

BNPL FURNITURE IN THE U.S.

A \$200B Market Under Transformation

Hybrid showrooms, online sales and flexible financing are redefining the market

Online vs In-Store Sales Share (2025)

\$193 - 250B
2025 Market Size

In-store **70%** Online **30%** (+12% - YoY)

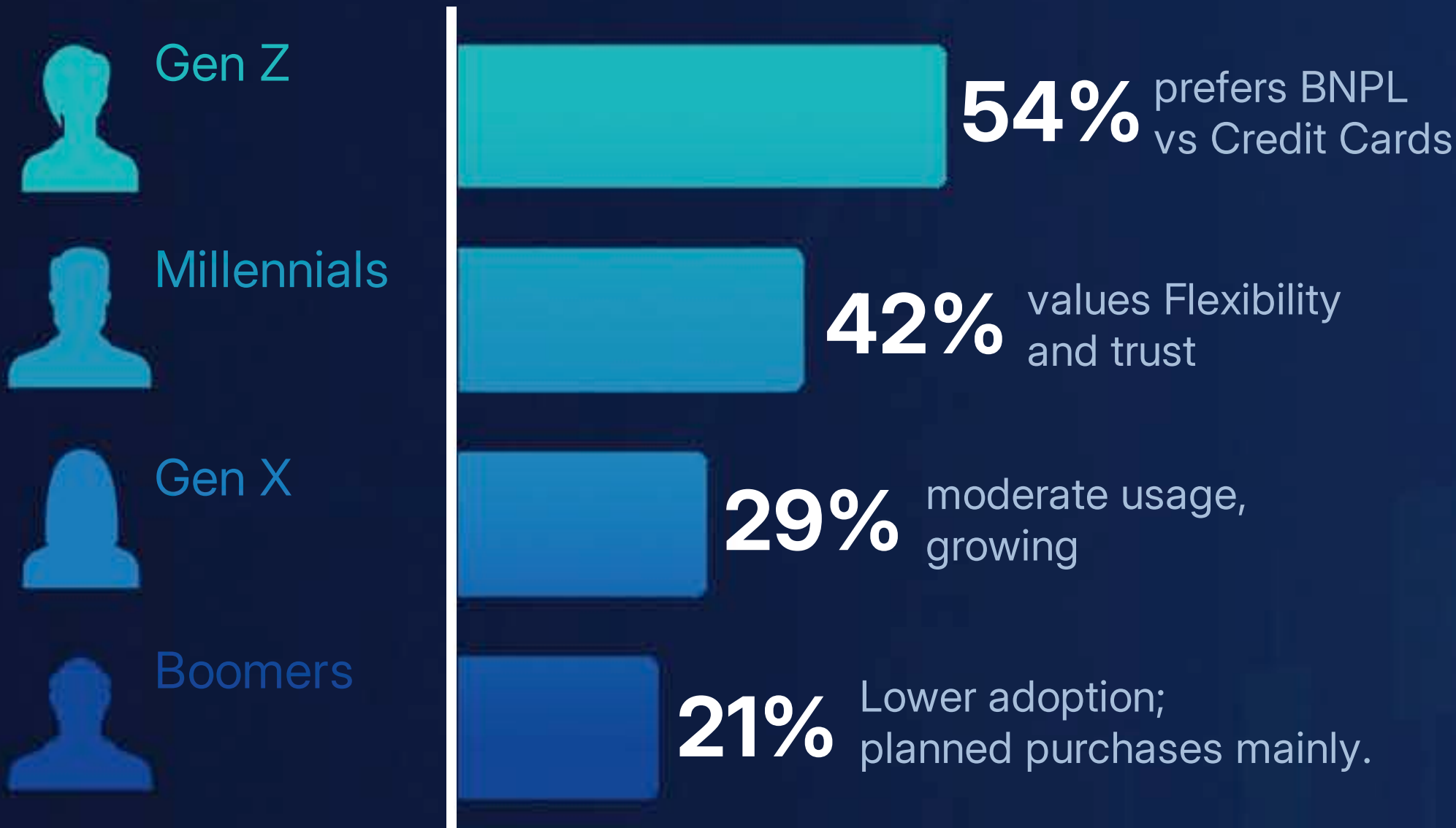
+3-6%
Forecast to 2030

63%
Residential Sales



BNPL Furniture Adoption by Generation

Younger consumers dominate BNPL adoption for furniture purchases



How BNPL Boosts Furniture Retail

Common Benefits for Modern Merchants with the use of appropriate BNPL Technology

+30-50%
Average Order Value
Larger baskets, flexible pay.

+20-30%
Conversion Rate*
More shoppers saying yes.

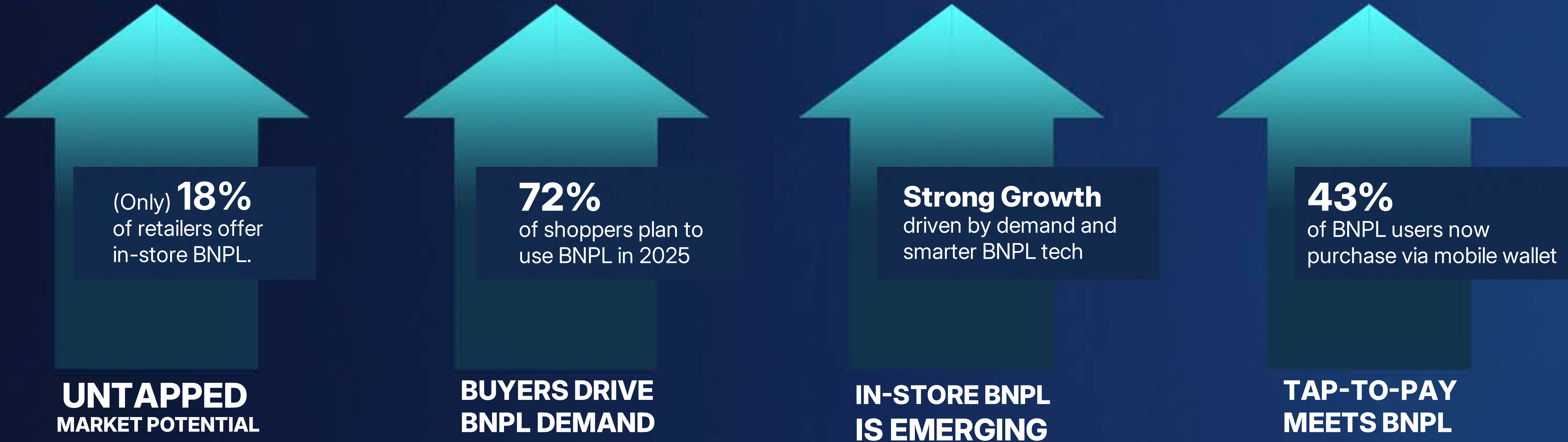
+45%
Repeat Purchases*
Loyalty and trust grow.

100%
Payment Assurance
Guaranteed merchant payout.

* These figures are typically 20-25 % higher when using multi-lender BNPL technology, thanks to broader credit coverage & higher approval rates.

BNPL Furniture: 2025 Trendlines to Watch

BNPL is normalizing as a mainstream payment method. It's now rivaling credit cards in consumer preference.



TECHNOLOGICAL SHIFT: MULTI-LENDER BNPL GAINS GROUND

Multi-lender BNPL solutions are gaining traction across U.S. retail, offering higher approval rates, better conversions, and greater flexibility than single-lender systems.