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# Consumer Drivers of BNPL Adoption among Digital Native Generation: A Bibliometric Review

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**Abstract:** *The raising dependance towards digital financial services among younger generations has increased the adoption of Buy Now Pay Later (BNPL), which placed digital natives as the main consumer segment driving this emerging fintech trend. Somehow, the rapid expansion of BNPL bring concerns towards the accumulation of debt, financial literacy as well as sustainable behavior of consumer, which eventually highlight the importance to study the scholarly landscape which address the consumer drivers of BNPL usage. This study cnducts a comprehensive biblliometric analysis in order to map the intellectual structure, research trends as well as global scientific contribution within the studies of BNPL adoption on the digital-native generations. Data were retrieved from the Scopus database using an advanced search strategy which targets the BNPL-related concept in business, economics and social sciences disciplines. In total, 883 relevant documents published between 2006 and 2025 were extracted. This study applied Scopus Analyzer in assessing the trends of publication, authorship productivity and country contributions. OpenRefine was used in orrer to conduct data cleaning and standardization ensuring the consistency among the keyword and affiliation records. On top of that, VOSviewer software was also used to visualize co-occurence networks, authorship collaboration and thematic clustering. Findings indicated a sharp increase in research output after 2020, emphasize the growth in academin interest aligned with global commercial expansion of BNPL with India, United States and China emerged as the top contributers, which highly cited literature predominantly focuses on the theories Cluster visualization shows emerging themes such as Generation Z financial behavior, digital literacy, and technology acceptance models as central to BNPL adoption studies. This study contributes to the understanding of BNPL-related consumer research by identifying knowledge gaps and potential directions for future inquiry to support responsible financial innovation among digital-native consumers.*

**Keywords:** BNPL, Fintech adoption, Digital payment, Consumer behavior

## I. Introduction

Buy Now, Pay Later (BNPL) services have swiftly emerged as a transformative force within consumer finance, mainly among the digital native generation. Considering their expertise in digital technologies and mobile platforms, digital natives seem to increasingly be attracted to BNPL due to its convenience, flexibility as well as instant gratification. The proliferation of BNPL is closely linked to the evolving landscape of online commerce, where seamless integration with e-commerce platforms and user-friendly interfaces have made deferred payment options more accessible than ever [1]. This shift is more than just technological; it represents the current behavioral and psychological in details, as digital natives lead their financial decisions by impulsivity, social influence and different degrees of financial literacy. The appeal of BNPL inhere within its ability to highlight the short-term cash constraint while simultaneously presents new consequences related to over-indebtedness and financial vulnerability, increase the important questions regarding the responsible credit management within rapid digitizing economy. [2], [3]

The mainstreaming of BNPL has sparked considerable debate regarding its impact on young consumers' financial well-being and the broader credit ecosystem. Empirical research underlines a complex interplay of driving factors of BNPL adoption: trust in digital platforms, transparency, peer dynamics, and the influence of marketing strategies all promotes to the multidimensional nature of BNPL's appeal among digital natives [4], [5]. Notably, low financial literacy and the normalization of impulsive buying behaviors have extended the concerns on the long-term risk of BNPL usage. As BNPL grows leaving the disruption of traditional payment system which also reformed the spending patterns of the consumer, it is crucial to study the behavioral, psychological and technological drivers behind this adoption. This review synthesizes past studies to clarify the facilitators and latent risks associated with BNPL, locating it as an innovation of modern payment as well as a potential enabler of financial imprudence.

## II. Literature Review

Research into BNPL adoption among digital natives reveals a multifaceted landscape shaped by behavioral, psychological, and technological factors. Behavioral impulses such as impulsive buying, materialism, and hedonistic lifestyle, tend to be identified as key drivers for BNPL usage. These tendencies are normally escalated by the social media and peer influence, which foster a culture of instant gratification and lower the risk awareness among young consumers [6], [7], [8], [9], [10], [11], [12]. The deferred payment structure of BNPL services is well known to lessen the instant pain of loss, encourage compulsive purchase and lead towards the financial difficulties and risky indebtedness. Past research has found a mediating relationship by impulsive buying in between risky indebtedness and BNPL attitude. Therefore, this enhances the importance for interventions which highlights both impulsive control as well as risk perception. [6], [7], [9].

Psychological factors such as trust, perceived risk, and privacy concerns play a pivotal role in shaping BNPL adoption attitudes. Trust in BNPL platforms commonly mediated by transparent, user-friendly design which can mitigate privacy worries and foster positive attitudes toward usage, even among consumers with low financial literacy [4], [9], [13]. Conversely, privacy concerns and perceived financial risk act as significant barriers, with trust partially mediating their negative effects on adoption intentions. The interplay between perceived competence, relatedness, and self-efficacy further influences BNPL adoption, as young consumers favors the benefit of flexible payment options rather against the potential risk. Particularly, the positive attitudes towards BNPL associated to the perceived consumption and benefits of budget management, however the misconceptions regarding BNPL as a savings product and psychological gap from borrowed money complicate user understanding [14].

Factors of technological and economic are fairly influential in leading towards the adoption of BNPL among digital natives. The usability of BNPL apps, performance expectancy, and perceived ease of use are vital determinants of adoption intentions, with user-friendly interfaces lowering the concern towards privacy and enhancing trust [3], [4], [13], [15]. Payment flexibility as in low or even zero interest rates, accessible are definite motives of BNPL usage, particularly among tech-savvy consumers [[3], [15], [16], [17]. Additionally, the appeal of BNPL also comes among marketing strategies, mobile integration and the ubiquity of digital devices which then evolve the spending patterns of consumer towards mobile channel and increase the purchasing incidence [16]. Somehow, gamification and information obscurity features may also enhance an irresponsible spending, lowering the ethical consideration in fintech design [11].

Social and cultural influences are deeply embedded in BNPL adoption dynamics. Social media use, peer pressure, and celebrity endorsements contribute to impulsive buying and BNPL usage, tend to lower the risk awareness and fostering a deceptive sense of financial security [2], [5], [18]. Family financial socialization and financial parenting shape BNPL attitudes and usage intentions, with financial self-efficacy and education serving as protective factors against risky behaviors [2], [19], [20]. Cultural and religious factors, such as Sharia compliance, influence consumer satisfaction and loyalty, emphasize on how ethical adherence and cultural sensitivity are important BNPL service design [21], [22]. Gender and socio-economic status further moderate BNPL behaviors, with women and lower-income groups disproportionately impacted by financial fragility and over-indebtedness, calling for targeted regulatory oversight and consumer protection [2], [23], [24].

In synthesis, the literature underlines the complex interplay of behavioral, psychological, technological, and social factors driving BNPL adoption among digital natives. Although BNPL offers noteworthy advantages in the form of convenience and financial flexibility, it also brings new risk such as impulsive buying, privacy and financial vulnerability [25]. The multidimensional nature of BNPL's appeal necessitates a holistic approach towards the consumer education, ethical fintech design as well as regulatory reform in ensuring a responsible usage and safeguard the digital natives' financial wellbeing. Remarkably, there are still gap in understanding the longitudinal effects of BNPL adoption, mediating role of both cognitive and emotional factors, impact of socio-economic as well as gendered dimensions which enhance the critical avenues for future research [23], [26], [27].

## III. Research Question

(a) RQ1. What are the publication trends over time related to BNPL adoption among digital native consumers?
(b) RQ2. Which scholarly works have had the greatest academic influence in this research domain based on citation impact?
(c) RQ3. Which countries are the most active and influential contributors to research on BNPL adoption and digital-native consumer behavior?
(d) RQ4. What are the dominant and emerging research themes based on keyword co-occurrence within the BNPL adoption literature?
(e) RQ5. How does international collaboration shape the development of BNPL adoption research, particularly in relation to digital-native consumer studies?

## IV. Methodology

Bibliometrics includes the process of gathering, organizing, as well as analyzing bibliographic data from scientific publications [28], [29], [30]. Further than basic statistics such as identifying published journals, year of publication, and also leading authors [31], bibliometrics tends to include more complex techniques such as document co-citation, searching the literature, and also performing in-depth analysis. The method assists in compiling a comprehensive bibliography and achieving reliable results [32]. Hence, the study tends to focus on high-impact publications as they offer meaningful insights towards the theoretical frameworks which form the research field [33], [34], [35]. In ensuring data accuracy, SCOPUS acts as the main sourve for data collection. Using Elsevier's Scopus, known for its broad coverage, for further analysys, the study collected publication from 2006 to December 2025.

### 1.1 Data strategy

To begin with, the search strategy for bibliometric data collection was done using the Scopus database, as it is well known with their global coverage as well as strong indexing of peer-reviewed journals in business, economic and social sciences. The advances search string was mainly targeted the literature referencing "Buy Now Pay Later" (BNPL) and closely related to the consumer credit innovation concepts within the titles, abstracts and also keywords. In ensuring the applicability towards the focus of the study on consumer drivers of BNPL adoption among the digital natives, the query integrated numerous keywords variation like "pay later", "instalment payments", "fintech adoption" which collect both formal as well as colloquial terminology used within the emerging BNPL discourse as presented in Table 1. In excluding the highly technical or non-consumer domains, the subject area filter was restricted to Business, Economics and Social Sciences. Furthermore, the language filter was also set to English only to ensure the interpretation and analysis across all retrieved studies can be maintained.

The temporal range was widened from 2006 to 2025 to show the evolution of BNPL services from early fintech developments toward the massive scale-up observed post-2020. As the specific year limitations has been applied, it allows a comprehensive inclusion of relevant literature and discard unrelated older consumer finance works from inflating results as presented in Table 2. The final dataset yielded 882 documents, which is large enough for robust bibliometric examination while sustaining thematic precision aligned with the topic of digital-native adoption behavior. This result shows that BNPL has formed into a significant scholarly focus within the recent years, mainly at the intersection of technology-enabled finance as well as consumer behavior research, enhancing that it is academically and practically important.

Table 1. The Search String

| Database | Search String |
|---|---|
| **Scopus** | TITLE-ABS-KEY ( "buy now pay later" OR "Pay later" OR "Paylater" OR "Pay-later" OR BNPL OR "installment payments" OR "Credit Payment" OR "Short-term Credit" OR "Fintech Adoption" ) AND ( LIMIT-TO ( SUBJAREA , "BUSI" ) OR LIMIT-TO ( SUBJAREA , "ECON" ) OR LIMIT-TO ( SUBJAREA , "SOCI" ) ) AND ( LIMIT-TO ( LANGUAGE , "English" ) ) AND ( LIMIT-TO ( PUBYEAR , 2006 ) OR LIMIT-TO ( PUBYEAR , 2007 ) OR LIMIT-TO ( PUBYEAR , 2008 ) OR LIMIT-TO ( PUBYEAR , |

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| | 2009 ) OR LIMIT-TO ( PUBYEAR , 2010 ) OR LIMIT-TO ( PUBYEAR , 2011 ) OR LIMIT-TO ( PUBYEAR , 2012 ) OR LIMIT-TO ( PUBYEAR , 2013 ) OR LIMIT-TO ( PUBYEAR , 2014 ) OR LIMIT-TO ( PUBYEAR , 2015 ) OR LIMIT-TO ( PUBYEAR , 2016 ) OR LIMIT-TO ( PUBYEAR , 2017 ) OR LIMIT-TO ( PUBYEAR , 2018 ) OR LIMIT-TO ( PUBYEAR , 2019 ) OR LIMIT-TO ( PUBYEAR , 2020 ) OR LIMIT-TO ( PUBYEAR , 2021 ) OR LIMIT-TO ( PUBYEAR , 2022 ) OR LIMIT-TO ( PUBYEAR , 2023 ) OR LIMIT-TO ( PUBYEAR , 2024 ) OR LIMIT-TO ( PUBYEAR , 2025 ) ) |

Table 2. The Selection Criterion Is Searching

| Criterion | Inclusion | Exclusion |
|---|---|---|
| **Language** | English | Non-English |
| **Timeline** | 2006 – 2025 | < 2006 |
| **Subjects** | Business, Management and Accounting, Economics, Econometrics and Finance and Social Sciences | Others |

## V. Data Analysis

VOSviewes is known as a user-friendly bibliometric software which was developed by Nees Jan van Eck and Ludo Waltman at Leiden University, Netherland [36], [37]. This tool mainly specializes in creating intuitive network visualizations, clustering related items as well as generates the density map, hence it is broadly used for visualization and analyzing scientific literature. Its versatility provides examination of co-authorship, co-citation and also keyword co-occurence networks, which offers researchers a detailed understanding of research landscapes. The interactive interface tend to pair in continuous updates, to make sure the efficiency and dynamic exploration of large datasets. Besides, the ability of VOSviewer is also to compute metrics, customize visuallizations as well as its compatibility with various bibliometric data sources make it valuable resource for scholars searching insights towards the complex research domains.

The dataset compromise information on the publication year, title, author name, journal, citation as well as keywords in PlainText format were obtained from Scopus database, spanning the period from 2006 to December 2025. These datasets were analyzed vis VOSviewer software bersion 1.6.19. Through the applicaton of VOS clustering and mapping techniques, this software assists the maps examination and generations. Providing the alternative towards Miltidimensional scalling (MDS) approach, VOSviewer aim on situating items within low-dimensional spaces, to ensure the proximity among any two items accurately reflects their relatedness as well as similarity . On top of that, it indicates thay VOSviewer share the similarity with MDS approach [38]. Differ from MDS which mainly engage in computation of similarity as consine and jaccard indices, VOS exploit more suitable method for normalizing co-occurence frequencies like the associatio strength (ASij) and it is calculated as [39]:

$$AS_{ij} = \frac{C_{ij}}{w_i w_j} \quad (1)$$

indicates "proportional to the ratio between on the one hand the observed number of cooccurrences of i and j and on the other hand the expected number of co-occurences of i and j under the assumption that co-occurences of i and j are statistically independent" [39].

## VI. Results and Discussions

(a) **RQ1:** What are the publication trends over time related to BNPL adoption among digital native consumers?

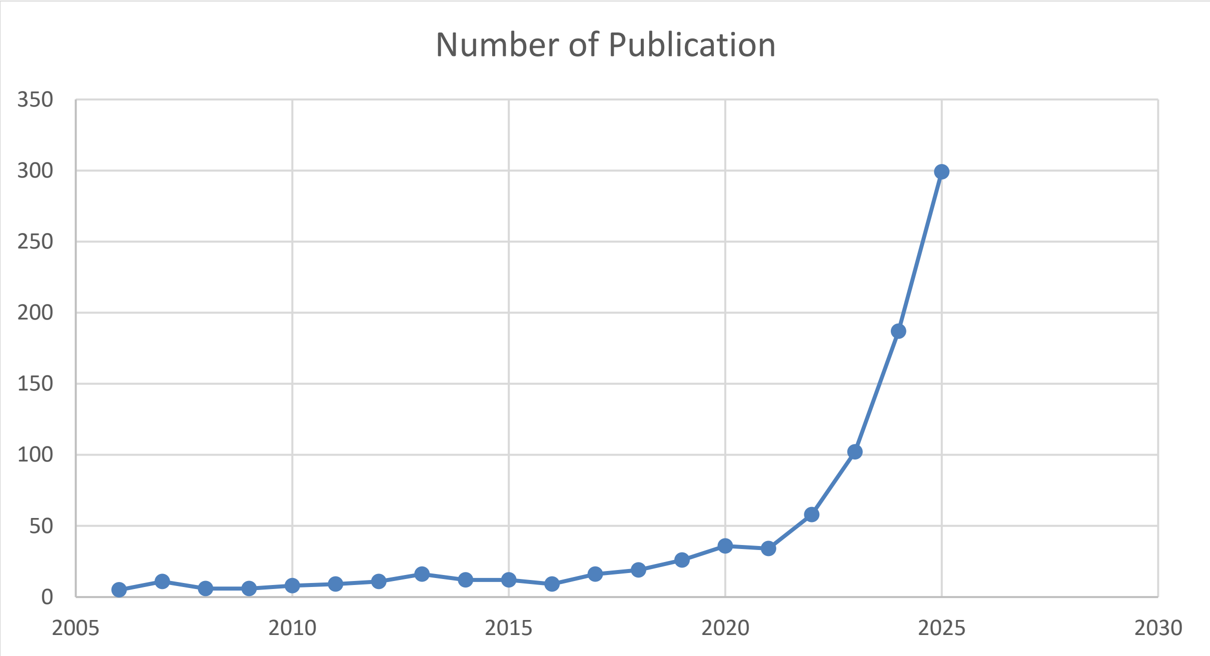


Figure 1: Trend of research in BNPL Adoption by years

The publication trend from 2006 to 2025 shows a clear shift in academic attention toward BNPL adoption, mainly as it relates to digital native consumers. From 2006 to 2015, yearly publications remained relatively low and fluctuating, indicating that BNPL and related fintech consumer behavior topics were still nascent in scholarly discourse. This early period reflects foundational research into installment-based payments and emerging digital finance concepts but lacked strong focus on the youth-driven digital commerce environment seen today. While incremental increases appeared from 2016 to 2019, the rise was still moderate, reflecting gradual growth in awareness of fintech adoption behavior and online consumer credit solutions.

A significant surge in publications began in 2020, coinciding with rapid global expansion of BNPL platforms, widespread e-commerce adoption during the pandemic, and intensified interest in younger consumers' financial behaviors. Research output nearly doubled annually until 2023, upon accelerating rapidly in 2024 and peaking at 299 publications in 2025. This sharp growth enhances BNPL as a mainstream research theme within business, finance, as well as consumer behavior scholarship. It signals heightened concern about financial attitudes, risk perceptions, and spending habits among the digital natives as BNPL becomes deeply embedded in digital retail ecosystems. Overall, the upward trajectory confirms BNPL adoption among younger generations as a critical and timely topic that will likely continue to attract substantial academic attention.

(b) **RQ2:** Which scholarly works have had the greatest academic influence in this research domain based on citation impact?

Table 3. Most Cited Author

| No | Authors | Title | Year | Source title | Cited by |
|---|---|---|---|---|---|
| 1 | Singh, S. et al. [40] | What drives FinTech adoption? A multi-method evaluation using an adapted technology acceptance model | 2020 | Management Decision | 305 |
| 2 | Stewart, H et al. [41] | Data security and consumer trust in FinTech innovation in Germany | 2018 | Information and Computer Security | 228 |

| | | | | | |
|---|---|---|---|---|---|
| 3 | Xie, J et al. [42] | Understanding fintech platform adoption: Impacts of perceived value and perceived risk | 2021 | Journal of Theoretical and Applied Electronic Commerce Research | 202 |
| 4 | Yang, T. et al [43] | FinTech adoption and financial inclusion: Evidence from household consumption in China | 2022 | Journal of Banking and Finance | 181 |
| 5 | Fu, J. et al. [44] | Fintech in the time of COVID−19: Technological adoption during crises | 2022 | Journal of Financial Intermediation | 177 |
| 6 | Setiawan, B. et al. [45] | User innovativeness and fintech adoption in indonesia | 2021 | Journal of Open Innovation: Technology, Market, and Complexity | 168 |
| 7 | Chan, R, et al. [46] | Towards an understanding of consumers' FinTech adoption: the case of Open Banking | 2022 | International Journal of Bank Marketing | 164 |
| 8 | Moro, A. et al. [47] | Loan managers' trust and credit access for SMEs | 2013 | Journal of Banking and Finance | 156 |
| 9 | Ali, M. et al. [48] | How perceived risk, benefit and trust determine user Fintech adoption: a new dimension for Islamic finance | 2021 | Foresight | 143 |
| 10 | Kaboski, J.P. et al. [49] | The impact of credit on village economies | 2012 | American Economic Journal: Applied Economics | 136 |

The intellectual foundation of BNPL adoption research is strongly grounded in wider FinTech adopion theories, risk-trust mechanisms and financial inclusion perspectives and this were revealed by the citation profile of the top 10 most cited articles.The most cited work by [40] indicates that the main influence on the consumer behavior comes from technology acceptance where it has been the common theme across various other highly cited papers. Articles by [41] and [48] focuses on the pivotal role of data security, perceived risk, and trust in forming the user acceptance of financial technologies. Meanwhile, value perception and perceived convenience explored by [42] align closely with the consumer appeal of BNPL solutions among digitally savvy users seeking seamless purchasing experiences.

On top of that, highly cited contributions from [43] and [44] underscore the macroeconomic context of FinTech adoption, which includes both financial inclusion as well as the surge in digital finance during crises such as COVID-19. Main research in emerging economies like Indonesia and China has furtherly highlights that developing market tend to bet he hotspots for digital-native finance adoption, relevant towards the instant growth of BNPL. Earlier foundational studies by [47] and [49] highlights the endure interest in kredit accessibility as well as consumer borrowing behavior, connecting BNPL to long-standing economic as well as lending patterns. Overall, the citation landscape demonstrates that BNPL adoption research is formed prior the multidisciplinary insight which also include the technology acceptance, consumer trust, credit access and the evolving in digital consumption behavior

(c) **RQ3:** Which countries are the most active and influential contributors to research on BNPL adoption and digital-native consumer behavior?

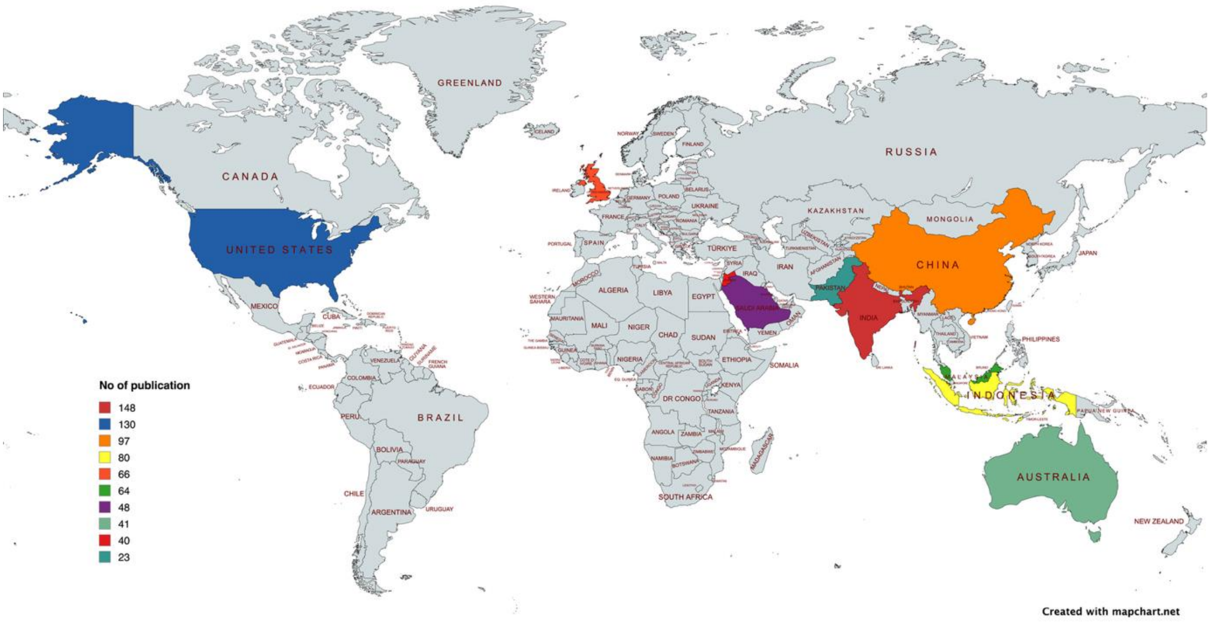


Figure 2: World map contributors

In term of publication distribution across the countries, it is shown there are strong scholarly presence in regions where the digital finance adoption is growing and the population of young, tech-savvy consumers are very influential. It is shown in Fig. 2 that India leads the highest publication with 148 publications, indicating the fast growing within the FinTech market, extensive government-led digitalization initiatives as well as a large group of digital-native which actively involves with BNPL solution. It has also been followed closely by United States and China, supported with the advanced financial innovation ecosystems, strong academic output within the consumer behavior that related to technology and the widespread BNPL penetration all over the online retail markets. Besides, Southeast Asian markets like Indonesia and Malaysia have also highlights substantial contributions which aligned with their high usage of mobile commerce and strong uptake of installment-based payment services among the younger consumers.

On top of that, United Kingdom, Saudi Arabia, Jordan and also Pakistan which represents the European and Middle Eastern regions has also highlights that this topic is not only important within major global financial hubs, but also in emerging markets in order to increase the financial inclusion and capabilities of digital payment. With the presence of various country across all economic development's level, it shows that BNPL adoption is a global phenomenon that affected by shifts in consumer lifestyle, fintech ecosystem maturity and regulatory environments. Overall, the geographic distribution confirms that academic interest follows BNPL's commercial growth trajectory, particularly in countries with large youth populations and rapid digital transformation, reinforcing the global relevance of research on digital natives' adoption behaviors.

(d) **RQ4:** What are the dominant and emerging research themes based on keyword co-occurrence within the BNPL adoption literature?

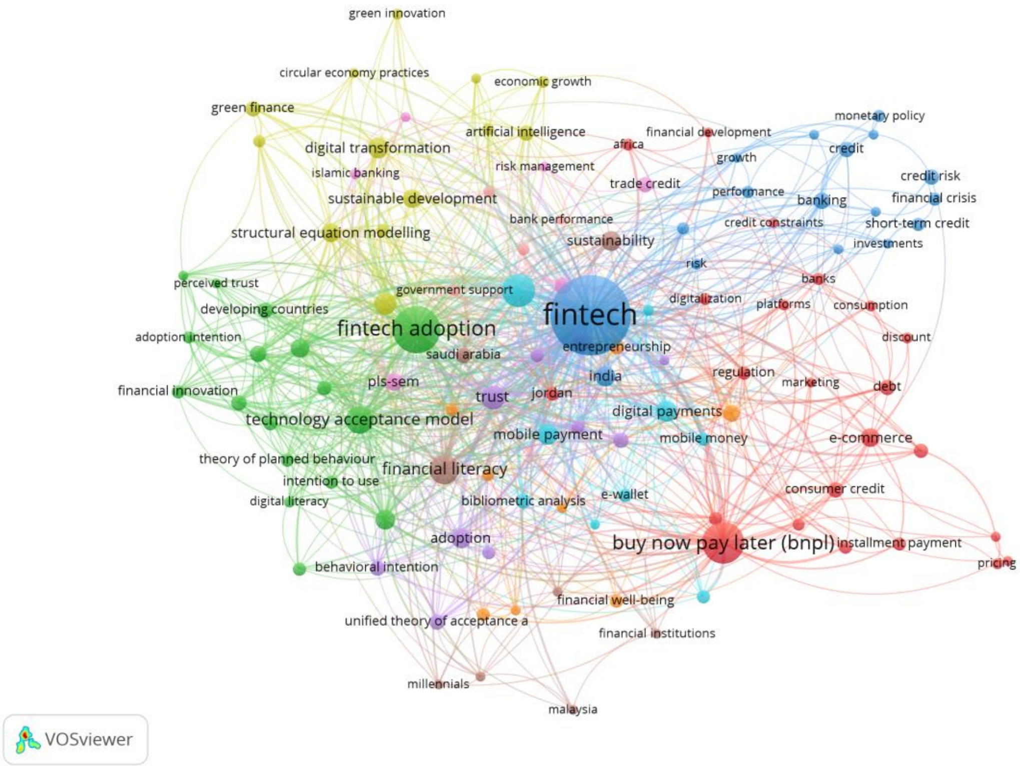


Figure 3: Network visualization map of keywords' co-occurrence

Co-occurrence by keywords in VOSviewer is referring to the technique of bibliometric that is commonly used to identify how often that particular keywords appear together in the same set of publications. The underlying assumption is that keywords co-mentioned in articles share conceptual relationships or represent closely linked research themes. VOSviewer groups keywords into thematic cluster according to their strength of association and visualize these co-occurrences into a network map. The larger nodes indicate higher occurrence frequency, and the thicker linked lines refers to a strong conceptual linkage. This technique assists in uncovering the intellectual structure of research field, represents dominant topics, emerging issues and how different concepts interact among the scholarly discourse.

In this visualization, **full counting** was applied, hence every keyword occurrence among every article was equally counted. This is to ensure that highly productive authors or topics do not disproportionately influence the mapping. A **minimum threshold of five occurrences** was used, which filtered the initial 2,171 keywords down to 115 with significant representation in the dataset. This approach helps sustain clarity and analytical focus by discarding the least used or highly specialized keywords that does not truly contribute towards the broader thematic structure. Therefore, the result of this network shows the most relevant and commonly shared concepts linked to BNPL and fintech adoption research.

Based on the findings that can be referred in Fig. 3, "fintech", "fintech adoption" as well as "buy now pay later (bnpl)" dominate the network, showing a strong technological framing within BNPL research. Relatedly linked terms like "technology acceptance model", "financial inclusion", "financial literacy", "trust", and "perceived risk", indicates that theories of behavioral consumer are central to understand the BNPL adoption among the young-digital natives. Furthermore, keywords such as "digital payments", mobile payments" and "technology adoption" reveal the increase in digital payment methods. Geographic terms such as "India," "Saudi Arabia," and "Jordan" reflect strong contributions from emerging markets. Generally, this mapping enhances the body of knowledge by recognizing the core theoretical foundations, justify research trends linked with digital consumer finance, and identify thematic intersections that shape the future of BNPL adoption studies.

(e) **RQ5:** How does international collaboration shape the development of BNPL adoption research, particularly in relation to digital-native consumer studies?

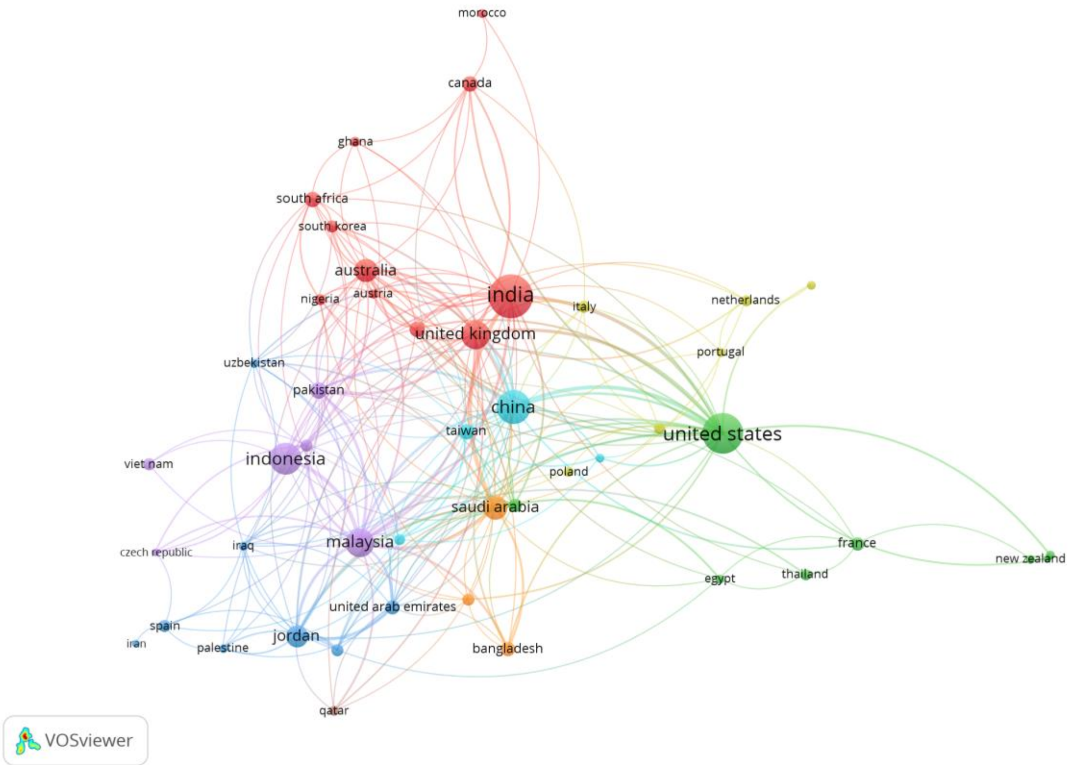


Figure 4. Co-authorship by countries

Bibliometric analysis technique that done via VOSviewe that visualize how researchers among different countries work together on scholarly publications defined the co-authorship by countries' collaboration. As authors from various nations co-publish, a collaboration link is formed among those countries. VOSviewer maps the relationships as a network where all of the countries are presented as a node. The size of the node generally reflects publication volume, while the thickness of connecting lines indicates the strength of collaborative ties. This visualization assists in figuring the research hubs, international partnerships, and the global structure of research production within a specific academic field.

Map shown in Fig. 4 shows how the full counting method was implemented indicating each co-authored publication contributes equally towards the strength of collaboration despite the number of co-authors. **A minimum threshold of five documents per country** was set to ensure only nations with significant scholarly participation were included. In total, 48 met this inclusion requirement out of the 99 contributing countries. This shows a meaningful network indicating active collaboration cluster instead of scattered or isolated collaborations. The three metrics such as number of documents, citations and total link strength guide the assessment of productivity, impact as well as collaboration dynamics respectively.

As referring to Fig. 4, it is clearly shown that countries like India, the United States, China, the United Kingdom, Malaysia as well as Indonesia happen to be the most influential contributors within BNPL and FinTech-related research, mainly due to the large academic communities and also fast-developing finance ecosystems. Notably, Malaysia is seen at the highest total link strength of 89, proven the strong international collaboration relative to its volume of publication. On the other hand, the United States and China highlights the high citation counts proved strong global influence and recognition. The wide participation from regions including the Middle East, Southeast Asia, and Europe reveals how BNPL adoption and digital financial behaviors are relevant issues worldwide. These findings contribute to the existing knowledge by enhancing how emerging markets and advanced-technology economics has formed the academic development of consumer influence by the innovation of FinTech, reinforcing BNPL as a global research priority.

## VII. Conclusion

The purpose of this bibliometric review was to study how scholarly research has addressed the influential factors behind Buy Now Pay Later (BNPL) adoption among digital-native consumers. The analysis examines the trends of publication, influential academic contributions, leading geographical source of research, thematic patterns emerging from keyword-co-occurrence as well as international collaboration networks. The results indicate a significant rise in publication after 2020, aligning with the global expansion of BNPL services and heightened attention to digital finance behavior among the younger generations. Highly cited works commonly focus on trust, perceived benefits, and technology acceptance, indicating a strong foundation in behavioral and adoption theories. Countries with strong digital economic growth, such as India, the United States, China, and several Southeast Asian nations, account for a large share of research output, revealing the relevance of BNPL within the market characterize by youthful demographics and active participation in mobile commerce. As for keyword clustering, it highlights core concepts related to fintech, fintech adoption, buy now pay later (bnpl) and technology acceptance model indicating the multidimensional nature of BNPL research that spans finance, psychology and technology domain. Collaboration mapping shows active international networks, suggesting increasing global interconnectedness in digital finance scholarship.

This study contributes to the academic field by synthesizing the structural development of BNPL adoption literature and identifying knowledge clusters that shape current understanding of consumer motivations. The growing body of research highlights both the pros of BNPL services and the raising concerns related to debt risk and financial literacy among digital natives. Somehow, limitations remain, mainly within the coverage of long-term behavioral impacts and the differing experiences among socio-economic groups. Future work may benefit from longitudinal approaches, with further detail examination of ethical and regulatory challenges, and closer evaluation of financial well-being outcomes among young consumers. In a nutshell, the findings emphasize the importance of tracking BNPL research evolution to increase the awareness on being responsible and informed on the financial innovation. Bibliometric evaluation reveals valuable for highlighting emerging academic priorities and guiding future contributions in this rapidly developing area of digital consumer finance.

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