

Original Article

Integrating BNPL Solutions with Checkout Experiences: A Developer's Guide

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Abstract:

Often referred to as Installment, Price, and Pay solutions, the BNPL products have shifted the paradigm of customers' interaction with online stores. Consequently, an effort to provide a comprehensive guideline to the developers on how to integrate BNPL solutions on e-commerce checkouts is the main aim of this paper. The given guide is aimed at describing how BNPL technology is effective, how its effectiveness is reflected in increasing usability, and outlining the detailed procedure for implementing BNPL. Besides, it looks at various BNPL providers and the APIs that it offers; it also covers security aspects and compliance notes. The paper concludes with a focus on the result of BNPL and the subsequent bearing of the benefits and the demerits which are likely to occur.

Keywords:

BNPL, E-Commerce, Checkout Experience, API Integration, User Experience, Payment Solutions.

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1. Introduction

Asynchronous digital commerce is defined as one of the significant innovations in payment systems, where Buy Now, Pay Later (BNPL) occupies a significant place. [1] Commonly explained as buy now and pay later, BNPL enables a customer to access a product or service and delay payment of the amount to a later date, and in some cases, this is done with minimal or even zeros interest charges. BNPL has become a popular product due to its flexibility, which has made it benefit consumers looking for other options for paying for products, especially the young generation, which includes the millennials and Gen Z.

BNPL solutions are created to enable the consumer to attain financial freedom with the pressure of full payment not instituted. Customers are able to pay for goods and services in instalments; this helps the users financially to purchase items that they would otherwise not afford. This model differs from conventional credit cards in the worse sense that they attract high interest charges and hidden charges. BNPL services usually have basic and clearly stated conditions, costs, and no interest, which is especially attractive to user groups skeptical of credit.

Like any other system of credit payment, BNPL solutions are aimed at allowing consumers to make purchases without the necessity of paying for them at once. Buyers can be able to divide the cost of the items that they want to buy into smaller and more manageable amounts which will enable them to afford the high cost of some products. This model is different from conventional credit cards that are known to carry very high interest rates; buried in the small print are several other charges. BNPL services provide simple bills and clear charges and are interest-free, which makes them preferable to a generation that is skeptical about credit. Free-floating BNPL providers include Klarna, Afterpay, and Affirm and have been on an adoption spree through mobile applications and retailer websites. These were shopping platforms that allowed BNPL at checkout with little inconvenience to the consumer, with approval decisions made within a short time due to soft credit checks.



1.1. Importance of BNPL in Modern E-commerce

Thus, the 'Buy Now, Pay Later' or the 'BNPL' proposition has been one of the most fruitful propositions included in today's online shopping policies and is greatly beneficial to the buyers and the sellers as well. [2] Below are the breakdowns with regard to the perceived values of BNPL:

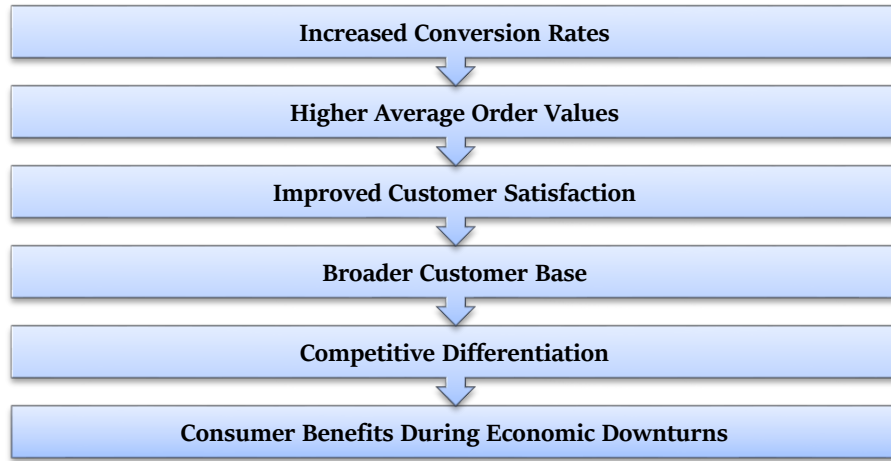


Figure 1: Importance of BNPL in Modern E-commerce

1.1.1. Increased Conversion Rates

- Cart Abandonment Reduction: Site abandonment also occurs frequently in e-commerce, and startling prices or not being able to pay for the full value at once are among the frequent reasons for this. This problem is leveled by BNPL options that come with favorable payment schedules/parameters. This is because when consumers are offered opportunities to make payments in small installments, they will not be able to abandon the carts.
- Improved Purchase Confidence: Since consumers appreciate that they can pay for the goods and services at a later time or in installments, they complete the purchase with certainty. This assurance can particularly relate well with money-saving or financially limited consumers.
- Seamless Integration: BNPL solutions can be easily repayable and become a part of the existing payment solutions with little to no alterations to the flow of the checkout process. The integration also guarantees that the introduction of BNPL does not affect the overall flow; thus, users' conversion remains high.

1.1.2. Higher Average Order Values

- Encouragement of Larger Purchases: With installment terms usually applied, this makes the consumer spend more compared to when there is a one-time spending requirement. This is because clients tend to purchase so many varieties of the product from the company and the end result would be a high AOV.
- Upselling and Cross-selling Opportunities: As can be observed, BNPL makes consumers more inclined to engage in upselling or cross-selling due to its flexibility. For instance, they could offer additional related products to the main goods, or simply select better quality goods, realizing that the cost will be divided over a long period.
- Reduced Price Sensitivity: Whenever there is a difference between the price of a good and its perceived usage cost in the immediate future it is observed that consumers pay less importance to price. This may result in higher expenditures, the perceived cost of which is reduced due to the option of the installment payment scheme.

1.1.3. Improved Customer Satisfaction

- Enhanced Shopping Experience: BNPL solutions are rather helpful and may be completely tension-free methods of purchasing merchandise. This is regarding their terms and simplicity, which improves customer relations. Customers prefer no-annual-percentage-rate BNPL because there are no hidden charges, and one cannot complicate the process of calculating interest.
- Customer Loyalty and Repeat Purchases: In general, customers who would have been satisfied are likely to return, thus the importance of this measure. BNPL can also assist in the establishment of customer loyalty through modification of the

customer's purchasing experience. Customer who has a positive encounter while transacting with BNPL providers will keep on transacting with the providers again in future.

- Support for Financial Planning: BNPL also assists because the consumer has the ability to stagger payments and sort out payrolls. This may be useful, particularly where one is purchasing in bulk, or there is doubt about operational cash receipts. herefore, through increasing the efficiency of the management of their remunerations and other expenditures, BNPL can also boost the level of satisfaction of the customers.

1.1.4. Broader Customer Base

- Appeal to Younger Consumers: For BNPL, the key consumer group is young and active, namely the millennials and Generation Z, who regard credit cards as unorthodox and more hazardous. These demographics are more likely to embrace the latest payment solutions that are convenient and have mutuality.
- Inclusivity for Credit-Adverse Shoppers: It is flexible because, for instance, some buyers may not qualify for credit, or they may simply choose not to use a credit product. This makes the customers of the merchant include more people not served by conventional ways of getting credit facilities.
- Geographic Expansion: Through BNPL, the merchants can attract clients from other countries who may experience some difficulties when making the payment using the traditional methods of payment. Another area relating to international users is that BNPL providers often provide services in multiple currencies and allow international operations.

1.1.5. Competitive Differentiation

- Market Differentiation: Thus, BNPL becomes one of the ways for merchants to differentiate from the competition withing the overloaded e-commerce market. It depicts the organization's focus in terms of service delivery as well as flexibility. It can be a major source of competitive edge to perform such differentiation to attract the customer who has a flexible payday.
- Customer Acquisition: Pricing appears as a considerable factor in encouraging the customer to make the purchase; therefore, merchants can target new clients by promoting the BNPL options. Admiral campaigns that promote the ability to pay for goods on flexible instalment arrangements can attract the right kind of traffic in the form of shoppers with the right credit capacity to make more frequent purchases and hence boost customer acquisition frequency.
- Brand Perception: Providing BNPL solutions can help a merchant to improve its brand image in the eyes of the customers and as more innovative. Consumers' perceived attitude towards a brand will influence the level of trust they have with the brand.

1.1.6. Consumer Benefits during Economic Downturns

- Financial Flexibility: Therefore, through BNPL, consumers can be able to purchase necessary items without feeling the pinch at a specific moment. It becomes especially useful when one has to budget during the economic rough patches or in cases of individual financial difficulties.
- Cash Flow Management: By delaying the payments, customers are able to regulate their finances better. This can make it easier for them to manage their budget and not to receive great surprises in the month if some expenses appear.
- Accessible Financial Solutions: To the consumers who have unfavorable credit ratings and, therefore, would not easily qualify for the credit, BNPL is an opportunity. This can be very helpful during the credit crunch period; this is because the commercial bank dictates the amount of credit to be given to borrowers.

1.2. Evolution of Integrating BNPL Solutions with Checkout Experiences: A Developer's Guide

1.2.1. Early Payment Solutions in E-commerce

- Traditional Credit and Debit Cards: Standard means of payment accepted include the [3] notably used credit and debit cards.
- Friction at Checkout: Implied a high level of input of information was needed.
- Limited Access: On the same note, it was also indicated that consumers did not own credit cards in the market and interest rates were relatively higher.

1.2.2. Digital Wallets and Payment Gateways:

- Streamlined Transactions: The following other payment solution providers, PayPal and Stripe...proposed other more secure, efficient ways of carrying out transactions.

- Lack of Flexibility: Still, it omitted the different modes of payment that the customer wanted, such as credit cards, given the increased incidences of credit card fraud.

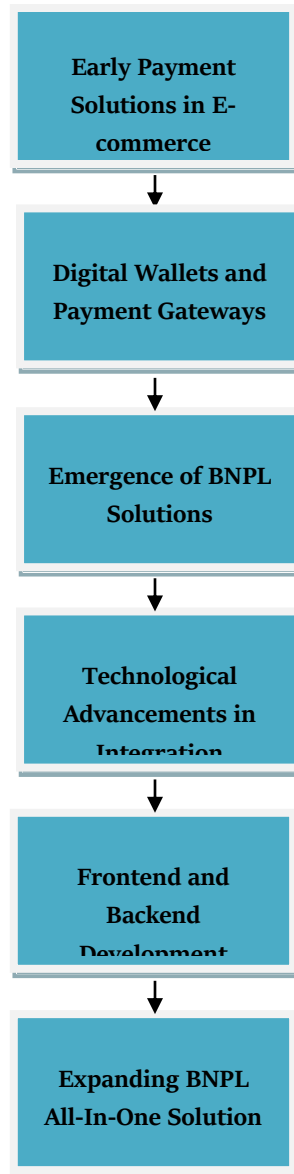


Figure 2. Evolution of Integrating BNPL Solutions with Checkout Experiences: A Developer's Guide

1.2.3. Emergence of BNPL Solutions

- Alternative Credit Systems: BNPL was initially a way to get consumers to the flexible payment solution of the industry's behemoths today, which include, among others, Klarna, Afterpay, and Affirm.
- Installment Payments: Allowed the commutation of the payment and never insisted on getting the full amount at once.
- Tech-Savvy Consumers: First and foremost, it was the consumer cum merchant who wanted to give a lower rate to cart abandonment and more rate of selling.
- Bespoke Integrations: Integration was global and ad hoc; they signified That integration was fully developed for the said purpose.

1.2.4. Technological Advancements in Integration

- API-Driven Integrations: These have been done in an attempt to help the providers construct APIs to be used more readily with the greatest integration feasible using as many additional codes possible.
- Endpoint Documentation: These are some recommendations for the use and interaction with BNPL services.
- Authentication Methods: Specifically, carry out safe and strong identification to enable the transactions that relate to the securities of a transaction.
- Webhook Support: Notification for changing the order status and enhancing the approval of payments for the orders.

Frontend and Backend Development:

- Frontend Tasks: The issue of defining the navigation that leads to the presentation of BNPL services.
- Backend Tasks: Recurring payments, which involve changes that would enable payments to be made through instalment.

Expanding BNPL All-In-One Solution

- Enhanced User Experience: The major concern should still be the interfaces for the purchase and payment of goods, which are still part of the website.
- Customizable Widgets: Pinned widget for check out pages to include in a website to speed up widget implementation.
- Responsive Design: The fact that every site is accessible and eye-pleasing on both the desk top and the mobile versions.

2. Literature Survey

2.1. Evolution of Payment Solutions

Payments have evolved over the years from simple cash-based payments to more evident digital payments due to technology's influence and consumer behavior. The credit cards that were introduced in the middle of the twentieth century acted as a major influence in changing retail transactions by providing perfect methods of payment as opposed to cash. This paved the way for more development and the evolution of digital wallets and mobile payment systems in the early part of the 21st century. [4] PayPal and Apple Pay made the transaction easier and more secure when used in conducting business over the internet. Mobile payment systems, discussed in services such as Google Pay and Samsung Pay used the smartphone device to introduce contactless payment, which they believed widened the convenience factor for buyers and sellers. All these developments have, in one way or another, created a more dynamic payment flora, which is fast, secure and flexible.

2.2. Emergence of BNPL Solutions

BNPL appeared as the new method of challenging credit cards and providing customers with clear and flexible payment structures. Initiators like Klarna and Afterpay helped in the establishment of this model that quickly brought in the disruption of traditional credit methods. [8] BNPL solutions let consumers satisfy their demand and buy goods and services, paying them gradually without interest rates and numerous fees compared to credit cards. These payment models have found particular appreciation among young consumers, including the millennials and the AMZ generation, who do not have much allowance for credit card debt and try to use only the most audent financial and credit services.

2.3. Impact on Consumer Behavior

The type of BNPL options being researched by scholars has pointed towards versatility, control over purchasing and consumer loyalty according to the discovery above; McKinsey & Company, in the report which was produced in 2021, has categorized BNPL solutions as enhancing purchasing power since rather than waiting for the time that they will have cash, they make purchases at the appropriate time. This buying power usually results in increased sales quantity for the merchants as they acquire it. Moreover, the characteristics of BNPL have allowed customer loyalty as users will always opt to continue with merchants that use such type of payment. However, the increase in their usage of BNPL also gives some doubts about ending with more outstanding balances. Critics argue that because of abundant credit, BNPL is actually more or less forbidding if people do not come across their liabilities or if they do not consider them.

2.4. Comparison of BNPL Providers

As of now, the BNPL market has heavily relied on several significant companies, which also focus on the unique aspects of the services provided for the clients. Klarna is one of the oldest examples, and it provides some of the unique financing solutions that include pay later, pay now and instalment plans. [6,7] However, Klarna can be well navigated with the revolutionary mobile

application rating among loyal users. Another giant player is after-pay, which also home on convenience and easy on payment in installments, with no additional interests or charges if all payment is made on time. Affirm sets it as different from the other competitors due to the fact that it only charges interest on the borrowed amount and does not proudly display other unnoticeable fees, such as late payment fees, which many consumers deem beneficial. Another product similar to Pay Monthly is Pay in 4, which PayPal provides, and it is ideal because it fits well into an organization's environment; existing PayPal users will find it easy to apply because it provides methods of making a product affordable. Each of the mentioned providers has its benefits, and the choice of the BNPL option often depends on the integration feasibility, Users' satisfaction levels, financial constraints, and overall attractiveness and feasibility for both the sellers and the buyers.

Table 1. Comparison of BNPL Providers

Provider	Key Features	API Complexity	Integration Time
Klarna	Zero-interest installments, flexible payment plans	Moderate	2-4 weeks
Afterpay	Pay in 4 installments, interest-free	Low	1-2 weeks
Affirm	Customizable payment plans, interest-bearing options	High	3-5 weeks
Sezzle	Interest-free payments, rescheduling options	Low	1-2 weeks

3. Methodology

3.1. Integration Planning

3.1.1. Requirements Gathering

The first activity in relation to the integration of BNPL solutions is, therefore, to identify capture requirements. It implies the awareness of the merchant's needs, the target niche, and specific features [5] of the chosen multipurpose e-commerce platform. Key considerations include:

Table 2. Requirements Gathering Process

Aspect	Details
Merchant Goals	Increased conversion rates, higher average order value, and customer satisfaction.
Target Audience	Demographics, purchasing behavior, payment preferences.
Technical Specs	Platform compatibility API supports security requirements.

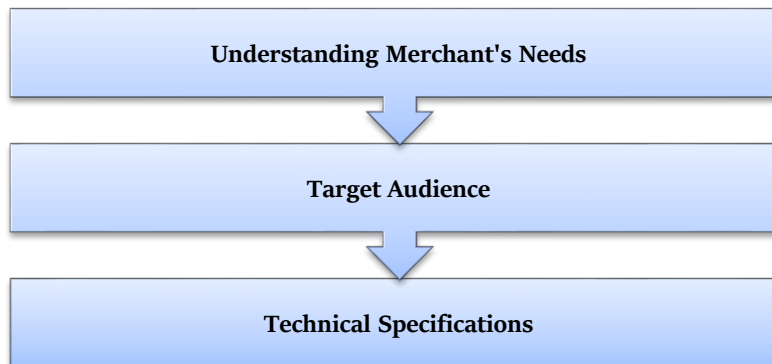


Figure 3. Requirements Gathering Process

- **Understanding Merchant's Needs:** This is to define the goals of the merchant – common goals are usually – conversion rate, average order value, and customer satisfaction level.
- **Target Audience:** This step is concerned with the collection of information on the purchasing patterns, age of clients and their preferred means of remitting payment to the sellers.
- **Technical Specifications:** This is done based on the following; the compatibility of the platforms and reqs integration of API support the security required in the platform.

3.2. Integration Process

Step 1: API Integration

Two promising strategies are active offers, which comprise the final part of the shoppers' buying process, as well as the integration of the BNPL provider's API. It includes the following tasks to facilitate the synchronization of the BNPL service and the e-commerce store.

Registering for API Access

- Get the API keys and relevant credentials from the BNPL provider.
- Purpose: These credentials prove the validity of the BNPL provider's servers to support a request.
- Process: Register at the BNPL provider's developer hub. Signing up for an API key will involve signing up for a developer account to qualify you to use the API.

Reading API Documentation

- It is vital to comprehend the endpoints utilized by the BNPL provider, the formats of the request and response as well as the offered methods of authentication.
- Purpose: This step makes you aware of how to interface with the API correctly.
- Process: Take time to read API documentation concerning the endpoint specification. Information on the data formats to be used, such as JSON/XML. Acquaint yourself with identification techniques (e. g., OAuth, API key).

Implementing API Calls

- Write the code to integrate with the BNPL provider's API in order to query and work with the necessary data and perform account-related operations.
- Purpose: Process payments, payment requests, and responses; Transactions.
- Process: Now that we have the credentials, initialize the API client with it. Develop functions for the creation and dispatch of the payment request. Add faculties to handle API results.

Table 3. API Integration

Step	Description
Registering for API	Registering for API.
Reading documentation	Understand endpoints, request/response formats, and authentication methods.
Implementing API calls	Develop code to handle payment requests and responses.

Step 2: Frontend Integration

In the frontend integration, the addition of the BNPL options is typically done and mostly on the checkout page so that it is very easy to use.

Designing UI Elements

- Embed BNPL options in the design of buttons, forms and banners and ensure that they are conspicuous to the users.
- Purpose: BNPL solutions should be correctly placed at the right and proper position of check out.
- Process: Graphic design of BNPL option buttons and banners. This must be done in a way that it can freely fit in the general theme of the site that the particular design will be employed in.

Implementing Frontend Logic

- Ensure that the BNPL options selected do alter the payment process in a way that includes the selected options.
- Purpose: Once again, do not interrupt the sequence in the check-out process; the user experience might be further affected.
- Process: Treat BNPL as one of those payment techniques that should be implemented in the payment option selection scheme. Ensure that everything varies as per the selection of BNPL as a payment method for the user.

Testing User Interactions

- Conduct tests on the usability to ensure that the functions of applications are quick and are not hard to navigate.

- Purpose: Make doubly sure that any issues that could potentially have adverse effects whenever the company is live online can be resolved.
- Process: It will take time to determine which BNPL option location is optimal; use A/B testing to determine it. Collect the users' feedback and adjust the necessary changes as and where appropriate.

Table 4. Frontend Integration

Step	Description
Designing UI Elements	Create buttons, forms, and banners for BNPL options.
Implementing Frontend Logic	Update the payment process when BNPL options are selected.
Testing User Interactions	Conduct usability tests for a smooth user experience.

Step 3: Backend Integration

It was more oriented to payment-related topics and the submission of orders to optimize the process of integrating them into the back end.

Updating Payment Workflows

- When it comes to BNPL payment settlement, it is necessary to integrate with payment procedures that are reasonably certain.
- Purpose: It must be ensured that the linking of all data that are associated with the BNPL solutions is correct and well done in the existing structure.
- Process: Eliminate the characteristics that are ineffective in the current order processing and include BNPL as one of the payments. It is assessed that BNPL should be incorporated as the final phase of the payment process verification and its completion.

Storing Transaction Data

- All the transactions carry records, and there are also records for the customers themselves, and they both should be kept safely.
- Purpose: Check Here is the list, including backing up and protecting data.
- Process: Ensure that the right support for the safe storage of data. Their usage of data should follow some legislation that is recognized in the countries that observe such laws as GDPR, as observed in several countries in Europe, and CCPA, as observed in America.

Handling Payment Confirmations

- One ticket analytics: partially paying the confirmations from customers and changing the status of the orders.
- Purpose: The modality that both accuracy on order processing and customers' engagement and relations possess in the business.
- Process: The subsequent action is the introduction of the set logic that will be defined in handling the real-time confirmation of payments from from BNPL providers. Then, in the e-commerce platform, e-communication is expected to inform the order status to the confirmation responses.

Table 5. Backend Integration

Step	Description
Updating Payment Workflows	Modify workflows to include BNPL payment methods
Storing Transaction Data	Secure storage of transaction details and customer information
Handling Payment Confirmations	Process payment confirmations and update order statuses accordingly

Security and Compliance

Hence, there is a need to guarantee the security and compliance of BNPL integration. This means applying data security measures such as data encryption, POS Terminals Security, POS assurance, and PCI DSS compliance, avoiding fraud and legal compliance to regulations framing the data security such as GDPR and CCPA.

4. Results and Discussion

4.1. Case Study:

To support the staff and discuss the integration process and effects of integrating BNPL options, the case of Retail, an online clothing store, is described.

4.1.1. Integration Outcomes

- Increased Conversion Rates: Based on the case of Retail the company was able to improve its rate of conversion by about 20% once it had integrated its social media pages.
- Higher Average Order Value: Because of flexible payment structures, the size of the orders given by customers was higher than before; thus, the average order value rose by 15%.
- Improved Customer Satisfaction: Customers expressed their satisfaction with the new payment system through competent feedback, noting ease and flexibility as major issues of concern.

Table 6. Integration Outcomes

Outcome	Pre-Integration	Post-Integration	Percentage Change
Conversion Rate	5%	6%	+20%
Average Order Value (AOV)	\$50	\$57.50	+15%
Customer Satisfaction Score	3.8	4.5	+18%

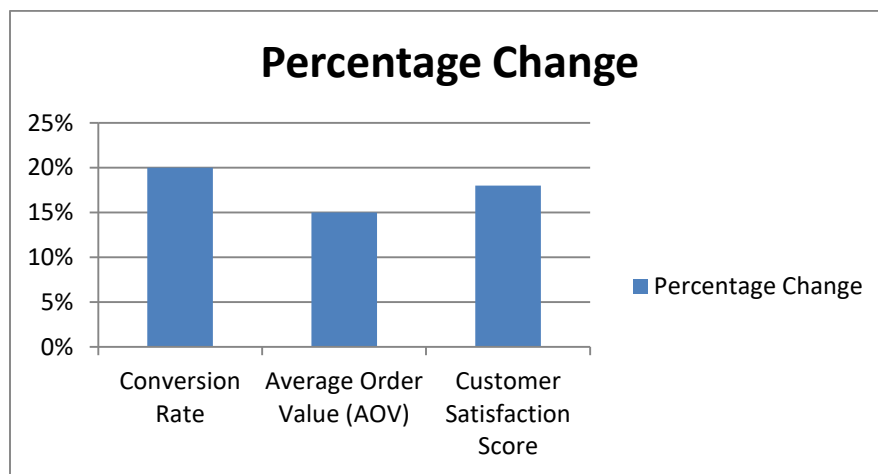


Figure 4. Percentage Change in Integration Outcomes

4.1.2. Challenges and Solutions

Technical Challenges:

- API Limitations: There was some difficulty in using the BNPL provider's API at Retail, and there was a need for application development for specific uses.
- Integration Bugs: Some initial integration that was done exposed several bugs which made many tests and debugging to be done.

Operational Challenges:

- Customer Education: It was therefore important to sensitize the customers to the new method of payment to be used. Promotional messages about BNPL were sent to the customers via e-mail and on the homepage of Retail.

4.2. Future Directions

The BNPL segment is relatively new and is constantly changing due to advancements in technology and innovations in delivering the end-user experience. Future research could explore:

- AI and Machine Learning: Using AI in facilitating payment options according to consumer's activity and pattern.

- Cross-border BNPL Solutions: Going global; overcoming currency and regulations of the BNPLs.
- Sustainability and BNPL: On this ground the analysis aim at exploring the role which BNPL plays in supporting sustainable consumption by providing access to high-quality and durable products.

4.3. Detailed Discussion

The case of Retail shows a positive impact of BNPL solutions' integration on key performance indicators. The 20% improvement in conversion rates suggests this sample was better at finalizing a purchase, which BNPL offers them the flexibility for. Same as the AOV automation, which increased by 15%, meaning that the clients were more comfortable with making bigger purchases whenever the Interest-Free Installment Payment option was made available to them.

Another benefit that was revealed is the increase in the level of customer satisfaction; comments were made about the availability and flexibility of the BNPL choice. This, however, was done after surmounting some obstacles that are outlined herewith: The technical issues associated with API constraints and integration issues posed a problem for the organizational structure of Retail as it had to go in for custom development and testing. At the operational level, a campaign on awareness creation of the new payment method was crucial to the success of the payment method. Email newsletters and banners that were placed all over the site were deemed effective in creating awareness of the BNPL solution among the clients.

As for further research and development, there are several possible trends in the BNPL industry development. Applying advanced technologies like AI and machine learning for customized payment plans might reignite the customers' experience and payment options. It is also important to note that increasing the scope of BNPL services towards the global market helps the company to grow but, at the same time, contains such threats as fluctuations in currency rates and differences in regulations. Also, the investigation of BNPL's contribution to the execution of sustainable consumption as a result of acquiring accessibility to higher-quality, longer-lasting products can inspire sustainability objectives.

5. Conclusion

Basing the implementation of Buy Now Pay Later (BNPL) solutions in e-commerce answers opportunities that are available in checkout experiences that may influence consumers' satisfaction and purchasing decisions among merchants. Due to their nature, which involves affordable instalment-based payment methods, BNPL solutions meet some of the most recognized customer challenges, including high initial costs, leading to lower cart abandonment and higher conversion rates. Such payment options also result in large order sizes because the consumer feels comfortable with the amount of cash they have to lay down, especially when they are able to spread it over a certain number of months. In addition, it can help increase customer satisfaction and, therefore, their loyalty to the store, since the use of BNPL allows customers to make purchases without excessive stress and to understand the conditions under which they are made. To developers, this means that assuming this mantle will ensure that integration is properly secure behind technical hallmarks and compliance issues such as data encryption and fraud. Still, the successful arguments, such as the increase in sales and the appeal to a larger number of clients, prove the significance of BNPL integration in the contemporary context of e-commerce. BNPL's advantages are not only linked to tangible financial gains, although it also aligns the stores as customer-oriented and forward-thinking, which is crucial in today's competitive climate. Thus, it may be assumed that in the future, as the market of e-shops develops, even more, advanced types of BNPL technologies will be introduced to provide even better and more unique experiences for buyers as well as improve the organizational and efficiency aspects for sellers. Some of the advancements in this front include the advances of artificial intelligence to determine personalization, incorporation of advanced technologies like blockchain, and geographical diversification implying that BNPL in e-commerce will possibly reinvent its place. Finally, the constant introduction and implementation of BNPL solutions prove the essential character of these services for the future of online retail and benefit both the customers and merchants due to the higher flexibility of their financial situations and larger competition in the market.

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