

MAY 2026

EVERYDAY SPEND

Welcome to

Buy Now Pay Later's everyday spend era.

BNPL has expanded from wardrobes to other purchasing moments, including anything from the weekly shop to wellness appointments.

Discover why more customers expect flexible payment options wherever they spend.



Discover why more shoppers use BNPL, every day

Demand for everyday essentials isn't going anywhere. Aussies will continue to purchase food, fuel, pet products and pantry staples.


But demand doesn't guarantee growth. Everyday retailers face the same pressures as any other category: tighter margins, faster shifts in behaviour and ongoing supply chain disruptions. Finding new ways to capture spend, more often, has never been more important.

That's where Buy Now Pay Later (BNPL) comes in. More than a decade after Afterpay launched, BNPL is now expected at checkout – and it's no longer confined to fashion or big-ticket purchases.

New research shows customers don't just prefer the control and flexibility of Afterpay when it comes to updating their wardrobes, they want to use it for everyday purchases, too.

And if it's not there? They won't be either. In fact, 42 per cent of Afterpay customers say they'd shop with a competitor if they can't pay for their groceries, petrol or everyday essentials with Afterpay¹.

In this report, discover why more shoppers use BNPL, every day – and how offering Afterpay can unlock more customers, more sales and more growth for your business.



42%

SAY THEY'D SHOP WITH A COMPETITOR IF THEY CAN'T PAY WITH AFTERPAY.

¹ Afterpay Everyday Spend Customer Research, 2026



From Apparel to the weekly shop.

Afterpay is now in fashion at supermarkets, pharmacies, pet stores and petrol stations. In 2026, more shoppers are looking for greater control over how they spend – and choosing BNPL to help them manage their spending.

In fact, Afterpay customers are increasingly using BNPL wherever they spend, according to a new survey of more than 2000 Afterpay customers in Australia and New Zealand².

Everyday spend and BNPL is growing fast.

More customers are paying with Afterpay, for a wider mix of purchases almost everywhere.

1 IN 4



Afterpay customers say they've used Afterpay more in the past three months for everyday purchases, such as grocery and petrol.⁶

1 IN 4



Afterpay customers have paid for groceries with Afterpay in the past 12 months. And 42% of them use it for groceries weekly.³

1 IN 4



Afterpay customers have paid for pharmacy purchases with Afterpay in the past 12 months.⁴

35%



Of Afterpay customers pay for petrol with Afterpay at least once a week.⁵

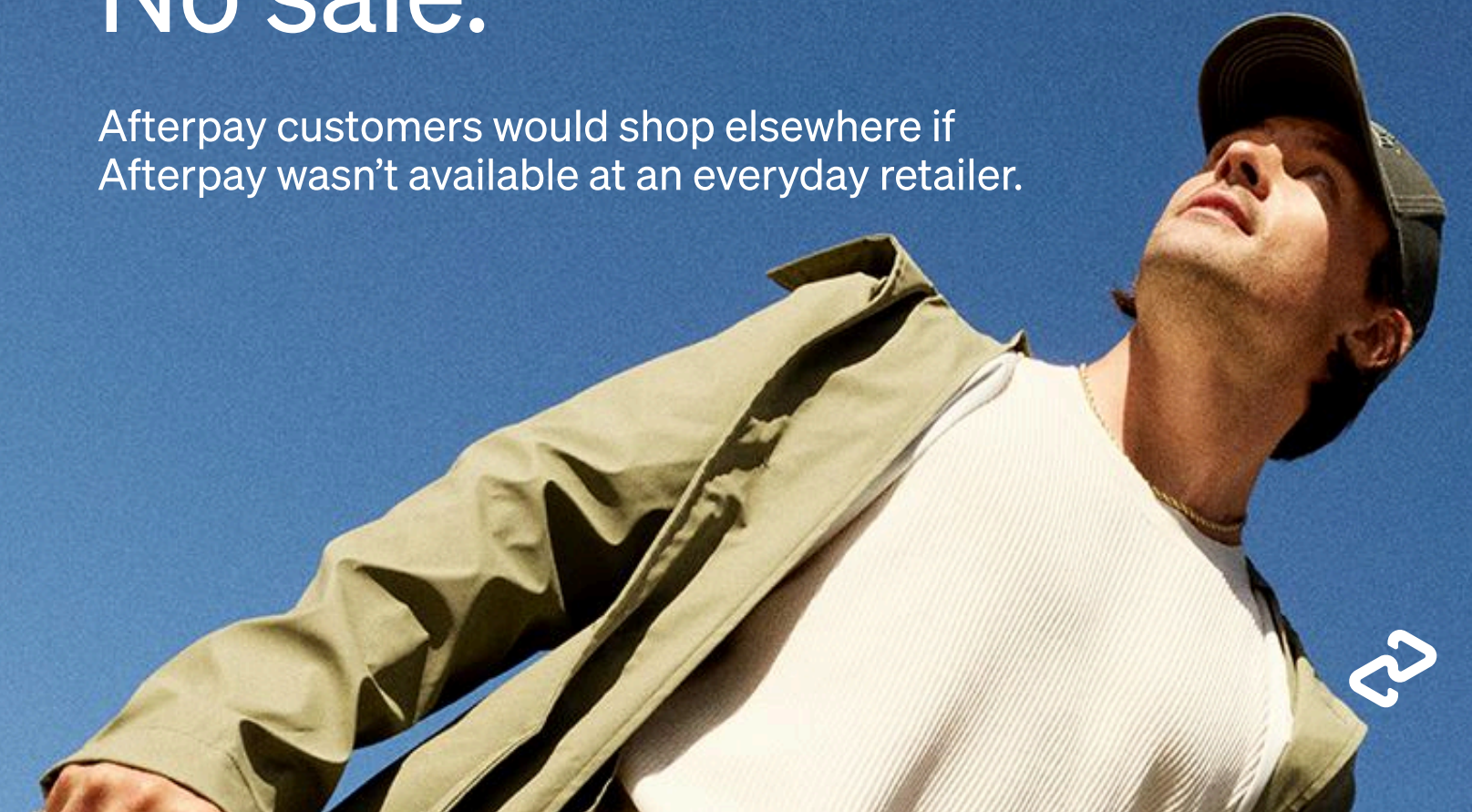
1 IN 5



Afterpay customers have used Afterpay for weekend activities and experiences.⁶

No Afterpay? No sale.

Afterpay customers would shop elsewhere if Afterpay wasn't available at an everyday retailer.



Why more customers want Afterpay in more places.

☰ Pay in instalments

∞ No revolving debt.

∅ No interest.

With Afterpay, customers can buy what they want, when they want, and pay in instalments. No interest. No revolving debt.

That's why BNPL has surged. Half of Aussies have used BNPL in the past year alone⁷, and Afterpay is Australasia's number one BNPL platform.⁸

Control. Without the catch.

The growth of BNPL reflects a broader shift in payment trends. Gen Z and Millennials are leading the charge – moving away from traditional credit cards and towards more transparent, flexible ways to pay. More than two-thirds of Gen Z (76%) say that credit card bills give them stress and anxiety, and more than half (56%) say that credit cards give them 'the ick'.⁹

56%

SAY THAT CREDIT CARDS GIVE THEM 'THE ICK'.⁹

From spending option to second nature.

BNPL use isn't just rising, it's becoming habitual. In fact, Afterpay has become the "default" payment method for 13% of Afterpay customers purchasing everyday essentials.¹⁰ For Afterpay Plus card users, over 40% say Afterpay is their preferred method of payment for groceries, petrol, pharmacy, pet supplies, and activities and experiences.¹¹

40%

SAY AFTERPAY IS THEIR PREFERRED METHOD.¹¹

^{7,8} Afterpay Everyday Spend Customer Research, 2026
⁹ Why Credit Cards give Gen Z The Ick report 2025
^{10,11} Afterpay Everyday Spend Customer Research, 2026



“Customers want it.”

Spudshed founder Tony Galati has been in the grocery business for 30 years. In that time, plenty of things have changed, but his commitment to his customers has never wavered.

That’s why he introduced Afterpay to Spudshed’s 19 stores in 2023. He says,

“Customers want it, and happy customers are good for business.”

Today, Afterpay drives millions of dollars in sales annually and makes Spudshed’s products more accessible to customers. “Rather than paying in one hit, they’re able to pay in four regular payments,” he says.

“It’s about choice.”

But what started as a way to enhance customer experience has evolved into an important business driver for Spudshed. Customers who pay with Afterpay spend 70% more on average than those paying with other methods, and Afterpay’s Shop Directory has sent 11,000 referrals to Spudshed’s website in the past year alone. Galati says:

“It’s a win-win,”



CUSTOMERS WHO PAY WITH AFTERPAY SPEND

70%

MORE ON AVERAGE THAN THOSE PAYING WITH OTHER METHODS

11,000

REFERRALS TO SPUDSHED'S WEBSITE IN THE PAST YEAR ALONE.



Your customers' favourite way to pay.

1 IN 5

AFTERPAY CUSTOMERS USE AFTERPAY WHENEVER IT'S AVAILABLE¹²

For some customers, Afterpay is the default – whether they're updating their wardrobe or filling up the car before a road trip. It's simply how they pay. In fact, one in five Afterpay customers use Afterpay whenever it's available, and 40 per cent say they would shop more often at an everyday spend business if Afterpay was available.¹²

Others use it more selectively – to take advantage of time-sensitive specials, pay for unexpected expenses, manage special-occasion grocery shops or events or access premium products and pay for them over time.

40%

WOULD SHOP MORE OFTEN AT AN EVERYDAY SPEND BUSINESS IF AFTERPAY WAS AVAILABLE¹²



Big moments, spread out.



A “significant” portion of customers at online supermarket Paddock to Pantry pay with Afterpay, says CEO Wayne Kennerley. It’s especially popular for frozen meat boxes and large orders. He adds,

“Around Christmas time or big events, when people are putting in massive orders for Christmas hams and they tend to be feeding the family, Afterpay is a good way for them to budget.”

Move fast, pay later.



At online travel agency Webjet, Afterpay boosts sales by letting customers take advantage of time-sensitive specials.

“Afterpay lets people take opportunities they might miss out on to book sale airfares and holiday packages,”

says CEO David Galt.

“Afterpay helps people manage the timing of their payments, while still securing the deal they want.”

Unexpected costs, covered.



With Afterpay, Bridgestone Select Tyre & Auto customers can pay for unexpected repairs in instalments. Bridgestone’s Adam Trembath says:

“Customers have peace of mind that if the repair bill is higher than expected, they can pay it off using Afterpay,”

Secure the value, spread the cost.



At City Cave Float and Wellness Centre, customers use Afterpay to purchase treatments in bulk packages – enabling them to access treatments at lower rates. Franchise area manager Marty Strong says:

“Committing to a 12-month program of floats – which is \$1250 – can be quite daunting, but Afterpay makes it more accessible,”



of everyday Afterpay purchases are unexpected expenses.¹³



of everyday Afterpay purchases are celebrations.¹⁴



of everyday Afterpay purchases are routine purchases.¹⁵



Afterpay customers use it specifically for big grocery shops and to stock up.¹⁶





PADDOCK TO PANTRY

“Afterpay boosts basket size by 50% at Paddock to Pantry”

As the CEO of independent supermarket Paddock to Pantry, Wayne Kennerley believes it's important for Kiwis to have choice over where they shop – and how they pay.

That's why Paddock to Pantry offers Afterpay. He says, “It's just another payment method. We're a family business and we're trying to provide you with more choices ... and this is a choice about how you pay.”

Plus, Paddock to Pantry customers who pay with Afterpay spend 52% more, on average, than those using other payment methods. “Every small business needs to have it,” says Kennerley. “It's the modern-day credit card.”

52%

CUSTOMERS WHO PAY WITH AFTERPAY AT SPUDSHED SPEND 70% MORE

An asset for everyday retailers.

With Afterpay, it isn't just your customers who win. Offering Afterpay helps you unlock more sales, new customers, more loyalty and next-generation growth.

Small payments, bigger baskets.

When you offer Afterpay, customers get payment flexibility, while you get paid upfront.

37%



of merchants report larger average order values when customers pay with Afterpay.¹⁷



“Afterpay customers spend 70% more”

At automotive parts store Car Mods Australia, Afterpay drives business growth.

“We were one of the very first automotive industry retailers to offer Afterpay,” says Car Mods Australia Marketing Manager Ben Holdaway. “We jumped on it because we thought the car enthusiast should have access to top-quality parts. ... We didn't want them to be held back by that initial cost.”


Holdaway says that customers who purchase with Afterpay spend 70% more on average. He adds, “There has not been one downside to having Afterpay. It has really been beneficial to our business.”

¹⁷ Afterpay's economic impact in Australia report



Reach new customers.


Offering BNPL means tapping into a new audience. Afterpay has 4.4m active customers across Australia and New Zealand¹⁸, and 71 per cent are Gen Z or Millennial.¹⁹ Adding Afterpay at checkout means connecting with next-generation customers who can future-proof your business.

65% 

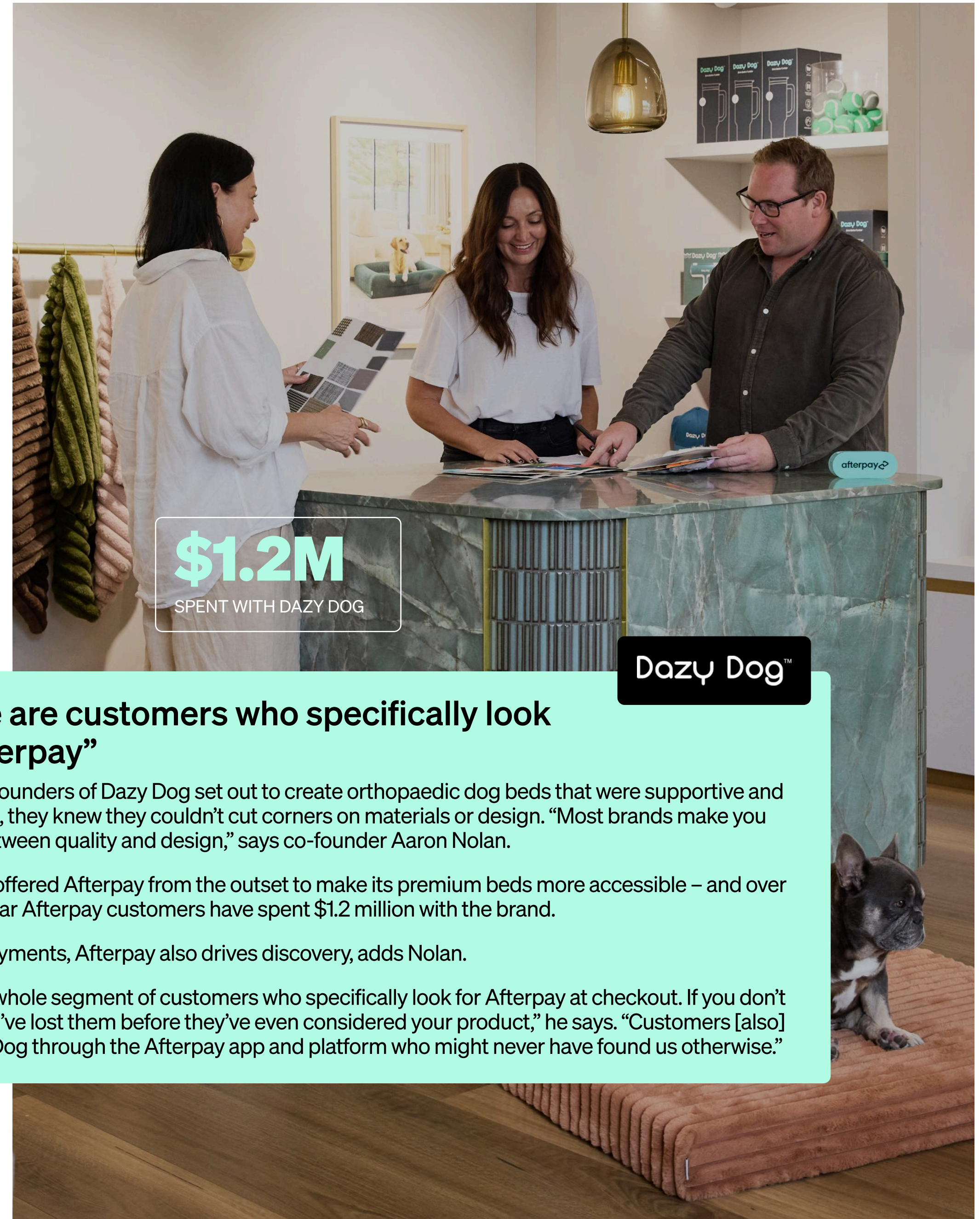
Afterpay merchants reported exposure to new customers since adopting Afterpay.²⁰

No Afterpay? No sale.

Everyday spend is up for grabs – and increasingly, it’s going to retailers who offer flexibility at checkout.

42% 

Afterpay customers would shop elsewhere if Afterpay wasn’t available at an everyday retailer.²¹



“There are customers who specifically look for Afterpay”

When the founders of Dazy Dog set out to create orthopaedic dog beds that were supportive and also stylish, they knew they couldn’t cut corners on materials or design. “Most brands make you choose between quality and design,” says co-founder Aaron Nolan.

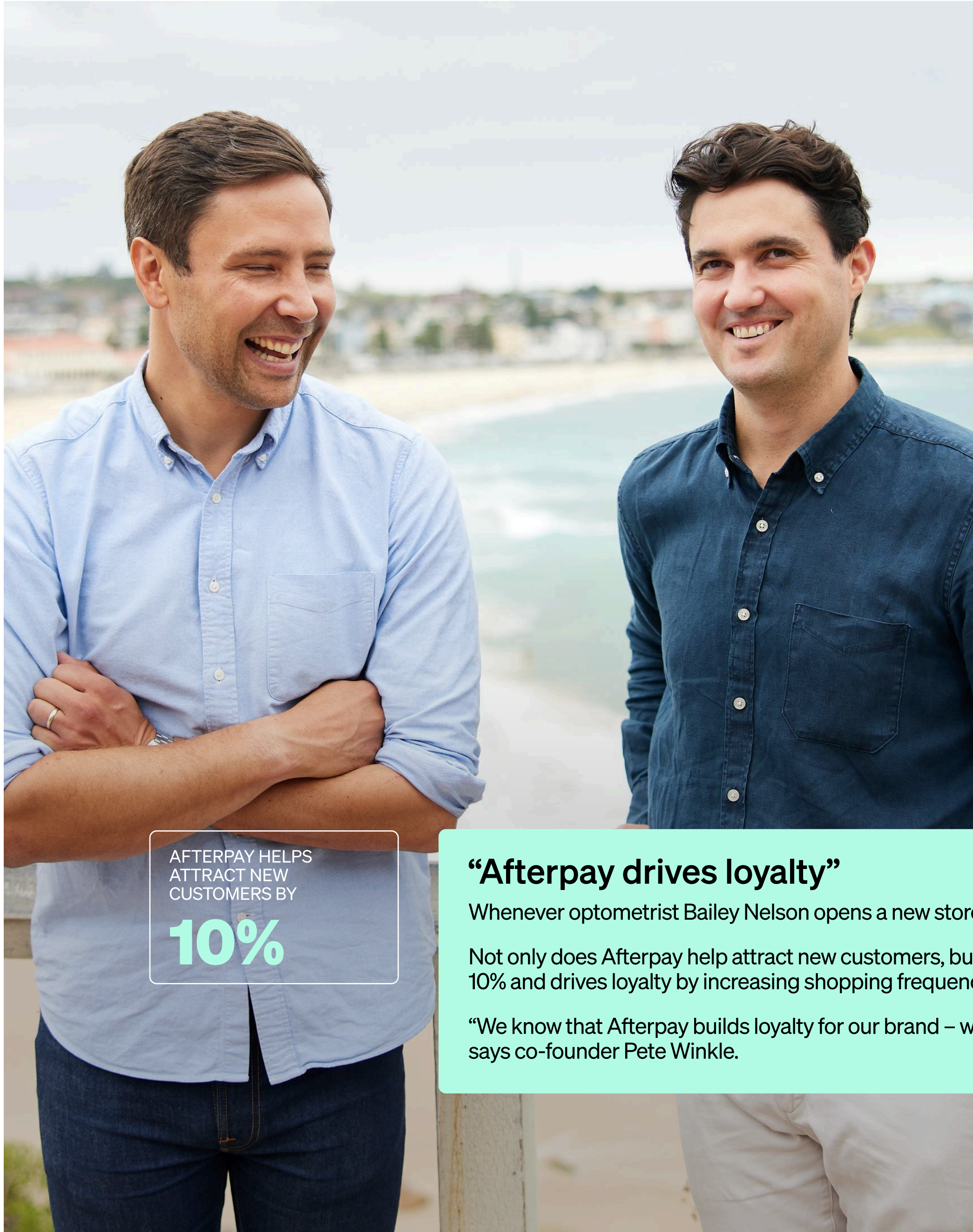
Dazy Dog offered Afterpay from the outset to make its premium beds more accessible – and over the past year Afterpay customers have spent \$1.2 million with the brand.

Beyond payments, Afterpay also drives discovery, adds Nolan.

“There’s a whole segment of customers who specifically look for Afterpay at checkout. If you don’t have it, you’ve lost them before they’ve even considered your product,” he says. “Customers [also] find Dazy Dog through the Afterpay app and platform who might never have found us otherwise.”

¹⁸ Afterpay internal data, March 2025
¹⁹ Afterpay internal data, June 2025
²⁰ Afterpay’s economic impact in Australia report
²¹ Afterpay Everyday Spend Customer Research





Powering purchase frequency.

Flexible payment options don't just help customers, they drive repeat behaviour, and Afterpay proves it. More than half of businesses (53%) report an increase in repeat purchases after adopting Afterpay.²²

40%



Afterpay customers would shop more often with an everyday spend merchant if Afterpay was available.²³

AFTERPAY HELPS ATTRACT NEW CUSTOMERS BY **10%**

BAILEY NELSON

“Afterpay drives loyalty”

Whenever optometrist Bailey Nelson opens a new store, it launches with Afterpay.

Not only does Afterpay help attract new customers, but it boosts basket size by 10% and drives loyalty by increasing shopping frequency.

“We know that Afterpay builds loyalty for our brand – we can see it in the numbers,” says co-founder Pete Winkle.



“Afterpay keeps customers coming back”

Pharmacist Bard Kalati of Annerley Midnight Chempro Chemist says that customers will often call ahead to find out whether Afterpay is available before coming in and making a purchase. But Afterpay doesn't just help bring in new customers – it helps retain them too.

He says, “Once they know we have Afterpay, they come back. Not only do you keep the customer, but you're keeping a happy customer.”



Seamless integration. Instant impact.

Signing up to Afterpay is simple, easy and free. Simply visit [Afterpay For Business](#) to sign up.



Integration is effortless – regardless of whether you’re an in-store, e-commerce retailer or omnichannel business.

If your website is created with a major e-commerce platform like Shopify or WooCommerce, activating Afterpay simply requires downloading an app and following the instructions. In-store integration is just as smooth. Franchises should fill out [this](#) form to get the ball rolling.



“Integration was straightforward”

Balsam Hill partnered with Afterpay to offer its customers the flexibility to pay for festive decor and ultra-realistic, premium Christmas trees in instalments.

From the beginning, Afterpay was “unbelievably responsive” and the integration was “straightforward from a tech standpoint,” says Jennifer Howard of Balsam Hill, which has sold millions of trees around the world.

In the first five weeks alone, the partnership with Afterpay yielded \$1 million in sales. “We have seen tremendous growth year over year in conversion,” says Howard. “As well as a reduction in cart and checkout abandonment.”

\$1M

IN GLOBAL SALES FOR
BALSAM HILL, AFTER THE
FIRST FIVE WEEKS WITH
AFTERPAY



Be there when they spend.

Join over 425,000 global businesses²⁴ and sign up to Afterpay.

Afterpay powers sales for businesses like yours, all day, every day. Supercharge your growth, by tapping into more customers and more sales with Afterpay.

afterpay 

²⁴ Afterpay internal data, January 2025

All individual brand statistics provided by brands. Late fees, eligibility criteria and T&Cs apply. Credit checks may apply. Afterpay Australia Pty Ltd Australian Credit Licence 527911.