



Installment Payment and Buy Now Pay Later (BNPL) Software Industry Research Report 2026

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Service & Software	2026-01-08	142	PDF
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Description

The global Installment Payment and Buy Now Pay Later (BNPL) Software market was valued at US\$ million in 2025 and is projected to reach US\$ million by 2032, implying a CAGR of % over 2026–2032.

North America: the Installment Payment and Buy Now Pay Later (BNPL) Software market is projected to increase from US\$ million in 2026 to US\$ million by 2032, reflecting a CAGR of % over 2026–2032. Europe: the Installment Payment and Buy Now Pay Later (BNPL) Software market is projected to rise from US\$ million in 2026 to US\$ million by 2032, registering a CAGR of % over 2026–2032. Asia Pacific: the Installment Payment and Buy Now Pay Later (BNPL) Software market is expected to grow from US\$ million in 2026 to US\$ million by 2032, at a CAGR of % over 2026–2032. Leading global service providers of Installment Payment and Buy Now Pay Later (BNPL) Software include PayPal, GoCardless, Sezzle, Klarna, Afterpay, Affirm, Zip, Wisetack and Splitit, among others; in 2025, the top three vendors together accounted for approximately % of global revenue.

Report Scope

This report quantifies the global Installment Payment and Buy Now Pay Later (BNPL) Software market in terms of revenue (US\$ million) and, where applicable, service volume (k units), using 2024 as the base year and providing annual historical and forecast data for 2021–2032.

It standardizes definitions of service Types and end-use Applications, harmonizes provider attribution, and delivers comparable time series by company, Type, Application, and region or country, including indicative price bands (US\$/k units) and concentration ratios (CR5/CR10). Outputs are intended to support service design, budgeting, capacity planning, and benchmarking for providers, platforms, channel partners, and investors; the report also reviews technology shifts and notable service innovations relevant to Installment Payment and Buy Now Pay Later (BNPL) Software.

Key Companies & Market Share Insights

This section profiles leading service providers with 2021–2025 results and a 2026–2032 outlook—covering revenue, market share, price bands, service portfolio and client mix, regional and channel mix, and key developments (M&A, network expansion, certifications). It also provides global revenue, average price, and—where applicable—volume metrics by provider, and calculates CR5/CR10 and rank changes to support comparative benchmarking.

Installment Payment and Buy Now Pay Later (BNPL) Software Market by Company

- PayPal
- GoCardless
- Sezzle

Klarna
Afterpay
Affirm
Zip
Wisetack
Splitit
Credit Key
FuturePay
ViaBill
Four Technologies
J2store
ExtendCredit.com
PayBright
EasyPay
Partial.ly
Alternative Finance
Behalf
Lon Operations
Brighte Capital Pty.
Cashew
Credova
Divido
equipifi
GeekHunter
Hokodo
Hoolah
Humm

Installment Payment and Buy Now Pay Later (BNPL) Software Segment by Type

Cloud Based
On Premises

Installment Payment and Buy Now Pay Later (BNPL) Software Segment by Application

Large Enterprises
SMEs

Installment Payment and Buy Now Pay Later (BNPL) Software Segment by Region

North America
United States
Canada
Mexico
Europe
Germany
France
U.K.
Italy
Spain
Russia
Netherlands

Nordic Countries

Asia-Pacific

China

Japan

South Korea

India

Australia

Taiwan

Southeast Asia

South America

Brazil

Argentina

Chile

Middle East & Africa

Saudi Arabia

Israel

United Arab Emirates

Turkey

Iran

Egypt

Key Drivers & Barriers

High-impact rendering factors and drivers have been studied in this report to aid the readers to understand the general development. Moreover, the report includes restraints and challenges that may act as stumbling blocks on the way of the players. This will assist the users to be attentive and make informed decisions related to business. Specialists have also laid their focus on the upcoming business prospects.

Reasons to Buy This Report

1. This report will help the readers to understand the competition within the industries and strategies for the competitive environment to enhance the potential profit. The report also focuses on the competitive landscape of the global Installment Payment and Buy Now Pay Later (BNPL) Software market, and introduces in detail the market share, industry ranking, competitor ecosystem, market performance, new product development, operation situation, expansion, and acquisition. etc. of the main players, which helps the readers to identify the main competitors and deeply understand the competition pattern of the market.
2. This report will help stakeholders to understand the global industry status and trends of Installment Payment and Buy Now Pay Later (BNPL) Software and provides them with information on key market drivers, restraints, challenges, and opportunities.
3. This report will help stakeholders to understand competitors better and gain more insights to strengthen their position in their businesses. The competitive landscape section includes the market share and rank (in volume and value), competitor ecosystem, new product development, expansion, and acquisition.
4. This report stays updated with novel technology integration, features, and the latest developments in the market
5. This report helps stakeholders to gain insights into which regions to target globally
6. This report helps stakeholders to gain insights into the end-user perception concerning the adoption of Installment Payment and Buy Now Pay Later (BNPL) Software.
7. This report helps stakeholders to identify some of the key players in the market and understand their valuable contribution.

Chapter Outline

Chapter 1:

Research objectives, research methods, data sources, data cross-validation;

Chapter 2:

Introduces the report scope of the report, executive summary of different market segments (product type, application, etc), including the market size of each market segment, future development potential, and so on. It offers a high-level view of the current state of the market and its likely evolution in the short to mid-term, and long term.

Chapter 3:

Provides the analysis of various market segments product types, covering the market size and development potential of each market segment, to help readers find the blue ocean market in different market segments.

Chapter 4:

Provides the analysis of various market segments application, covering the market size and development potential of each market segment, to help readers find the blue ocean market in different downstream markets.

Chapter 5:

Introduces executive summary of global market size, regional market size, this section also introduces the market dynamics, latest developments of the market, the driving factors and restrictive factors of the market, the challenges and risks faced by companies in the industry, and the analysis of relevant policies in the industry.

Chapter 6:

Detailed analysis of Installment Payment and Buy Now Pay Later (BNPL) Software companies' competitive landscape, revenue market share, latest development plan, merger, and acquisition information, etc.

Chapter 7, 8, 9, 10, 11: North America, Europe, Asia Pacific, South America, Middle East and Africa segment by country. It provides a quantitative analysis of the market size and development potential of each region and its main countries and introduces the market development, future development prospects, market space, and capacity of each country in the world.

Chapter 12:

Provides profiles of key players, introducing the basic situation of the main companies in the market in detail, including revenue, gross margin, product introduction, recent development, etc.

Chapter 13:

The main points and conclusions of the report.

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