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INSTANT CHECKOUT AND DELAYED PAYMENTS: BNPL AND ITS IMPACT ON CONSUMER SPENDING IN CHENNAI

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Abstract

Buy Now, Pay Later has gained considerable popularity as a form of credit in the current era because of it offers a simple procedure and flexible payment options. This study to examine how BNPL services influence the spending behaviour of consumers in Chennai. To achieve this aim, we have prepared and circulated a detailed questionnaire using Google Forms among the residents of Chennai and analysed the collected data using statistical techniques. Our findings suggest that most of the people who use BNPL services were between the ages of 20 and 25, were salaried employees with a monthly income of less than ₹50000. In addition, the consumers were more likely to use BNPL services if the purchase value is high, and many consumers have made impulse purchases because of the BNPL option available as a form of credit. Our findings suggest that most of the consumers in Chennai have a positive perception in a financial sense towards BNPL as a form of credit, and many consumers are satisfied with it and will continue to use it in the future and recommend it to others.

Keywords: Buy Now, Pay Later (BNPL), Instant Gratification, Impulse buying, Short-term credit, Spending behaviour

INTRODUCTION

In the modern era, fintech has become an integral part of people's daily lives, shaping how customers interact with businesses and make purchasing decisions. The rise of online shopping accelerated globally after the COVID-19 pandemic, which has led to widespread adoption of innovative payment schemes, including BNPL services. BNPL allows consumers to purchase goods & services while deferring payments over fixed instalment periods. Its growing popularity is largely attributed to features such as convenience, flexible repayment schedules and easy access to short-term credit. In metropolitan cities like Chennai, increasing digital engagement, expanding e-commerce activities, and evolving financial habits have

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further strengthened demand for BNPL, especially among young consumers who prefer seamless transactions, minimal procedural barriers and personalised repayment options (Siti Nuraqilah Binti Ahmad Tamrin et al., 2023).

With the continued expansion of BNPL services, several studies indicate that the payment mechanism plays a significant role in shaping consumer behaviour. The convenience and low entry barriers associated with BNPL encourage higher purchase frequency, increased spending and greater tendency towards impulsive buying. This behavioural shift is particularly evident among millennials and Generation Z, who are more digitally inclined and increasingly reliant on fintech-based credit solutions (Jurismita Gogoi & Drisha Baruah, 2023). The simplicity of BNPL access often involves basic KYC, instant approval and the perception of low or zero interest, which reduces psychological barriers to borrowing. As a result, the consumer may take multiple small loans across platforms, sometimes without fully evaluating their future repayment capacity, while prioritising immediate gratification over long-term financial planning (Laudenbach et al., 2025).

Understanding the implications of BNPL becomes increasingly important, as access to small, low-interest digital credit has the potential to influence both consumer spending behaviour and financial wellbeing. BNPL can enable consumers, especially those with limited access to traditional credit, to smooth consumption, reduce financial distress arising from late or missed payments and improve repayment outcomes when used responsibly (Papich, 2022).

This study uses primary & secondary data to analyse and examine the usage of BNPL services and their impact on consumer spending behaviour in Chennai. This study focuses on key aspects such as consumer awareness, the influence of BNPL on purchasing decisions, financial perception, challenges faced by users and overall satisfaction with BNPL services. It is anticipated that the findings of this study will enhance the understanding of BNPL adoption patterns and their implications for consumer financial behaviour, while also highlighting the importance of responsible usage and informed decision making in a growing digital credit environment.

PROBLEM STATEMENT

The existing literature provides insights into the growth of BNPL services and their operational models, regulatory environment and associated risks such as over-indebtedness, hidden charges and credit score deterioration. Several studies have examined BNPL from the perspectives of fintech innovation, credit risk management and financial inclusion by using evidence from developed markets from national or international datasets. A critical gap emerges in the limited scope of how BNPL specifically alters consumer spending patterns, particularly the psychological shift from immediate checkout convenience to delayed payment obligations. Existing research acknowledges that impulsive buying is influenced by market trends and by aggressive merchant marketing, but does not sufficiently quantify or analyse changes in spending frequency, ticket size and post-purchase financial stress at a localised or urban level. Moreover, most studies treat consumers as a homogeneous group, overlooking regional socio-economic and cultural differences that influence financial decision-making.

Therefore, this study seeks to analyse the effect of instant checkout and delayed payments through BNPL on consumer spending behaviour in Chennai, thereby contributing to the broader debate on digital credit, consumer finance and responsible lending.

LITERATURE REVIEW

A comparative analysis between BNPL as a fintech and traditional financial lending, specifically about the consumers of the region of Australia, shows that there is a substitution effect from traditional forms of credit to BNPL options. Furthermore, such analysis shows that BNPL firms benefit from lighter regulatory oversight from the law because they are not classified as 'credit providers' as they don't charge interest explicitly but rather charge late penalty fees. Because of this benefit, they have low operating costs in respect to legal operations and have faster scalability compared to traditional lenders such as banks and other financial institutions (Alizeh Zaidi, 2021).

Even though BNPL was promoted as a tool for financial inclusion, it was more of a tool for debt creation for consumer groups who are not aware of the hidden consequences, such as late payment fees, charges and interest, as well as a heavy impact on their credit score, which is only realised by them once they default in payment of instalments (Madhu Srinivas & Prasad, 2022).

BNPL was able to grow rapidly as a short-term credit because it simplifies the process for credit provision and aggressive promotion done by sellers. It was further suggested that the design of BNPL makes consumers focus on instant gratification with no idea of its long-term impact on their financial status. It has been seen that BNPL service users face challenges such as late penalty fees, credit score deterioration and the difficulty in tracking multiple BNPL obligations (Marshall Lux & Bryan Epps, 2022).

Conventional credit scoring systems largely depend on historical credit data, banking records, and fixed financial ratios, which exclude unbanked and underbanked consumers. The literature emphasises the growing importance of the use of AI and similar data sources, such as transaction histories and behavioural analytics of the consumer, which should be considered for the purpose of credit rating, significantly reducing the default risk. However, while late fees are considered additional income, these companies still face potential losses unless the principal sale value of the products is fully recovered (Md Rakib Mahmud et al., 2023).

BNPL is broken into three core dimensions, namely user-friendly payment systems, flexible repayment systems and affordable credit systems and the study conducted in Malaysia during the COVID-19 pandemic; many people wanted a credit system with the above dimensions to fund their shopping spree. So, BNPL proved to be an innovative fintech which simplifies the payment process and eases the burden of upfront payment (Siti Nuraqilah Binti Ahmad Tamrin et al., 2023).

The usage of BNPL can be reduced by being mindful, as it will help reduce impulse buying tendencies and improve self-financing control. The increased BNPL usage was due to reduced expected future security for financing such credit, which in turn will negatively affect the consumers who are not being mindful of their BNPL usage. So, there is a need for consumer awareness about the consequences of using BNPL without being mindful and for regulatory oversight on BNPL offering entities (Schomburgk & Hoffmann, 2023).

BNPL users will have a riskier credit profile compared to users of traditional lending, and most of the BNPL users are people who are younger, with a low level of education, and lower credit scores. And studies show the quantum of late payment fees received from users of BNPL is higher compared to users of traditional lending in the USA (Cornelli et al., 2023).

The rise of BNPL is not due to need but desires, social influence or impulsive buying tendencies and also due to aggressive digital marketing. The key reasons for the high rise in funding of buying are also due to its deferred payment option, convenience and ease of reliability on funds at the time of purchases (Bartosz Bagniewski et al., 2024).

The consumption of BNPL services is triggered by behavioural finance, emotional triggers and social interactions. Behavioural theories such as mental accounting, time discounting, prospect theory and anchoring bias show that consumers prefer immediate consumption without considering the future financial obligations. Emotional triggers such as instant gratification, FOMO, status enhancement, etc., influence consumers to use BNPL services as a form of credit. And finally, social interactions also influence the usage of BNPL services by way of social comparison and peer pressure from society to buy something. So, people with no cash in their hands will turn to BNPL to satisfy their needs and desires, which were influenced by the above factors (Dr Swati Srivastava et al., 2024).

Many people see BNPL not as a form of credit, which leads to high risk in repayment and increases the debt concurrently. It has been found that most of the people who use BNPL as an option for the purchase of products are influenced by social media marketing, and because of the ease of access to short-term credit (Valenciano et al., 2025).

Because of digital credit applications, there is a rapid expansion of digital credits like instant credit cards, payday loans, BNPL, etc., in emerging economies, which is driven by digital innovation, affordable internet access and supportive digital infrastructure. Digital credit serves different purposes across income groups; for example, it functions as a necessary tool for lower-income users, and it is used as a convenience or lifestyle tool for higher-income consumers. If such digital credits are backed by financial awareness among consumers and responsible usage by consumers, then only will it be seen as a viable option for short-term credit (Sanjeev Kumar & Prof. Ketki Kumari, 2025).

A study conducted on a Nordic bank that provided bath traditional lending and BNPL services to their customers shows that the approval rate for bank loans provided to customers who have a good track record in BNPL services was higher, and they have also provided lower interest rates to such customers. The bank was able to use the track record of BNPL services provided by them to their customers to price discriminate among their borrowers by distinguishing them based on who appears risky and trustworthy to lending (Laudenbach et al., 2025).

Unlike traditional lending systems, BNPL reduces the psychological perception of debt accumulation, and the users may not feel the urgency to pay the accumulated credit, which will heighten the chances of procrastination of payment by the consumers. This is mainly due to people’s focus on instant gratification and disregarding the future consequences (Marisa et al., 2025).

BNPL has become popular among Generation Z because of their strong sense of materialism, and BNPL offers convenience, interest-free instalments, flexible payment schedules and easy access to credit. It has also been seen that individuals who have a strong desire for luxury possessions are more likely to use the BNPL option to satisfy their immediate wants without the need to feel the ‘pain of paying’ (Ainy et al., 2025).

BNPL services show that it reduces the 'pain of paying' by splitting the amount into smaller and flexible instalments for the ease of the consumers. But, using BNPL services for the purpose of impulsive buying may lead to regret in buying it, and they will face financial strain. Behavioural finance explains that consumers will cope with their regret by blaming themselves or shifting the blame towards the payment providers (Leyla Ladan Ayaan Raage, 2025).

OBJECTIVES

The objectives of the study are:

1. To examine the awareness of BNPL services among consumers.
2. To analyse the influence of BNPL on consumer spending behaviour in Chennai.
3. To assess consumer satisfaction and future usage intention towards BNPL services.
4. To identify the challenges and risks associated with BNPL usage

RESEARCH METHODOLOGY

This study is empirical in approach and utilises both primary & secondary data. This research methodology has been designed to analyse the use of BNPL facilities and their influence on spending behaviour of consumers in Chennai, with a specific focus on awareness, influence, financial perception, challenges and satisfaction levels.

The study is conducted among consumers residing in Chennai who are aware of or have previously utilised BNPL facilities. As collecting information from the entire population is impractical, a sample is selected for the purpose of this research. The convenience sampling method is applied, wherein respondents are chosen based on the availability and readiness to respond. The sample consists of 150 respondents, including students, salaried employees and business owners who have experience in using BNPL services for their purchases.

The study relies on both primary information and supporting secondary data. Primary data is obtained through an organised survey questionnaire circulated using G-Forms. The questionnaire consists of closed-ended questions designed to gather information regarding the level of awareness of BNPL services, frequency of usage, influence on spending behaviour, financial perception, satisfaction level, future usage intention and challenges faced while using BNPL. This survey method has been chosen because it enables the data to be gathered from many respondents within a short period of time and ensures uniformity and reliability in responses.

Secondary data is collected from journals, research articles and other published sources related to BNPL services, digital payment systems, financial technology and consumer behaviour. These sources help in understanding the theoretical background and supporting the findings of the study. To evaluate the research objectives, analytical methods including the t-test, correlation analysis & regression analysis are employed.

RESULTS AND DISCUSSION

This chapter provides the analysis and interpretations using data collected from 150 consumers in Chennai regarding Buy Now, Pay Later (BNPL) services. This analysis includes t-test analysis, correlation analysis, ANOVA and regression, to examine the impact of BNPL on consumers' spending behaviour.

INDEPENDENT SAMPLE T-TEST ANALYSIS

1. GENDER BASED DIFFERENCE IN CONSUMER SPENDING BEHAVIOUR

Results indicate the difference between males and females was not significant (t = -0 .853, p = 0.3948). Therefore, gender does not significantly influence spending behaviour.

MEAN	3.3019	3.533333
SD	0.7894	1.017115
SAMPLE SIZE	135	15
T VALUE	-0.853	
P VALUE	0.3948	
DEGREE OF FREEDOM	148	

SOURCE: COMPUTED DATA

ONE-WAY ANOVA ANALYSIS
INCOME-BASED DIFFERENCE IN CONSUMER SPENDING BEHAVIOUR

This analysis was conducted to understand whether consumer spending behaviour differs across income groups.

INTERPRETATION

The result revealed no significant difference among the five income groups (p = 0.53683). This indicates that income level does not significantly influence consumer spending behaviour among respondents in Chennai.

SUMMARY

Groups	**Count**	**Sum**	**Average**	**Variance**
BELOW ₹50000	69	223.75	3.242754	0.953991
₹50000-₹100000	38	130	3.421053	0.537518
₹100000-₹150000	26	90.75	3.490385	0.242404
₹150000-₹200000	12	39.25	3.270833	0.346117
ABOVE ₹200000	5	15	3	0.5

ANOVA

Source of Variation	S S	D F	M S	F	P-value	F criteria
Between Groups	2.09183	4	0.52296	0.78476	0.53683	2.434065136
Within Groups	96.6269	145	0.66639			
Total	98.7188	149				

SOURCE: COMPUTED DATA

ONE SAMPLE T-TEST ANALYSIS

This test is conducted to see whether the mean score of variables significantly differs from the neutral value of 3.

VARIABLES:
1. Awareness level
2. Influence
3. Risk perception
4. Satisfaction

VARIABLE	MEAN	SD	T-VALUE	PVALUE	RESULT
AWARENESS LEVEL	3.6367	0.7764	10.043	P<0.001	SIGNIFICANT
INFLUENCE	3.325	0.814	4.8902	P<0.001	SIGNIFICANT
RISK PERCEPTION	3.3333	0.8247	4.9504	P<0.001	SIGNIFICANT
SATISFACTION	3.3	0.811	4.5305	P<0.001	SIGNIFICANT

SOURCE: COMPUTED DATA

INTERPRETATIONS:

1. This test has been conducted to determine whether the mean score of awareness significantly differs from the neutral value of 3. The results showed that the mean score (M=3.6367, S D = 0.77764) was higher than the neutral value of 3. This indicates consumers are highly aware of BNPL services.
2. This test has been conducted to determine whether the mean score of influence significantly differs from the neutral value of 3. The results showed that the mean score (M=3.325, S D = 0.814) was higher than the neutral value of 3. This indicates consumers are highly influenced by BNPL services.
3. This test has been conducted to determine whether the mean score of risk perception significantly differs from the neutral value of 3. The results showed that the mean score (M=3.3333, S D= 0.8247) was higher than the neutral value of 3. This indicates that respondents perceive certain financial risks and challenges in using BNPL services.
4. This test has been conducted to determine whether the mean score of satisfaction significantly differs from the neutral value of 3. The results showed that the mean score (M=3.3, S D = 0.811) was higher than the neutral value of 3. This indicates consumers are satisfied with BNPL services.

Overall, the t-test results indicate that BNPL services are widely used, well recognised, positively influencing spending behaviour and associated with high satisfaction levels, although certain risks are perceived by consumers (respondents).

CORRELATION ANALYSIS

Pearson correlation analysis has been conducted to understand the relationship between other variables and the consumer spending behaviour among consumers in Chennai.

INTERPRETATIONS

1. AWARENESS AND SPENDING BEHAVIOUR

The results revealed a positive correlation between awareness of BNPL services and consumer spending behaviour ($r=0.74031449$, $p<0.001$), indicating that higher awareness is associated with increased spending behaviour.

2. FINANCIAL PERCEPTION AND SPENDING BEHAVIOUR

Financial perception exhibited a significantly positive relationship with spending behaviour ($r = 0.757107757$, $P < 0.001$), suggesting that favourable financial perception towards BNPL encourages higher consumer spending.

3. CHALLENGES AND SPENDING BEHAVIOUR

A positive correlation was seen between perceived challenges & spending behaviour ($r = 0.733205034$, $P < 0.001$). This indicates that despite recognising challenges associated with BNPL services, consumers continue to exhibit higher spending behaviour.

4. SATISFACTION AND SPENDING BEHAVIOUR

Satisfaction demonstrates a strong positive correlation with consumer spending behaviour ($r=0.625315449$, $p<0.001$), indicating that satisfied consumers tend to spend more using BNPL services

VARIABLES	SPENDING BEHAVIOUR (R VALUE)	P VALUE
AWARENESS	0.74031449	P<0.001
FINANCIAL PERCEPTION	0.757107757	P<0.001
CHALLENGES	0.733205034	P<0.001
SATISFACTION	0.625315449	P<0.001

SOURCE: COMPUTED DATA

The correlation results indicate that BNPL awareness, financial perception, challenges and satisfaction are positively associated with consumer spending behaviour. This confirms that BNPL-related factors significantly influence consumer spending patterns in Chennai.

REGRESSION ANALYSIS

'Multiple regression analysis' has been conducted to understand the impact of BNPL related factors on consumer spending behaviour among consumers in Chennai.

Dependent variable:
Consumer spending behaviour
Independent variables:
Awareness
Financial perception
Challenges
Satisfaction

SUMMARY OUTPUT

REGRESSION STATISTICS

Multiple R	0.84331766
R Square	0.71118468
Adjusted R Square	0.70321736
Standard Error	0.44343088
Observations	150

ANOVA

	D F	S S	M S	F	Significance F
Regression	4	70.20726293	17.5518157	89.2627338	4.1269E-38
Residual	145	28.51148707	0.19663095		
Total	149	98.71875			

MULTIPLE REGRESSION OUTCOMES

	Co-efficient	Standard Error	T Statistics	P value	Results
CONSUMER SPENDING BEHAVIOUR	-0.0421437	0.187737604	-0.2244821	0.82269824	Significant
AWARENESS	0.34259751	0.069658609	4.91823649	2.3381E-06	Significant
FINANCIAL PERCEPTION	0.16679966	0.077863959	2.14219338	0.03384809	Significant
CHALLENGES	0.27313276	0.068263234	4.00116936	0.00010015	Significant
SATISFACTION	0.19521982	0.064263464	3.03780416	0.00282706	Significant

SOURCE: COMPUTED DATA

COEFFICIENT INTERPRETATION

1. AWARENESS: Awareness significantly influences consumer spending behaviour in a positive manner (β=0.343, t=4.92, P<0.001). This suggests that higher awareness of BNPL services leads to increased consumer spending.
2. FINANCIAL PERCEPTION: Financial perception significantly influences consumer spending behaviour in a positive manner (β=0.167, t=2.14, P<0.05), indicating that favourable perceptions towards BNPL encourage higher spending.
3. CHALLENGES: Perceived challenges demonstrate a strong positive impact on spending behaviour (β = 0.273, t=4.00, P<0.001). This indicates that despite recognising in higher spending through BNPL services.
4. SATISFACTION: Satisfaction significantly influences consumer spending behaviour (β = 0.195, t = 3.04, p<0.01), suggesting that satisfied consumers tend to spend more using BNPL services.

The findings confirm that BNPL-related factors significantly influence consumer spending behaviour in Chennai. Among the predictors, awareness emerged as the strongest factor, followed by challenges and satisfaction

FINDINGS

1. Consumers in the age group of 20-25 years (48.67%), especially salaried employees (37.33%) tend to use BNPL services more than others.
2. The study indicates that 46% of respondents earn below ₹50000 per month. This shows that BNPL services are more popular among lower to middle-income groups, possibly due to their need for flexible short-term credit options.
3. Awareness of BNPL services: The study reveals that most of the consumers (50.67%) are aware of BNPL services available in the market, while 26% of respondents have limited knowledge about BNPL services, and 2.67% of the respondents are not aware of BNPL services.
4. Usage of BNPL: A significant number of respondents (49.33%) reported that they have used at least one BNPL service in the last 12 months and find that it is easy to access compared to credit cards.
5. Many respondents agreed that they are more likely to purchase high-value products due to BNPL availability.
6. This study indicates that BNPL influences the consumer choice (more than 30%) of shopping platforms or brands. Consumers tend to prefer platforms that offer flexible payment options. 36.67% of respondents have strongly agreed that they have made impulse purchases because the BNPL service makes the purchase feel affordable.
7. Financial perception towards BNPL: The study reveals that a majority of respondents hold a positive financial perception towards BNPL services. Most respondents agreed that BNPL helps them manage their monthly cash flow better and consider it a convenient short-term credit option.
8. The study indicates that 46% of respondents agreed that they forget the repayment dates, and 59.33% of the respondents agreed that frequent BNPL usage may lead to overspending, while 31.33% expressed concern about their credit score impact.
9. Most respondents indicated that they are likely (41.33%) and very likely (8.67%) to continue using BNPL in future. This indicates their strong future usage intention.

10. The study reveals that 30.67% of the respondents strongly agree or agree that they would recommend BNPL services to others. While 47.33% of respondents remain neutral, and 22% expressed disagreement regarding recommending BNPL services.

CONCLUSION

This study was conducted with the objective of identifying the awareness of BNPL services among the consumers in Chennai and the influence of BNPL as an option of credit on their spending behaviour and its aftermaths (satisfaction & challenges). Using the data acquired from the residents in Chennai, we were able to determine the awareness, financial perception, challenges and influence of BNPL on their spending behaviour. We analysed the data and found out that BNPL has drastically changed the consumer spending pattern of residents of Chennai especially among the young consumer groups who depend on salary and have an income of less than ₹50000 per month. BNPL helps them by relieving the 'pain of paying' while also providing them with 'instant gratification' in the process. In addition, the whole system of the deferred payment system in BNPL makes it more of a convenient and flexible form of credit compared to other credit options.

However, this research also shows that many consumers who opt for BNPL services often forget their repayment period, and they have agreed that the prolonged use of BNPL has led them to spend beyond their limit (impulse buying). But still, many respondents have a positive financial perception of BNPL as a form of credit and decided to continue to use BNPL as a form of credit in their future to support their desires.

SUGGESTIONS

Further studies with respect to the BNPL option can be done on:
1. Impact of BNPL services on the spending behaviour of women.
2. Impact of BNPL services on residents of areas, whether urban, rural or semi-urban cities.
3. Impact of BNPL option as a form of credit on traditional credit industries.
4. Impact of BNPL services on consumers in the age group above 40.
5. Which class of products induces people to purchase impulsively and lean towards BNPL services to fund their desires?

LIMITATIONS OF THE STUDY

This study contains limitations such as:
1. This study predominantly contains data from people who earn less than ₹1,50,000 per month.
2. This study has been mainly focused on a metropolitan city, i.e. Chennai.
3. This study predominantly contains data from people aged below 35 years old.
4. This study predominantly contains data from male consumers.
5. This study only covers data from people who are students, salaried individuals and business owners.

IMPLICATIONS OF THE STUDY

This study will contribute towards the existing literature review on BNPL in relation to local data of consumers residing in Chennai. This study will prove to be a great help to future researchers who want to carry on research in relation to BNPL. In addition, companies that want to expand their reach in Chennai in terms of sales can use this data to their benefit.

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APPENDIX
SURVEY QUESTIONNAIRE
SECTION 1: DEMOGRAPHIC INFORMATION

(A) Age group
1. 20-25years
2. 26-30years
3. 31-35years
4. 36-40years
5. above 40years

(B) Monthly income range
1. Below₹50000
2. ₹50000 – ₹100000
3. ₹100000 – ₹150000
4. ₹150000 – ₹200000
5. Above₹200000

(C) Occupation
1. Student
2. Profession
3. Business
4. Salaried employee
5. Other

(D) Gender
1. Male
2. Female

(E) Educational qualification
1. Higher secondary/ diploma
2. Undergraduate Degree (UG)
3. Postgraduate Degree (PG)
4. M. Phil / Professional Degree
5. Ph. D/ Doctorate

SECTION 2: AWARENESS, FINANCIAL PERCEPTION, CHALLENGES AND INFLUENCE OF BNPL ON SPENDING BEHAVIOUR

1. I frequently shop online for my purchases
2. I am aware of BNPL payment options offered by major apps/ websites.
3. I used BNPL services at least one time in the last 24 months.
4. I feel BNPL is easy to access compared to credit cards.
5. I chose BNPL because it offers interest-free EMIs.
6. I am more likely to buy high-value items due to the BNPL facility.
7. BNPL influences my choice of shopping platform or brand.
8. I have made impulse purchases because BNPL payments feel affordable.
9. BNPL helps me manage my monthly cash flow better.
10. I consider BNPL a convenient short-term credit option.
11. I sometimes forget my BNPL repayment dates.
12. Using BNPL frequently could lead to overspending.
13. I worry about my credit score being affected by BNPL repayments.

SECTION 3: SATISFACTION AND RECOMMENDATION

1. I will continue to use BNPL for the future.
2. I would recommend BNPL to friends or colleagues.

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