

# E-Commerce Buy Now Pay Later Global Market to Surge, Growing from \$7.16B in 2024 to \$9.61B in 2025

*The Business Research Company's E-Commerce Buy Now Pay Later Global Market Report 2025 – Market Size, Trends, And Global Forecast 2025-2034*

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/EINPresswire.com/ -- Based on the recent study by The Business Research Company, there is a prominent

expansion in the e-commerce buy now pay later market. Fuelled by an increase in smartphone users, a rise in the number of e-commerce companies and businesses, larger transaction volumes, and heightened demand for flexible payment options, the market witnessed an exponential growth. This pattern is projected to play out over the next few years, with the market

size expanding from \$7.16 billion in 2024 to an impressive \$9.61 billion in 2025. The growth rate represented in these estimations indicates a compound annual growth rate CAGR of 34.3%.



The Business Research Company's Latest Report Explores Market Driver, Trends, Regional Insights - Market Sizing & Forecasts Through 2034"

*The Business Research Company*

What's Fueling The Growth Of The E-Commerce Buy Now Pay Later Market Going Forward?

Additionally, a leap to \$31.11 billion is expected by 2029 with a forecasted CAGR of 34.1%. Factors leading to this predicted increase include growing merchant adoption of online shopping platforms, an influx in the use of digital

wallets, surging demand for credit alternatives, and increased cross-border e-commerce transactions. Additional future trends encompass the integration of advanced security measures like biometric authentication, sophisticated fraud detection systems, integration with e-commerce platforms and mobile payment solutions, and advanced AI and machine learning-powered personalized payment plans.

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E-Commerce Buy Now Pay Later Global Market  
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### What's Driving The [E-Commerce Buy Now Pay Later Market Growth?](#)

Significant thrust leading the growth in the e-commerce buy now pay later market is derived from the rise in adoption of online shopping. Buying remotely through e-commerce platforms or websites enhances convenience for consumers, making purchases possible anytime, anywhere, saving precious time and effort. This, coupled with the attractiveness of buy now pay later services that offer shoppers flexible, interest-free installments, drives greater digital transactions and elevates conversion rates for retailers. Notable evidence of this trend came in February 2025, when e-commerce sales in 2024 were estimated at an impressive \$1,192.6 billion by the United States Census Bureau. This represented an 8.1% increase compared to 2023.

### Who Are The Key Industry Players Driving This E-Commerce Buy Now Pay Later Market Growth?

The e-commerce buy now pay later market has giants like Amazon.com Inc., Allianz Trade, Bread Financial Holdings Inc., Bajaj Finserv Ltd., Paypal Holdings Inc., Klarna Group Plc, Affirm Holdings Inc., Zip Co Limited, PureSoftware Ltd, and many more. These major companies are pushing for innovation to stay ahead in this competitive market offering services like Installments-as-a-Service, designed to attract more customers, improve shopping experiences, bolster customer retention, and spur sales growth.

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### How Is The [E-Commerce Buy Now Pay Later Market Segmented?](#)

The e-commerce buy now pay later market can be analyzed with the following segments:

- 1 By Product Type: Fashion Accessories, Electronics Appliances, Home Goods, Other Product Types
- 2 By Payment Method: Credit Card, Debit Card, Digital Wallet, Bank Transfer
- 3 By Repayment Model: Manual Repayment Schedules, Automatic Repayment
- 4 By Transaction Size: Small Ticket, Medium Ticket, Large Ticket
- 5 By End User: Generation Z 21-25, Millennials 26-40, Generation X 41-55, Baby Boomers 56-75.

### What Are The Regional Insights In The E-Commerce Buy Now Pay Later Market?

Looking at regions, North America was the largest region in the e-commerce buy now pay later market as of 2025. The fastest-growing region in the forecast period is expected to be Asia-Pacific. The regions covered in this e-commerce buy now pay later market report also comprise Western Europe, Eastern Europe, South America, Middle East, and Africa.

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