

The problem with BNPL, tech-fueled fitting rooms, and Amazon advertising

Audio

On today's episode, we discuss who is using "buy now, pay later" (BNPL) services, why they're choosing them, whether banks can compete, and the dark side of these payment options. We then talk about whether Amazon's tech-fueled fitting rooms can move the needle, what early Black Friday deals from Amazon really mean, and some advertising secrets from the online

shopping giant. Tune in to the discussion with eMarketer principal analyst at Insider Intelligence David Morris.

Reasons US Adults Use Buy Now, Pay Later (BNPL) Services, by Gender, Aug 2021

% of respondents in each group

	Female	Male	Total
Cannot afford to pay in full	42%	37%	39%
No interest or fees	40%	34%	38%
Convenient to use	34%	26%	31%
Greater flexibility in payments	29%	28%	29%
Make purchases seem less expensive	30%	21%	26%
Alternative to credit cards	24%	28%	26%
Easy approval access	20%	22%	20%
Other	3%	6%	4%

Note: female n=354; male n=251; total n=622; among those that have used BNPL services in the past 12 months

Source: SurveyMonkey and Momentive as cited in company blog, Aug 24, 2021

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