

BBC Three, Buy Now Pay Later Poll – 14 January 2021

Savanta ComRes interviewed 2,042 UK adults aged 16-24 online between 7 and 13 January 2021. Data were weighted to be demographically representative of UK adults aged 16-24 by age, gender, region and ethnicity. Savanta ComRes is a member of the British Polling Council and abides by its rules. Full tables at www.comresglobal.com.

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BASE: All respondents	

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BBC Three - Buy Now Pay Later

Q1. Buy Now Pay Later (BNPL) providers allow shoppers to spread the cost of buying something over a few weeks or months. They are different from traditional credit cards. They are not issued by banks, do not require an in-depth application process and are not regulated in the same way. Have you ever used a Buy Now Pay Later (BNPL) service while shopping online?

BASE: All respondents

Significance Level: 95%

	Gender		Age			Region												
	Total	Male	Female	16-17	18-21	22-24	Northern Ireland	Scotland	North-West	North-East	Yorkshire & Humberside	Wales	West Midlands	East Midlands	South-West	South-East	Eastern	London
	a	b	a	b	c	a	b	c	d	e	f	g	h	i	j	k	l	
Unweighted Total	2042	1030	998	360	965	717	45	135	231	94	192	86	208	172	164	295	119	301
Total	2042	1043	985	412	896	735	59	166	228	85	180	98	191	155	166	271	173	270
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Yes	861	431	428	50	381	430	29	72	93	31	80	38	92	69	68	100	73	116
	42%	41%	43%	12%	42%	59%	48%	43%	41%	37%	45%	38%	48%	45%	41%	37%	42%	43%
					a	ab							j					
No	1004	521	473	300	429	276	28	81	112	41	88	50	91	74	87	146	93	114
	49%	50%	48%	73%	48%	38%	48%	49%	49%	49%	49%	51%	47%	48%	52%	54%	54%	42%
				bc	c										l	l	l	
Don't know	176	91	84	61	87	28	2	13	24	12	11	11	9	12	12	25	7	40
	9%	9%	9%	15%	10%	4%	3%	8%	10%	14%	6%	11%	4%	8%	7%	9%	4%	15%
				bc	c				gk	egk		g				g		abeghijk

BBC Three - Buy Now Pay Later

Q1. Buy Now Pay Later (BNPL) providers allow shoppers to spread the cost of buying something over a few weeks or months. They are different from traditional credit cards. They are not issued by banks, do not require an in-depth application process and are not regulated in the same way. Have you ever used a Buy Now Pay Later (BNPL) service while shopping online?

BASE: All respondents

Significance Level: 95%

	Social grade		Ethnic group					Income									
	Total	ABC1	C2DE	White	Mixed	Asian	Black	Other	SUM: BAME	Less than £10,000	£10,000 - £14,999	£15,000 - £19,999	£20,000 - £24,999	£25,000 - £29,999	£30,000 - £34,999	£35,000 - £39,999	£40,000 or more
	a	b	a	b	c	d	e	f	a	b	c	d	e	f	g	h	
Unweighted Total	2042	1333	709	1463	138	260	108	40	546	414	227	198	221	151	124	71	176
Total	2042	1327	715	1641	66	200	77	25	368	423	226	197	214	149	118	70	173
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Yes	861 42%	544 41%	317 44%	699 43% d	28 43%	94 47% d	24 31%	12 48%	158 43% d	142 34%	128 57% a	104 53% a	118 55% a	87 58% a	70 59% a	38 53% a	116 67% abcdg
No	1004 49%	666 50%	339 47%	824 50% cf	32 49%	84 42%	39 50%	10 42%	166 45%	245 58% bcdefgh	86 38%	82 42% h	84 39%	56 38%	42 36%	29 41%	52 30%
Don't know	176 9%	117 9%	59 8%	118 7%	6 9%	22 11% a	15 19% abc	3 10%	45 12% a	36 9% h	12 5%	11 5%	12 5%	6 4%	6 5%	4 5%	5 3%

BBC Three - Buy Now Pay Later

Q2. Which of the following Buy Now Pay Later (BNPL) providers have you ever used while shopping online?

BASE: All BNPL users

	Gender		Age			Region												
	Total	Male	Female	16-17	18-21	22-24	Northern Ireland	Scotland	North-West	North-East	Yorkshire & Humberside	Wales	West Midlands	East Midlands	South-West	South-East	Eastern	London
	a	b	a	b	c	*a	b	c	d	e	f	g	h	i	j	k	l	
Significance Level: 95%																		
Unweighted Total	874	433	439	46	409	419	23	58	96	37	86	33	101	79	68	112	50	131
Total	861	431	428	50	381	430	29	72	93	31	80	38	92	69	68	100	73	116
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Klarna	443	156	287	21	198	224	9	41	44	18	48	19	43	40	30	54	40	59
	51%	36%	67%	41%	52%	52%	30%	57%	47%	56%	60%	50%	46%	57%	44%	53%	56%	50%
			a							i								
PayPal Buy Now Pay Later	337	187	148	21	136	179	10	20	41	12	25	10	42	30	27	33	31	54
	39%	43%	35%	42%	36%	42%	36%	28%	45%	39%	32%	28%	45%	43%	39%	33%	43%	46%
		b		b				b					b				bej	
Clearpay	239	83	156	8	113	119	9	21	21	11	22	15	22	21	19	32	18	28
	28%	19%	36%	16%	30%	28%	31%	29%	22%	36%	27%	40%	24%	30%	29%	32%	24%	24%
			a		a													
In-store offer	103	60	42	2	42	58	4	7	9	6	8	4	11	10	12	14	7	12
	12%	14%	10%	4%	11%	14%	13%	9%	10%	19%	9%	10%	12%	15%	17%	14%	10%	10%
Laybuy	102	44	58	2	43	56	1	10	5	4	10	10	14	9	7	12	8	13
	12%	10%	13%	5%	11%	13%	5%	14%	6%	12%	12%	27%	15%	13%	10%	12%	11%	11%
												ceijl	c					
Openpay	73	39	33	3	30	40	3	9	6	4	7	4	6	6	3	8	5	13
	8%	9%	8%	6%	8%	9%	11%	12%	7%	12%	9%	10%	6%	8%	5%	8%	7%	11%
Payl8r	60	32	28	1	22	38	5	3	2	4	7	1	9	4	4	10	5	7
	7%	7%	6%	1%	6%	9%	16%	4%	2%	13%	9%	3%	10%	5%	5%	10%	6%	6%
									c				c			c		
Splitit	42	24	18	-	21	20	-	5	3	2	2	-	7	4	4	7	3	6
	5%	5%	4%	-	6%	5%	-	7%	4%	5%	3%	-	8%	5%	5%	7%	4%	5%
DivideBuy	41	32	9	1	17	24	1	4	4	4	4	1	6	-	4	6	1	7
	5%	7%	2%	1%	4%	6%	5%	5%	4%	12%	5%	3%	6%	-	6%	6%	2%	6%
		b						h		hk	h		h		h	h	h	h
Other	29	17	12	-	8	22	-	3	7	1	3	1	5	2	1	5	-	2
	3%	4%	3%	-	2%	5%	-	4%	7%	3%	3%	3%	5%	2%	2%	5%	-	2%
						b			l									
Don't know	17	12	5	3	12	2	1	3	3	-	1	-	2	1	1	3	1	2
	2%	3%	1%	6%	3%	1%	3%	4%	3%	-	2%	-	2%	1%	2%	3%	1%	2%
				c	c													
None of these	21	9	12	7	6	8	1	4	4	-	1	2	1	-	2	1	1	3
	2%	2%	3%	13%	2%	2%	5%	5%	4%	-	1%	6%	1%	-	3%	1%	2%	2%
				bc								h						

BBC Three - Buy Now Pay Later

Q2. Which of the following Buy Now Pay Later (BNPL) providers have you ever used while shopping online?

BASE: All BNPL users

	Social grade		Ethnic group						Income								
	Total	ABC1	C2DE	White	Mixed	Asian	Black	Other	SUM: BAME	Less than £10,000	£10,000 - £14,999	£15,000 - £19,999	£20,000 - £24,999	£25,000 - £29,999	£30,000 - £34,999	£35,000 - £39,999	£40,000 or more
	a	b	a	b	c	d	*e	f	a	b	c	d	e	f	g	h	
Significance Level: 95%																	
Unweighted Total	874	559	315	635	59	123	34	19	235	145	127	103	124	86	75	39	114
Total	861	544	317	699	28	94	24	12	158	142	128	104	118	87	70	38	116
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Klarna	443 51%	268 49%	174 55%	364 52%	13 45%	49 52%	10 43%	6 48%	77 49%	74 52%	66 51%	54 52%	56 47%	46 53%	39 55%	23 62%	52 45%
PayPal Buy Now Pay Later	337 39%	221 41%	116 37%	268 38%	12 44%	40 43%	10 41%	4 35%	67 42%	39 27%	44 34%	33 32%	55 47%	38 44%	35 49%	19 51%	60 51%
Clearpay	239 28%	145 27%	95 30%	198 28%	9 32%	24 26%	4 17%	4 31%	41 26%	41 29%	39 30%	27 26%	34 29%	23 27%	19 27%	15 40%	27 23%
In-store offer	103 12%	67 12%	35 11%	81 12%	3 12%	10 11%	4 18%	3 26%	21 13%	21 15%	11 9%	10 10%	8 6%	13 15%	11 16%	5 12%	21 18%
Laybuy	102 12%	64 12%	37 12%	85 12%	3 12%	9 10%	3 11%	1 10%	16 10%	16 11%	17 13%	8 8%	16 13%	13 15%	8 12%	7 20%	13 11%
Openpay	73 8%	50 9%	23 7%	55 8%	4 14%	9 9%	2 10%	2 17%	17 11%	6 4%	8 6%	6 6%	13 11%	14 16%	11 15%	5 12%	8 7%
Payl8r	60 7%	40 7%	20 6%	47 7%	3 10%	6 6%	3 11%	2 15%	13 8%	4 3%	10 8%	10 9%	5 5%	5 5%	6 8%	- -	18 16%
Splitit	42 5%	30 6%	12 4%	29 4%	2 7%	6 6%	5 21%	- -	13 8%	2 2%	4 3%	4 4%	5 4%	8 10%	4 6%	3 9%	10 8%
DivideBuy	41 5%	31 6%	10 3%	31 4%	3 12%	4 4%	3 13%	1 5%	11 7%	2 1%	2 1%	8 8%	6 5%	4 5%	6 8%	5 14%	8 7%
Other	29 3%	15 3%	14 4%	26 4%	1 3%	1 2%	1 3%	1 5%	4 2%	7 5%	7 5%	5 5%	5 5%	2 2%	2 3%	- -	1 1%
Don't know	17 2%	12 2%	5 1%	13 2%	1 2%	2 2%	1 4%	- -	4 2%	4 3%	4 3%	2 2%	- -	1 1%	1 1%	- -	2 2%
None of these	21 2%	12 2%	8 3%	18 3%	1 2%	2 2%	- -	- -	3 2%	4 3%	6 5%	1 1%	3 2%	2 2%	- -	- -	- -

BBC Three - Buy Now Pay Later

Q3. How often do you use Buy Now Pay Later (BNPL) providers?

BASE: All BNPL users

	Gender		Age			Region												
	Total	Male	Female	16-17	18-21	22-24	Northern Ireland	Scotland	North-West	North-East	Yorkshire & Humberside	Wales	West Midlands	East Midlands	South-West	South-East	Eastern	London
	a	b	a	b	c	*a	b	c	d	e	f	g	h	i	j	k	l	
Significance Level: 95%																		
Unweighted Total	874	433	439	46	409	419	23	58	96	37	86	33	101	79	68	112	50	131
Total	861	431	428	50	381	430	29	72	93	31	80	38	92	69	68	100	73	116
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Daily	46 5%	34 8% b	11 3%	1 1%	23 6%	22 5%	3 9%	6 8%	1 2%	3 8%	6 7%	1 3%	5 6%	4 5%	5 7%	3 3%	5 6%	6 5%
Weekly	123 14%	58 13%	65 15%	4 8%	58 15%	60 14%	3 10%	12 17%	11 12%	6 18%	16 20% h	6 16%	18 20% hi	4 6%	6 8%	13 13%	9 12%	18 16% h
Monthly	209 24%	99 23%	109 25%	8 17%	93 24%	108 25%	7 26%	10 15%	23 24%	9 30%	19 24%	10 28%	25 27%	14 20%	19 28%	20 20%	14 20%	38 32% bj
Every other month	185 21%	90 21%	94 22%	10 21%	79 21%	95 22%	6 20%	14 19%	21 23%	5 17%	16 20%	10 25%	22 24%	19 28% l	14 21%	20 20%	21 29% l	17 15%
Every six months	119 14%	57 13%	62 15%	6 12%	46 12%	67 16%	4 13%	16 22% eg	13 14%	3 11%	6 7%	5 12%	8 9%	15 22% eg	8 11%	13 13%	10 14%	18 16%
Once a year	71 8%	42 10%	28 7%	6 12%	33 9%	32 7%	2 7%	4 6%	9 9%	2 6%	9 11%	1 3%	8 8%	4 5%	7 10%	14 14%	3 4%	9 7%
Less than once a year	72 8%	34 8%	38 9%	7 14%	29 8%	36 8%	1 5%	6 8%	10 11% g	2 8%	5 6%	4 9%	3 3%	6 8%	7 11% g	11 11% g	8 11% g	8 7%
Don't know	36 4%	16 4%	21 5%	7 14% bc	20 5% c	9 2%	3 10%	4 5%	4 5%	1 2%	4 5%	1 3%	3 4%	4 5%	2 3%	6 6%	2 3%	2 2%
SUM: Monthly or more	378 44%	192 44%	185 43%	13 26%	174 46% a	191 44% a	13 45%	28 39%	35 38%	18 56% hj	41 51% hj	18 47%	48 53% chj	22 32%	30 44%	35 35%	28 38%	62 53% chj

BBC Three - Buy Now Pay Later

Q3. How often do you use Buy Now Pay Later (BNPL) providers?

BASE: All BNPL users

	Social grade		Ethnic group						Income								
	Total	ABC1	C2DE	White	Mixed	Asian	Black	Other	SUM: BAME	Less than £10,000	£10,000 - £14,999	£15,000 - £19,999	£20,000 - £24,999	£25,000 - £29,999	£30,000 - £34,999	£35,000 - £39,999	£40,000 or more
	a	b	a	b	c	d	*e	f	a	b	c	d	e	f	g	h	
Significance Level: 95%																	
Unweighted Total	874	559	315	635	59	123	34	19	235	145	127	103	124	86	75	39	114
Total	861	544	317	699	28	94	24	12	158	142	128	104	118	87	70	38	116
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Daily	46 5%	30 6%	15 5%	34 5%	3 12% a	5 6%	2 8%	1 5%	11 7%	5 3%	3 3%	4 4%	2 2%	8 9%	4 5%	3 9%	16 14%
Weekly	123 14%	78 14%	44 14%	94 13%	5 17%	17 18%	4 17%	2 21%	28 18%	16 11%	21 16%	12 12%	19 16%	10 12%	12 17%	5 12%	23 20%
Monthly	209 24%	132 24%	77 24%	174 25%	3 10%	22 24%	6 25%	4 32%	35 22%	24 17%	35 27%	25 24%	35 30%	26 30%	20 28%	7 20%	31 27%
Every other month	185 21%	121 22%	64 20%	153 22%	6 21%	20 21%	3 14%	2 15%	31 20%	30 21%	29 23%	31 29%	25 21%	17 19%	13 18%	13 34%	20 17%
Every six months	119 14%	67 12%	52 16%	95 14%	4 15%	10 11%	6 24%	2 15%	22 14%	21 15%	19 15%	17 16%	18 15%	8 9%	13 19%	2 4%	9 8%
Once a year	71 8%	54 10% b	16 5%	60 9%	2 8%	6 7%	2 7%	- -	10 6%	24 17%	4 3%	6 6%	10 9%	7 8%	3 4%	2 6%	7 6%
Less than once a year	72 8%	43 8%	29 9%	57 8%	2 9%	8 9%	1 6%	1 12%	13 9%	14 10%	14 11%	7 7%	5 4%	10 11%	4 6%	3 9%	6 5%
Don't know	36 4%	18 3%	19 6%	30 4%	2 9%	4 5%	- -	- -	7 4%	9 7%	3 2%	2 2%	4 4%	2 2%	1 2%	2 5%	4 3%
SUM: Monthly or more	378 44%	241 44%	137 43%	303 43%	11 39%	45 48%	12 50%	7 58%	75 47%	44 31%	59 46%	42 40%	56 47%	44 51%	36 51%	16 41%	70 60%
											a		a	a	a		abcdg

BBC Three - Buy Now Pay Later

Q4. When did you first use a Buy Now Pay Later (BNPL) service?

BASE: All BNPL users

	Gender		Age			Region												
	Total	Male	Female	16-17	18-21	22-24	Northern Ireland	Scotland	North-West	North-East	Yorkshire & Humberside	Wales	West Midlands	East Midlands	South-West	South-East	Eastern	London
	a	b	a	b	c	*a	b	c	d	e	f	g	h	i	j	k	l	
Significance Level: 95%																		
Unweighted Total	874	433	439	46	409	419	23	58	96	37	86	33	101	79	68	112	50	131
Total	861	431	428	50	381	430	29	72	93	31	80	38	92	69	68	100	73	116
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
2018 or earlier	121 14%	75 17% b	45 11%	4 9%	34 9%	83 19% b	5 16%	9 13%	14 16% l	5 17% l	12 15% l	8 22% l	15 16% l	9 13%	8 12%	13 13%	15 21% l	7 6%
2019	318 37%	167 39%	150 35%	10 20%	147 38% a	161 38% a	2 7%	34 47%	33 36% c	10 30%	36 45%	13 34%	34 37%	23 33%	29 42%	37 37%	27 37%	42 36%
2020, before the pandemic	190 22%	97 22%	92 21%	12 23%	92 24%	87 20%	9 31%	13 19%	18 19%	7 22%	12 15%	7 19%	22 24%	21 30% ei	10 15%	21 21%	18 24%	31 27%
2020, since the pandemic	181 21%	68 16%	113 26% a	15 30% c	88 23%	78 18%	7 23%	8 12%	23 25% b	8 26%	14 17%	8 21%	18 19%	15 22%	18 27% b	25 25% b	11 15%	26 22%
2021	17 2%	8 2%	9 2%	- -	7 2%	11 3%	3 12%	- -	1 1% c	1 2%	2 2%	- -	1 2%	1 2%	- -	1 1%	3 4%	4 3%
Don't know	34 4%	15 3%	19 4%	9 18% bc	14 4%	11 3%	3 12%	7 10% ghk	3 3%	1 2%	5 6% h	1 3%	1 2%	- -	2 3%	4 4%	- -	6 5% h
SUM: Before pandemic	628 73%	339 79% b	287 67%	26 52%	272 71% a	331 77% a	15 53%	56 78%	65 70%	22 70%	60 75%	29 76%	71 78%	53 76%	47 70%	70 70%	59 82%	80 69%

BBC Three - Buy Now Pay Later

Q4. When did you first use a Buy Now Pay Later (BNPL) service?

BASE: All BNPL users

	Social grade		Ethnic group						Income								
	Total	ABC1	C2DE	White	Mixed	Asian	Black	Other	SUM: BAME	Less than £10,000	£10,000 - £14,999	£15,000 - £19,999	£20,000 - £24,999	£25,000 - £29,999	£30,000 - £34,999	£35,000 - £39,999	£40,000 or more
	a	b	a	b	c	d	*e	f	a	b	c	d	e	f	g	h	
Significance Level: 95%																	
Unweighted Total	874	559	315	635	59	123	34	19	235	145	127	103	124	86	75	39	114
Total	861	544	317	699	28	94	24	12	158	142	128	104	118	87	70	38	116
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
2018 or earlier	121 14%	75 14%	45 14%	99 14%	2 7%	13 14%	2 10%	2 20%	20 12%	27 19% bd	11 8%	11 10%	11 9%	19 22% bcd	12 17%	4 10%	23 20% bd
2019	318 37%	215 40% b	103 32%	268 38% f	10 36%	29 31%	7 28%	3 21%	48 31%	51 36%	54 42% f	51 49% afh	46 39%	31 36%	18 26%	12 32%	41 35%
2020, before the pandemic	190 22%	117 22%	73 23%	147 21%	7 25%	25 27%	7 28%	3 28%	42 27%	24 17%	32 25%	19 18%	26 22%	24 28%	20 29% a	6 15%	29 25%
2020, since the pandemic	181 21%	107 20%	74 23%	151 22%	6 22%	20 21%	3 14%	1 10%	31 19%	29 21% e	25 19% e	23 22% e	35 30% eh	8 9%	15 21% e	14 38% abeh	17 15%
2021	17 2%	14 3%	3 1%	9 1%	1 3%	1 1%	5 20% abcf	1 10%	8 5% a	1 *	2 1%	* *	- -	3 4% d	3 4% ad	1 2% ad	4 4% d
Don't know	34 4%	16 3%	18 6% a	25 4%	2 7%	6 6%	- -	1 11%	9 6%	9 7% cd	4 3%	- -	1 1%	2 2%	2 3%	1 4%	2 2%
SUM: Before pandemic	628 73%	407 75%	221 70%	514 74%	19 68%	67 71%	16 66%	8 69%	110 70%	103 72%	97 76% g	81 78% g	83 70%	74 85% adfg	50 71%	21 56%	92 79% g

BBC Three - Buy Now Pay Later

Q5. Since the COVID-19 pandemic, do you think your use of Buy Now Pay Later (BNPL) providers has increased, decreased, or stayed the same?

BASE: All BNPL users prior pandemic

	Total	Gender		Age			Region												
		Male	Female	16-17	18-21	22-24	Northern Ireland	Scotland	North-West	North-East	Yorkshire & Humberside	Wales	West Midlands	East Midlands	South-West	South-East	Eastern	London	
		a	b	*a	b	c	*a	b	c	*d	e	*f	g	h	i	j	k	l	
Significance Level: 95%																			
Unweighted Total	633	336	295	25	290	318	12	45	67	25	64	25	78	58	48	80	41	90	
Total	628	339	287	26	272	331	15	56	65	22	60	29	71	53	47	70	59	80	
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	
Greatly increased	(5.0)	143	77	66	7	58	78	12	17	6	6	15	6	14	11	10	17	11	18
		23%	23%	23%	28%	21%	24%	81%	31%	9%	30%	24%	21%	19%	20%	22%	25%	18%	23%
									c		c					c		c	
Somewhat increased	(4.0)	246	131	113	8	102	136	1	18	28	4	19	12	30	25	20	29	22	36
		39%	39%	39%	30%	37%	41%	10%	32%	43%	21%	32%	43%	43%	48%	42%	41%	37%	45%
Neither increased nor decreased	(3.0)	165	93	73	7	78	81	-	14	25	8	17	10	20	13	9	18	13	18
		26%	27%	25%	25%	29%	24%	-	26%	38%	37%	29%	36%	28%	25%	19%	25%	21%	22%
										il									
Somewhat decreased	(2.0)	28	17	11	-	14	14	1	1	4	1	3	-	4	2	2	2	5	3
		4%	5%	4%	-	5%	4%	9%	2%	6%	4%	4%	-	5%	4%	5%	3%	8%	4%
Greatly decreased	(1.0)	27	15	13	2	9	17	-	5	2	1	3	-	1	1	4	4	5	3
		4%	4%	4%	8%	3%	5%	-	10%	3%	4%	4%	-	1%	2%	8%	6%	8%	3%
									g										
Don't know		19	7	12	2	12	5	-	-	1	1	3	-	3	1	2	1	5	2
		3%	2%	4%	8%	4%	2%	-	-	2%	4%	6%	-	4%	2%	4%	1%	8%	3%
																	b		
SUM: Increased		389	208	179	15	159	214	14	35	34	11	34	18	44	36	30	46	33	54
		62%	61%	62%	58%	59%	65%	91%	62%	51%	50%	57%	64%	62%	68%	64%	65%	55%	68%
																		c	
SUM: Decreased		55	31	24	2	23	30	1	7	6	2	5	-	5	3	6	6	9	6
		9%	9%	8%	8%	9%	9%	9%	12%	9%	8%	9%	-	7%	5%	12%	8%	16%	7%
NET: Increased		333	177	154	13	136	184	12	28	28	9	29	18	39	33	25	40	23	48
		53%	52%	54%	50%	50%	56%	82%	50%	43%	42%	48%	64%	55%	62%	52%	57%	39%	60%
																		ck	
Base for stats		609	332	275	24	260	325	15	56	64	21	57	29	68	52	45	70	54	78
Mean Score		3.74	3.72	3.75	3.77	3.71	3.75	4.63	3.71	3.49	3.70	3.72	3.86	3.76	3.82	3.69	3.77	3.54	3.82
															c			c	
Standard Deviation		1.014	1.018	1.013	1.170	.982	1.030	.918	1.213	.856	1.112	1.050	.753	.889	.865	1.123	1.040	1.160	.962
Standard Error		.041	.056	.060	.244	.059	.058	.265	.181	.105	.227	.136	.151	.103	.115	.166	.117	.191	.103
Error variance		*	*	*	.06	*	*	.07	.03	.01	.05	.02	.02	.01	.01	.03	.01	.04	.01

BBC Three - Buy Now Pay Later

Q5. Since the COVID-19 pandemic, do you think your use of Buy Now Pay Later (BNPL) providers has increased, decreased, or stayed the same?

BASE: All BNPL users prior pandemic

	Social grade		Ethnic group						Income								
	Total	ABC1	C2DE	White	Mixed	Asian	Black	Other	SUM: BAME	Less than £10,000	£10,000 - £14,999	£15,000 - £19,999	£20,000 - £24,999	£25,000 - £29,999	£30,000 - £34,999	£35,000 - £39,999	£40,000 or more
	a	b	a	b	c	*d	*e	f	a	b	c	d	e	f	*g	h	
Significance Level: 95%																	
Unweighted Total	633	417	216	466	40	87	23	13	163	104	95	79	85	74	52	23	90
Total	628	407	221	514	19	67	16	8	110	103	97	81	83	74	50	21	92
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Greatly increased (5.0)	143 23%	95 23%	48 22%	113 22%	5 25%	13 20%	8 48%	4 44%	30 27%	34 33% cd	21 21%	11 13%	10 13%	21 28% cd	13 26%	1 5%	28 30% cd
Somewhat increased (4.0)	246 39%	161 40%	84 38%	200 39% b	4 19%	32 48% b	6 35%	3 33%	44 40% b	28 27%	38 39%	27 33%	37 45% a	28 38%	24 47% a	10 49%	43 46% a
Neither increased nor decreased (3.0)	165 26%	107 26%	58 26%	137 27%	7 37%	16 23%	2 12%	2 23%	27 24%	33 32% h	26 26% h	30 38% efh	25 31% h	15 20%	10 20%	9 44%	11 11%
Somewhat decreased (2.0)	28 4%	14 4%	14 6%	23 4%	1 5%	4 7%	- -	- -	5 5%	2 2%	3 3%	6 7%	2 2%	4 5%	2 4%	* 2%	6 7%
Greatly decreased (1.0)	27 4%	19 5%	8 4%	25 5%	1 8%	1 1%	1 4%	- -	3 3%	3 3%	5 5%	5 6%	5 6%	4 5%	1 2%	- -	4 4%
Don't know	19 3%	11 3%	8 4%	16 3%	1 5%	1 1%	- -	- -	2 2%	3 3%	5 5%	2 2%	3 3%	4 5%	- -	- -	* 1%
SUM: Increased	389 62%	256 63%	133 60%	313 61% b	9 45%	45 68% b	13 84%	6 77%	74 67% b	62 61%	58 60%	38 46%	47 57%	49 66% c	36 73% c	11 54%	71 77% abcd
SUM: Decreased	55 9%	34 8%	22 10%	47 9%	2 12%	5 8%	1 4%	- -	8 7%	5 5%	8 8%	11 13% a	7 8%	7 10%	3 7%	* 2%	11 11%
NET: Increased	333 53%	222 55%	111 50%	266 52% b	6 32%	40 60% b	13 79%	6 77%	65 59% b	57 56% c	50 52% c	27 33%	41 49% c	42 56% c	33 66% c	11 52%	60 65% cd
Base for stats	609	397	213	498	18	66	16	8	108	100	92	79	80	71	50	21	92
Mean Score	3.74	3.75	3.71	3.71	3.53	3.80	4.24	4.20	3.85	3.88 cd	3.72 c	3.41	3.58	3.83 c	3.90 c	3.57	3.92 cd
Standard Deviation	1.014	1.017	1.010	1.024	1.202	.884	.991	.846	.969	1.013	1.017	1.032	.968	1.067	.922	.642	1.052
Standard Error	.041	.050	.070	.048	.195	.095	.207	.235	.077	.100	.107	.118	.107	.127	.128	.134	.112
Error variance	*	*	*	*	.04	.01	.04	.06	.01	.01	.01	.01	.01	.02	.02	.02	.01

BBC Three - Buy Now Pay Later

Q6. How did you first find out about Buy Now Pay Later (BNPL) providers?

BASE: All BNPL users

	Gender		Age			Region												
	Total	Male	Female	16-17	18-21	22-24	Northern Ireland	Scotland	North-West	North-East	Yorkshire & Humberside	Wales	West Midlands	East Midlands	South-West	South-East	Eastern	London
	a	b	a	b	c	*a	b	c	d	e	f	g	h	i	j	k	l	
Significance Level: 95%																		
Unweighted Total	874	433	439	46	409	419	23	58	96	37	86	33	101	79	68	112	50	131
Total	861	431	428	50	381	430	29	72	93	31	80	38	92	69	68	100	73	116
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Online shop checkout page	216 25%	98 23%	118 28%	11 22%	98 26%	107 25%	5 17%	18 26%	14 15%	7 22%	24 31% c	7 17%	20 21%	18 27%	17 25%	31 31% c	24 33% c	30 26%
Online shop browsing	196 23%	102 24%	92 22%	13 26%	74 19%	109 25% b	8 28%	12 16%	21 23%	8 24%	21 26%	13 34% k	21 23%	23 33% bkl	13 19%	24 24%	10 14%	22 19%
Social media (e.g. Instagram)	117 14%	48 11%	69 16% a	5 10%	62 16%	50 12%	5 19%	13 18%	16 17%	5 17%	7 8%	5 12%	10 11%	8 11%	10 15%	13 13%	10 13%	16 14%
Online (not on a shop)	108 13%	47 11%	61 14%	3 6%	50 13%	55 13%	5 19%	11 15%	8 8%	6 18% e	5 6%	5 12%	8 9%	9 13%	11 16%	12 12%	9 13%	20 17% e
Word of mouth	102 12%	65 15% b	37 9%	6 13%	43 11%	53 12%	1 5%	8 11%	14 15%	5 16%	13 16%	3 8%	10 10%	6 9%	6 9%	9 9%	12 17%	15 13%
Website advert (e.g. sidebar ad)	59 7%	35 8%	24 6%	5 9%	28 7%	26 6%	1 5%	2 3%	12 13% bdl	- -	6 7%	5 13% d	10 10% d	3 5%	6 9%	6 6%	3 4%	6 5%
Physical advert (e.g. billboard)	37 4%	21 5%	15 4%	1 2%	17 4%	19 4%	1 2%	3 4%	2 3%	- -	3 3%	1 3%	11 12% cdehij	2 3%	2 3%	3 3%	3 4%	7 6%
Other	10 1%	4 1%	5 1%	- -	4 1%	5 1%	- -	- -	4 5% ejl	1 3%	- -	- -	2 2%	- -	1 2%	- -	1 2%	- -
Don't know	17 2%	10 2%	7 2%	6 13% bc	5 1%	6 1%	1 5%	6 8% cghkl	1 1%	- -	2 2%	- -	* 1%	- -	2 3%	2 2%	- -	2 1%

BBC Three - Buy Now Pay Later

Q6. How did you first find out about Buy Now Pay Later (BNPL) providers?

BASE: All BNPL users

	Social grade		Ethnic group						Income								
	Total	ABC1	C2DE	White	Mixed	Asian	Black	Other	SUM: BAME	Less than £10,000	£10,000 - £14,999	£15,000 - £19,999	£20,000 - £24,999	£25,000 - £29,999	£30,000 - £34,999	£35,000 - £39,999	£40,000 or more
	a	b	a	b	c	d	*e	f	a	b	c	d	e	f	g	h	
Significance Level: 95%																	
Unweighted Total	874	559	315	635	59	123	34	19	235	145	127	103	124	86	75	39	114
Total	861	544	317	699	28	94	24	12	158	142	128	104	118	87	70	38	116
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Online shop checkout page	216 25%	129 24%	87 27%	177 25%	7 24%	24 25%	7 29%	2 13%	39 25%	33 23%	33 26%	31 30%	28 24%	25 28%	24 34%	4 11%	22 19%
Online shop browsing	196 23%	126 23%	70 22%	158 23%	8 28%	22 23%	5 22%	2 15%	37 23%	37 26%	39 31%	22 21%	23 20%	18 21%	12 17%	13 35%	25 22%
Social media (e.g. Instagram)	117 14%	74 14%	43 14%	96 14%	3 12%	12 13%	3 11%	2 17%	20 13%	23 16%	12 9%	11 11%	24 20%	9 10%	7 10%	3 8%	17 15%
Online (not on a shop)	108 13%	68 13%	40 13%	91 13%	3 10%	10 11%	4 15%	- -	17 11%	13 9%	16 13%	12 12%	15 13%	15 17%	7 10%	4 12%	20 17%
Word of mouth	102 12%	59 11%	44 14%	79 11%	2 8%	12 12%	5 20%	4 30%	22 14%	18 13%	13 10%	6 6%	17 15%	10 11%	9 14%	5 12%	15 13%
Website advert (e.g. sidebar ad)	59 7%	41 8%	18 6%	44 6%	3 12%	10 11%	- -	2 15%	15 9%	6 4%	7 6%	7 7%	5 4%	3 3%	9 12%	5 13%	12 10%
Physical advert (e.g. billboard)	37 4%	29 5%	8 2%	30 4%	1 3%	4 5%	1 3%	1 5%	7 4%	5 4%	4 3%	5 5%	5 5%	5 6%	1 1%	3 8%	6 5%
Other	10 1%	7 1%	2 1%	8 1%	- -	- -	- -	- -	- -	1 1%	1 1%	5 5%	- -	2 2%	- -	- -	- -
Don't know	17 2%	11 2%	6 2%	15 2%	1 3%	- -	- -	1 5%	2 1%	5 3%	1 1%	4 4%	- -	1 1%	1 2%	- -	- -

BBC Three - Buy Now Pay Later

Q7. At which type of retailers have you used Buy Now Pay Later (BNPL) providers in the past?

BASE: All BNPL users

	Gender		Age			Region												
	Total	Male	Female	16-17	18-21	22-24	Northern Ireland	Scotland	North-West	North-East	Yorkshire & Humberside	Wales	West Midlands	East Midlands	South-West	South-East	Eastern	London
	a	b	a	b	c	*a	b	c	d	e	f	g	h	i	j	k	l	
Significance Level: 95%																		
Unweighted Total	874	433	439	46	409	419	23	58	96	37	86	33	101	79	68	112	50	131
Total	861	431	428	50	381	430	29	72	93	31	80	38	92	69	68	100	73	116
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Fashion and apparel	345	108	237	17	167	162	10	33	36	13	42	14	29	27	19	52	29	40
	40%	25%	55%	33%	44%	38%	34%	46%	39%	43%	52%	38%	32%	39%	28%	52%	40%	34%
			a					i		gil					gil			
Electronics	313	204	108	15	115	183	10	19	39	12	28	14	39	24	29	30	26	43
	36%	47%	25%	30%	30%	43%	34%	26%	42%	39%	35%	38%	42%	35%	42%	30%	36%	37%
		b	b		b				b				b					
Footwear	228	111	116	13	105	109	5	21	23	7	21	9	21	31	13	26	17	32
	26%	26%	27%	27%	28%	25%	17%	29%	25%	23%	26%	25%	23%	45%	20%	26%	24%	28%
													cdefgijkl					
Beauty	187	35	151	6	94	87	7	23	18	6	15	8	20	20	11	18	12	28
	22%	8%	35%	12%	25%	20%	25%	32%	20%	20%	19%	21%	22%	28%	17%	18%	16%	24%
			a					j										
Accessories	172	85	85	2	77	93	3	17	18	7	13	7	17	20	14	21	9	27
	20%	20%	20%	5%	20%	22%	10%	23%	20%	22%	16%	18%	18%	28%	21%	21%	12%	24%
			a	a	a								k					
Home	166	76	90	5	61	100	1	12	18	9	20	9	18	10	22	15	8	23
	19%	18%	21%	10%	16%	23%	5%	16%	20%	29%	25%	24%	20%	14%	33%	15%	12%	20%
					ab				k						bhijkl			
Toys and games	134	82	52	3	66	65	4	9	11	4	15	5	17	16	15	11	9	17
	16%	19%	12%	6%	17%	15%	15%	13%	12%	14%	19%	13%	19%	23%	21%	11%	12%	15%
		b											cj					
Health	123	58	65	4	53	66	2	8	11	4	11	11	27	10	7	7	6	19
	14%	14%	15%	8%	14%	15%	8%	11%	12%	14%	14%	28%	29%	14%	11%	7%	8%	16%
												bcijk	bcehijkl				j	
Sports and outdoor	100	66	33	5	46	49	2	7	8	4	9	6	13	7	9	9	9	16
	12%	15%	8%	10%	12%	11%	8%	10%	8%	13%	12%	15%	14%	10%	13%	9%	12%	14%
		b																
Automotive	78	49	29	2	34	41	-	7	4	3	8	2	9	12	6	14	2	12
	9%	11%	7%	5%	9%	10%	-	10%	5%	11%	10%	5%	10%	17%	8%	14%	2%	10%
		b												ck		ck		
Baby and child	77	34	43	1	23	53	-	8	6	5	11	7	10	9	6	5	2	8
	9%	8%	10%	3%	6%	12%	-	11%	6%	16%	13%	20%	11%	14%	9%	5%	2%	7%
					b				jk	k	cjkl		k					
Animals and pet supplies	76	35	40	4	35	36	1	6	3	6	7	4	8	7	9	9	6	10
	9%	8%	9%	8%	9%	8%	5%	9%	3%	18%	9%	10%	9%	10%	13%	9%	8%	9%
									c					c				

BBC Three - Buy Now Pay Later

Q7. At which type of retailers have you used Buy Now Pay Later (BNPL) providers in the past?

BASE: All BNPL users

	Gender		Age			Region												
	Total	Male	Female	16-17	18-21	22-24	Northern Ireland	Scotland	North-West	North-East	Yorkshire & Humberside	Wales	West Midlands	East Midlands	South-West	South-East	Eastern	London
	a	b	a	b	c	*a	b	c	d	e	f	g	h	i	j	k	l	
Significance Level: 95%																		
Unweighted Total	874	433	439	46	409	419	23	58	96	37	86	33	101	79	68	112	50	131
Total	861	431	428	50	381	430	29	72	93	31	80	38	92	69	68	100	73	116
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Other	7	2	5	-	2	5	-	-	1	2	2	-	-	-	-	-	2	1
	1%	1%	1%	-	1%	1%	-	-	1%	6%	2%	-	-	-	-	-	2%	1%
									ghj									
Don't know	10	6	4	4	5	-	-	3	2	-	2	-	-	-	1	1	-	1
	1%	1%	1%	8%	1%	-	-	4%	2%	-	2%	-	-	-	2%	1%	-	1%
				bc	c			g										
None of these	12	8	4	2	5	4	1	2	1	1	1	-	-	-	-	2	2	2
	1%	2%	1%	4%	1%	1%	5%	3%	1%	2%	1%	-	-	-	-	2%	2%	2%

BBC Three - Buy Now Pay Later

Q7. At which type of retailers have you used Buy Now Pay Later (BNPL) providers in the past?

BASE: All BNPL users

	Social grade		Ethnic group						Income								
	Total	ABC1	C2DE	White	Mixed	Asian	Black	Other	SUM: BAME	Less than £10,000	£10,000 - £19,999	£15,000 - £19,999	£20,000 - £24,999	£25,000 - £29,999	£30,000 - £34,999	£35,000 - £39,999	£40,000 or more
	a	b	a	b	c	d	*e	f	a	b	c	d	e	f	g	h	
Significance Level: 95%																	
Unweighted Total	874	559	315	635	59	123	34	19	235	145	127	103	124	86	75	39	114
Total	861	544	317	699	28	94	24	12	158	142	128	104	118	87	70	38	116
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Fashion and apparel	345 40%	230 42%	115 36%	283 40%	11 40%	36 38%	12 48%	3 23%	61 39%	68 48%	51 40%	46 44%	51 43%	24 27%	20 29%	19 50%	42 36%
										ef		ef	ef			ef	
Electronics	313 36%	195 36%	118 37%	258 37%	9 33%	28 30%	10 42%	5 46%	53 33%	42 29%	47 37%	35 33%	41 35%	41 47%	28 40%	12 33%	54 46%
													a			ac	
Footwear	228 26%	143 26%	85 27%	183 26%	9 32%	22 23%	8 33%	4 32%	42 27%	36 26%	37 29%	30 29%	26 22%	26 29%	17 25%	5 13%	39 33%
											g	g	g			g	
Beauty	187 22%	118 22%	69 22%	154 22%	7 23%	17 18%	6 24%	3 26%	32 21%	29 20%	36 28%	21 20%	27 23%	16 18%	12 17%	6 15%	29 25%
Accessories	172 20%	106 20%	66 21%	142 20%	5 18%	17 18%	5 20%	2 20%	30 19%	26 18%	25 20%	16 16%	22 18%	21 24%	12 17%	8 21%	37 32%
																	abcdf
Home	166 19%	111 20%	55 17%	131 19%	5 18%	20 21%	5 19%	4 31%	34 21%	24 17%	32 25%	18 17%	27 23%	12 14%	14 20%	7 18%	28 24%
Toys and games	134 16%	82 15%	52 16%	105 15%	5 18%	17 18%	4 17%	2 17%	28 18%	22 15%	16 13%	14 14%	13 11%	15 18%	15 21%	2 5%	32 27%
															g		abcdg
Health	123 14%	80 15%	44 14%	97 14%	5 17%	13 14%	4 15%	4 35%	26 16%	17 12%	17 13%	11 10%	16 14%	12 14%	14 20%	5 14%	27 23%
																	abc
Sports and outdoor	100 12%	72 13%	27 9%	72 10%	7 24%	14 15%	4 19%	2 15%	27 17%	15 10%	15 12%	8 8%	6 5%	11 12%	7 11%	5 14%	26 23%
		b		a				a									abcdf
Automotive	78 9%	61 11%	18 6%	65 9%	2 8%	8 9%	1 3%	2 20%	13 9%	8 5%	8 6%	8 8%	12 10%	13 15%	5 6%	3 9%	20 18%
		b											ab				abcf
Baby and child	77 9%	45 8%	32 10%	60 9%	5 17%	8 9%	3 14%	1 5%	17 11%	12 8%	14 11%	7 7%	10 9%	12 13%	4 6%	4 11%	15 13%
					a												
Animals and pet supplies	76 9%	49 9%	27 8%	62 9%	3 10%	8 9%	2 7%	1 10%	14 9%	5 4%	8 6%	9 9%	9 7%	8 9%	9 13%	4 11%	21 18%
														a			abd
Other	7 1%	4 1%	4 1%	7 1%	* 2%	- -	- -	- -	* *	1 1%	1 1%	4 3%	1 1%	- -	- -	- -	* *
Don't know	10 1%	4 1%	5 2%	8 1%	* 2%	1 1%	- -	- -	1 1%	4 3%	3 2%	1 1%	- -	- -	- -	- -	- -

BBC Three - Buy Now Pay Later

Q7. At which type of retailers have you used Buy Now Pay Later (BNPL) providers in the past?

BASE: All BNPL users

Significance Level: 95%

Unweighted Total

Total

None of these

	Social grade		Ethnic group						Income								
	ABC1	C2DE	White	Mixed	Asian	Black	Other	SUM: BAME	Less than £10,000	£10,000 - £14,999	£15,000 - £19,999	£20,000 - £24,999	£25,000 - £29,999	£30,000 - £34,999	£35,000 - £39,999	£40,000 or more	
Total	a	b	a	b	c	d	*e	f	a	b	c	d	e	f	g	h	
Unweighted Total	874	559	315	635	59	123	34	19	235	145	127	103	124	86	75	39	114
Total	861	544	317	699	28	94	24	12	158	142	128	104	118	87	70	38	116
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
None of these	12	4	8	7	1	3	-	1	4	1	1	1	1	1	1	-	2
	1%	1%	2%	1%	2%	3%	-	5%	3%	1%	1%	1%	1%	1%	2%	-	1%
			a														

BBC Three - Buy Now Pay Later

Q8. At which fashion and apparel retailers have you used Buy Now Pay Later (BNPL) providers in the past?

BASE: All BNPL users who bought fashion and apparel items

	Gender		Age			Region												
	Total	Male	Female	16-17	18-21	22-24	Northern Ireland	Scotland	North-West	North-East	Yorkshire & Humberside	Wales	West Midlands	East Midlands	South-West	South-East	Eastern	London
	a	b	*a	b	c	*a	*b	c	*d	e	*f	g	h	*i	j	*k	l	
Significance Level: 95%																		
Unweighted Total	354	113	241	15	179	160	7	28	36	15	44	13	32	30	21	59	21	48
Total	345	108	237	17	167	162	10	33	36	13	42	14	29	27	19	52	29	40
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Asos	145 42%	48 44%	97 41%	8 46%	66 40%	71 44%	6 61%	18 54%	14 39%	5 34%	20 49%	6 39%	12 43%	14 52%	7 34%	21 41%	11 38%	11 28%
Pretty Little Thing	140 41%	11 10%	129 54%	6 35%	83 50%	52 32%	4 44%	17 52%	12 33%	5 40%	14 33%	5 38%	11 39%	15 58%	6 33%	18 35%	11 39%	19 48%
Boohoo	98 28%	23 21%	75 32%	3 15%	46 27%	50 31%	- -	14 43%	9 26%	2 14%	5 12%	6 40%	9 32%	8 30%	2 11%	15 28%	11 37%	17 42%
Nike	87 25%	38 35%	49 21%	5 27%	44 27%	38 24%	- -	5 16%	13 37%	4 27%	5 13%	5 38%	9 31%	7 27%	5 24%	11 21%	8 26%	14 36%
Miss Guided	87 25%	11 10%	76 32%	6 35%	47 28%	35 22%	3 29%	13 38%	9 26%	4 27%	8 20%	2 15%	8 27%	3 11%	4 23%	9 17%	12 41%	12 30%
Shein	86 25%	14 13%	71 30%	5 31%	44 26%	36 22%	1 15%	10 31%	7 21%	2 13%	9 21%	2 17%	8 28%	9 36%	3 17%	10 20%	10 35%	12 29%
New Look	65 19%	16 15%	49 21%	5 27%	32 19%	28 18%	1 15%	9 27%	4 11%	3 20%	6 14%	2 17%	5 16%	3 13%	6 31%	9 18%	9 30%	7 18%
H&M	64 19%	23 21%	41 17%	5 31%	25 15%	34 21%	1 15%	6 18%	5 15%	2 14%	7 17%	1 8%	6 21%	3 13%	4 22%	13 25%	3 10%	12 29%
Zara	63 18%	17 16%	46 19%	4 26%	36 22%	23 14%	1 15%	5 16%	4 12%	1 6%	8 18%	1 5%	3 9%	5 20%	2 13%	12 22%	8 28%	12 31%
Topshop	63 18%	14 13%	49 20%	4 26%	32 19%	26 16%	1 15%	2 7%	7 20%	2 14%	8 18%	3 24%	3 11%	6 24%	4 21%	7 13%	11 38%	7 17%
River Island	57 17%	19 18%	38 16%	2 13%	22 13%	34 21%	- -	8 24%	4 11%	5 34%	3 7%	2 16%	5 18%	4 14%	5 24%	6 11%	4 15%	12 30%
Urban Outfitters	44 13%	12 12%	32 13%	- -	26 15%	18 11%	1 15%	2 7%	4 12%	3 19%	3 7%	2 15%	3 10%	4 16%	3 18%	4 8%	7 25%	7 16%
Nasty Gal	41 12%	8 7%	33 14%	4 24%	24 14%	12 8%	3 29%	5 14%	4 12%	3 21%	1 2%	2 15%	6 20%	5 17%	2 8%	3 6%	3 10%	5 12%
Next	32 9%	12 11%	20 8%	2 12%	11 7%	19 11%	1 15%	1 3%	1 3%	1 7%	3 7%	1 9%	6 22%	2 9%	5 24%	3 6%	- -	6 16%

BBC Three - Buy Now Pay Later

Q8. At which fashion and apparel retailers have you used Buy Now Pay Later (BNPL) providers in the past?

BASE: All BNPL users who bought fashion and apparel items

	Gender		Age			Region												
	Total	Male	Female	16-17	18-21	22-24	Northern Ireland	Scotland	North-West	North-East	Yorkshire & Humberside	Wales	West Midlands	East Midlands	South-West	South-East	Eastern	London
	a	b	*a	b	c	*a	*b	c	*d	e	*f	g	h	*i	j	*k	l	
Significance Level: 95%																		
Unweighted Total	354	113	241	15	179	160	7	28	36	15	44	13	32	30	21	59	21	48
Total	345	108	237	17	167	162	10	33	36	13	42	14	29	27	19	52	29	40
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Bershka	26 8%	6 5%	20 9%	1 5%	10 6%	15 10%	- -	1 4%	1 3%	1 7%	- -	- -	3 10% e	2 6%	3 16%	4 7%	3 9%	9 22% cej
Pull&Bear	26 8%	8 7%	19 8%	3 17%	14 8%	10 6%	2 16%	1 3%	- -	1 7%	1 3%	1 8%	2 6%	4 16% cej	4 21%	2 3%	6 20%	3 7%
Zalando	20 6%	7 7%	13 5%	2 12%	7 4%	11 7%	- -	2 7%	2 6%	- -	3 7%	- -	1 4%	1 3%	2 13%	1 2%	3 9%	5 13% j
Uniqlo	17 5%	10 9% b	7 3%	- -	9 5%	8 5%	- -	1 4%	- -	1 7%	2 5%	- -	- -	2 7%	2 8%	3 5%	3 10%	3 8%
Other	29 8%	10 10%	18 8%	1 5%	8 5%	20 12% b	1 10%	3 8%	5 15%	2 14%	4 11%	- -	1 4%	2 7%	2 10%	3 7%	3 10%	3 6%
Don't know	2 1%	2 2% b	- -	- -	1 1%	1 1%	- -	- -	- -	- -	- -	- -	- -	- -	1 6%	1 2%	- -	- -
None of these	10 3%	6 6% b	3 1%	1 7%	3 2%	5 3%	- -	1 4%	2 6%	- -	1 2%	- -	- -	- -	1 5%	1 2%	2 8%	1 2%

BBC Three - Buy Now Pay Later

Q8. At which fashion and apparel retailers have you used Buy Now Pay Later (BNPL) providers in the past?

BASE: All BNPL users who bought fashion and apparel items

	Social grade		Ethnic group						Income								
	Total	ABC1	C2DE	White	Mixed	Asian	Black	Other	SUM: BAME	Less than £10,000	£10,000 - £14,999	£15,000 - £19,999	£20,000 - £24,999	£25,000 - £29,999	£30,000 - £34,999	£35,000 - £39,999	£40,000 or more
	a	b	a	*b	c	*d	*e	f	a	b	c	d	*e	*f	*g	h	
Significance Level: 95%																	
Unweighted Total	354	240	114	263	24	46	16	4	90	71	50	48	54	25	22	18	42
Total	345	230	115	283	11	36	12	3	61	68	51	46	51	24	20	19	42
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Asos	145	105	40	116	6	18	5	-	29	31	25	17	22	10	8	10	16
	42%	46%	35%	41%	50%	51%	45%	-	47%	46%	48%	37%	42%	43%	41%	52%	37%
		b															
Pretty Little Thing	140	92	48	121	4	12	4	-	19	23	20	11	20	15	9	7	20
	41%	40%	42%	43%	32%	33%	35%	-	32%	35%	39%	24%	40%	65%	43%	38%	48%
																	c
Boohoo	98	67	31	78	6	10	4	1	20	19	13	12	19	7	3	5	12
	28%	29%	27%	28%	50%	27%	32%	27%	32%	28%	26%	27%	37%	29%	16%	29%	28%
Nike	87	60	28	68	5	10	3	1	19	15	11	11	18	6	5	6	13
	25%	26%	24%	24%	46%	28%	29%	24%	31%	23%	21%	23%	36%	24%	23%	32%	30%
Miss Guided	87	58	30	74	3	8	3	-	14	18	12	7	10	10	6	2	14
	25%	25%	26%	26%	28%	22%	23%	-	22%	27%	23%	16%	20%	41%	29%	11%	33%
Shein	86	60	25	72	3	7	3	1	14	18	10	15	9	7	4	4	15
	25%	26%	22%	25%	29%	19%	23%	45%	23%	27%	20%	32%	17%	29%	19%	21%	35%
																	d
New Look	65	48	17	48	4	9	3	1	16	14	6	8	6	3	5	5	13
	19%	21%	14%	17%	33%	24%	27%	27%	26%	20%	11%	18%	12%	13%	26%	27%	30%
																	bd
H&M	64	47	17	46	4	9	5	1	18	11	10	7	8	8	3	2	15
	19%	21%	14%	16%	33%	24%	41%	24%	29%	16%	19%	15%	16%	33%	17%	9%	36%
									a								acd
Zara	63	52	11	49	3	4	5	1	14	10	10	7	5	6	3	5	15
	18%	23%	9%	17%	29%	12%	44%	24%	22%	14%	19%	14%	11%	26%	17%	28%	35%
		b															acd
Topshop	63	49	14	50	1	9	2	-	12	13	11	7	6	7	3	4	9
	18%	21%	12%	18%	12%	24%	21%	-	20%	19%	22%	15%	11%	28%	13%	20%	22%
		b															
River Island	57	31	27	44	2	7	3	1	13	14	9	9	5	4	4	2	10
	17%	13%	23%	15%	21%	20%	24%	24%	21%	20%	17%	18%	9%	15%	20%	12%	23%
			a														
Urban Outfitters	44	35	10	34	2	5	1	1	10	8	7	5	3	3	2	5	7
	13%	15%	8%	12%	21%	15%	12%	24%	16%	12%	14%	10%	7%	10%	10%	25%	18%
Nasty Gal	41	23	17	35	1	4	1	-	5	10	10	3	4	3	3	1	5
	12%	10%	15%	12%	8%	10%	6%	-	9%	14%	20%	6%	8%	13%	14%	7%	11%
												c					
Next	32	19	13	19	3	7	1	1	12	6	5	3	6	3	2	1	7
	9%	8%	11%	7%	25%	19%	11%	24%	19%	9%	9%	5%	12%	14%	9%	6%	16%
						a			a								

BBC Three - Buy Now Pay Later

Q8. At which fashion and apparel retailers have you used Buy Now Pay Later (BNPL) providers in the past?

BASE: All BNPL users who bought fashion and apparel items

	Social grade		Ethnic group						Income								
	Total	ABC1	C2DE	White	Mixed	Asian	Black	Other	SUM: BAME	Less than £10,000	£10,000 - £14,999	£15,000 - £19,999	£20,000 - £24,999	£25,000 - £29,999	£30,000 - £34,999	£35,000 - £39,999	£40,000 or more
	a	b	a	*b	c	*d	*e	f	a	b	c	d	*e	*f	*g	h	
Significance Level: 95%																	
Unweighted Total	354	240	114	263	24	46	16	4	90	71	50	48	54	25	22	18	42
Total	345	230	115	283	11	36	12	3	61	68	51	46	51	24	20	19	42
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Bershka	26	17	9	18	2	4	2	-	8	4	2	2	3	6	1	2	6
	8%	8%	8%	6%	21%	11%	17%	-	13%	6%	5%	4%	6%	23%	5%	10%	14%
								a									
Pull&Bear	26	17	9	20	1	4	1	-	6	1	6	2	2	5	3	2	6
	8%	7%	8%	7%	12%	11%	6%	-	10%	1%	13%	4%	4%	20%	15%	8%	13%
											a						a
Zalando	20	13	8	15	1	2	2	1	6	2	4	1	2	3	-	2	5
	6%	6%	7%	5%	8%	5%	21%	24%	10%	3%	8%	2%	4%	12%	-	12%	11%
Uniqlo	17	15	2	13	1	2	-	1	4	3	1	3	2	1	2	2	5
	5%	7%	1%	5%	8%	7%	-	24%	7%	4%	2%	6%	3%	4%	10%	8%	11%
		b															
Other	29	18	11	24	-	2	2	-	4	7	5	6	3	3	1	-	4
	8%	8%	10%	9%	-	6%	20%	-	7%	11%	10%	12%	5%	12%	4%	-	8%
Don't know	2	1	1	2	-	-	-	-	-	-	-	-	1	-	-	1	-
	1%	*	1%	1%	-	-	-	-	-	-	-	-	2%	-	-	5%	-
None of these	10	8	1	7	-	1	1	1	2	2	3	2	1	-	-	-	-
	3%	4%	1%	3%	-	2%	6%	29%	4%	3%	6%	5%	1%	-	-	-	-

BBC Three - Buy Now Pay Later

Q9. If a seller offers Buy Now Pay Later (BNPL) providers, to what extent do you think you spend more or less money than you would if it were not available?

BASE: All BNPL users

	Total	Gender		Age			Region												
		Male	Female	16-17	18-21	22-24	Northern Ireland	Scotland	North-West	North-East	Yorkshire & Humberside	Wales	West Midlands	East Midlands	South-West	South-East	Eastern	London	
		a	b	a	b	c	*a	b	c	d	e	f	g	h	i	j	k	l	
Significance Level: 95%																			
Unweighted Total	874	433	439	46	409	419	23	58	96	37	86	33	101	79	68	112	50	131	
Total	861	431	428	50	381	430	29	72	93	31	80	38	92	69	68	100	73	116	
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	
Much more	(5.0)	137	69	68	5	59	74	9	17	3	9	9	4	12	14	11	20	15	14
		16%	16%	16%	10%	15%	17%	32%	24%	3%	30%	12%	9%	13%	20%	16%	20%	20%	12%
									cel		cefgl			c	c	c	c	c	c
A bit more	(4.0)	342	167	175	13	151	178	8	31	46	6	33	15	41	26	25	40	30	41
		40%	39%	41%	26%	40%	41%	27%	43%	50%	19%	41%	40%	44%	38%	36%	40%	41%	35%
						a			d	dl		d		d	d	d	d	d	d
About the same	(3.0)	260	142	116	18	118	124	5	15	30	9	24	16	31	20	20	30	23	38
		30%	33%	27%	35%	31%	29%	18%	21%	32%	28%	30%	41%	34%	29%	29%	30%	31%	33%
												b							
A bit less	(2.0)	66	25	41	7	30	30	2	7	7	3	9	3	5	5	6	3	3	12
		8%	6%	10%	14%	8%	7%	7%	10%	8%	11%	11%	9%	6%	7%	9%	3%	4%	10%
				a								j						j	j
Much less	(1.0)	28	14	13	4	8	16	2	-	3	3	1	-	2	3	2	5	-	7
		3%	3%	3%	8%	2%	4%	6%	-	4%	10%	1%	-	2%	5%	3%	5%	-	6%
					b						begk								
Don't know		28	13	15	4	15	10	3	1	3	1	4	-	1	1	4	3	2	5
		3%	3%	4%	8%	4%	2%	10%	2%	3%	2%	5%	-	1%	1%	6%	3%	3%	4%
					c										g				
SUM: More		479	236	243	18	210	251	17	49	50	15	42	19	53	40	36	59	45	55
		56%	55%	57%	36%	55%	58%	59%	68%	53%	49%	53%	49%	58%	58%	52%	59%	62%	47%
					a	a			l										
SUM: Less		94	40	54	11	38	45	4	7	10	7	10	3	7	8	8	8	3	18
		11%	9%	13%	22%	10%	11%	13%	10%	11%	21%	12%	9%	8%	12%	12%	8%	4%	16%
					bc					gjk								k	k
NET: More		385	197	188	7	172	206	13	42	39	9	32	15	46	32	27	52	42	36
		45%	46%	44%	14%	45%	48%	47%	58%	42%	27%	41%	40%	50%	46%	40%	51%	57%	31%
					a	a			deil					dl	l	dl	dl	dl	dl
Base for stats		833	418	413	46	366	421	26	71	90	31	76	38	91	68	64	97	71	111
Mean Score		3.59	3.60	3.59	3.17	3.61	3.63	3.81	3.84	3.44	3.48	3.54	3.49	3.62	3.63	3.56	3.68	3.80	3.38
					a	a			cl						l	cl	cl	cl	cl
Standard Deviation		.964	.948	.983	1.096	.925	.974	1.201	.918	.842	1.329	.891	.797	.860	1.043	1.002	.995	.822	1.035
Standard Error		.033	.046	.048	.169	.047	.048	.262	.122	.087	.222	.099	.139	.086	.118	.125	.095	.119	.092
Error variance		*	*	*	.03	*	*	.07	.01	.01	.05	.01	.02	.01	.01	.02	.01	.01	.01

BBC Three - Buy Now Pay Later

Q9. If a seller offers Buy Now Pay Later (BNPL) providers, to what extent do you think you spend more or less money than you would if it were not available?

BASE: All BNPL users

	Total	Social grade		Ethnic group						Income							
		ABC1	C2DE	White	Mixed	Asian	Black	Other	SUM: BAME	Less than £10,000	£10,000 - £14,999	£15,000 - £19,999	£20,000 - £24,999	£25,000 - £29,999	£30,000 - £34,999	£35,000 - £39,999	£40,000 or more
		a	b	a	b	c	d	*e	f	a	b	c	d	e	f	g	h
Significance Level: 95%																	
Unweighted Total	874	559	315	635	59	123	34	19	235	145	127	103	124	86	75	39	114
Total	861	544	317	699	28	94	24	12	158	142	128	104	118	87	70	38	116
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Much more (5.0)	137 16%	94 17%	43 14%	114 16%	3 12%	10 10%	6 24%	4 30%	23 14%	22 16%	23 18%	18 17%	11 9%	13 15%	12 17%	7 18%	27 23%
A bit more (4.0)	342 40%	217 40%	125 39%	278 40%	13 45%	35 37%	10 42%	3 23%	60 38%	46 32%	51 40%	44 42%	47 40%	40 46%	30 42%	16 42%	48 42%
About the same (3.0)	260 30%	158 29%	102 32%	205 29%	7 26%	39 42%	4 17%	4 30%	54 34%	51 36%	38 29%	33 32%	38 32%	28 32%	21 30%	9 24%	25 22%
A bit less (2.0)	66 8%	43 8%	23 7%	56 8%	2 7%	5 6%	2 8%	1 12%	11 7%	13 9%	9 7%	4 4%	9 8%	6 7%	5 7%	5 13%	9 8%
Much less (1.0)	28 3%	16 3%	12 4%	21 3%	1 5%	2 2%	2 8%	1 5%	6 4%	5 3%	5 4%	4 4%	6 5%	- e	1 2%	1 3%	3 2%
Don't know	28 3%	16 3%	12 4%	25 4%	1 5%	2 2%	- -	- -	4 2%	5 4%	3 2%	1 1%	7 6%	- e	2 3%	- -	3 3%
SUM: More	479 56%	310 57%	169 53%	393 56%	16 56%	45 48%	16 66%	6 53%	83 53%	68 48%	74 58%	62 59%	58 49%	53 60%	41 59%	23 60%	75 65%
SUM: Less	94 11%	59 11%	35 11%	77 11%	3 12%	7 8%	4 17%	2 17%	17 11%	18 12%	13 11%	8 8%	16 13%	6 7%	6 9%	6 16%	12 10%
NET: More	385 45%	251 46%	134 42%	316 45%	13 44%	37 40%	12 49%	4 37%	66 42%	51 36%	60 47%	54 52%	43 36%	46 53%	35 50%	17 44%	63 54%
Base for stats	833	528	305	674	27	91	24	12	154	137	125	103	112	87	68	38	113
Mean Score	3.59	3.62	3.54	3.61	3.54	3.49	3.65	3.62	3.53	3.50	3.63	3.66	3.42	3.68	3.67	3.59	3.78
Standard Deviation	.964	.968	.956	.967	.999	.857	1.198	1.221	.964	.987	.985	.950	.979	.815	.907	1.041	.985
Standard Error	.033	.042	.055	.039	.133	.078	.206	.280	.064	.083	.088	.094	.090	.088	.106	.167	.094
Error variance	*	*	*	*	.02	.01	.04	.08	*	.01	.01	.01	.01	.01	.01	.03	.01

BBC Three - Buy Now Pay Later

Q10. What are your main reasons for using Buy Now Pay Later (BNPL) providers?

BASE: All BNPL users

	Gender		Age			Region												
	Total	Male	Female	16-17	18-21	22-24	Northern Ireland	Scotland	North-West	North-East	Yorkshire & Humberside	Wales	West Midlands	East Midlands	South-West	South-East	Eastern	London
	a	b	a	b	c	*a	b	c	d	e	f	g	h	i	j	k	l	
Significance Level: 95%																		
Unweighted Total	874	433	439	46	409	419	23	58	96	37	86	33	101	79	68	112	50	131
Total	861	431	428	50	381	430	29	72	93	31	80	38	92	69	68	100	73	116
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
I prefer spreading the cost of my purchases over weeks/months	286 33%	134 31%	152 35%	18 36%	121 32%	148 34%	7 26%	18 25%	39 41% bi	16 50% begil	25 31%	18 46% bi	27 29%	22 32%	17 25%	35 35%	26 36%	37 32%
It is interest-free	250 29%	128 30%	121 28%	8 16%	107 28%	135 31% a	7 26%	14 19%	31 33%	6 20%	21 26%	10 26%	32 35% b	17 25%	26 38% b	30 30%	22 30%	34 30%
It allows me to buy more things than before	238 28%	122 28%	116 27%	12 24%	102 27%	124 29%	9 32%	18 25%	26 28%	10 33%	24 31%	11 28%	34 37% l	19 27%	16 24%	26 26%	20 28%	25 21%
It is useful if I later decide to return the items	195 23%	90 21%	105 24%	9 17%	79 21%	107 25%	6 21%	18 24%	27 29% ij	8 25% ij	24 29% ij	5 13%	20 21%	13 19%	9 13%	17 17%	21 29% i	28 24%
I have short-term financial issues (pandemic related)	147 17%	79 18%	69 16%	4 9%	68 18%	75 17%	4 13%	15 21% d	16 17%	2 5%	10 12%	6 16%	16 18%	12 17%	12 17%	21 21% d	9 12% d	25 22% d
I have short-term financial issues (non-pandemic related)	131 15%	60 14%	69 16%	7 13%	52 14%	72 17%	5 18%	7 9%	7 8%	10 31% bcegl	8 10%	7 18%	8 9%	15 22% ceg	19 28% bcegl	22 22% bceg	7 10%	15 13%
Other	4 *	3 1%	2 *	- -	3 1%	2 *	- -	- -	- -	- -	1 1%	- -	1 1%	- -	- -	2 2%	- -	1 1%
Don't know	23 3%	15 3%	8 2%	5 10% bc	12 3%	6 1%	- -	3 5%	2 2%	2 6% hi	4 5% h	- -	1 2%	- -	- -	2 2%	6 8% ghil	2 2%
None of these	10 1%	6 1%	4 1%	1 1%	6 2%	4 1%	3 9%	3 4% cj	- -	1 2%	- -	- -	1 1%	- -	1 2%	- -	- -	2 2%

BBC Three - Buy Now Pay Later

Q10. What are your main reasons for using Buy Now Pay Later (BNPL) providers?

BASE: All BNPL users

	Social grade		Ethnic group						Income								
	Total	ABC1	C2DE	White	Mixed	Asian	Black	Other	SUM: BAME	Less than £10,000	£10,000 - £14,999	£15,000 - £19,999	£20,000 - £24,999	£25,000 - £29,999	£30,000 - £34,999	£35,000 - £39,999	£40,000 or more
	a	b	a	b	c	d	*e	f	a	b	c	d	e	f	g	h	
Significance Level: 95%																	
Unweighted Total	874	559	315	635	59	123	34	19	235	145	127	103	124	86	75	39	114
Total	861	544	317	699	28	94	24	12	158	142	128	104	118	87	70	38	116
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
I prefer spreading the cost of my purchases over weeks/months	286 33%	173 32%	114 36%	237 34% d	9 31%	29 31%	4 17%	5 42%	47 30%	57 40% e	42 33%	32 31%	38 32%	22 26%	21 30%	17 46% e	37 32%
It is interest-free	250 29%	163 30%	87 27%	199 29%	9 30%	34 36%	5 21%	3 27%	51 32%	40 28%	43 33%	32 30%	30 25%	22 25%	20 29%	10 26%	42 36%
It allows me to buy more things than before	238 28%	156 29%	82 26%	194 28%	8 29%	24 26%	6 27%	6 48%	44 28%	37 26%	41 32%	26 24%	37 31%	19 22%	24 34%	9 24%	33 28%
It is useful if I later decide to return the items	195 23%	126 23%	69 22%	156 22%	8 28%	23 24%	8 33%	1 5%	39 25%	29 21%	28 22%	30 29% f	25 21%	20 23%	9 13%	9 24%	34 29% f
I have short-term financial issues (pandemic related)	147 17%	96 18%	51 16%	116 17%	6 22%	18 20%	4 17%	3 27%	32 20%	25 17%	12 10%	16 16%	29 25% b	16 18%	14 19%	8 22% b	17 15%
I have short-term financial issues (non-pandemic related)	131 15%	83 15%	48 15%	112 16% b	1 3%	11 12%	5 23% b	1 10%	18 12%	23 16%	29 23% eg	14 13%	18 16%	9 10%	13 19%	2 6%	16 14%
Other	4 *	2 *	2 1%	2 *	- -	1 1%	1 3% a	- -	1 1%	1 *	- -	- -	2 1%	- -	1 1%	- -	- -
Don't know	23 3%	14 3%	9 3%	19 3%	1 3%	3 3%	- -	- -	4 2%	3 2%	4 3%	2 2%	1 1%	2 3%	2 4%	- -	3 2%
None of these	10 1%	6 1%	4 1%	5 1%	1 4% a	3 4% a	- -	- -	4 3% a	2 2%	- -	2 2%	* *	- -	1 1%	- -	- -

BBC Three - Buy Now Pay Later

Q11. How much outstanding debt, if any, do you have with Buy Now Pay Later (BNPL) providers?

BASE: All BNPL users

	Gender		Age			Region												
	Total	Male	Female	16-17	18-21	22-24	Northern Ireland	Scotland	North-West	North-East	Yorkshire & Humberside	Wales	West Midlands	East Midlands	South-West	South-East	Eastern	London
	a	b	a	b	c	*a	b	c	d	e	f	g	h	i	j	k	l	
Significance Level: 95%																		
Unweighted Total	874	433	439	46	409	419	23	58	96	37	86	33	101	79	68	112	50	131
Total	861	431	428	50	381	430	29	72	93	31	80	38	92	69	68	100	73	116
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
None	377	176	201	35	176	166	12	34	46	8	34	15	32	26	31	52	40	48
	44%	41%	47%	69%	46%	38%	42%	48%	49%	24%	42%	39%	35%	37%	45%	51%	56%	42%
				bc	c			d	dg					d	dgh	dgh		
1-50	50	16	33	-	25	24	3	4	1	2	4	3	6	5	4	2	6	10
	6%	4%	8%	-	7%	6%	12%	6%	1%	8%	5%	9%	6%	8%	5%	2%	8%	8%
			a						c			cj		cj			cj	cj
51-100	38	18	20	1	14	23	-	8	3	3	6	4	3	2	1	2	1	4
	4%	4%	5%	2%	4%	5%	-	11%	3%	11%	7%	11%	3%	3%	1%	2%	2%	4%
								gijl		ij		ij						
101-250	56	32	24	-	22	34	1	1	9	-	7	1	10	2	3	9	5	8
	6%	8%	5%	-	6%	8%	3%	1%	10%	-	9%	3%	11%	3%	5%	9%	6%	7%
						a			b		b		bdh		b			
251-500	44	30	14	1	13	30	1	1	6	3	5	4	7	2	1	8	3	3
	5%	7%	3%	3%	3%	7%	2%	2%	7%	11%	6%	10%	7%	3%	2%	8%	4%	2%
		b			b				l		l					l		
501-1000	58	37	22	-	23	35	1	6	7	2	4	1	10	6	6	4	3	9
	7%	9%	5%	-	6%	8%	5%	8%	8%	6%	5%	3%	11%	8%	9%	4%	4%	8%
		b			a								j					
1001+	142	82	58	4	56	82	8	7	9	8	7	10	15	16	15	14	11	23
	16%	19%	14%	8%	15%	19%	28%	10%	10%	25%	9%	25%	16%	23%	22%	14%	15%	20%
		b							ce		ce			bce	ce		ce	ce
Prefer not to say	97	40	56	9	51	37	2	10	12	5	14	-	10	11	7	11	3	12
	11%	9%	13%	18%	13%	9%	8%	14%	13%	16%	18%	-	11%	16%	10%	11%	4%	10%
				c	c			f	f	f	fk			fk				
<fb>Including 'None'</fb> <fb>for stats	764	391	372	41	329	394	26	62	81	26	66	38	82	59	61	89	70	104
<fb>Excluding 'None'</fb> <fb>for stats	1	78	0	0	0	86	15	0	0	100	0	54	115	17	0	0	0	17
Mean Score	682.30	782.47	572.15	431.64	717.26	679.41	1789.49	379.74	350.39	1102.63	556.13	592.84	699.84	994.07	899.65	585.44	603.89	664.86
										bc				bc	c			c
Standard Deviation	1552.27	1642.04	1444.81	1517.70	1777.32	1340.99	3305.80	865.847	749.729	1973.91	1587.53	1018.46	1509.10	1998.73	1771.56	1358.04	1675.79	1203.09
Standard Error	55.904	83.042	74.215	246.204	94.866	68.611	721.385	122.449	82.293	354.525	189.746	177.292	158.196	246.027	226.825	135.804	241.879	111.226
Error variance	3125.24	6895.91	5507.82	60616.2	8999.61	4707.47	520396	14993.8	6772.21	125688	36003.4	31432.4	25026.1	60529.3	51449.6	18442.6	58505.3	12371.1
<fb>Including 'None'</fb> <fb>for stats	388	216	171	6	153	228	14	27	35	19	32	23	50	33	30	38	29	56
<fb>Excluding 'None'</fb> <fb>for stats	530	626	400	1499	506	530	1499	441	461	554	250	318	500	1000	972	408	473	661
Mean Score	1344.86	1419.79	1243.51	2754.15	1540.90	1172.88	3286.22	856.61	801.57	1548.67	1146.62	969.04	1143.81	1770.28	1807.97	1383.20	1434.36	1237.00
														c	c			
Standard Deviation	1965.23	1998.40	1926.53	3064.78	2352.14	1590.22	3932.89	1141.46	966.831	2198.03	2140.91	1159.41	1798.14	2407.28	2171.84	1814.44	2360.71	1412.44
Standard Error	99.007	136.290	144.400	1251.19	183.114	106.489	1135.33	243.360	161.138	468.622	361.880	259.253	242.461	401.214	383.930	276.700	527.871	180.845
Error variance	9802.32	18574.9	20851.2	1565482	33530.6	11339.8	1288966	59224.3	25965.6	219607	130957	67212.1	58787.5	160972	147403	76563.0	278648	32704.8

BBC Three - Buy Now Pay Later

Q11. How much outstanding debt, if any, do you have with Buy Now Pay Later (BNPL) providers?

BASE: All BNPL users

	Social grade		Ethnic group						Income								
	Total	ABC1	C2DE	White	Mixed	Asian	Black	Other	SUM: BAME	Less than £10,000	£10,000 - £14,999	£15,000 - £19,999	£20,000 - £24,999	£25,000 - £29,999	£30,000 - £34,999	£35,000 - £39,999	£40,000 or more
	a	b	a	b	c	d	*e	f	a	b	c	d	e	f	g	h	
Significance Level: 95%																	
Unweighted Total	874	559	315	635	59	123	34	19	235	145	127	103	124	86	75	39	114
Total	861	544	317	699	28	94	24	12	158	142	128	104	118	87	70	38	116
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
None	377	233	144	308	14	39	8	5	66	78	53	43	46	37	23	19	41
	44%	43%	45%	44%	48%	42%	34%	42%	42%	55%	42%	41%	39%	43%	33%	50%	35%
										bcdfh							
1-50	50	28	22	43	1	4	2	1	7	8	12	9	4	6	1	1	7
	6%	5%	7%	6%	3%	4%	8%	5%	5%	5%	9%	9%	3%	7%	1%	3%	6%
											df	f					
51-100	38	19	19	34	-	4	1	-	5	11	7	4	8	2	2	2	3
	4%	4%	6%	5%	-	4%	3%	-	3%	8%	5%	4%	7%	2%	3%	5%	3%
101-250	56	42	14	45	2	6	2	-	10	6	10	9	9	7	7	1	6
	6%	8%	4%	6%	7%	6%	10%	-	6%	4%	8%	8%	8%	8%	10%	1%	5%
		b															
251-500	44	30	13	37	1	3	2	1	7	3	8	6	11	4	4	2	6
	5%	6%	4%	5%	5%	3%	8%	5%	4%	2%	6%	6%	9%	5%	6%	4%	5%
													a				
501-1000	58	38	21	43	1	13	1	1	16	8	13	12	8	2	7	2	4
	7%	7%	7%	6%	3%	14%	3%	11%	10%	6%	10%	11%	7%	3%	10%	6%	3%
						ab					eh	eh					
1001+	142	98	43	114	6	13	5	3	27	8	18	13	20	19	17	9	37
	16%	18%	14%	16%	22%	14%	21%	21%	17%	5%	14%	12%	17%	21%	24%	24%	32%
											a		a	a	ac	a	abcd
Prefer not to say	97	55	42	76	3	13	3	2	21	20	7	10	12	10	9	2	12
	11%	10%	13%	11%	12%	14%	12%	17%	13%	14%	6%	9%	10%	11%	13%	6%	10%
										b							
<fb>Including 'None'</fb> Prefer for stats	764	489	275	623	25	81	21	10	137	122	121	95	107	77	61	35	104
Mean Score	1	15	0	1	0	18	100	0	18	0	30	20	100	5	200	0	155
	682.30	768.02	530.10	682.72	673.88	607.58	1023.82	738.77	693.51	203.99	540.99	485.68	745.63	630.93	926.55	772.31	1642.65
		b									a	a	a	a	ac	a	abcde
Standard Deviation	1552.27	1676.05	1292.84	1583.59	1164.63	1261.69	2232.43	1272.28	1428.50	583.391	1275.85	964.174	1641.96	1096.13	1460.35	1239.17	2796.67
Standard Error	55.904	75.030	78.390	66.740	161.504	122.546	407.584	318.070	100.015	52.180	116.468	99.447	156.555	125.734	181.135	206.529	278.279
Error variance	3125.24	5629.55	6145.03	4454.26	26083.7	15017.5	166125	101169	10003.0	2722.76	13564.9	9889.69	24509.5	15809.1	32809.8	42654.1	77439.1
<fb>Excluding 'None'</fb> Prefer for stats	388	256	132	315	11	42	13	5	71	44	68	52	60	40	38	17	63
Mean Score	530	554	473	500	1030	770	400	1173	685	173	409	359	441	900	792	1853	1273
	1344.86	1467.26	1107.26	1350.66	1469.56	1174.55	1682.59	1490.35	1336.11	564.58	968.64	882.93	1314.49	1219.40	1490.73	1640.17	2693.07
										a	a	a	a	a	ac	a	abcdef
Standard Deviation	1965.23	2084.89	1691.52	2015.93	1352.73	1559.32	2694.28	1509.25	1757.15	864.660	1585.38	1160.72	2006.78	1270.78	1613.25	1362.69	3166.83
Standard Error	99.007	128.316	148.356	119.204	276.126	208.373	635.048	533.599	170.670	123.523	195.146	162.533	254.862	200.928	255.078	321.188	398.983
Error variance	9802.32	16465.0	22009.5	14209.7	76245.5	43419.4	403285	284728	29128.2	15257.9	38082.0	26417.0	64954.5	40372.2	65064.6	103162	159187

BBC Three - Buy Now Pay Later

Q12. To what extent does this debt cause you stress?

BASE: All BNPL users with debt

	Total	Gender		Age			Region											
		Male	Female	16-17	18-21	22-24	Northern Ireland	Scotland	North-West	North-East	Yorkshire & Humberside	Wales	West Midlands	East Midlands	South-West	South-East	Eastern	London
		a	b	*a	b	c	*a	*b	c	*d	e	*f	g	h	i	j	*k	l
Significance Level: 95%																		
Unweighted Total	394	215	178	6	165	223	12	22	36	22	35	20	55	36	32	43	20	61
Total	388	216	171	6	153	228	14	27	35	19	32	23	50	33	30	38	29	56
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
A lot of stress (4.0)	52 13%	30 14%	22 13%	2 25%	22 14%	29 13%	3 24%	7 25%	4 11%	4 20%	3 10%	2 11%	8 16%	3 9%	4 13%	3 7%	6 20%	6 10%
Quite a bit of stress (3.0)	91 24%	53 24%	39 23%	- -	34 22%	58 25%	3 21%	6 23%	7 18%	5 24%	3 9%	5 20%	8 16%	12 35%	10 34%	9 24%	12 42%	13 22%
Some stress (2.0)	105 27%	62 29%	42 25%	4 66%	43 28%	57 25%	5 32%	5 17%	11 31%	5 28%	7 23%	8 34%	18 36%	8 24%	7 23%	11 29%	4 13%	16 29%
A little stress (1.0)	68 18%	39 18%	28 17%	1 9%	24 16%	44 19%	2 14%	5 20%	10 29%	3 15%	6 19%	4 19%	10 20%	6 20%	5 15%	8 22%	1 4%	7 12%
No stress (0.0)	69 18%	30 14%	39 23%	- -	29 19%	41 18%	1 10%	4 15%	4 12%	2 13%	12 39%	4 15%	5 10%	4 12%	5 16%	7 18%	6 21%	15 26%
Don't know	2 *	1 *	1 *	- -	2 1%	- -	- -	- -	- -	- -	- -	- -	2 3%	- -	- -	- -	- -	- -
SUM: Stress	317 82%	184 85%	132 77%	6 100%	123 80%	187 82%	13 90%	23 85%	31 88%	16 87%	20 61%	20 85%	44 87%	29 88%	26 84%	31 82%	23 79%	42 74%
Base for stats	386	215	170	6	152	228	14	27	35	19	32	23	49	33	30	38	29	56
Mean Score	1.97	2.06	1.86	2.41	1.98	1.96	2.35	2.24	1.88	2.23	1.32	1.91	2.08	2.09	2.12	1.80	2.35	1.78
Standard Deviation	1.294	1.248	1.347	1.039	1.312	1.291	1.299	1.434	1.175	1.320	1.351	1.223	1.198	1.189	1.291	1.213	1.423	1.332
Standard Error	.065	.085	.101	.424	.103	.086	.375	.306	.196	.281	.228	.273	.165	.198	.228	.185	.318	.171
Error variance	*	.01	.01	.18	.01	.01	.14	.09	.04	.08	.05	.07	.03	.04	.05	.03	.10	.03

BBC Three - Buy Now Pay Later

Q12. To what extent does this debt cause you stress?

BASE: All BNPL users with debt

	Total	Social grade		Ethnic group					SUM: BAME	Income								
		ABC1	C2DE	White	Mixed	Asian	Black	Other		Less than £10,000	£10,000 - £14,999	£15,000 - £19,999	£20,000 - £24,999	£25,000 - £29,999	£30,000 - £34,999	£35,000 - £39,999	£40,000 or more	
		a	b	a	*b	c	*d	*e	f	a	b	c	d	e	f	*g	h	
Significance Level: 95%																		
Unweighted Total	394	264	130	286	24	56	18	8	106	49	66	51	62	40	40	18	63	
Total	388	256	132	315	11	42	13	5	71	44	68	52	60	40	38	17	63	
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	
A lot of stress	(4.0)	52	34	18	40	3	7	2	-	12	7	9	6	8	8	3	2	10
		13%	13%	14%	13%	25%	16%	19%	-	17%	17%	13%	11%	13%	20%	8%	10%	16%
Quite a bit of stress	(3.0)	91	61	30	75	1	12	1	2	17	11	17	10	11	12	11	4	16
		24%	24%	23%	24%	13%	29%	10%	37%	23%	24%	25%	19%	18%	30%	29%	26%	25%
Some stress	(2.0)	105	70	34	83	4	10	5	2	21	9	16	14	23	11	10	3	19
		27%	28%	26%	26%	33%	24%	39%	50%	30%	20%	24%	27%	38%	27%	26%	18%	30%
A little stress	(1.0)	68	47	21	57	2	7	3	-	12	7	15	9	9	5	6	4	11
		18%	19%	16%	18%	21%	16%	21%	-	16%	17%	22%	16%	16%	11%	16%	23%	18%
No stress	(0.0)	69	41	29	60	1	6	1	1	9	10	11	13	9	4	8	3	7
		18%	16%	22%	19%	8%	14%	11%	13%	12%	23%	16%	25%	15%	11%	22%	19%	11%
Don't know		2	2	-	1	-	1	-	-	1	-	-	1	-	-	-	1	-
		*	1%	-	*	-	2%	-	-	1%	-	-	2%	-	-	-	4%	-
SUM: Stress		317	214	103	254	11	35	11	4	62	34	57	38	51	36	30	13	56
		82%	83%	78%	81%	92%	85%	89%	87%	87%	77%	84%	73%	85%	89%	78%	77%	89%
Base for stats		386	254	132	314	11	41	13	5	70	44	68	51	60	40	38	16	63
Mean Score		1.97	2.01	1.91	1.93	2.25	2.19	2.06	2.12	2.17	1.95	1.97	1.72	1.98	2.37	1.84	1.85	2.17
Standard Deviation		1.294	1.270	1.342	1.300	1.325	1.294	1.273	1.043	1.255	1.427	1.276	1.338	1.221	1.247	1.284	1.342	1.227
Standard Error		.065	.078	.118	.077	.270	.175	.300	.369	.122	.204	.157	.189	.155	.197	.203	.325	.155
Error variance		*	.01	.01	.01	.07	.03	.09	.14	.02	.04	.02	.04	.02	.04	.11	.02	

BBC Three - Buy Now Pay Later

Q13. Have you ever made a complaint to a Buy Now Pay Later (BNPL) provider?

BASE: All BNPL users

	Gender		Age			Region												
	Total	Male	Female	16-17	18-21	22-24	Northern Ireland	Scotland	North-West	North-East	Yorkshire & Humberside	Wales	West Midlands	East Midlands	South-West	South-East	Eastern	London
	a	b	a	b	c	*a	b	c	d	e	f	g	h	i	j	k	l	
Significance Level: 95%																		
Unweighted Total	874	433	439	46	409	419	23	58	96	37	86	33	101	79	68	112	50	131
Total	861	431	428	50	381	430	29	72	93	31	80	38	92	69	68	100	73	116
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Yes	171	103	68	9	70	92	17	12	12	13	13	6	17	12	14	13	14	28
	20%	24%	16%	18%	18%	21%	61%	16%	13%	40%	16%	16%	19%	18%	20%	13%	19%	24%
		b							bcefg hijk									cj
No	657	304	351	37	299	321	10	55	77	19	64	28	72	55	52	84	58	84
	76%	71%	82%	73%	79%	75%	34%	76%	83%	60%	80%	74%	79%	79%	76%	84%	79%	72%
			a						d		d		d	d		dl		
Don't know	33	24	9	5	12	17	1	6	4	-	3	4	2	2	2	3	2	5
	4%	6%	2%	9%	3%	4%	5%	8%	4%	-	3%	10%	2%	3%	3%	3%	2%	4%
		b		b														

BBC Three - Buy Now Pay Later

Q13. Have you ever made a complaint to a Buy Now Pay Later (BNPL) provider?

BASE: All BNPL users

	Social grade		Ethnic group						Income								
	Total	ABC1	C2DE	White	Mixed	Asian	Black	Other	SUM: BAME	Less than £10,000	£10,000 - £14,999	£15,000 - £19,999	£20,000 - £24,999	£25,000 - £29,999	£30,000 - £34,999	£35,000 - £39,999	£40,000 or more
	a	b	a	b	c	d	*e	f	a	b	c	d	e	f	g	h	
Significance Level: 95%																	
Unweighted Total	874	559	315	635	59	123	34	19	235	145	127	103	124	86	75	39	114
Total	861	544	317	699	28	94	24	12	158	142	128	104	118	87	70	38	116
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Yes	171	126	45	131	6	20	11	4	40	19	30	17	22	25	12	9	33
	20%	23%	14%	19%	20%	21%	46%	32%	26%	13%	23%	17%	19%	29%	17%	24%	28%
		b					abcf	a			a		ac			ac	
No	657	399	258	543	21	70	12	6	110	117	94	83	91	60	54	28	80
	76%	73%	81%	78%	73%	75%	51%	53%	69%	83%	74%	79%	77%	69%	77%	73%	69%
			a	df	d	d		d		eh							
Don't know	33	19	14	25	2	3	1	2	8	6	4	4	5	1	4	1	3
	4%	4%	4%	4%	7%	4%	3%	16%	5%	4%	3%	4%	4%	1%	5%	3%	3%

BBC Three - Buy Now Pay Later

Q14. How satisfied were you with how your Buy Now Pay Later (BNPL) provider resolved your complaint?

BASE: All BNPL users who have complained

	Total	Gender		Age			Region											
		Male	Female	16-17	18-21	22-24	Northern Ireland	Scotland	North-West	North-East	Yorkshire & Humberside	Wales	West Midlands	East Midlands	South-West	South-East	Eastern	London
		a	b	*a	b	c	*a	*b	*c	*d	*e	*f	*g	*h	*i	*j	*k	l
Significance Level: 95%																		
Unweighted Total	175	102	73	9	75	91	14	10	13	15	15	5	20	14	15	15	9	30
Total	171	103	68	9	70	92	17	12	12	13	13	6	17	12	14	13	14	28
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Very satisfied (5.0)	52 30%	34 33%	18 26%	3 33%	22 32%	27 29%	7 37%	6 48%	2 20%	5 41%	3 21%	1 19%	5 31%	3 21%	4 27%	4 29%	7 54%	5 19%
Quite satisfied (4.0)	68 40%	40 39%	28 41%	3 38%	28 40%	37 40%	6 36%	3 23%	5 39%	4 28%	6 47%	5 81%	9 51%	6 52%	5 37%	6 48%	2 12%	11 40%
Neither satisfied nor dissatisfied (3.0)	32 19%	18 17%	14 21%	- -	15 22%	17 18%	1 8%	1 11%	2 14%	2 15%	2 13%	- -	3 18%	2 19%	4 28%	2 12%	5 35%	8 30%
Quite dissatisfied (2.0)	12 7%	6 6%	6 9%	1 8%	3 4%	9 9%	1 7%	1 7%	2 18%	1 7%	1 9%	- -	- -	1 8%	1 8%	2 12%	- -	2 8%
Very dissatisfied (1.0)	6 4%	4 4%	2 3%	1 6%	2 3%	4 4%	2 12%	1 11%	1 9%	1 8%	- -	- -	- -	- -	- -	- -	- -	1 4%
Don't know	1 1%	1 1%	- -	1 14%	- -	- -	- -	- -	- -	- -	1 10%	- -	- -	- -	- -	- -	- -	- -
SUM: Satisfied	119 70%	74 72%	45 67%	6 71%	50 71%	63 68%	13 73%	8 71%	7 59%	9 70%	9 68%	6 100%	14 82%	9 73%	9 64%	10 76%	9 65%	16 59%
SUM: Dissatisfied	18 11%	10 10%	8 12%	1 15%	5 7%	12 13%	3 19%	2 18%	3 27%	2 15%	1 9%	- -	- -	1 8%	1 8%	2 12%	- -	3 12%
NET: Satisfied	101 59%	64 62%	37 55%	5 56%	45 64%	51 55%	10 55%	6 53%	4 32%	7 55%	8 59%	6 100%	14 82%	8 66%	8 56%	8 65%	9 65%	13 47%
Base for stats	170	102	68	8	70	92	17	12	12	13	12	6	17	12	14	13	14	28
Mean Score	3.86	3.92	3.77	3.97	3.92	3.80	3.80	3.90	3.43	3.88	3.89	4.19	4.13	3.87	3.82	3.93	4.19	3.62
Standard Deviation	1.052	1.057	1.046	1.281	1.001	1.078	1.363	1.425	1.303	1.293	.912	.432	.707	.871	.952	.968	.957	1.019
Standard Error	.080	.105	.122	.453	.116	.113	.364	.451	.361	.334	.244	.193	.158	.233	.246	.250	.319	.186
Error variance	.01	.01	.01	.21	.01	.01	.13	.20	.13	.11	.06	.04	.02	.05	.06	.06	.10	.03

BBC Three - Buy Now Pay Later

Q14. How satisfied were you with how your Buy Now Pay Later (BNPL) provider resolved your complaint?

BASE: All BNPL users who have complained

	Total	Social grade		Ethnic group					SUM: BAME	Income							
		ABC1	C2DE	White	Mixed	Asian	Black	Other		Less than £10,000	£10,000 - £14,999	£15,000 - £19,999	£20,000 - £24,999	£25,000 - £29,999	£30,000 - £34,999	£35,000 - £39,999	£40,000 or more
		a	b	a	*b	*c	*d	*e	f	*a	b	*c	*d	*e	*f	*g	h
Significance Level: 95%																	
Unweighted Total	175	127	48	116	12	26	15	6	59	19	31	17	23	25	14	10	32
Total	171	126	45	131	6	20	11	4	40	19	30	17	22	25	12	9	33
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Very satisfied (5.0)	52 30%	42 33%	9 21%	41 31%	2 35%	5 27%	2 16%	2 48%	11 27%	7 38%	9 29%	5 28%	4 16%	9 35%	4 36%	3 31%	12 35%
Quite satisfied (4.0)	68 40%	47 37%	20 46%	50 39%	2 32%	10 48%	5 47%	1 16%	17 43%	7 36%	10 34%	5 29%	9 38%	11 45%	7 54%	5 58%	13 38%
Neither satisfied nor dissatisfied (3.0)	32 19%	21 16%	11 25%	25 19%	1 24%	2 11%	3 24%	1 16%	7 17%	2 9%	6 20%	7 39%	8 37%	1 6%	1 10%	1 12%	6 18%
Quite dissatisfied (2.0)	12 7%	9 7%	3 6%	7 5%	- -	3 14%	1 12%	1 20%	5 12%	2 10%	3 9%	1 5%	1 4%	1 4%	- -	- -	3 9%
Very dissatisfied (1.0)	6 4%	5 4%	1 2%	6 5%	1 10%	- -	- -	- -	1 1%	- -	3 9%	- -	1 5%	3 11%	- -	- -	- -
Don't know	1 1%	1 1%	- -	1 1%	- -	- -	- -	- -	- -	1 7%	- -	- -	- -	- -	- -	- -	- -
SUM: Satisfied	119 70%	89 71%	30 67%	91 70%	4 67%	15 75%	7 64%	2 64%	28 70%	14 74%	19 63%	10 57%	12 54%	20 80%	11 90%	8 88%	24 74%
SUM: Dissatisfied	18 11%	15 12%	4 8%	13 10%	1 10%	3 14%	1 12%	1 20%	5 13%	2 10%	5 18%	1 5%	2 9%	4 15%	- -	- -	3 9%
NET: Satisfied	101 59%	75 59%	26 59%	78 60%	3 57%	12 62%	6 51%	2 44%	23 57%	12 64%	13 45%	9 52%	10 45%	17 65%	11 90%	8 88%	21 65%
Base for stats	170	125	45	129	6	20	11	4	40	18	30	17	22	25	12	9	33
Mean Score	3.86	3.89	3.77	3.87	3.82	3.89	3.68	3.92	3.83	4.09	3.65	3.80	3.56	3.88	4.26	4.19	4.00
Standard Deviation	1.052	1.092	.936	1.065	1.315	.982	.929	1.397	1.018	.986	1.248	.927	.993	1.259	.649	.661	.952
Standard Error	.080	.097	.135	.099	.380	.193	.240	.570	.133	.232	.224	.225	.207	.252	.173	.209	.168
Error variance	.01	.01	.02	.01	.14	.04	.06	.33	.02	.05	.05	.05	.04	.06	.03	.04	.03

BBC Three - Buy Now Pay Later

Q15. What are the main reasons that you have not used Buy Now Pay Later (BNPL) providers while shopping online?

BASE: All non-BNPL users

	Gender		Age			Region												
	Total	Male	Female	16-17	18-21	22-24	Northern Ireland	Scotland	North-West	North-East	Yorkshire & Humberside	Wales	West Midlands	East Midlands	South-West	South-East	Eastern	London
	a	b	a	b	c	*a	b	c	d	e	f	g	h	i	j	k	l	
Significance Level: 95%																		
Unweighted Total	983	500	473	257	458	268	20	66	110	43	94	44	98	79	83	156	64	126
Total	1004	521	473	300	429	276	28	81	112	41	88	50	91	74	87	146	93	114
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
I have no need for them	335 33%	170 33%	160 34%	91 30%	144 34%	100 36%	7 25%	17 21%	36 32%	12 30%	38 43% bil	15 31%	32 36% b	32 44% bil	24 28%	48 33%	42 45% bil	31 27%
I avoid taking out loans	267 27%	130 25%	134 28%	62 21%	112 26%	94 34% ab	9 31%	32 39% cfijl	27 24%	11 28%	26 30% l	10 19%	33 36% fijl	19 26% fijl	16 19%	33 22%	35 38% cfijl	17 15%
I have never heard of them	212 21%	120 23%	87 18%	91 30% bc	81 19%	40 14%	7 24%	14 17%	29 26% k	10 23% k	19 21% k	10 19%	14 15%	12 17%	28 32% bghk	36 25% k	8 9% k	25 22% k
I am worried about making the repayments	202 20%	84 16%	118 25% a	49 16%	88 20%	66 24% a	8 27%	22 27% dh	21 18%	4 9%	14 16%	14 27% dh	17 18%	8 11% dh	22 25% dh	27 18% dh	25 27% dh	23 20%
I don't understand how they work	140 14%	64 12%	76 16%	24 8%	66 15% a	50 18% a	6 19%	11 13%	17 15%	6 14%	14 16%	4 9%	13 14%	8 11%	9 10%	19 13%	15 16%	19 17%
Other	10 1%	4 1%	5 1%	8 3% bc	2 *	-	-	-	-	-	2 3%	-	2 2%	1 2%	-	4 3%	-	-
Don't know	50 5%	32 6%	19 4%	17 6%	25 6%	8 3%	-	4 5% ch	-	3 7% ch	5 6% ch	7 14% chjk	5 6% ch	-	4 5% ch	6 4% c	3 3% c	12 10% chj
None of these	29 3%	17 3%	13 3%	7 2%	13 3%	9 3%	1 5%	2 3%	3 3%	3 7% eijl	-	2 5% ei	2 2%	6 8% eijl	-	2 1%	6 7% eijl	1 1%

BBC Three - Buy Now Pay Later

Q15. What are the main reasons that you have not used Buy Now Pay Later (BNPL) providers while shopping online?

BASE: All non-BNPL users

	Social grade		Ethnic group						Income								
	Total	ABC1	C2DE	White	Mixed	Asian	Black	Other	SUM: BAME	Less than £10,000	£10,000 - £14,999	£15,000 - £19,999	£20,000 - £24,999	£25,000 - £29,999	£30,000 - £34,999	£35,000 - £39,999	£40,000 or more
	a	b	a	b	c	d	*e	f	a	b	c	d	e	f	*g	h	
Significance Level: 95%																	
Unweighted Total	983	651	332	722	67	108	54	17	246	233	86	84	84	58	43	27	56
Total	1004	666	339	824	32	84	39	10	166	245	86	82	84	56	42	29	52
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
I have no need for them	335 33%	226 34%	109 32%	279 34%	8 26%	28 33%	13 33%	4 36%	53 32%	77 32%	24 28%	31 38%	33 39%	19 35%	16 38%	9 32%	20 37%
I avoid taking out loans	267 27%	169 25%	99 29%	223 27%	9 27%	17 20%	10 27%	5 47%	41 25%	73 30%	25 29%	29 36%	16 19%	12 22%	14 34%	10 34%	14 27%
I have never heard of them	212 21%	155 23%	58 17%	182 22%	5 17%	12 14%	10 25%	1 11%	28 17%	54 22%	19 22%	13 15%	19 23%	8 15%	3 7%	7 22%	5 9%
I am worried about making the repayments	202 20%	120 18%	82 24%	172 21%	7 22%	16 19%	5 13%	1 6%	29 17%	60 25%	23 26%	22 26%	9 10%	15 26%	8 18%	9 32%	14 27%
I don't understand how they work	140 14%	92 14%	47 14%	105 13%	8 25%	18 21%	4 9%	3 24%	32 20%	28 11%	16 19%	8 10%	18 22%	12 21%	11 26%	4 13%	11 21%
Other	10 1%	8 1%	1 *	8 1%	- -	2 2%	- -	- -	2 1%	2 1%	- -	- -	- -	1 2%	- -	- -	1 1%
Don't know	50 5%	36 5%	14 4%	38 5%	1 4%	4 5%	3 7%	1 6%	9 6%	9 4%	2 2%	3 4%	2 2%	1 1%	4 8%	- -	2 4%
None of these	29 3%	19 3%	11 3%	23 3%	1 3%	2 2%	1 4%	- -	4 2%	6 2%	- -	1 1%	1 1%	3 5%	1 2%	- -	1 2%

BBC Three - Buy Now Pay Later

Q16. Have you ever seen online influencers promote Buy Now Pay Later (BNPL) providers?

BASE: All respondents

	Gender		Age			Region												
	Total	Male	Female	16-17	18-21	22-24	Northern Ireland	Scotland	North-West	North-East	Yorkshire & Humberside	Wales	West Midlands	East Midlands	South-West	South-East	Eastern	London
	a	b	a	b	c	a	b	c	d	e	f	g	h	i	j	k	l	
Significance Level: 95%																		
Unweighted Total	2042	1030	998	360	965	717	45	135	231	94	192	86	208	172	164	295	119	301
Total	2042	1043	985	412	896	735	59	166	228	85	180	98	191	155	166	271	173	270
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Yes, and it has made me more likely me to use it	295	138	155	45	136	115	17	19	32	13	23	8	32	30	22	37	15	48
	14%	13%	16%	11%	15%	16%	29%	11%	14%	15%	13%	8%	17%	19%	13%	14%	8%	18%
					a	a	bcefgjijk						k	fk				fk
Yes, and it has made no difference to my likelihood to use it	565	256	307	81	267	217	14	42	62	20	51	31	63	42	39	72	58	72
	28%	25%	31%	20%	30%	29%	24%	25%	27%	24%	28%	31%	33%	27%	23%	26%	33%	27%
			a		a	a							i					
Yes, and it has made me less likely to use it	154	89	65	16	66	72	1	15	16	4	10	8	10	18	17	16	8	31
	8%	9%	7%	4%	7%	10%	2%	9%	7%	5%	5%	8%	5%	11%	10%	6%	5%	11%
					a	a								egjk				egjk
No	808	440	362	192	338	278	20	77	97	31	79	39	69	49	76	118	76	77
	40%	42%	37%	47%	38%	38%	34%	46%	42%	36%	44%	40%	36%	32%	46%	44%	44%	29%
		b		bc				hl	hl		hl	l		hl	hl	hl	hl	
Don't know	219	120	96	78	88	53	6	13	21	17	17	13	17	16	13	28	17	42
	11%	11%	10%	19%	10%	7%	10%	8%	9%	19%	10%	13%	9%	11%	8%	10%	10%	16%
				bc					bceghijk									bcgij
SUM: Yes	1014	483	528	142	469	403	33	76	111	38	83	47	105	89	77	125	80	151
	50%	46%	54%	34%	52%	55%	56%	46%	49%	44%	46%	47%	55%	58%	46%	46%	46%	56%
			a		a	a							bdeij					ej

BBC Three - Buy Now Pay Later

Q16. Have you ever seen online influencers promote Buy Now Pay Later (BNPL) providers?

BASE: All respondents

	Social grade		Ethnic group						Income								
	Total	ABC1	C2DE	White	Mixed	Asian	Black	Other	SUM: BAME	Less than £10,000	£10,000 - £14,999	£15,000 - £19,999	£20,000 - £24,999	£25,000 - £29,999	£30,000 - £34,999	£35,000 - £39,999	£40,000 or more
	a	b	a	b	c	d	e	f	a	b	c	d	e	f	g	h	
Significance Level: 95%																	
Unweighted Total	2042	1333	709	1463	138	260	108	40	546	414	227	198	221	151	124	71	176
Total	2042	1327	715	1641	66	200	77	25	368	423	226	197	214	149	118	70	173
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Yes, and it has made me more likely me to use it	295 14%	198 15%	97 14%	230 14%	12 17%	35 18%	12 16%	5 20%	64 17%	55 13%	38 17%	22 11%	37 17%	28 19%	26 22%	13 19%	42 24%
														c	ac		ac
Yes, and it has made no difference to my likelihood to use it	565 28%	358 27%	207 29%	459 28%	17 25%	62 31%	19 25%	4 18%	102 28%	98 23%	71 31%	68 34%	75 35%	46 31%	42 36%	22 32%	60 34%
											a	a	a	a		a	
Yes, and it has made me less likely to use it	154 8%	104 8%	50 7%	120 7%	5 8%	14 7%	9 12%	2 9%	31 8%	27 6%	20 9%	16 8%	24 11%	14 9%	9 8%	7 10%	21 12%
													a				a
No	808 40%	528 40%	280 39%	672 41%	25 37%	67 33%	23 30%	12 48%	127 34%	189 45%	80 36%	74 38%	70 32%	55 37%	39 33%	23 32%	43 25%
				cdf				d		bdfh	h	h	h	h			
Don't know	219 11%	139 10%	81 11%	160 10%	8 12%	21 11%	13 16%	1 5%	43 12%	54 13%	17 8%	18 9%	9 4%	7 5%	2 2%	5 7%	7 4%
							a			bdefh	f	f					
SUM: Yes	1014 50%	660 50%	354 50%	809 49%	33 50%	111 56%	41 53%	12 47%	198 54%	180 42%	128 57%	106 53%	135 63%	87 58%	77 65%	43 61%	123 71%
											a	a	ac	a	ac	a	abce

BBC Three - Buy Now Pay Later

Q17. Which, if any, of the following Buy Now Pay Later (BNPL) providers have you seen marketing or advertising for?

BASE: All respondents

	Gender		Age			Region												
	Total	Male	Female	16-17	18-21	22-24	Northern Ireland	Scotland	North-West	North-East	Yorkshire & Humberside	Wales	West Midlands	East Midlands	South-West	South-East	Eastern	London
	a	b	a	b	c	a	b	c	d	e	f	g	h	i	j	k	l	
Significance Level: 95%																		
Unweighted Total	2042	1030	998	360	965	717	45	135	231	94	192	86	208	172	164	295	119	301
Total	2042	1043	985	412	896	735	59	166	228	85	180	98	191	155	166	271	173	270
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Klarna	894 44%	327 31%	565 57%	150 36%	416 46%	329 45%	22 37%	73 44%	102 45%	31 36%	83 46%	44 44%	89 47%	74 48%	58 35%	118 44%	81 47%	117 43%
			a		a	a					i		i	i			i	
PayPal Buy Now Pay Later	728 36%	400 38%	326 33%	129 31%	331 37%	269 37%	17 29%	59 36%	95 41%	27 32%	64 36%	30 31%	74 39%	63 41%	63 38%	97 36%	59 34%	80 30%
		b							l				l	l				
Clearpay	576 28%	188 18%	387 39%	100 24%	277 31%	199 27%	14 24%	52 31%	63 27%	23 27%	51 29%	35 35%	54 28%	45 29%	37 22%	88 33%	39 23%	75 28%
		a			a							ik				ik		
Laybuy	159 8%	87 8%	71 7%	10 2%	80 9%	69 9%	8 13%	16 9%	10 4%	5 6%	16 9%	10 10%	21 11%	11 7%	11 6%	14 5%	11 6%	26 9%
					a	a	cj	c				c	cj					c
Openpay	132 6%	74 7%	58 6%	8 2%	62 7%	63 9%	9 14%	10 6%	13 6%	5 6%	13 7%	8 8%	13 7%	9 6%	9 5%	15 6%	7 4%	23 8%
					a	a	chijk											
Payl8r	109 5%	63 6%	47 5%	10 2%	51 6%	48 7%	4 8%	5 3%	5 2%	5 6%	8 5%	2 2%	20 11%	8 5%	8 5%	12 4%	3 2%	27 10%
					a	a							bcefijk					bcefijk
Splitit	85 4%	53 5%	32 3%	6 1%	44 5%	35 5%	6 10%	6 4%	7 3%	6 7%	9 5%	1 1%	8 4%	6 4%	7 4%	10 4%	6 3%	13 5%
		b			a	a	cf											
DivideBuy	68 3%	39 4%	29 3%	4 1%	29 3%	35 5%	7 12%	3 2%	8 3%	4 5%	4 2%	3 3%	11 6%	1 1%	5 3%	8 3%	5 3%	9 3%
					a	a	bcefhijkl			h			h					
Other	12 1%	4 *	7 1%	3 1%	4 *	5 1%	1 1%	1 1%	3 1%	- -	2 1%	1 1%	- -	1 1%	- -	2 1%	- -	* *
Don't know	174 9%	102 10%	72 7%	70 17%	65 7%	39 5%	1 1%	15 9%	24 11%	12 14%	10 6%	10 10%	10 5%	11 7%	15 9%	22 8%	11 6%	34 12%
		b		bc					ag	aeg								aeg
None of these	358 18%	223 21%	126 13%	111 27%	132 15%	115 16%	10 17%	30 18%	31 14%	14 16%	35 20%	20 21%	25 13%	21 14%	43 26%	48 18%	37 21%	43 16%
		b		bc										cgjhl				

BBC Three - Buy Now Pay Later

Q17. Which, if any, of the following Buy Now Pay Later (BNPL) providers have you seen marketing or advertising for?

BASE: All respondents

	Social grade		Ethnic group						Income								
	Total	ABC1	C2DE	White	Mixed	Asian	Black	Other	SUM: BAME	Less than £10,000	£10,000 - £14,999	£15,000 - £19,999	£20,000 - £24,999	£25,000 - £29,999	£30,000 - £34,999	£35,000 - £39,999	£40,000 or more
	a	b	a	b	c	d	e	f	a	b	c	d	e	f	g	h	
Significance Level: 95%																	
Unweighted Total	2042	1333	709	1463	138	260	108	40	546	414	227	198	221	151	124	71	176
Total	2042	1327	715	1641	66	200	77	25	368	423	226	197	214	149	118	70	173
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Klarna	894 44%	545 41%	349 49% a	733 45%	25 38%	90 45%	32 41%	8 34%	156 42%	183 43%	115 51%	104 53% a	99 46%	66 45%	50 42%	30 43%	80 46%
PayPal Buy Now Pay Later	728 36%	451 34%	277 39% a	600 37% e	25 38% e	68 34% e	29 38% e	4 17% e	126 34% e	141 33%	75 33%	75 38%	89 42% a	64 43% a	48 40%	26 36%	78 45% ab
Clearpay	576 28%	358 27%	218 30%	477 29%	18 27%	49 24%	22 29%	6 25%	95 26%	131 31%	71 32%	62 31%	55 26%	41 28%	33 28%	25 36%	52 30%
Laybuy	159 8%	105 8%	55 8%	124 8%	7 11%	14 7%	10 13%	4 15% ac	35 9%	25 6%	18 8%	19 10%	24 11% a	12 8%	14 12% a	9 13% a	25 14% ab
Openpay	132 6%	92 7%	40 6%	100 6%	8 12% ac	13 6%	9 12% a	1 5%	31 8%	17 4%	21 9% a	15 8% a	19 9% a	16 11% a	10 9% a	9 12% a	19 11% a
Payl8r	109 5%	75 6%	34 5%	80 5%	4 6%	18 9% a	3 4%	4 15% ad	29 8% a	14 3%	14 6%	14 7% a	14 6%	10 7% a	11 9% a	7 10% a	22 13% abd
Splitit	85 4%	62 5%	24 3%	59 4%	5 7% a	13 6% a	5 7%	2 10% a	25 7% a	11 3%	12 5%	11 6%	9 4%	9 6% a	7 6% a	6 9% a	18 11% abd
DivideBuy	68 3%	49 4%	19 3%	47 3%	5 8% a	11 6% a	3 3%	2 8%	21 6% a	7 2%	6 3%	7 4%	11 5% a	10 6% a	5 4%	6 9% ab	11 6% a
Other	12 1%	5 *	7 1%	11 1%	1 1%	- -	- -	- -	1 *	2 *	2 1%	2 1%	- -	- -	- -	- -	2 1%
Don't know	174 9%	122 9%	53 7%	131 8%	8 12%	20 10%	8 10%	3 12%	39 11%	40 9% dfh	14 6%	10 5%	8 4%	8 5%	4 3%	4 6%	5 3%
None of these	358 18%	248 19%	109 15%	291 18% cf	9 14%	24 12%	12 15%	4 14%	49 13%	95 23% bcdefgh	33 14% h	28 14% h	22 10%	16 11%	17 14% h	7 10%	11 6%

BBC Three - Buy Now Pay Later

Q18. Which of the following words best describes the marketing or advertising that you remember seeing for BNPL provider(s)?

BASE: All seen BNPL ads

	Gender		Age			Region												
	Total	Male	Female	16-17	18-21	22-24	Northern Ireland	Scotland	North-West	North-East	Yorkshire & Humberside	Wales	West Midlands	East Midlands	South-West	South-East	Eastern	London
	a	b	a	b	c	a	b	c	d	e	f	g	h	i	j	k	l	
Significance Level: 95%																		
Unweighted Total	1526	721	799	206	753	567	37	99	178	67	144	61	171	136	110	220	86	217
Total	1510	717	787	231	699	580	49	120	173	59	134	68	156	123	109	201	125	193
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Informative	508 34%	235 33%	271 34%	88 38% c	247 35% c	173 30%	16 32%	49 40% d	61 35% d	13 22%	42 31%	22 32%	47 30%	46 38% d	37 34%	66 33%	34 27%	76 39% dk
Honest	354 23%	183 26%	170 22%	35 15%	175 25% a	145 25% a	12 25%	27 23%	53 31% dik	8 14%	29 22%	13 19%	37 24% k	32 26% dk	18 16%	60 30% dik	16 13%	50 26% dik
Colourful	336 22%	155 22%	180 23%	45 19%	160 23%	131 23%	11 23%	27 22%	36 21%	14 24%	26 19%	19 28%	34 22%	34 27%	26 24%	40 20%	29 23%	41 21%
Detailed	291 19%	157 22% b	134 17%	34 15%	134 19%	123 21% a	12 26%	16 14%	27 16%	13 23%	25 19%	15 22%	37 24% b	26 21%	24 22%	41 20%	22 18%	32 17%
Fun	280 19%	129 18%	150 19%	22 9%	141 20% a	118 20% a	7 14%	16 13%	40 23% b	12 21%	24 18%	14 20%	28 18%	19 16%	21 19%	37 18%	23 18%	40 21%
Confusing	205 14%	105 15%	100 13%	24 10%	84 12%	97 17% ab	5 10%	17 14%	19 11%	6 11%	21 16%	11 16%	26 17% j	20 16%	17 15%	19 9%	20 16%	25 13%
Don't know	170 11%	71 10%	98 13%	52 23% bc	65 9%	53 9%	1 1%	14 12%	18 10%	11 19% al	22 16% al	7 10%	18 11%	13 11%	15 14% a	20 10%	14 11%	17 9%
None of these	61 4%	25 3%	36 5%	6 3%	31 4%	23 4%	4 9% h	4 3%	4 2%	3 6%	6 5%	1 2%	7 5%	2 2%	2 2%	11 6%	9 7% h	5 3%

BBC Three - Buy Now Pay Later

Q18. Which of the following words best describes the marketing or advertising that you remember seeing for BNPL provider(s)?

BASE: All seen BNPL ads

	Social grade		Ethnic group						Income								
	Total	ABC1	C2DE	White	Mixed	Asian	Black	Other	SUM: BAME	Less than £10,000	£10,000 - £14,999	£15,000 - £19,999	£20,000 - £24,999	£25,000 - £29,999	£30,000 - £34,999	£35,000 - £39,999	£40,000 or more
	a	b	a	b	c	d	*e	f	a	b	c	d	e	f	g	h	
Significance Level: 95%																	
Unweighted Total	1526	975	551	1100	103	202	81	29	415	286	180	161	190	128	103	59	157
Total	1510	957	553	1219	49	155	58	18	280	288	179	159	184	125	98	59	157
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Informative	508 34%	330 35%	177 32%	404 33%	14 29%	56 36%	23 40%	7 39%	101 36%	98 34%	63 35%	57 35%	50 27%	34 27%	32 33%	26 45%	61 39%
Honest	354 23%	226 24%	128 23%	284 23%	12 23%	40 26%	12 20%	6 34%	69 25%	66 23%	48 27%	39 24%	45 25%	26 21%	23 23%	11 18%	53 34%
Colourful	336 22%	218 23%	118 21%	278 23%	13 27%	34 22%	7 13%	3 17%	58 21%	62 22%	41 23%	37 23%	41 22%	31 25%	27 28%	15 26%	40 26%
Detailed	291 19%	185 19%	107 19%	230 19%	6 12%	32 21%	16 28%	4 21%	58 21%	51 18%	38 21%	41 26%	33 18%	23 19%	19 20%	13 23%	45 29%
Fun	280 19%	173 18%	107 19%	218 18%	13 26%	38 24%	8 14%	4 23%	63 22%	50 17%	36 20%	33 21%	35 19%	28 22%	26 26%	13 22%	37 24%
Confusing	205 14%	135 14%	70 13%	168 14%	8 16%	22 14%	2 4%	5 25%	37 13%	40 14%	25 14%	17 10%	26 14%	28 23%	16 16%	9 15%	11 7%
Don't know	170 11%	98 10%	72 13%	140 11%	5 10%	10 7%	10 17%	1 4%	25 9%	32 11%	15 8%	14 9%	19 10%	8 7%	5 5%	3 6%	10 6%
None of these	61 4%	39 4%	22 4%	55 5%	1 2%	2 1%	2 4%	1 4%	6 2%	12 4%	5 3%	12 8%	9 5%	3 2%	2 2%	-	3 2%
				cf													befgh

BBC Three - Buy Now Pay Later

Q19. As a result of the marketing you remember seeing for BNPL provider(s), which of the following reflects your subsequent actions?

BASE: All seen BNPL ads

	Gender		Age			Region												
	Total	Male	Female	16-17	18-21	22-24	Northern Ireland	Scotland	North-West	North-East	Yorkshire & Humberside	Wales	West Midlands	East Midlands	South-West	South-East	Eastern	London
	a	b	a	b	c	a	b	c	d	e	f	g	h	i	j	k	l	
Significance Level: 95%																		
Unweighted Total	1526	721	799	206	753	567	37	99	178	67	144	61	171	136	110	220	86	217
Total	1510	717	787	231	699	580	49	120	173	59	134	68	156	123	109	201	125	193
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
I am already signed up and using the service	284 19%	137 19%	147 19%	20 9%	121 17%	144 25%	13 28%	22 18%	28 16%	16 26%	31 23%	10 15%	31 20%	19 15%	21 20%	39 19%	19 15%	36 18%
I am already signed up and yet to use the service	118 8%	57 8%	60 8%	7 3%	56 8%	55 9%	3 7%	11 9%	12 7%	2 3%	7 5%	8 12%	15 10%	15 12%	6 6%	10 5%	7 6%	20 10%
					a	a								dej				j
I am already signed up and started to use the service	126 8%	64 9%	63 8%	7 3%	62 9%	57 10%	5 11%	10 8%	18 10%	6 10%	10 8%	6 9%	12 7%	8 7%	10 9%	14 7%	9 7%	18 9%
					a	a												
I signed up and used the service	153 10%	76 11%	76 10%	10 4%	76 11%	67 12%	5 10%	16 13%	13 7%	2 3%	12 9%	7 10%	18 11%	17 14%	9 8%	20 10%	15 12%	20 10%
					a	a							d	cd				d
I signed up but am yet to use the service	71 5%	44 6%	27 3%	8 3%	38 5%	25 4%	1 2%	2 2%	7 4%	3 5%	5 3%	2 3%	9 6%	5 4%	5 5%	9 5%	9 7%	12 6%
		b																
I am considering signing up to the service	235 16%	106 15%	129 16%	55 24%	110 16%	69 12%	4 9%	20 16%	30 17%	9 15%	20 15%	13 19%	18 11%	16 13%	22 20%	39 19%	16 12%	30 15%
				bc	c										g	g		
I am not considering signing up to the service	368 24%	167 23%	200 25%	81 35%	160 23%	127 22%	11 24%	21 18%	47 27%	14 24%	34 25%	13 19%	46 29%	30 24%	27 25%	47 23%	38 30%	42 22%
				bc									b					
Other	4 *	- -	4 *	- -	2 *	2 *	- -	1 1%	2 1%	- -	- -	1 2%	- -	- -	- -	- -	- -	- -
Don't know	150 10%	68 9%	82 10%	42 18%	74 11%	34 6%	4 9%	16 14%	16 9%	9 15%	16 12%	8 12%	7 5%	13 10%	8 7%	24 12%	12 9%	17 9%
				bc	c				g	g	g	g			g			
SUM: Already signed up	528 35%	257 36%	270 34%	34 15%	238 34%	256 44%	22 46%	43 36%	58 34%	23 39%	48 36%	24 36%	57 37%	42 34%	38 35%	63 31%	36 28%	74 38%
					a	ab												
SUM: Signed up post ad	223 15%	120 17%	103 13%	17 8%	114 16%	92 16%	6 12%	18 15%	20 11%	5 8%	17 13%	9 13%	27 17%	23 18%	14 13%	29 14%	25 20%	32 16%
		b			a	a												d

BBC Three - Buy Now Pay Later

Q19. As a result of the marketing you remember seeing for BNPL provider(s), which of the following reflects your subsequent actions?

BASE: All seen BNPL ads

	Gender		Age			Region												
	Total	Male a	Female b	16-17 a	18-21 b	22-24 c	Northern Ireland a	Scotland b	North-West c	North-East d	Yorkshire & Humberside e	Wales f	West Midlands g	East Midlands h	South-West i	South-East j	Eastern k	London l
Significance Level: 95%																		
Unweighted Total	1526	721	799	206	753	567	37	99	178	67	144	61	171	136	110	220	86	217
Total	1510	717	787	231	699	580	49	120	173	59	134	68	156	123	109	201	125	193
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
SUM: Used post ad	279	140	139	17	138	124	10	26	31	8	22	13	29	26	19	33	24	38
	19%	20%	18%	7%	20%	21%	21%	22%	18%	13%	17%	19%	19%	21%	17%	17%	19%	20%
					a	a												

BBC Three - Buy Now Pay Later

Q19. As a result of the marketing you remember seeing for BNPL provider(s), which of the following reflects your subsequent actions?

BASE: All seen BNPL ads

	Social grade		Ethnic group						Income								
	Total	ABC1	C2DE	White	Mixed	Asian	Black	Other	SUM: BAME	Less than £10,000	£10,000 - £14,999	£15,000 - £19,999	£20,000 - £24,999	£25,000 - £29,999	£30,000 - £34,999	£35,000 - £39,999	£40,000 or more
	a	b	a	b	c	d	*e	f	a	b	c	d	e	f	g	h	
Significance Level: 95%																	
Unweighted Total	1526	975	551	1100	103	202	81	29	415	286	180	161	190	128	103	59	157
Total	1510	957	553	1219	49	155	58	18	280	288	179	159	184	125	98	59	157
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
I am already signed up and using the service	284 19%	179 19%	105 19%	236 19%	7 13%	27 17%	11 19%	1 7%	46 16%	52 18%	40 23%	44 27% afg	42 23%	25 20%	15 15%	8 13%	48 31% aefg
I am already signed up and yet to use the service	118 8%	78 8%	40 7%	90 7%	4 9%	17 11%	3 6%	3 17%	27 10%	13 5%	14 8%	17 10% a	18 10% a	11 9%	13 13% a	9 15% a	15 10% a
I am already signed up and started to use the service	126 8%	79 8%	47 9%	100 8%	6 12%	17 11%	3 6%	1 4%	26 9%	13 4%	12 7%	14 9%	24 13% a	17 14% a	13 13% a	10 17% ab	17 11% a
I signed up and used the service	153 10%	104 11%	49 9%	121 10%	5 10%	17 11%	5 8%	6 31%	32 11%	26 9%	23 13%	12 8%	23 12%	16 13%	13 13%	6 11%	20 13%
I signed up but am yet to use the service	71 5%	44 5%	26 5%	52 4%	2 5%	12 8% a	3 5%	1 6%	19 7% a	10 4%	11 6%	7 4%	10 6%	5 4%	8 9% a	1 2%	9 6%
I am considering signing up to the service	235 16%	145 15%	90 16%	192 16%	8 15%	24 15%	9 15%	3 17%	43 15%	51 18% dh	32 18% dh	20 13%	18 10%	15 12%	16 17%	6 10%	15 10%
I am not considering signing up to the service	368 24%	237 25%	132 24%	312 26% cf	10 20%	28 18%	13 22%	1 7%	52 19%	86 30% bcdfh	30 17%	31 20%	36 20%	31 25% h	17 18%	14 23%	22 14%
Other	4 *	3 *	1 *	4 *	- -	- -	- -	- -	- -	2 1%	- -	- -	1 1%	- -	- -	1 2%	- -
Don't know	150 10%	87 9%	63 11%	112 9%	8 15% a	14 9%	11 20% ac	2 10%	35 12%	34 12% def	17 9%	14 9%	11 6%	5 4%	4 4%	4 7%	11 7%
SUM: Already signed up	528 35%	337 35%	192 35%	426 35%	17 34%	60 39%	18 31%	5 27%	100 36%	77 27%	67 37% a	74 47% a	84 46% a	52 42% a	40 41% a	27 45% a	80 51% ab
SUM: Signed up post ad	223 15%	149 16%	75 14%	173 14%	7 15%	29 19%	7 13%	7 38%	51 18%	36 13%	34 19%	19 12%	33 18%	21 17%	21 22% ac	7 13%	28 18%
SUM: Used post ad	279 19%	184 19%	96 17%	221 18%	11 21%	33 21%	8 14%	7 36%	58 21%	39 13%	36 20%	26 17%	47 25% ac	33 27% ac	25 26% a	16 28% a	37 24% a

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Q20. BNPL providers are not currently regulated by the Financial Conduct Authority (FCA) - the body which regulates other loan and credit card providers. FCA rules require the lender to check your eligibility and give you detailed information about the product, including what happens if you don't pay. Which of the following statements best reflects how you feel on whether or not Buy Now Pay Later (BNPL) providers should be regulated by the Financial Conduct Authority (FCA)?

BASE: All respondents

	Gender		Age			Region												
	Total	Male	Female	16-17	18-21	22-24	Northern Ireland	Scotland	North-West	North-East	Yorkshire & Humberside	Wales	West Midlands	East Midlands	South-West	South-East	Eastern	London
	a	b	a	b	c	a	b	c	d	e	f	g	h	i	j	k	l	
Significance Level: 95%																		
Unweighted Total	2042	1030	998	360	965	717	45	135	231	94	192	86	208	172	164	295	119	301
Total	2042	1043	985	412	896	735	59	166	228	85	180	98	191	155	166	271	173	270
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
BNPL providers should be regulated by the FCA	1053	527	517	160	461	432	23	88	118	41	102	50	108	75	88	141	91	128
	52%	51%	53%	39%	51%	59%	39%	53%	52%	48%	57%	51%	56%	48%	53%	52%	52%	47%
				a	a	ab				al			al					
BNPL providers should not be regulated by the FCA	313	179	132	34	139	140	17	27	34	11	20	12	29	30	24	31	31	48
	15%	17%	13%	8%	16%	19%	28%	16%	15%	12%	11%	13%	15%	19%	14%	11%	18%	18%
		b		a	a	cdefgij							ej				ej	
Don't know	676	337	336	217	296	163	20	51	76	34	57	36	54	50	54	99	51	94
	33%	32%	34%	53%	33%	22%	33%	31%	33%	40%	32%	37%	28%	33%	33%	37%	30%	35%
				bc	c											g		

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Q20. BNPL providers are not currently regulated by the Financial Conduct Authority (FCA) - the body which regulates other loan and credit card providers. FCA rules require the lender to check your eligibility and give you detailed information about the product, including what happens if you don't pay. Which of the following statements best reflects how you feel on whether or not Buy Now Pay Later (BNPL) providers should be regulated by the Financial Conduct Authority (FCA)?

BASE: All respondents

	Social grade		Ethnic group					Income									
	Total	ABC1	C2DE	White	Mixed	Asian	Black	Other	SUM: BAME	Less than £10,000	£10,000 - £14,999	£15,000 - £19,999	£20,000 - £24,999	£25,000 - £29,999	£30,000 - £34,999	£35,000 - £39,999	£40,000 or more
	a	b	a	b	c	d	e	f	a	b	c	d	e	f	g	h	
Significance Level: 95%																	
Unweighted Total	2042	1333	709	1463	138	260	108	40	546	414	227	198	221	151	124	71	176
Total	2042	1327	715	1641	66	200	77	25	368	423	226	197	214	149	118	70	173
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
BNPL providers should be regulated by the FCA	1053 52%	703 53%	350 49%	850 52% de	34 51% de	123 61% abdef	28 37%	8 32%	193 52% de	209 49%	121 54%	121 61% a	125 58% a	82 55%	64 54%	45 65% a	117 68% abef
BNPL providers should not be regulated by the FCA	313 15%	204 15%	110 15%	251 15%	12 18%	24 12%	18 24%	7 27%	61 17% ac	44 10%	45 20% a	28 14%	50 23% ac	38 26% ach	29 25% ac	16 23% a	29 17% a
Don't know	676 33%	420 32%	256 36%	540 33% c	21 31%	53 26%	30 39%	10 41%	114 31%	170 40% bcdefgh	59 26% dgh	49 25% gh	40 18%	28 19%	25 21%	9 12%	27 16%

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GENDER. Are you...?

BASE: All respondents

	Gender		Age			Region												
	Total	Male	Female	16-17	18-21	22-24	Northern Ireland	Scotland	North-West	North-East	Yorkshire & Humberside	Wales	West Midlands	East Midlands	South-West	South-East	Eastern	London
	a	b	a	b	c	a	b	c	d	e	f	g	h	i	j	k	l	
Significance Level: 95%																		
Unweighted Total	2042	1030	998	360	965	717	45	135	231	94	192	86	208	172	164	295	119	301
Total	2042	1043	985	412	896	735	59	166	228	85	180	98	191	155	166	271	173	270
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Male	1043	1043	-	202	423	418	34	73	125	42	96	40	108	71	107	150	82	114
	51%	100%	-	49%	47%	57%	58%	44%	55%	50%	53%	40%	57%	46%	64%	56%	47%	42%
		b	-			ab	l		fl		fl		bfhl		bdefhkl	bfl		
Female	985	-	985	206	467	312	24	92	102	42	82	59	82	82	59	121	88	153
	48%	-	100%	50%	52%	43%	41%	56%	45%	50%	45%	60%	43%	53%	35%	44%	51%	57%
			a	c	c			cgij		i		acegij		gi		i	cegij	
Other	14	-	-	4	6	4	1	-	1	*	2	-	1	1	1	-	3	4
	1%	-	-	1%	1%	1%	1%	-	*	1%	1%	-	*	1%	1%	-	2%	1%
																	j	j

BBC Three - Buy Now Pay Later

GENDER. Are you...?

BASE: All respondents

	Social grade		Ethnic group						Income								
	Total	ABC1	C2DE	White	Mixed	Asian	Black	Other	SUM: BAME	Less than £10,000	£10,000 - £14,999	£15,000 - £19,999	£20,000 - £24,999	£25,000 - £29,999	£30,000 - £34,999	£35,000 - £39,999	£40,000 or more
	a	b	a	b	c	d	e	f	a	b	c	d	e	f	g	h	
Significance Level: 95%																	
Unweighted Total	2042	1333	709	1463	138	260	108	40	546	414	227	198	221	151	124	71	176
Total	2042	1327	715	1641	66	200	77	25	368	423	226	197	214	149	118	70	173
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Male	1043	674	368	821	34	114	42	13	204	210	111	97	118	80	69	39	105
	51%	51%	52%	50%	52%	57%	54%	53%	55%	50%	49%	49%	55%	53%	58%	55%	61%
					a	a		a								abc	
Female	985	642	344	809	31	85	35	12	163	211	111	100	94	69	50	31	68
	48%	48%	48%	49%	47%	42%	46%	47%	44%	50%	49%	51%	44%	47%	42%	44%	39%
				cf						h		h					
Other	14	11	3	11	1	1	-	-	2	3	4	-	2	-	-	1	-
	1%	1%	*	1%	1%	*	-	-	*	1%	2%	-	1%	-	-	1%	-

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AGE. How old are you?

BASE: All respondents

	Gender		Age			Region												
	Total	Male	Female	16-17	18-21	22-24	Northern Ireland	Scotland	North-West	North-East	Yorkshire & Humberside	Wales	West Midlands	East Midlands	South-West	South-East	Eastern	London
	a	b	a	b	c	a	b	c	d	e	f	g	h	i	j	k	l	
Significance Level: 95%																		
Unweighted Total	2042	1030	998	360	965	717	45	135	231	94	192	86	208	172	164	295	119	301
Total	2042	1043	985	412	896	735	59	166	228	85	180	98	191	155	166	271	173	270
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
16-17	412	202	206	412	-	-	15	35	45	18	30	16	22	29	41	69	37	55
	20%	19%	21%	100%	-	-	26%	21%	20%	21%	17%	16%	12%	19%	24%	25%	21%	20%
				bc			g	g	g	g					g	eg	g	g
18-21	896	423	467	-	896	-	22	72	98	36	87	55	79	68	66	117	75	122
	44%	41%	47%	-	100%	-	36%	43%	43%	42%	49%	56%	41%	44%	40%	43%	43%	45%
			a		ac						acgij							
22-24	735	418	312	-	-	735	22	59	84	31	63	28	89	58	60	85	62	94
	36%	40%	32%	-	-	100%	38%	36%	37%	37%	35%	28%	47%	37%	36%	31%	36%	35%
		b				ab							bcefijl					
Base for stats	2042	1043	985	412	896	735	59	166	228	85	180	98	191	155	166	271	173	270
Mean Score	20.12	20.32	19.91	16.54	19.47	22.91	20.16	20.15	20.03	20.12	20.34	19.94	20.68	20.10	20.02	19.81	19.95	20.16
		b			a	ab				j			bcfhijkl					
Standard Deviation	2.539	2.577	2.481	.499	1.157	.812	2.589	2.369	2.622	2.577	2.434	2.465	2.388	2.543	2.676	2.611	2.565	2.535
Standard Error	.056	.080	.079	.026	.037	.030	.386	.204	.173	.266	.176	.266	.166	.194	.209	.152	.235	.146
Error variance	*	.01	.01	*	*	*	.15	.04	.03	.07	.03	.07	.03	.04	.04	.02	.06	.02

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AGE. How old are you?

BASE: All respondents

	Social grade		Ethnic group						Income								
	Total	ABC1	C2DE	White	Mixed	Asian	Black	Other	SUM: BAME	Less than £10,000	£10,000 - £14,999	£15,000 - £19,999	£20,000 - £24,999	£25,000 - £29,999	£30,000 - £34,999	£35,000 - £39,999	£40,000 or more
	a	b	a	b	c	d	e	f	a	b	c	d	e	f	g	h	
Significance Level: 95%																	
Unweighted Total	2042	1333	709	1463	138	260	108	40	546	414	227	198	221	151	124	71	176
Total	2042	1327	715	1641	66	200	77	25	368	423	226	197	214	149	118	70	173
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
16-17	412	310	101	326	12	39	19	5	75	106	23	14	14	11	8	6	16
	20%	23%	14%	20%	18%	19%	25%	21%	20%	25%	10%	7%	6%	8%	7%	8%	9%
		b								b	c	d	e	f	g	h	
18-21	896	584	312	703	36	96	34	12	177	192	105	86	92	54	52	33	85
	44%	44%	44%	43%	54%	48%	44%	46%	48%	45%	47%	43%	43%	36%	43%	47%	49%
		a		a					a		e					e	
22-24	735	433	302	612	19	64	24	8	116	125	97	98	109	83	59	32	73
	36%	33%	42%	37%	29%	32%	31%	32%	31%	29%	43%	50%	51%	56%	49%	45%	42%
		a		bf					a		a	a	a	abh	a	a	a
Base for stats	2042	1327	715	1641	66	200	77	25	368	423	226	197	214	149	118	70	173
Mean Score	20.12	19.92	20.48	20.17	19.91	20.08	19.79	20.16	19.99	19.70	20.77	20.97	21.20	21.36	21.06	20.89	20.73
			a								a	a	abh	abh	a	a	a
Standard Deviation	2.539	2.580	2.421	2.555	2.328	2.436	2.602	2.534	2.453	2.454	2.298	2.239	2.137	2.221	2.351	2.336	2.269
Standard Error	.056	.071	.091	.067	.198	.151	.250	.401	.105	.121	.153	.159	.144	.181	.211	.277	.171
Error variance	*	*	.01	*	.04	.02	.06	.16	.01	.01	.02	.03	.02	.03	.04	.08	.03

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OCCUPATION. Please indicate which one of the following best describes the profession of the chief income earner in your household.

BASE: All respondents

	Gender		Age			Region												
	Total	Male	Female	16-17	18-21	22-24	Northern Ireland	Scotland	North-West	North-East	Yorkshire & Humberside	Wales	West Midlands	East Midlands	South-West	South-East	Eastern	London
	a	b	a	b	c	a	b	c	d	e	f	g	h	i	j	k	l	
Significance Level: 95%																		
Unweighted Total	2042	1030	998	360	965	717	45	135	231	94	192	86	208	172	164	295	119	301
Total	2042	1043	985	412	896	735	59	166	228	85	180	98	191	155	166	271	173	270
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
High managerial, administrative or professional e.g. doctor, lawyer, medium / large company director (50+ people)	216 11%	130 12% b	84 8%	29 7%	116 13% ac	71 10%	8 14%	22 13%	20 9%	6 7%	24 13%	6 6%	16 8%	11 7%	13 8%	43 16% cdfghik	13 7%	34 13%
Intermediate managerial, administrative or professional e.g. teacher, manager, accountant	353 17%	187 18%	165 17%	54 13%	148 17%	150 20% ab	12 19%	24 14%	41 18%	15 18%	31 17%	18 18%	24 13%	26 17%	28 17%	54 20% g	25 14%	56 21% g
Supervisor, administrative or professional e.g. policeman, nurse, secretary, self-employed	312 15%	145 14%	166 17%	41 10%	114 13%	157 21% ab	8 13%	30 18%	36 16%	8 9%	33 18% dl	14 15%	30 15%	24 15%	27 16%	41 15%	33 19% dl	30 11%
Skilled manual worker e.g. mechanic, plumber, electrician, lorry driver, train driver	290 14%	149 14%	139 14%	41 10%	138 15% a	111 15% a	6 10%	20 12%	34 15%	13 15%	17 9%	17 17%	40 21% behjl	18 12%	22 13%	38 14%	30 18% e	34 13%
Semi-skilled or unskilled manual worker e.g. waiter, factory worker, receptionist, labourer	271 13%	134 13%	136 14%	31 8%	117 13% a	123 17% ab	8 14%	26 16%	29 13%	17 21% fhjl	22 12%	7 7%	30 16% f	17 11%	30 18% fjl	30 11%	26 15%	28 10%
House-wife / house-husband	25 1%	5 * a	20 2% a	4 1%	7 1%	15 2% b	1 1%	- -	4 2%	3 3% bl	1 1%	2 2%	3 2%	5 3% bl	2 1%	2 1%	2 1%	1 *
Unemployed	119 6%	73 7% b	46 5%	24 6%	47 5%	49 7%	4 8%	13 8% l	18 8% l	5 6%	7 4%	6 6%	18 9% ejl	7 5%	10 6%	12 4%	10 6%	9 3%
Student	446 22%	213 20%	226 23%	185 45% bc	206 23% c	55 7%	11 18%	29 18%	44 19%	19 22%	45 25% g	25 26% g	30 16% bcgj	46 30% bcgj	35 21%	51 19%	34 20%	78 29% bcgj
Retired	10 *	7 1%	3 *	1 *	4 *	4 1%	1 3% eghi	1 1%	2 1%	- -	- -	3 3%	- -	- -	- -	1 *	- -	1 *

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OCCUPATION. Please indicate which one of the following best describes the profession of the chief income earner in your household.

BASE: All respondents

	Social grade		Ethnic group						Income								
	Total	ABC1	C2DE	White	Mixed	Asian	Black	Other	SUM: BAME	Less than £10,000	£10,000 - £14,999	£15,000 - £19,999	£20,000 - £24,999	£25,000 - £29,999	£30,000 - £34,999	£35,000 - £39,999	£40,000 or more
		a	b	a	b	c	d	e	f	a	b	c	d	e	f	g	h
Significance Level: 95%																	
Unweighted Total	2042	1333	709	1463	138	260	108	40	546	414	227	198	221	151	124	71	176
Total	2042	1327	715	1641	66	200	77	25	368	423	226	197	214	149	118	70	173
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
High managerial, administrative or professional e.g. doctor, lawyer, medium / large company director (50+ people)	216 11%	216 16% b	- - -	174 11% c	12 18% acf	13 6% -	10 13% c	4 14% -	38 10% -	36 8% -	10 5% -	13 7% -	19 9% -	20 14% bc	15 13% b	12 17% abc	48 28% abcdef
Intermediate managerial, administrative or professional e.g. teacher, manager, accountant	353 17%	353 27% b	- - -	281 17% -	17 25% ae	37 18% -	14 18% -	2 7% -	69 19% -	50 12% -	33 15% -	37 19% a	45 21% a	27 18% a	27 23% a	21 30% ab	54 31% abcde
Supervisor, administrative or professional e.g. policeman, nurse, secretary, self-employed	312 15%	312 24% b	- - -	254 15% b	6 9% -	36 18% b	10 12% -	4 14% -	55 15% -	44 10% -	30 13% -	40 20% a	57 27% abgh	36 24% abgh	30 25% abgh	8 12% -	23 13% -
Skilled manual worker e.g. mechanic, plumber, electrician, lorry driver, train driver	290 14%	- - -	290 40% a	239 15% -	8 11% -	30 15% -	10 13% -	3 13% -	50 14% -	54 13% -	42 19% a	25 13% -	36 17% -	30 20% a	23 20% -	15 21% -	22 13% -
Semi-skilled or unskilled manual worker e.g. waiter, factory worker, receptionist, labourer	271 13%	- - -	271 38% a	217 13% -	7 10% -	28 14% -	12 15% -	4 17% -	51 14% -	62 15% h	56 25% adefgh	42 21% adeh	29 13% h	13 9% -	17 15% h	8 12% -	9 5% -
House-wife / house-husband	25 1%	- - -	25 4% a	19 1% -	1 1% -	4 2% -	1 1% -	1 2% -	5 1% -	2 1% -	3 1% -	5 3% ah	7 3% afh	3 2% -	- - -	- - -	- - -
Unemployed	119 6%	- - -	119 17% a	107 6% cdf	3 5% c	2 1% -	1 2% -	1 6% c	8 2% -	46 11% bcdefgh	8 4% -	9 4% h	11 5% fh	2 2% -	1 1% -	- - -	2 1% -
Student	446 22%	446 34% b	- - -	341 21% -	14 21% -	49 25% -	20 26% -	6 26% -	90 24% -	125 29% bcdefgh	43 19% defgh	26 13% df	11 5% -	16 10% -	5 4% -	6 8% -	16 10% -
Retired	10 *	- - -	10 1% a	8 1% -	- - -	1 * -	1 1% -	- - -	1 * -	5 1% -	- - -	1 1% -	- - -	1 1% -	- - -	- - -	- - -

BBC Three - Buy Now Pay Later

REGION. Where do you live?

BASE: All respondents

	Gender		Age			Region												
	Total	Male	Female	16-17	18-21	22-24	Northern Ireland	Scotland	North-West	North-East	Yorkshire & Humberside	Wales	West Midlands	East Midlands	South-West	South-East	Eastern	London
	a	b	a	b	c	a	b	c	d	e	f	g	h	i	j	k	l	
Significance Level: 95%																		
Unweighted Total	2042	1030	998	360	965	717	45	135	231	94	192	86	208	172	164	295	119	301
Total	2042	1043	985	412	896	735	59	166	228	85	180	98	191	155	166	271	173	270
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Northern Ireland	59	34	24	15	22	22	59	-	-	-	-	-	-	-	-	-	-	-
	3%	3%	2%	4%	2%	3%	100%	-	-	-	-	-	-	-	-	-	-	-
							bcdefghijkl											
Scotland	166	73	92	35	72	59	-	166	-	-	-	-	-	-	-	-	-	-
	8%	7%	9%	8%	8%	8%	-	100%	-	-	-	-	-	-	-	-	-	-
							acdefghijkl											
North-West	228	125	102	45	98	84	-	-	228	-	-	-	-	-	-	-	-	-
	11%	12%	10%	11%	11%	11%	-	-	100%	-	-	-	-	-	-	-	-	-
							abdefghijkl											
North-East	85	42	42	18	36	31	-	-	-	85	-	-	-	-	-	-	-	-
	4%	4%	4%	4%	4%	4%	-	-	-	100%	-	-	-	-	-	-	-	-
							abcefghijkl											
Yorkshire & Humberside	180	96	82	30	87	63	-	-	-	-	180	-	-	-	-	-	-	-
	9%	9%	8%	7%	10%	9%	-	-	-	-	100%	-	-	-	-	-	-	-
							abcdefghijkl											
Wales	98	40	59	16	55	28	-	-	-	-	-	98	-	-	-	-	-	-
	5%	4%	6%	4%	6%	4%	-	-	-	-	-	100%	-	-	-	-	-	-
			a		c		abcdefghijkl											
West Midlands	191	108	82	22	79	89	-	-	-	-	-	-	191	-	-	-	-	-
	9%	10%	8%	5%	9%	12%	-	-	-	-	-	-	100%	-	-	-	-	-
				a	ab		abcdefghijkl											
East Midlands	155	71	82	29	68	58	-	-	-	-	-	-	-	155	-	-	-	-
	8%	7%	8%	7%	8%	8%	-	-	-	-	-	-	-	100%	-	-	-	-
							abcdefghijkl											
South-West	166	107	59	41	66	60	-	-	-	-	-	-	-	-	166	-	-	-
	8%	10%	6%	10%	7%	8%	-	-	-	-	-	-	-	-	100%	-	-	-
		b		abcdefghijkl														
South-East	271	150	121	69	117	85	-	-	-	-	-	-	-	-	-	271	-	-
	13%	14%	12%	17%	13%	12%	-	-	-	-	-	-	-	-	-	100%	-	-
			c	abcdefghijkl														

BBC Three - Buy Now Pay Later

REGION. Where do you live?

BASE: All respondents

Significance Level: 95%

	Gender		Age			Region													
	Total	Male a	Female b	16-17 a	18-21 b	22-24 c	Northern Ireland a	Scotland b	North-West c	North-East d	Yorkshire & Humberside e	Wales f	West Midlands g	East Midlands h	South-West i	South-East j	Eastern k	London l	
Unweighted Total	2042	1030	998	360	965	717	45	135	231	94	192	86	208	172	164	295	119	301	
Total	2042	1043	985	412	896	735	59	166	228	85	180	98	191	155	166	271	173	270	
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	
Eastern	173	82	88	37	75	62	-	-	-	-	-	-	-	-	-	-	-	173	-
	8%	8%	9%	9%	8%	8%	-	-	-	-	-	-	-	-	-	-	-	100%	-
																		abcdefghij	
London	270	114	153	55	122	94	-	-	-	-	-	-	-	-	-	-	-	-	270
	13%	11%	16%	13%	14%	13%	-	-	-	-	-	-	-	-	-	-	-	-	100%
			a																abcdefghijk

BBC Three - Buy Now Pay Later

REGION. Where do you live?

BASE: All respondents

	Social grade		Ethnic group						Income								
	Total	ABC1	C2DE	White	Mixed	Asian	Black	Other	SUM: BAME	Less than £10,000	£10,000 - £14,999	£15,000 - £19,999	£20,000 - £24,999	£25,000 - £29,999	£30,000 - £34,999	£35,000 - £39,999	£40,000 or more
	a	b	a	b	c	d	e	f	a	b	c	d	e	f	g	h	
Significance Level: 95%																	
Unweighted Total	2042	1333	709	1463	138	260	108	40	546	414	227	198	221	151	124	71	176
Total	2042	1327	715	1641	66	200	77	25	368	423	226	197	214	149	118	70	173
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Northern Ireland	59	38	21	52	3	2	2	-	7	12	3	4	6	4	2	6	9
	3%	3%	3%	3%	5%	1%	2%	-	2%	3%	1%	2%	3%	3%	2%	9%	5%
					c										abcdef	b	
Scotland	166	105	61	142	6	9	3	3	20	43	23	11	19	13	9	4	12
	8%	8%	9%	9%	8%	5%	3%	11%	5%	10%	10%	6%	9%	9%	7%	6%	7%
				cf													
North-West	228	141	87	192	7	20	7	2	37	50	20	27	30	13	11	10	15
	11%	11%	12%	12%	11%	10%	9%	10%	10%	12%	9%	14%	14%	8%	9%	14%	8%
North-East	85	47	38	75	1	6	1	1	9	9	14	12	9	7	2	2	7
	4%	4%	5%	5%	2%	3%	2%	5%	3%	2%	6%	6%	4%	5%	1%	2%	4%
				f							af	af					
Yorkshire & Humberside	180	132	47	144	10	17	1	3	32	35	14	19	18	19	7	4	18
	9%	10%	7%	9%	16%	9%	2%	12%	9%	8%	6%	10%	8%	13%	6%	5%	10%
		b		d	acdf	d		d	d					b			
Wales	98	64	35	93	1	1	-	-	2	31	16	7	9	5	4	2	1
	5%	5%	5%	6%	1%	1%	-	-	1%	7%	7%	4%	4%	4%	3%	3%	1%
				bcdf						h	h	h	h	h			
West Midlands	191	99	92	141	4	34	7	2	47	30	23	26	30	14	16	8	16
	9%	7%	13%	9%	6%	17%	9%	9%	13%	7%	10%	13%	14%	10%	14%	11%	9%
			a			abd		ab				a	a	a			
East Midlands	155	107	48	126	5	16	6	1	27	31	23	14	11	16	10	6	12
	8%	8%	7%	8%	7%	8%	8%	5%	7%	7%	10%	7%	5%	11%	9%	8%	7%
											d			d			
South-West	166	102	64	149	6	6	4	1	17	38	11	23	14	12	15	7	14
	8%	8%	9%	9%	8%	3%	5%	5%	5%	9%	5%	12%	6%	8%	13%	10%	8%
				cf	c							b			bd		
South-East	271	189	82	232	6	17	10	2	36	62	29	22	21	18	19	5	20
	13%	14%	11%	14%	9%	8%	13%	9%	10%	15%	13%	11%	10%	12%	16%	8%	11%
				cf													
Eastern	173	105	68	143	3	14	5	2	24	33	27	11	14	13	8	6	19
	8%	8%	10%	9%	4%	7%	7%	6%	6%	8%	12%	6%	6%	9%	7%	8%	11%
											cd						
London	270	197	73	151	15	58	30	7	110	49	24	20	34	15	16	10	32
	13%	15%	10%	9%	22%	29%	39%	28%	30%	12%	11%	10%	16%	10%	14%	14%	19%
		b			a	a	ab	a	a								abce

BBC Three - Buy Now Pay Later

INCOME. What is your personal annual income, before tax and deductions?

BASE: All respondents

	Gender		Age			Region												
	Total	Male	Female	16-17	18-21	22-24	Northern Ireland	Scotland	North-West	North-East	Yorkshire & Humberside	Wales	West Midlands	East Midlands	South-West	South-East	Eastern	London
	a	b	a	b	c	a	b	c	d	e	f	g	h	i	j	k	l	
Significance Level: 95%																		
Unweighted Total	2042	1030	998	360	965	717	45	135	231	94	192	86	208	172	164	295	119	301
Total	2042	1043	985	412	896	735	59	166	228	85	180	98	191	155	166	271	173	270
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Less than £10,000	423	210	211	106	192	125	12	43	50	9	35	31	30	31	38	62	33	49
	21%	20%	21%	26%	21%	17%	21%	26%	22%	11%	19%	31%	16%	20%	23%	23%	19%	18%
				c	c			dg	d			deghkl		d	d			
£10,000 - £14,999	226	111	111	23	105	97	3	23	20	14	14	16	23	23	11	29	27	24
	11%	11%	11%	6%	12%	13%	6%	14%	9%	16%	8%	16%	12%	15%	6%	11%	16%	9%
				a	a			i		ceil		ei	ei				ceil	
£15,000 - £19,999	197	97	100	14	86	98	4	11	27	12	19	7	26	14	23	22	11	20
	10%	9%	10%	3%	10%	13%	7%	7%	12%	14%	11%	7%	13%	9%	14%	8%	7%	8%
				a	ab								l		bjkl			
£20,000 - £24,999	214	118	94	14	92	109	6	19	30	9	18	9	30	11	14	21	14	34
	10%	11%	10%	3%	10%	15%	10%	12%	13%	10%	10%	9%	16%	7%	8%	8%	8%	13%
				a	ab				j				hijk				j	
£25,000 - £29,999	149	80	69	11	54	83	4	13	13	7	19	5	14	16	12	18	13	15
	7%	8%	7%	3%	6%	11%	7%	8%	6%	8%	11%	6%	8%	10%	7%	7%	8%	6%
				a	ab					cl								
£30,000 - £34,999	118	69	50	8	52	59	2	9	11	2	7	4	16	10	15	19	8	16
	6%	7%	5%	2%	6%	8%	3%	5%	5%	2%	4%	4%	8%	7%	9%	7%	5%	6%
				a	a								d		de			
£35,000 - £39,999	70	39	31	6	33	32	6	4	10	2	4	2	8	6	7	5	6	10
	3%	4%	3%	1%	4%	4%	11%	3%	4%	2%	2%	2%	4%	4%	4%	2%	3%	4%
				a	a		bdefjl											
£40,000 or more	173	105	68	16	85	73	9	12	15	7	18	1	16	12	14	20	19	32
	8%	10%	7%	4%	9%	10%	15%	7%	6%	8%	10%	1%	8%	8%	8%	7%	11%	12%
		b		a	a		f	f	f	f	f	f	f	f	f	f	f	cf
Prefer not to answer	197	78	117	66	96	35	3	18	23	12	17	11	11	14	6	35	13	35
	10%	8%	12%	16%	11%	5%	5%	11%	10%	14%	9%	11%	6%	9%	4%	13%	7%	13%
		a		bc	c			i	i	gi	i	i	i	i		gi		gi
I have no source of income	274	136	134	148	102	24	9	13	31	13	30	13	17	18	27	42	29	33
	13%	13%	14%	36%	11%	3%	16%	8%	13%	15%	16%	13%	9%	11%	16%	15%	17%	12%
				bc	c					bg					bg	bg	bg	

BBC Three - Buy Now Pay Later

INCOME. What is your personal annual income, before tax and deductions?

BASE: All respondents

	Social grade		Ethnic group						Income								
	Total	ABC1	C2DE	White	Mixed	Asian	Black	Other	SUM: BAME	Less than £10,000	£10,000 - £14,999	£15,000 - £19,999	£20,000 - £24,999	£25,000 - £29,999	£30,000 - £34,999	£35,000 - £39,999	£40,000 or more
	a	b	a	b	c	d	e	f	a	b	c	d	e	f	g	h	
Significance Level: 95%																	
Unweighted Total	2042	1333	709	1463	138	260	108	40	546	414	227	198	221	151	124	71	176
Total	2042	1327	715	1641	66	200	77	25	368	423	226	197	214	149	118	70	173
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Less than £10,000	423	254	169	350	10	40	13	5	68	423	-	-	-	-	-	-	-
	21%	19%	24%	21%	15%	20%	17%	18%	18%	100%	-	-	-	-	-	-	-
		a	a							b	c	d	e	f	g	h	
£10,000 - £14,999	226	116	110	182	6	21	10	4	41	-	226	-	-	-	-	-	-
	11%	9%	15%	11%	9%	10%	13%	17%	11%	-	100%	-	-	-	-	-	-
		a	a								ac	d	e	f	g	h	
£15,000 - £19,999	197	115	82	173	6	13	5	1	24	-	-	197	-	-	-	-	-
	10%	9%	11%	11%	9%	7%	6%	2%	7%	-	-	100%	-	-	-	-	-
		a	a	cf								ab	c	d	e	f	g
£20,000 - £24,999	214	132	82	166	9	24	10	1	44	-	-	-	214	-	-	-	-
	10%	10%	11%	10%	14%	12%	13%	5%	12%	-	-	-	100%	-	-	-	-
													ab	c	d	e	f
£25,000 - £29,999	149	100	49	123	5	12	5	3	26	-	-	-	-	149	-	-	-
	7%	8%	7%	8%	8%	6%	7%	12%	7%	-	-	-	-	100%	-	-	-
														ab	c	d	e
£30,000 - £34,999	118	77	41	89	4	16	6	3	30	-	-	-	-	-	118	-	-
	6%	6%	6%	5%	6%	8%	8%	13%	8%	-	-	-	-	-	100%	-	-
									a					ab	c	d	e
£35,000 - £39,999	70	47	23	58	4	5	2	1	12	-	-	-	-	-	-	70	-
	3%	4%	3%	4%	6%	2%	3%	5%	3%	-	-	-	-	-	-	100%	-
																ab	c
£40,000 or more	173	141	32	137	9	15	7	2	33	-	-	-	-	-	-	-	173
	8%	11%	5%	8%	13%	8%	10%	7%	9%	-	-	-	-	-	-	-	100%
		b															ab
Prefer not to answer	197	124	73	150	6	18	7	2	34	-	-	-	-	-	-	-	-
	10%	9%	10%	9%	10%	9%	9%	8%	9%	-	-	-	-	-	-	-	-
I have no source of income	274	220	54	213	7	35	11	3	56	-	-	-	-	-	-	-	-
	13%	17%	8%	13%	10%	18%	14%	13%	15%	-	-	-	-	-	-	-	-
		b			a												

BBC Three - Buy Now Pay Later

ETHNIC GROUP. What is your ethnic group?

BASE: All respondents

	Gender		Age			Region												
	Total	Male	Female	16-17	18-21	22-24	Northern Ireland	Scotland	North-West	North-East	Yorkshire & Humberside	Wales	West Midlands	East Midlands	South-West	South-East	Eastern	London
	a	b	a	b	c	a	b	c	d	e	f	g	h	i	j	k	l	
Significance Level: 95%																		
Unweighted Total	2042	1030	998	360	965	717	45	135	231	94	192	86	208	172	164	295	119	301
Total	2042	1043	985	412	896	735	59	166	228	85	180	98	191	155	166	271	173	270
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
White	1641	821	809	326	703	612	52	142	192	75	144	93	141	126	149	232	143	151
	80%	79%	82%	79%	78%	83%	88%	86%	84%	89%	80%	94%	74%	82%	89%	86%	83%	56%
				b			l	gl	gl	gl	l	bceghijkl	l	l	eghl	gl	l	
Mixed	66	34	31	12	36	19	3	6	7	1	10	1	4	5	6	6	3	15
	3%	3%	3%	3%	4%	3%	5%	3%	3%	2%	6%	1%	2%	3%	3%	2%	2%	5%
											j							j
Asian	200	114	85	39	96	64	2	9	20	6	17	1	34	16	6	17	14	58
	10%	11%	9%	9%	11%	9%	4%	5%	9%	7%	10%	2%	18%	10%	4%	6%	8%	21%
									fi		fi		abcdefhijk	fi			f	abcdefghijkl
Black	77	42	35	19	34	24	2	3	7	1	1	-	7	6	4	10	5	30
	4%	4%	4%	5%	4%	3%	3%	2%	3%	2%	1%	-	4%	4%	2%	4%	3%	11%
													e		e			bcdefghijk
Other	25	13	12	5	12	8	-	3	2	1	3	-	2	1	1	2	2	7
	1%	1%	1%	1%	1%	1%	-	2%	1%	1%	2%	-	1%	1%	1%	1%	1%	3%
Prefer not to answer	33	18	14	10	16	7	-	4	-	-	3	3	3	1	1	4	6	10
	2%	2%	1%	3%	2%	1%	-	2%	-	-	2%	3%	1%	1%	*	1%	3%	4%
				c				c			c	c				c	chi	

BBC Three - Buy Now Pay Later

ETHNIC GROUP. What is your ethnic group?

BASE: All respondents

	Social grade		Ethnic group						Income								
	Total	ABC1	C2DE	White	Mixed	Asian	Black	Other	SUM: BAME	Less than £10,000	£10,000 - £14,999	£15,000 - £19,999	£20,000 - £24,999	£25,000 - £29,999	£30,000 - £34,999	£35,000 - £39,999	£40,000 or more
	a	b	a	b	c	d	e	f	a	b	c	d	e	f	g	h	
Significance Level: 95%																	
Unweighted Total	2042	1333	709	1463	138	260	108	40	546	414	227	198	221	151	124	71	176
Total	2042	1327	715	1641	66	200	77	25	368	423	226	197	214	149	118	70	173
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
White	1641	1050	591	1641	-	-	-	-	-	350	182	173	166	123	89	58	137
	80%	79%	83%	100%	-	-	-	-	-	83%	81%	88%	78%	83%	75%	83%	79%
				bcdef								dfh					
Mixed	66	48	18	-	66	-	-	-	66	10	6	6	9	5	4	4	9
	3%	4%	3%	-	100%	-	-	-	18%	2%	3%	3%	4%	4%	3%	6%	5%
				-	acdef				acde								
Asian	200	135	64	-	-	200	-	-	200	40	21	13	24	12	16	5	15
	10%	10%	9%	-	-	100%	-	-	54%	9%	9%	7%	11%	8%	14%	7%	9%
				-	-	abdef			abde						c		
Black	77	53	24	-	-	-	77	-	77	13	10	5	10	5	6	2	7
	4%	4%	3%	-	-	-	100%	-	21%	3%	5%	2%	5%	3%	5%	3%	4%
				-	-	-	abcef		abce								
Other	25	16	9	-	-	-	-	25	25	5	4	1	1	3	3	1	2
	1%	1%	1%	-	-	-	-	100%	7%	1%	2%	*	1%	2%	3%	2%	1%
				-	-	-	-	abcdf	abcd								
Prefer not to answer	33	25	8	-	-	-	-	-	-	6	2	-	3	-	-	-	3
	2%	2%	1%	-	-	-	-	-	-	1%	1%	-	2%	-	-	-	2%
				-	-	-	-	-	-								c