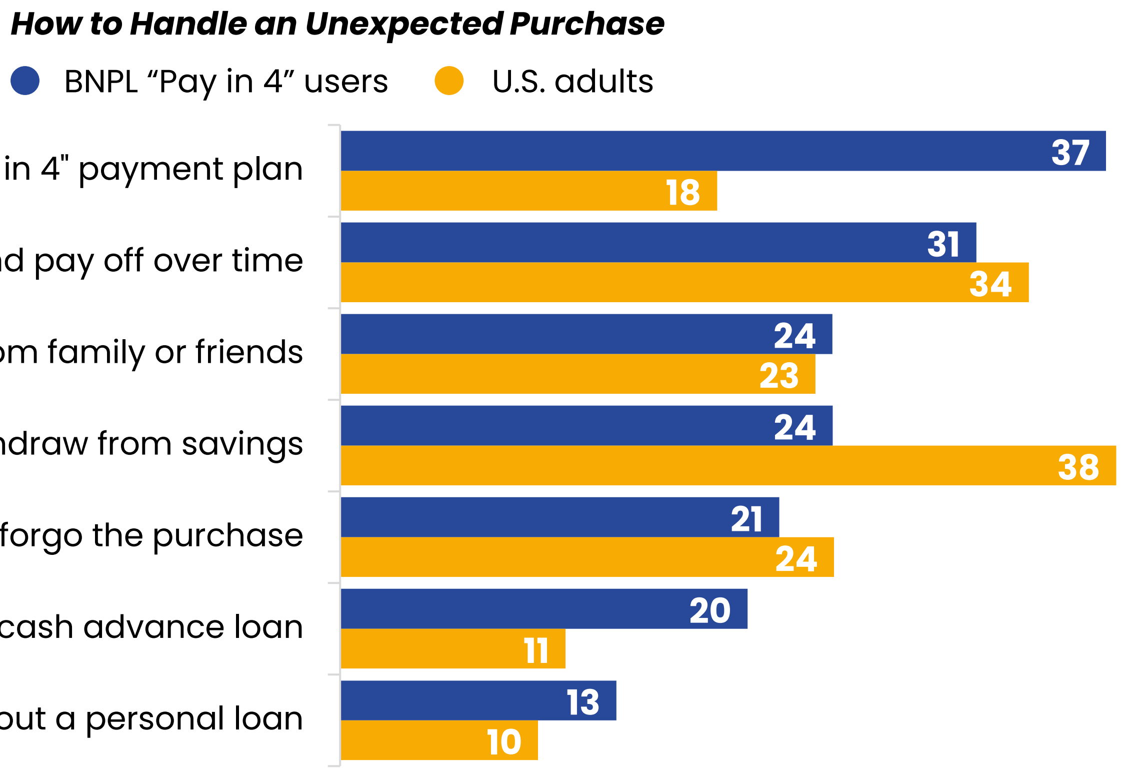
Nearly 4 in 5 of BNPL “Pay in 4” users would recommend them to friends and family – only 7% wouldn’t recommend them.

Would you recommend Buy Now Pay Later “Pay in 4” plans to a friend or family member?



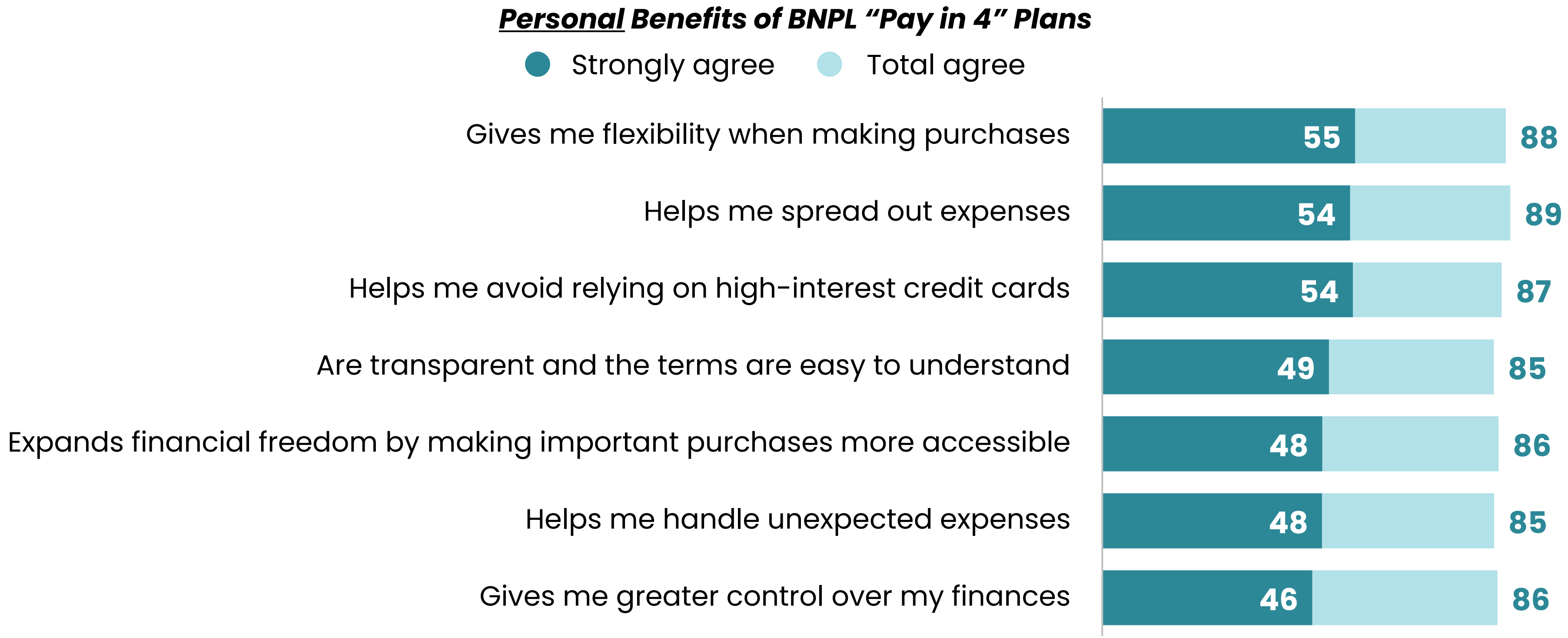
[AMONG BNPL “PAY IN 4” USERS]

When facing an unexpected expense, BNPL users prefer to utilize "Pay in 4" plans rather than withdraw from their savings.



Q. If you faced an unexpected expense that you couldn’t cover immediately out of pocket, what would you do? You may select two choices.

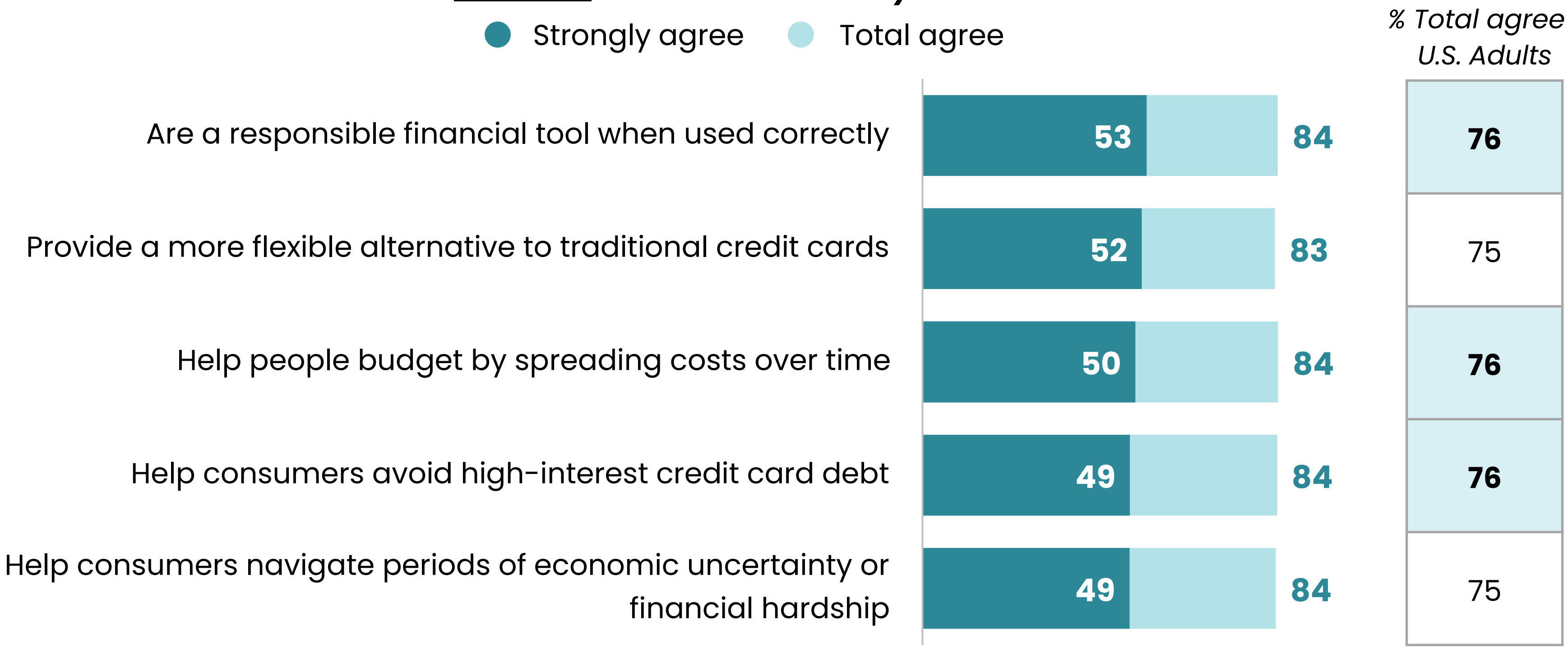
Almost 9 in 10 users say BNPL "Pay in 4" plans help them manage purchases by providing flexibility, predictable payments, and greater control over their finances.



Q. [AMONG BNPL USERS] How much do you agree or disagree with the following statements about Buy Now Pay Later "Pay in 4" payment plans?

More than 8 in 10 BNPL “Pay in 4” users agree these plans are useful financial tools that help people budget, spread costs over time, or avoid high-interest credit card debt – and the majority of U.S. adults agree.

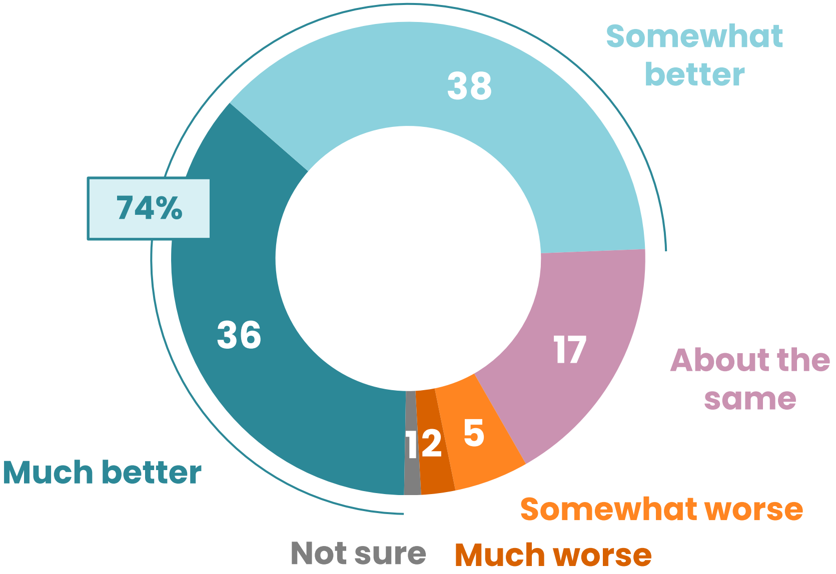
***Financial* Benefits of BNPL “Pay in 4” Plans**



Q. [AMONG BNPL “PAY IN 4” USERS] How much do you agree or disagree with each of the following statements about Buy Now, Pay Later (BNPL) “Pay in 4” payment plans?

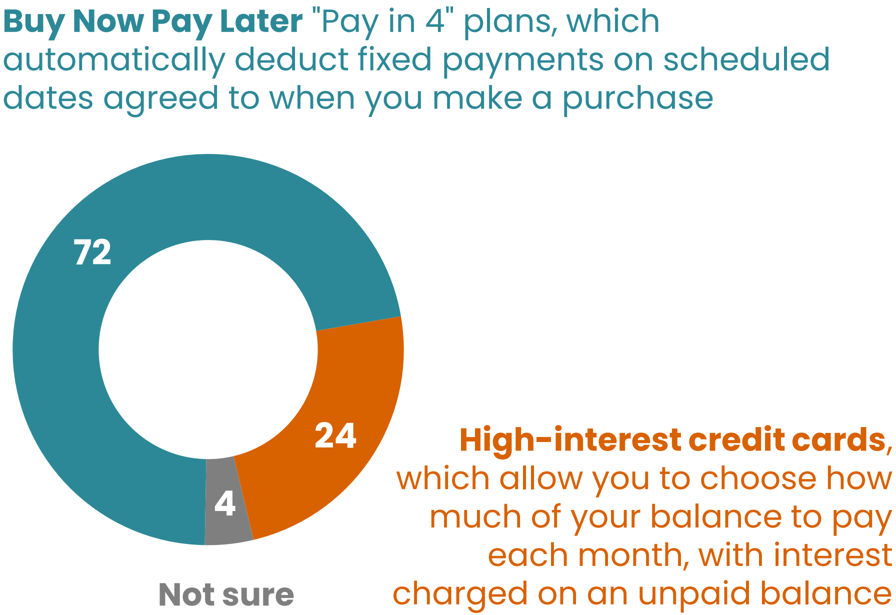
Given a direct choice, nearly 3 in 4 BNPL users say "Pay in 4" plans are better for their financial well-being than high-interest credit cards.

Do you believe BNPL "Pay in 4" plans are better or worse for consumers' financial well-being than high-interest credit cards?



[AMONG BNPL "PAY IN 4" USERS]

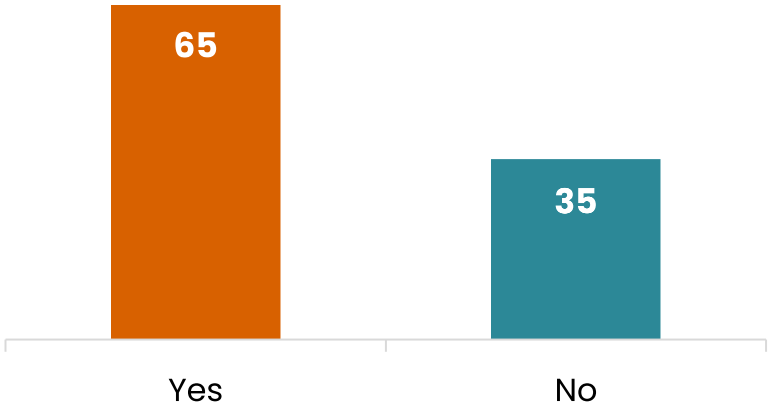
Which flexible payment system do you think is better for your financial well-being?



[AMONG BNPL "PAY IN 4" USERS]

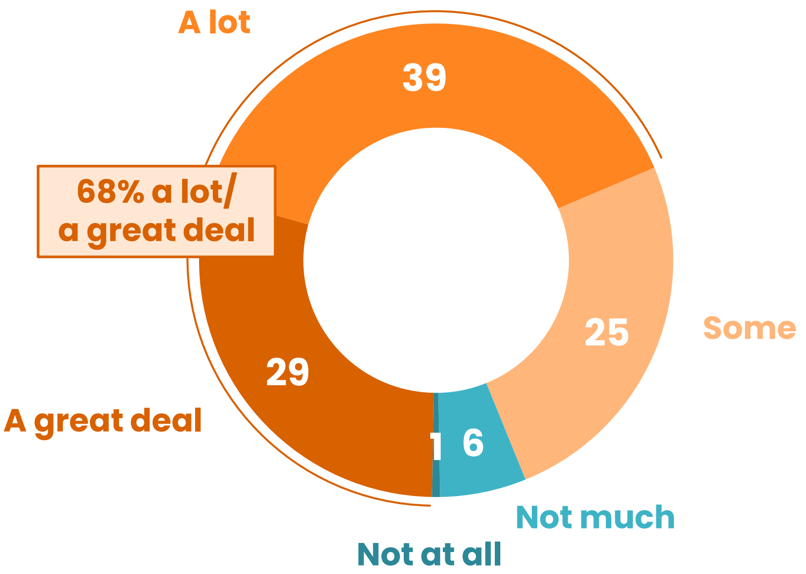
Many BNPL "Pay in 4" users have struggled with high-interest credit card debt, and for many, it has taken a significant toll on their financial wellbeing.

Have you ever had trouble paying off high-interest credit card debt?



[AMONG BNPL "PAY IN 4" USERS]

How much did being in high-interest credit card debt affect your financial wellbeing?



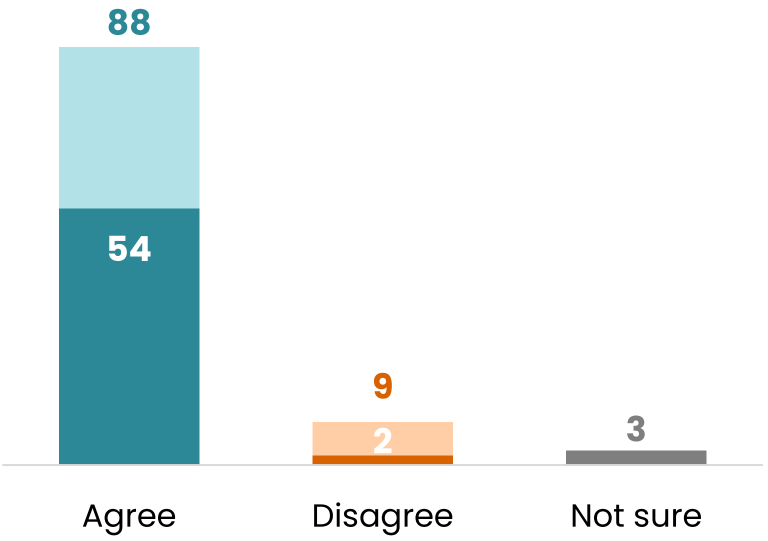
[AMONG BNPL "PAY IN 4" USERS WHO HAVE HAD TROUBLE PAYING OFF HIGH-INTEREST CREDIT CARD DEBT]

88% of BNPL users and 75% of all U.S. adults agree that elected officials should protect consumers' access to "Pay in 4" plans.

Elected officials should protect consumers' access to Buy Now Pay Later "Pay in 4" plans as a valuable financial tool.

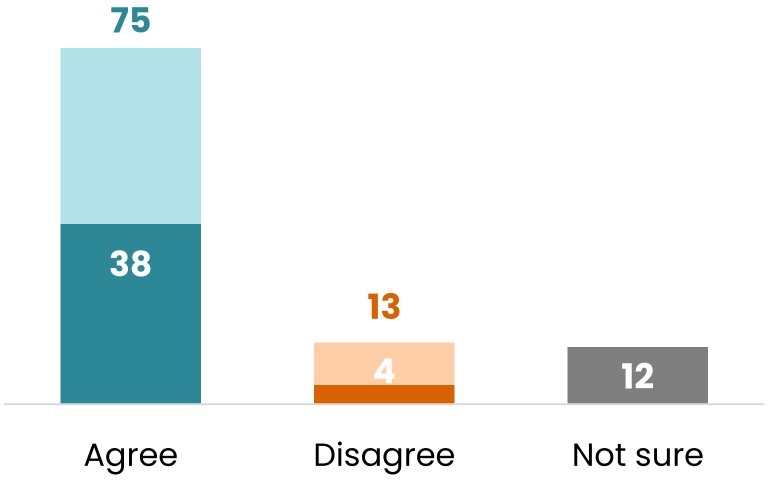
Agreement among BNPL "Pay in 4" Users

Darker shade = Higher intensity



Agreement among U.S. Adults

Darker shade = Higher intensity



Q. How much do you agree or disagree with the following statement?

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