

پول را بردار و فرار کن

چگونه تله بدهی به پاشنه آشیل لندتک تبدیل می شود؟

مینا والی

چرا BNPL می‌تواند تله بدهی باشد؟



Consumer Financial
Protection Bureau

چگونه باید از مصرف‌کننده حمایت کرد؟

The Washington Post
Democracy Dies in Darkness

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BUSINESS

Consumer watchdog classifies ‘buy now, pay later’ apps as credit cards

The move will give consumers better guarantees related to returns and cancellations, the Consumer Financial Protection Bureau said Wednesday.

5 min 21



CFPB Director Rohit Chopra speaks at the White House on April 11, 2022. (Jacquelyn Martin/AP)

The Washington Post

Can you

G U E S S

today's
Keyword?

استفاده از BNPL برای بیزینس!

The Washington Post
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تنها راه پرداخت ۷ درصد از مردم آمریکا!

Table 25. Buy Now, Pay Later (BNPL) use
(by demographic characteristics)

Characteristic	Used BNPL	Paid late (among users)
Family income		
Less than \$25,000	14	31
\$25,000-\$49,999	18	21
\$50,000-\$99,999	15	17
\$100,000 or more	10	9
Age		
18-29	17	23
30-44	17	20
45-59	15	19
60+	8	8
Race/ethnicity		
White	10	13
Black	20	18
Hispanic	21	26
Asian	10	n/a
Gender		
Male	12	16
Female	15	21
Overall	14	18
Note: Among all adults. n/a Not applicable.		



RESEARCH & ANALYSIS

Economic Well-Being of
U.S. Households in 2023

May 2024

رشد سرسام آور BNPL

- The BNPL industry is in the midst of rapid growth. From 2019 to 2021, the number of BNPL loans originated in the U.S. by the five lenders surveyed grew by 970 percent, from 16.8 to 180 million, while the dollar volume of those originations (commonly referred to as Gross Merchandise Volume, or GMV) grew by 1,092 percent, from \$2 billion to \$24.2 billion.



مزایای BNPL

وام بدون بهره و کوتاه مدت

اعتبار آسان و سریع

کارمزد شفاف

تاثیر محدود روی رتبه اعتباری

معایب BNPL

ولخرجی

بهره

بده بستان

هنوز هم یک وام است

نیاز به رفتار سازی

