

# Leading Driver In The Buy Now Pay Later Market 2025: The Booming E-Commerce Industry Boosts The Market

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

LONDON, GREATER LONDON, UNITED KINGDOM, June 25, 2025

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What Is The Growth Trajectory Of The Buy Now Pay Later Market?

The data suggests that [the Buy Now Pay Later market size](#) will take an incredible leap from \$231.51 billion in 2024 to \$343.52 billion in 2025, showing a compound annual growth rate CAGR of 48.4%.

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[What Can We Expect From The Future Of The Buy Now Pay Later Market?](#)

Over the next few years, the buy now pay later market size is expected to experience even more growth, projected to shoot up to a whopping \$1438.64 billion in 2029 at a CAGR of 43.1%. This forecasted growth can primarily be attributed to the expansion of BNPL services to physical retail, growth in cross-border e-commerce, adoption by traditional retailers, and an increased emphasis on

responsible lending and consumer protection. More trends to watch out for include the rise of embedded finance and BNPL as a service, integration with point-of-sale systems, personalization of BNPL offers, collaboration between BNPL providers and merchants, integration with loyalty programs, and regulatory developments in the BNPL space.

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## What Are The Key Factors Driving The Growth Of The Buy Now Pay Later Market?

A significant [growth driver for the buy now pay later market](#) is the increased adoption of online payment methods. Online payments, from buying online or offline goods or services, have become the norm for consumers. The BNPL option allows customers to make small-ticket purchases both offline and online and make fast payments, propelling the market's growth even further.

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## Who Are The Major Players In The Buy Now Pay Later Market?

This booming industry has several key players like Paytm Postpaid, PayPal Holdings Inc., Affirm Inc., Klarna Inc., Splitit Ltd., Sezzle Inc., Perpay Inc., Openpay, Quadpay Inc., LatitudePay, Laybuy Group Holdings Limited, Payl8r Social Money Ltd., ePayLater, Zest Money, Lazypay, Afterpay Ltd., Zip Co Ltd., FuturePay Inc., Bread Finance, PayBright, Zebit Inc., Uplift, ViaBill, Sunbit, Katapult, Credova, Acima Credit, Progressive Leasing, Flexiti Financial, LendCare, PayTomorrow, Payzer, QuickFee, SmartPay Leasing, SplitPay, Zibby. The next step for these major players in the market seems to be the adoption of cutting-edge digital services to stay competitive in the market.

## How Is The Buy Now Pay Later Market Segmented?

The buy now pay later market has several segments, including channel Online, POS, enterprise size Large Enterprises, Small and Medium Enterprises, and end-use Consumer Electronics, Fashion and Garment, Healthcare, Leisure and Entertainment, Retail, Others End-User. The online segment is further broken down into E-commerce Platforms, Mobile Apps, and Online marketplaces, while the POS segment includes In-store Retail, Restaurant, and Hospitality and Service-Based Businesses.

## How Is The Buy Now Pay Later Market Performing Across Different Regions?

In 2024, North America was the largest region for the buy now pay later market. However, it is anticipated that Asia-Pacific will be the fastest-growing region for this market in the coming years. Regions covered by the buy now pay later global market report include Asia-Pacific, Western Europe, Eastern Europe, North America, South America, Middle East, and Africa. The countries focus in the BNPL market report are Australia, Brazil, China, France, Germany, India, Indonesia, Japan, Russia, South Korea, UK, USA, Italy, Canada, and Spain.

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