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### **Three little words: A pragmatic qualitative method to understand modern markets**

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## **Abstract**

This paper explores a rapid and low-intensity qualitative method that yields deep and rich insights into Generation Z and Millennials, who constitute the largest consumer group in history. This group favours frictionless digital solutions and their engagement with 'elaborate' qualitative techniques is unlikely, requiring researchers to marshal efficient technology-facilitated methods that render comparable insight. We assess the capacity of a 'simple' projective technique – online word association, accompanied by a few supporting questions – to offer as fine-grained insight into this consumer group against a more involved story stem completion method. The UK buy-now-pay-later (BNPL) context provides a complex novel market for this examination. Results suggest strong conceptual interconnection between the word association and the story stem completion task. Word associations generated similar resonance and tonality to that of the story stem but in a more compact manner, which liberates researchers and participants alike. The word association task focuses and delineates attention on a narrower set of words, not often done in the context of more traditional qualitative techniques, including story stem completion. Young consumers' vocabularies reveal their most salient perceptions of the phenomenon. The word association task also facilitates Generation Z and Millennials' active and positive online engagement, removing resistance and withdrawal from the research. This improves marketing response through immediacy, relevancy, and potency.

## **Keywords**

evaluation of research methods, qualitative research, projective techniques, word association, story stem completion, buy-now-pay-later, Generation Z, Millennials

## **Three little words: A pragmatic qualitative method to understand modern markets**

### **Introduction**

Millennials (born 1980-94) and Generation Z (born 1995-2010) (Francis & Hoefel, 2018) combined are the biggest consumer group in history (Raval, 2019), constituting a major market. These cohorts have been enmeshed in technological adaptations to consumption practices, generating seismic shifts in their market interactions. Therefore, this group increasingly favours frictionless digital solutions, as numerous analysts propound (e.g. Fisher, 2022; Hajro et al., 2021). These changing preferences, alongside burgeoning computing capabilities, have precipitated the growth of novel offers – including peer-to-peer platforms, mobility as a service and new fintech products, incorporating buy-now-pay-later (BNPL) (Intel, 2021). These innovations generate new consumption opportunities, facilitate expression of diverse values and sophisticated technological appetites. However, such market diversification, intensifying consumer expectations and unforgiving digital requirements do not mean these younger consumers lack vulnerabilities.

Against this complex backdrop, market researchers, be they agencies or academics, continue to seek understandings of this group's consumption preferences and behaviours (e.g. Ameen et al., 2022; de Kerviler & Rodriguez, 2019; Ham et al., 2021; Hardey, 2011; Magklaras et al., 2023; Pradhan et al., 2023). Logically, digital mechanisms are often utilized and have provided new data sources at greater speed and lower cost (for instance Amazon Mechanical Turk, Prolific and Critical Mix) (e.g. Downer et al., 2019) as well as facilitated improved forms of analysis (Ding et al., 2020) and are specifically examined in relation to this consumer group (e.g. Bosch et al., 2018). Academic commentators have, additionally, sought to enhance and drive the future of consumer research, seeking greater knowledge for a wider range of stakeholders (e.g. MacInnis et al., 2020). Malter et al. (2020) suggest that many foresee growing technology usage, e.g. artificial intelligence, machine learning and robots, to design and execute research and to analyse data; whilst others envision continued growth in 'Big Data' and, a third group forecast that 'real data' will become increasingly sought. As researchers, it appears that no matter the prediction, the emphasis is on how we might benefit from technologies to gain insight.

What is telling, however, is the limited consideration of how willing consumers, particularly those in Generation Z and Millennials, are to engage in such technologically augmented research, be that overtly or tacitly. Many note that these younger consumers have increasing concerns about data privacy and security (e.g. Blank et al., 2014). Equally, Zeng et al. (2021) observe that whilst these consumers are willing to engage in self-disclosure to gain benefits, privacy concerns remain and need effective management. This is particularly evident in e-commerce and social media usage, where

considerable research on younger consumers is apparent (see Berezan et al., 2018; Bolton et al., 2013; Djafarova & Bowes, 2021; Duffett, 2017; Lau et al., 2023). In these two contexts, consumers' diverse digital engagements are palpable and result in various behaviours, classified as being passive to active and having positive to negative valency (Dolan et al., 2016; Khan, 2017). What is unequivocal, irrespective of the behaviour displayed, is that these consumers have considerable agency and that organizations using such digital channels need to anticipate the range and nature of reactions. The issues of engagement and agency in digital experiences is as equally cogent for market researchers as it is for ecommerce providers and platforms, brands, and influencers.

Therefore, as market researchers increasingly utilize complex technologies to generate understandings of Generation Z and Millennials, they must consider the nature and variety of the consumer responses and that ecommerce and social media usage behaviours are likely to transfer to online market research endeavours. As such, it seems implausible that this consumer group will participate in extended and elaborate online research approaches, be willing to bestow their creativity in relation to issues that do not resonate, and to offer private information to platform rich insights (Francis & Hoefel, 2018). In sum, Generation Z and Millennials are likely to resist and react negatively to involved online research techniques – perhaps even becoming resentful and wrathful.

This presents a conundrum, how might market researchers engage consumers through an online technique that provides rich insight in a convenient and economic fashion, but without requiring a degree of participant activity that generates negative responses – including withdrawal. One possible route is the application of projective techniques. Such approaches have been long employed, and by the 1950s texts devoted to their use in consumer research were evident (Leonhard, 1955). Defined more recently as "... techniques [that] facilitate the articulation of otherwise repressed or withheld thoughts by allowing the research participant... to 'project' their own thoughts onto someone or something other than themselves" (Boddy, 2005, p. 239), they remain an invaluable tool. However, there is considerable variation in the scope and nature of projective techniques, and not all may garner equally active and positive online engagement from Generation Z and Millennials.

Thus, this research investigates the potential of a 'simple' projective technique – generating three words online (word association), accompanied by a few supporting questions – to render fine-grained insight into younger age cohorts compared to the more elaborate approach of story stem completion. In doing so, the research contributes to advancing the discussion around issues of the load on researchers, participants, and the capacity to generate insight for marketers are explored, alongside reliability and validity.

## **Projective techniques – theoretical background**

Projective techniques invite individuals to engage in free interpretation with a stimulus allowing them ‘project’ their unconscious, for instance, thoughts, feelings, and beliefs into their responses, avoiding issues that can restrict expression, such as personal, social or cultural barriers (Kubacki & Siemieniako, 2017; Pich & Dean, 2015). They have been used as a standalone technique or deployed within or alongside other approaches, such as interviews and focus groups, and applied in relation to a variety of marketing issues spanning brand image (e.g. Hofstede et al., 2007), celebrity endorsement (e.g. Tantisenepong et al., 2012), food choice (e.g. Vidal et al., 2013) and tourism (e.g. Prayag, 2007), amongst others. However, in comparison to other market research methods, there is scant literature that discusses projective techniques (Spry & Pich, 2021) and particularly that compares the potential of, and results from, different tools within this approach (Vidal et al., 2013).

This is perhaps surprising, as an array of different projective techniques exist (see Table 1) that differ in their degree of ambiguity; ranging from collages and role plays without structure to sentence and story completion that can be highly organized (Gámbaro, 2018).

[Table 1]

The choice of which technique category is applied is a function of the research goals and its design, as can be seen in the criteria applied in studies such as that of (Koll et al., 2010, p. 585):

- Breadth of knowledge: How much and what type of knowledge does the method produce?
- Knowledge origin: Does the technique help ... management to understand which touch points are responsible for stakeholder knowledge?
- Diagnostic potential: Do results inform about the relationship between the [object] and the consumer?
- Therapeutic potential: How actionable are the results? Do they provide management with clear guidelines as to which... activities to undertake or to continue?
- Comparability: How easy and meaningful is comparison of results over time and across markets?
- Resource intensity: How demanding is data collection, evaluation, and interpretation for each technique (in terms of costs, time, and expertise)?

However, participants’ reactions to different projective techniques need to be considered. Approaches in the six different categories in Table 1 vary in the degree of creativity required to produce responses, the complexity of manufacture and the mental effort and time participants are asked to expend. The techniques available range from those that require little of participants – for

example, word association tasks – to those that require the marshalling of considerable resources – for instance expressive approaches such as dance – and those that fall somewhere in-between – including completion methods (Mesías & Escribano, 2018). Not all participants will be happy to engage in tasks that require considerable creativity, extended time and effort and are complex, and some consumers may, therefore, not engage in such market research.

Additionally, there are concerns that pertain to research operationalization, as the final bullet above suggests, including the difficulty of deploying the technique online. Some approaches are relatively simple, such as choice ordering tasks, others are more difficult to implement, particularly the expressive (Mesías & Escribano, 2018) and these may be especially hard to apply online. Investigators seeking to reach Generation Z and Millennials, may, therefore, face twin difficulties – resistance to elaborate projective techniques and online implementation. Of the categories in Table 1, construction and expressive classes may be inappropriate for online use with this consumer group. The difficulties evident for participant and researcher potentially likewise help explain why there are variations in the popularity of specific projective techniques. Of the simpler techniques, association tasks are regularly deployed and of the more involved approaches, completion methods have a rich history, but are not as frequently utilized.

Word association (WA) is one of the most commonly used approaches in this category, though primarily applied to food (Parente et al., 2023; Rojas-Rivas et al., 2022), it is also used in relation to other products, including cosmetics (Gámbaro et al., 2019) and to broader concerns such as sustainability (Barone et al., 2020). Participants are presented with a stimulus (often written or visual) and expected to spontaneously express words that come to mind. The assumption is that the most salient connotations, and accompanying vocabulary, will be manifest, predicated on an expectancy-value model (Ajzen & Fishbein, 1980). These responses are seen as providing insight and driving consumer choice and behaviour, and hence WA is seen as a powerful technique (Roininen et al., 2006). It is also a relatively ‘simple’ approach with low costs for researchers and participants alike, offering speed and versatility (Rojas-Rivas et al., 2022), and is easily translated to online use.

Completion techniques invite participants to add detail to an ‘unfinished’ stimulus, often a sentence, dialogue, or story, and they are asked to conclude what is presented (Donoghue, 2000). There is an increasing scale of expected outcome quantity, sentences liberating the least and stories the most data. Additionally, there is more ambiguity evident in stories that detail, in at least one complete sentence, a hypothetical scenario as the beginning of a story plot (Rabin & Zlotogorski, 1981), helping support the exploration of wide-ranging responses (Gámbaro, 2018). This includes socially undesirable ones – important when issues may be seen negatively, suit sensitive topics, and

give participants control and allow for creativity (Clarke et al., 2019). Therefore, story completion has been long used in market research, if not extensively (da Silva et al., 2021; Day, 1989; Parente et al., 2023; Putthiwanit, 2012). It has, however, had extensive use in psychology, where it is often termed story stem completion (SSC) and is championed as a promising approach for insight creation (Clarke et al., 2019). SSC's advantages extended to simple deployment, including online, where digital facilities mean additional visual stimulus can be used (Doherty & Nelson, 2010) and participants' responses managed by setting target word requirements. Additionally, SSC is theoretically flexible and offers robust and easy-to-implement design options (Clarke et al., 2019). However, it has also been acknowledged that the data generated is often less predictable, has wide variation in richness, and "can be less 'transparent' and accessible and, therefore, harder to analyse, including identifying patterns or themes..." (Clarke et al., 2019, p. 16).

This raises another key matter for researchers using projective techniques – data analysis. The qualitative data derived is, broadly, subject to some form of content analysis (Vidal et al., 2013). The goal is to organize data by grouping into conceptually exclusive and exhaustive categories (Krippendorff, 2019) to describe its characteristics and, through this, make inferences about causes and/or effects. From within this broad analytic precept, there is significant variation in the data analysis approaches used. In more structured projective techniques, such as choice-ordering and association-based techniques, data are often subject to more prescribed and quantitative assessment, as might be expected. For instance, in food WA research, word grouping follows the approach outlined by Bécue-Bertaut et al. (2008), the outputs of this are then examined through a range of statistical tools – ranging from the descriptive to the multivariate (Rojas-Rivas et al., 2022). Where completion approaches are used, and SSC particularly, some version of thematic analysis (more and less structured) is typically used to identify horizontal patterns (Clarke et al., 2019). To support analysis process and to address the potential subjectivity within responses to projective techniques, there are calls for the use of at least three experts in analysis (Rojas-Rivas et al., 2022).

This appeal similarly responds to concerns regarding the reliability and validity of projective techniques (Boddy, 2005; Gámbaro, 2018; Vidal et al., 2013). If construed from a position where the goal is to seek deeper understandings, then it is helpful to apply multiple methods to examine if "valid [trustworthy], reliable [rigorous and of high quality] and diverse construction of realities [are attained]" (Golafshani, 2003, p. 604). Here, the application of two different projective techniques enables comparison of their efficacy and allows validity and reliability to be considered. In the few such attempts (e.g. Eldesouky et al., 2015; Gámbaro et al., 2019; Vidal et al., 2013), there has been some similarity in concepts liberated through analysis, but equally significant differences, resulting in suggestions that techniques are complementary (Gámbaro et al., 2019; Koll et al., 2010) or illuminate



different consumer perception facets (Vidal et al., 2013) rather than generating fully analogous outcomes. However, such variation may respond to the framing and degree of ambiguity present in the stimuli used. There are also differences in the number of categories liberated through analysis, and Eldesouky et al. (2015) suggest that when comparing WA and a completion task – that the former provides more information, but the latter affords greater projection.

Thus, this research seeks to consider the capacity of a ‘simple’ projective technique – online word association, accompanied by a few supporting questions – to offer as fine-grained insight into Generation Z and Millennials against a more involved story stem completion method.

### **Research context**

The UK buy-now-pay-later (BNPL) context is evolving quickly and likely to evidence disparate consumer experiences and engender diverse opinions. Recent calls were made for more nuanced investigations of BNPL usage employing different methodologies (Ah Fook & McNeill, 2020). Thus, this paper explores perceptions of BNPL use generated from two different online projective techniques: WA and SSC.

BNPL third-party services are currently unregulated short-term credit agreements, offered by companies such as Klarna and PayPal, and particularly used to facilitate online purchases (HM Treasury, 2022). These services are presented at retailer checkouts or via BNPL-provider apps. BNPL allows customers to purchase items and defer payment, typically without incurring any interest or fees if the agreed repayment schedule is met. Instead, customers often make fixed payments over a specified period, usually a few months. The application of projective techniques enables the ‘unlocking’ of BNPL use and subsequent outcome complexities.

BNPL use in the UK is especially popular among Millennials and Generation Z, who often opt for the instalment option to buy both luxuries and, increasingly, to access essentials (Intel, 2021). These consumers commonly have low credit scores, making access to traditional credit methods difficult, and many also find such payment methods unappealing. Hence, BNPL has gained popularity as a way for these consumers to manage their finances without having to pay upfront or incur the additional costs typically associated with traditional credit products. However, BNPL also raises concerns about the potential for over-indebtedness, as some customers may be tempted to take on more liability than they can repay (Poll & Byrne, 2021). As such, the nature of the context offers an effective phenomenon in which to explore how the techniques themselves capture diverse and richly-figured insight into Millennials and Generation Z consumers – and if what each technique generates

is comparable, helping assess reliability and validity. To facilitate achieve this, results are compared between methods and participant groups.

## **Methodology**

### *Design*

The study was designed as online survey employing two projective techniques (WA and SSC) to generate qualitative insights into consumers' psychological and behavioural responses to BNPL. To elicit consumer associations with BNPL use, participants were asked: "What three (3) words come to mind when you see the phrase 'Buy-Now-Pay-Later'?" and presented with three blank spaces where they could enter responses. Observing existing conventions (Clarke et al., 2019; Clarke et al., 2017), participants were instructed to complete the following story stem concerning a hypothetical payment decision at point-of-purchase: "Sam spots a coat online that looks fantastic. It's a little expensive, but worth the extra, even if Sam wasn't really shopping for one today! When it comes to pay, Sam sees the following [online checkout stimulus – see Supplementary Appendix 1]:".

Moreover, the research adapted three items from Shih and Fang (2004) to measure participants' attitudes towards BNPL on a five-point Likert scale (ranging from strongly disagree to strongly agree). Finally, data on the participants' BNPL usage frequencies (measured on a five-point Likert scale ranging from never [screener] to almost always) and their demographics were also collected.

### *Participant selection and grouping*

BNPL users are predominantly between 18-42 years old (Kollewe & Makortoff, 2021) and hence belong to Generation Z and Millennials. This study, accordingly, targeted these BNPL users currently living in the UK via a research panel. As these consumers constitute a single technologically-enmeshed group, to allow for a comparison of responses, participants were split into three attitudinal groups based on the average score of their attitudes towards BNPL: negative (1.0-2.9), neutral (3.0-3.9) or positive (4.0-5.0). This approach affords a simple measurement of attitudes and pragmatic grouping of participants to facilitate comparative analysis.

### *Data analysis techniques*

To support the analytical process and mitigate subjectivity in response to the data, three researchers participated in the task, following Rojas-Rivas et al. (2022) suggestion. The general approach to analysis of both qualitative data sets was through combining thematic (Braun & Clarke, 2022) and template analysis (King, 2012). Main themes (dimensions) and themes (categories) were created inductively and overlaid with determinants of BNPL use (Relja et al., forthcoming), providing both – structure and flexibility. Words generated from the WA task were analysed textually and aggregated following established processes, whereby only those dimensions and categories mentioned by 5% or more participants were included to preserve meaning (Bécue-Bertaut et al., 2008; Rojas-Rivas et al., 2022). To facilitate comparison, the same conceptual structure was used as scaffold for the presentation of results from both projective techniques.

Correspondence analysis (CA) afforded the visual interpretation of relationships between words from the WA task and attitudinal groups in a two-dimensional space. Frequencies (an absolute measure), percentages (a relative measure) and/or z-scores (a standardized measure) were used to display categorical data across groups. To account for outliers and non-normal distribution, Medians (*Mdn*) and interquartile ranges (IQR) of age were calculated (a continuous measure). To explore associations between categorical variables, Chi-squared tests were applied. SPSS statistics (v28.0.1.0) was used to perform statistical analyses.

## **Findings**

### *Participants*

Overall, 533 BNPL users participated. The sample was relatively young (*Mdn*<sub>age</sub> = 29, IQR 25-32), mainly female (67.5%), white (80.3%), employed (72.0%), used BNPL rarely (31.0%) or sometimes (36.7%), and earned less than £29,999 per year (52.5%).

Participants were divided into three attitudinal groups: negative (*n* = 187), neutral (*n* = 186) and positive (*n* = 160). Chi-squared tests were applied to identify association between the attitudinal groups and the participants' age, ethnicity, occupation, income, and gender. Significant association was only found between the groups and gender ( $\chi^2(4, N = 533) = 18.784, p < .001$ ), but the effect was weak (*V* = .13). The main difference manifested in the neutral group, which comprised significantly more female (*n* = 141) than male (*n* = 45) participants (*p* < .05). In addition, Chi-squared test illustrated a significant association between the attitudinal groups and frequency of BNPL ( $\chi^2(6, N = 526) =$

84.351,  $p < .001$ ). Participants with positive attitudes towards BNPL used this payment format more often than those with negative attitudes, whereas the effect was weak ( $V = .283$ ).

#### WA task

This task provided potential to produce a maximum of 1,599 words. Eighty words were removed from the dataset during analysis, chiefly because variations of the three words “*buy*, *pay* and *later*” articulated by participants were combined to one term. Analogously, word strings like “*wow*”, “*that’s*” and “*amazing*” were concatenated. Some participants used filler words such as “*1*”, “*2*” and “*3*”, or “*hello*”, which too were deleted. These examples suggest that some participants did not engage with the task but sought to finish swiftly.

Another 200 words were excluded as they did not meet the 5%-threshold. As exemplified in Table 2, those cases can be grouped into two broad categories. The first comprises cases that were too specific (e.g. “*where do I sign*”, ID1131). It appears attitudinal groups used words to express their relationship with different objects. Participants from the negative attitudinal group (negAG) foregrounded their relationship to own money (“*hard work*”, ID315), whereas the neutral attitudinal group (neuAG) and positive attitudinal group (posAG) emphasized their relationship with consumption objects (“*clothes*”, ID1627) or payment format (“*where do I sign*”, ID1131). The second category contains cases that indicate attitudes towards the WA task. The word “*none*” (negAG) suggests refusal to engage with the task. Conversely, terms like “*can’t*” (neuAG) and “*don’t know*” (posAG) highlight participants’ willingness and inability to respond.

[Table 2]

In total, 1,319 usable words were generated during the WA task. Figure 1 shows a ranking of the most frequently mentioned words by the attitudinal groups. Participants from the neuAG ( $z = 6.903$ ) and posAG ( $z = 5.961$ ) acknowledged predominantly the easiness of the payment format. Conversely, the negAG mostly associated the words ‘debt’ and ‘interest’ with BNPL use ( $z = 5.340$ ).

[Figure 1]

The CA plot offers insights into the relationship between attitudinal groups and word associations (see Figure 2). The negAG associated mainly nouns like *debt*, *interest* and *credit* with BNPL. These words have negative connotations and suggest that BNPL money was perceived as borrowed money. Interestingly, the brand name *Klarna* was mentioned most frequently by participants from the negAG. In contrast, participants with neutral and positive attitudes towards BNPL used adjectives to describe their associations. The former group produced words like *convenient* and *easy*, emphasizing the perceived convenience of BNPL use. Words like *cheap* and *helpful*,

conversely, were most salient in the posAG, which foregrounded the amount spent and the assistance that smaller instalment amounts provide.

Together, both factors explained 100.0% of the variance of the CA. Words like *debt* and *interest* had the largest eigenvalues of factor 1, which explained 89.1% of the variance. The second factor explained 10.9% of the variance and was mainly driven by words like *defer* and *convenient*.

[Figure 2]

The 1,319 terms from the WA task were grouped into 16 categories and further reduced to 8 dimensions (see Table 3). The most frequently mentioned dimensions were *Pain of payment* (49.53%), *Perceived convenience* (43.43%) and *Perceived value* (39.96%). Participants seemed to predominantly acknowledge the ‘functional attributes’ (Koritos et al., 2014) of BNPL. The payment format affords consumers to separate spending from repayment (signalling *decoupling*), is *convenient* and *simple* to use, and offers *value* to its users. Conversely, the dimension labelled *Consumer trust* (22.51%) relates most directly to relational attributes of BNPL use, namely ‘confidence benefits’ (Koritos et al., 2014). As can be expected, the posAG displayed significantly more *trust* in BNPL than the negAG, whereas the negAG showed significantly more *mistrust* and *distrust* towards BNPL than did the neuAG and posAG ( $p < .05$ ).

[Table 3]

#### SSC task

As presented in Table 4, the same constructs were captured in the WA and SSC task but results from both projective techniques differ in relative importance. The most salient dimensions in the SSC task were *Pain of payment* (76.74%), *Psychological ownership* (68.86%) and *Brand preference* (52.72%). No significant associations were found between those three dimensions and attitudinal groups.

[Table 4]

Notwithstanding the above, there are noticeable qualitative variations in consumer responses (see Supplementary Appendix 2). As exemplified in the following, stories generated by the negAG in the dimension called *Evaluation of BNPL* (9.57% of total mention) tended to be descriptive, offering less depth and, thus, insight:

*“Seems like a good way to treat yourself, you could split the payments to make it affordable.”*  
(ID831, negAG)

Conversely, participants with neutral and positive attitudes towards BNPL offered more balanced stories, considering wider-ranging aspects:

*“I believe it’s a great idea to offer weekly or monthly instalments as it gives customers a way to purchase the item they require and it’s a great selling point for businesses.” (ID2161, neuAG)*

*“A lot of people now use these buy-now-pay-later methods so there is nothing to be embarrassed about when using them. I think they are great services that help the people that need it most.” (ID2075, posAG)*

Taken together, these examples show how participants legitimize BNPL use on an individual, industry, or societal level, where BNPL is seen as a means to bring about financial inclusivity.

Furthermore, stories disclosed valuable information about participants’ relationships with the SSC task and the research. Evidently, participants in the posAG lacked capacity and/or creativity to complete the task; they therefore copied/pasted text to reach the minimum word count:

*“not sure what else I can say to this not sure what else I can say to this not sure what else I can say to this not sure what else I can say to this not sure what else I can say to this not sure what else I can say to this.” (ID851)*

Respondents in the neuAG struggled too, but in contrast, they expressed their anger and articulated a plea to the researcher to reconsider their approach:

*“I am not sure what else to add for me the process would finish here and the 400 words [characters] are a bit unrealistic as expectation from your side. Please change this part of the survey: I hate it!” (ID829)*

Most explicit were participants in the negAG, as can be summarized as follows:

*“So in summary f\*\*k payment plans f\*\*k banks f\*\*k the government and f\*\*k the motherf\*\*\*ker who made this survey deuces.” (ID625)*

Table 5 allows further exploration of the relationship between the WA and SSC task using standardized measures (z-scores). It appears results are most reliable in less ambiguous dimensions/categories like *Consumer trust* and *Perceived value*. Above-average mentions in the WA task concern mainly functional attributes like *Decoupling*, *Perceived convenience*, *Cognitive effort* and *Service convenience* – perhaps because they were the most evident BNPL features to the participants. Other constructs, such as *Coupling*, *Psychological ownership* and *Own money* score higher in the SSC task, reducing reliability of the WA task in these dimensions/categories. It is conceivable that these constructs are more abstract and require increased levels of projection, mental effort, and creativity.

Finally, some differences between WA and SSC results could be explained by the respective task itself. *Brand preference* and *Brand use* in the WA task were articulated without prompt, whereas participants were asked to make consumption decisions in the SSC task.

[Table 5]

## **Discussion**

This research explores a rapid and low-intensity qualitative method that yields deep and rich insights into Generation Z and Millennials within BNPL contexts. We assess the capacity of a ‘simple’ projective technique – online WA – to offer as fine-grained insight into this consumer group as a more involved SSC method. Thus, this paper contributes to advancing the discussion around issues of the application of these methods on researchers, participants, and the potential to generate insight for marketers. The following aims to offer a discussion of the key findings emerged.

If the WA findings are considered, it is evident that most participants were willing, and able, to engage with this relatively ‘simple and low cost’ online method. Hence, Rojas-Rivas et al.’s (2022) contention that WA offers speed and versatility appears justified. However, some demonstrated a lack of ability to engage and others a lack of willingness – but these participants were a small minority. There was no perceptible hostility and the majority produced cogent responses. This suggests that this projective technique does not over tax participants (Mesías & Escibano, 2018) but affords a means of generating distinction, as Figure 1 exemplifies in relation to the attitudinal groups. This capacity indicates that the most salient connotations and accompanying vocabulary were indeed manifest (Ajzen and Fishbein, 1980). The application of supplementary analysis, through a well-established approach such as correspondence analysis (see Figure 2) enables clear “graphical representation between the categories generated from the word association with consumer typologies” (Rojas-Rivas et al., 2022, p. 111124).

WA, therefore, explicates what drives these young consumers’ choices and their key behaviours, helping demonstrate its power (Roininen et al., 2006), and capacity to generate insight. The ability of WA to facilitate distinction – separating the key constructs that delineate consumer responses against a consumer typology (in this instance based on attitude) – provides an effective and efficient means of bounding the psychological ‘space’ of the consumer in relation to the phenomenon of interest. This offers market researchers a parsimonious means to generate understandings, and as importantly, in the main, is accessible for participants and engenders their active and positive engagement (Dolan et al., 2016; Khan, 2017). However, it must be noted that the analysis task is still

reasonable involved, and care is required to appropriately contextualize the data. The use of three researchers helped to ensure suitable sensitivity to nuance. Therefore, whilst the online data generation was straightforward, analysis appeared to benefit from researcher commitment. There is future capacity to investigate if digital approaches (Ding et al., 2020) might be employed to further benefit the analysis process, however, the key issue will be to maintain the nuance afforded through the human-centric approaches as applied here.

When SSC responses are considered, participants who engaged, displayed agency and those with neutral and positive attitudes evidenced greater creativity, supporting Clarke et al.'s (2019) contention that this method offers an effective indirect means of accessing assumptions through participants' perceptions as rendered in their stories. However, the data did display wider variation in their richness (Clarke et al., 2019); some descriptive, some fanciful, some extended, some short – although the extent these characteristics were evident varied between the three attitudinal groups. This characteristic makes the data less transparent and accessible to the researcher and requires considerably more effort to analyse (Clarke et al., 2019). The need for discussion and coder alignment was significantly greater when analysing the SSC data. This meant that the task was more involved and extended. The issues in the data may also result from the greater degree of projection afforded by SSC, which is likely to facilitate wide-ranging responses (Gámbaro, 2018). Whilst such pronounced projection may be welcome, the concomitant increase in variation means distinction between groups becomes more subtle, resulting in less unambiguous division, as evident in Table 4.

What is also apparent is that some participants lacked with willingness, or ability, to engage with SSC, demonstrating resistance through their responses and passivity (copying and pasting text). Others were resentful (“unrealistic... I hate it!”) or even wrathful (“f\*\*k the motherf\*\*ker who made this survey”) demonstrating considerable active engagement – but with a wholly negative valency (Dolan et al., 2016; Khan, 2017). This range of response supports the contention that Generation Z and Millennials do resist and react adversely to what they perceive as involved online research techniques – here writing a story of 400 characters (approximately 60-100 words).

When the outcomes of the two techniques are considered in unison, what is illuminated is that whilst SSC surfaces the intricacies, contradictions and complications (Vidal et al., 2013) at the heart of consumer perceptions (Mesías & Escribano, 2018), it does so at considerable cost to both the researcher and participant. Conversely WA, whilst capturing the same fundamental constructs, does so at a cheaper price – its three ‘instalments’, as used in this research – make engagement much more affordable for the participants. This inexpensive transactional load leads to significantly less participant resistance, or at the extremes, wrath. Additionally, as Ares et al. (2008) determined, WA



permits distinct evaluation of conceptual structures, facilitating superior understanding of participants' projections. Hence, as Eldesouky et al. (2015) suggest, when comparing WA and a completion task – the former provides more 'information', but the latter affords greater projection – but it is evident that this is not always welcomed by these young consumers.

Furthermore, the findings contribute to addressing the ongoing issue of projective technique validity. As there are no differences in number of categories liberated through analysis, the consistent presence of the same constructs suggests a trustworthy outcome has been obtained from both methods (Golafshani, 2003). In terms of reliability, whilst the constructs persist, there are distinct positions evident within the WA and SSC analysis. But rather than being complementary (Gámbaro et al., 2019; Koll et al., 2010) they appear to illuminate different consumer perception facets (Vidal et al., 2013). It appears to address issues of validity and reliability, one of the key considerations is the level at which such assessments are made. If the presence of the same constructs is sufficient, then this is apparent, if identical perceptions around each is required – this is not. Such issues need further attention.

### **Practical implications**

Koll et al.'s (2010, p. 585) projective technique selection criteria assist in considering the implications of using this WA approach for researchers and managers:

- Breadth of knowledge: The same concepts are liberated as in SSC, but distinction is heightened, providing valuable insights for product development, innovation, and positioning.
- Knowledge origin: The construct range aids understanding of structures responsible for consumer perceptions and behaviour, offering a basis for product development and positioning (Ares et al., 2008).
- Diagnostic potential: The findings offer distinction to interpret evident relationships between BNPL and the consumer. Key characteristics are captured to support consumer segmentation.
- Therapeutic potential: How different consumers groups perceive constructs is apparent, providing clear guidelines on what is working, and what is not, and where negativity or vulnerabilities are evident and need to be addressed.
- Comparability: The WA findings compare favourably with those of the SSC. However, the extent to which the same constructs would be evident over time, with different age groups, or across countries and cultures remains an issue for further investigation. There is insufficient

research that examines the application of WA, or other projective techniques over time and contexts.

- Resource intensity: WA as operationalized here, is 'low intensity' in terms of the associated data collection costs, time, and expertise requirement. Evaluation and interpretation require more effort, but well-established and structured analysis approaches provide an easily implemented route map (Bécue-Bertaut et al., 2008; Rojas-Rivas et al., 2022). The use of at least three experts (Rojas-Rivas et al., 2022) does, however, increase the load but substantially benefits by providing a means to support analytic quality. The application of digital forms of analysis remains a possibility. However, this would not offer a fully automated solution as researcher intervention is still required as Downer et al.'s (2019) work demonstrates, particularly in relation to attitude analysis. As yet, there remains no universally applicable approach to digital analysis.

For participants it is clear that this approach to WA engenders mental effort, but for the majority this is not overly burdensome and few offer words such as 'can't' or 'don't know'. The findings also evidence that the three words generated by each participant provide an effective means to delineate attention on a narrower set of constructs, helping reveal the most salient perceptions of the phenomenon. This suggests that there is an effective balance of creativity versus effort for participants – they are able to express their most striking assertions, be these related to their thoughts, feelings, beliefs, or behaviours in an economic fashion. A minority, however, do struggle to marshal sufficient creativity, or are unable to find any resonance with the stimulus, as the use 'none' suggests. But in terms of mental effort, creativity, and time there is considerably less resistance to WA than there is to SSC. As such, this indicates that there is a predominantly active and positive engagement with the WA task (Dolan et al., 2016; Khan, 2017) by these Millennial and Generation Z consumers. What is also telling is that the resentful and wrathful responses to SCC were absent. This, alongside the evidence of limited and descriptive accounts in the stories, suggests that for some younger consumers SSC transgresses the limits of their inclination to interact with extended and elaborate online research approaches and their willingness to offer private information (Francis & Hoefel, 2018).

## **Conclusion**

This study adds to the limited literature that compares projective techniques and to the debates surrounding their reliability and validity (Boddy, 2005; Gámbaro, 2018; Vidal et al., 2013). It also

extends their online use into a new area – that of emerging fintech provision, and BNPL specifically. Here, both projective techniques add value and respond to recent calls for the application of varied research approaches (Ah Fook & McNeill, 2020). This facility indicates that, alongside their predominant use with tangible goods, there is scope to apply such techniques within evolving and complex service experiences.

However, if the intent is to seek insight into the biggest consumer group in history (Raval, 2019), then consideration of Generation Z and Millennials' predispositions to participate in online projective research needs to be undertaken. In that respect, it is evident that there is resistance from a sizeable number of these consumers to extended and elaborate projective techniques, such as SSC. The proportion of descriptive and resistive responses suggests that not all are willing to bestow their creativity, and to offer private information to platform rich insights (Francis & Hoefel, 2018).

Whereas, WA, accompanied by a few simple questions, affords a technique that generates active and positive engagement for the vast majority of participants. It can be deployed in a manner that apes the frictionless digital solutions that Generation Z and Millennials prefers (e.g. Fisher, 2022; Hajro et al., 2021). This delivers rich insight in an accessible and efficient manner, without requiring the levels of participant effort that render withdrawal – or produce data that require extended interpretive effort. This approach is correspondingly simple to conduct online – requiring only simple mechanisms that are readily available and appreciable to researchers.

The WA approach implemented here, therefore, improves marketing response through immediacy and relevancy to these potentially hard to engage Millennial and Generation Z consumers. It provides researchers and managers with potency, as this method is able to render rich, fine-grained, insights that capture distinction in the data generated. As such, this projective technique has much to commend it, particularly supported by the evidence that it liberates the same constructs as its more elaborate alternatives – offering evidence of its validity. However, further investigation is needed to determine its reliability – particularly in relation to diverse consumption contexts, and to the transmutation of Millennial and Generation Z consumers' preferences of over time.

## Declaration of Conflicting Interest

The Author(s) declare(s) that there is no conflict of interest.

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**Table 1: Projective techniques**

<b>Categories</b>	<b>Methods</b>	<b>Required of participants</b>			<b>Online</b>
		<b><i>Mental effort</i></b>	<b><i>Creativity</i></b>	<b><i>Time</i></b>	<b>deployment difficulty</b>
Choice ordering	Rank product benefits or groups of pictures	Low	Low	Low	Low
Association	Connecting the research object with images, words, or thoughts	Low	Low	Low	Low
Metaphors	Person, animal, cars	Medium	Medium	Medium	Low/Medium
Completion	Finishing stories, sentences, or drawings	Medium	Medium	Medium	Low/Medium
Construction	Compose a story, mould a sculpture, paint a picture	High	High	High	Medium/High
Expressive	Role-playing, drawing, drama, or dance	High	High	High	High

(Source: Adapted from Spry & Pich, 2021, p. 179)

**Table 2: Example of words excluded from WA task due to specificity of the term (category 1) or difficulty with task completion (category 2)**

Category	Attitudinal group			
	Participants no.	negative (n = 187)	neutral (n = 186)	positive (n = 160)
1 Term specificity		hard work* masked reality convenient (ID315)	clothes* accessible pay when you can (ID1627)	good helpful where do I sign* (ID1131)
2 Task completion		credit mortgage none* (ID89)	good wish can't* (ID1278)	Klarna, PayPal, don't know* (ID2065)

*Note.* Terms marked with an asterisk (\*) were excluded from analysis because they did not meet the 5%-threshold.

**Table 3: WA task analysis – Dimensions and categories by attitudinal group (percentage of mentions)**

Dimension / category / most mentioned words	Attitudinal group			Total (N = 533)	Rank
	negative (n = 187)	neutral (n = 186)	positive (n = 160)		
<b>Pain of payment</b>	<b>51.87<sub>a</sub></b>	<b>51.61<sub>a</sub></b>	<b>44.38<sub>a</sub></b>	<b>49.53</b>	<b>1</b>
Decoupling (affordable, defer, spread, pay later)	32.62 <sub>a</sub>	38.17 <sub>a</sub>	40.00 <sub>a</sub>	36.77	
Coupling (interest, interest-free)	19.25 <sub>a</sub>	13.44 <sub>a</sub>	4.38 <sub>b (-)</sub>	12.76	
<b>Perceived convenience</b>	<b>32.09<sub>a</sub></b>	<b>55.91<sub>b</sub></b>	<b>41.88<sub>a, b</sub></b>	<b>43.34</b>	<b>2</b>
Cognitive effort (easy, simple)	13.90 <sub>a (-)</sub>	29.57 <sub>b (-)</sub>	22.50 <sub>a, b</sub>	21.95	
Service convenience (convenient, quick, fast)	18.18 <sub>a</sub>	26.34 <sub>a</sub>	19.39 <sub>a</sub>	21.39	
<b>Perceived value</b>	<b>21.39<sub>a</sub></b>	<b>41.94<sub>b</sub></b>	<b>59.38<sub>c</sub></b>	<b>39.96</b>	<b>3</b>
Emotional value (happy, great, fun)	5.35 <sub>a (-)</sub>	16.13 <sub>b (+)</sub>	25.63 <sub>b (+)</sub>	15.20	
Functional value (good/bad, quality)	9.63 <sub>a (-)</sub>	12.37 <sub>a, b</sub>	19.38 <sub>b (+)</sub>	13.51	
Helpfulness (helpful; does not include 'useful')	6.42 <sub>a</sub>	13.44 <sub>a</sub>	14.38 <sub>a</sub>	11.26	
<b>Psychological ownership</b>	<b>49.20<sub>a</sub></b>	<b>32.26<sub>b</sub></b>	<b>15.63<sub>c</sub></b>	<b>33.21</b>	<b>4</b>
Borrowed money (debt, credit, finance, loan)	40.64 <sub>a (+)</sub>	24.19 <sub>b (-)</sub>	10.00 <sub>c (-)</sub>	25.70	
Own money (save, saving, try before you buy)	8.56 <sub>a</sub>	8.06 <sub>a</sub>	5.63 <sub>a</sub>	7.50	
<b>Transparency</b>	<b>32.62<sub>a</sub></b>	<b>33.33<sub>a</sub></b>	<b>26.88<sub>a</sub></b>	<b>31.14</b>	<b>5</b>
Appreciation of amount spent (cheap, expensive, free)	17.65 <sub>a</sub>	16.67 <sub>a</sub>	15.00 <sub>a</sub>	16.51	
Appreciation of repayment timing (instalment, flexible)	14.97 <sub>a</sub>	16.67 <sub>a</sub>	11.88 <sub>a</sub>	14.63	
<b>Consumer trust</b>	<b>29.95<sub>a</sub></b>	<b>13.98<sub>b</sub></b>	<b>23.75<sub>a, b</sub></b>	<b>22.51</b>	<b>6</b>
Trust (reliable, trustworthy, safe, secure, trusted)	2.14 <sub>a</sub>	6.99 <sub>a</sub>	20.00 <sub>b (+)</sub>	9.19	
Mistrust (dangerous, scary, sceptical)	13.90 <sub>a (+)</sub>	2.69 <sub>b</sub>	3.13 <sub>b</sub>	6.75	
Distrust (scam, risky, worrying)	13.90 <sub>a (+)</sub>	4.3 <sub>b</sub>	0.63 <sub>b</sub>	6.57	
<b>Brand preference</b>	<b>20.32<sub>a</sub></b>	<b>13.98<sub>a</sub></b>	<b>16.88<sub>a</sub></b>	<b>17.07</b>	<b>7</b>
Brand use (Klarna, Clearpay, PayPal)	20.32 <sub>a</sub>	13.98 <sub>a</sub>	16.88 <sub>a</sub>	17.07	
<b>Evaluation of BNPL</b>	<b>4.28<sub>a</sub></b>	<b>11.29<sub>a, b</sub></b>	<b>17.50<sub>b (+)</sub></b>	<b>10.69</b>	<b>8</b>
Positive valence (nice, cool, amazing, innovative)	4.28 <sub>a (-)</sub>	11.29 <sub>a, b</sub>	17.50 <sub>b (+)</sub>	10.69	

Note. Each subscript letter denotes a subset of attitudinal groups whose column proportions do not differ significantly from each other at the .05 level.

Subscript values (+) or (-) indicate if the observed frequencies of dimensions and categories are higher or lower than the expected frequencies according to Chi-squared test.

**Table 4: SSC task analysis – Dimensions and categories by attitudinal group (percentage of mentions)**

Dimension / category / most mentioned words	Attitudinal group			Total (N = 533)	Rank
	negative (n = 187)	neutral (n = 186)	positive (n = 160)		
Participants no.					
<b>Pain of payment</b>	<b>73.80<sub>a</sub></b>	<b>82.80<sub>a</sub></b>	<b>73.13<sub>a</sub></b>	<b>76.74</b>	<b>1</b>
Decoupling (separation of spending from repayment)	41.18 <sub>a</sub>	45.16 <sub>a</sub>	43.75 <sub>a</sub>	43.34	
Coupling (acknowledgement of spending and repayment)	32.62 <sub>a</sub>	37.63 <sub>a</sub>	29.38 <sub>a</sub>	33.40	
<b>Perceived convenience</b>	<b>26.74<sub>a</sub></b>	<b>27.96<sub>a</sub></b>	<b>27.50<sub>a</sub></b>	<b>27.39</b>	<b>4</b>
Cognitive effort (simple to use)	8.56 <sub>a</sub>	9.14 <sub>a</sub>	13.75 <sub>a</sub>	10.32	
Service convenience (convenient and fast)	18.72 <sub>a</sub>	19.89 <sub>a</sub>	16.25 <sub>a</sub>	18.39	
<b>Perceived value</b>	<b>12.30<sub>a</sub></b>	<b>19.35<sub>a</sub></b>	<b>19.38<sub>a</sub></b>	<b>16.89</b>	<b>5</b>
Emotional value (gratification)	4.81 <sub>a</sub>	6.99 <sub>a</sub>	6.88 <sub>a</sub>	6.19	
Functional value (budget management)	7.49 <sub>a</sub>	10.75 <sub>a</sub>	11.88 <sub>a</sub>	9.94	
Helpfulness (assistance)	1.07 <sub>a</sub>	3.76 <sub>a</sub>	2.50 <sub>a</sub>	2.44	
<b>Psychological ownership</b>	<b>70.59<sub>a</sub></b>	<b>70.97<sub>a</sub></b>	<b>64.38<sub>a</sub></b>	<b>68.86</b>	<b>2</b>
Borrowed money (debt, credit, finance, loan)	46.52 <sub>a</sub>	45.16 <sub>a</sub>	36.88 <sub>a</sub>	43.15	
Own money (save, saving, try before you buy)	25.67 <sub>a</sub>	25.81 <sub>a</sub>	28.75 <sub>a</sub>	26.64	
<b>Transparency</b>	<b>27.80<sub>a</sub></b>	<b>27.42<sub>a</sub></b>	<b>18.75<sub>a</sub></b>	<b>24.95</b>	<b>6</b>
Appreciation of amount spent	13.90 <sub>a</sub>	16.13 <sub>a</sub>	12.50 <sub>a</sub>	14.26	
Appreciation of repayment timing	13.90 <sub>a</sub>	11.29 <sub>a</sub>	6.25 <sub>a</sub>	10.69	
<b>Consumer trust</b>	<b>18.18<sub>a, b</sub></b>	<b>10.22<sub>b (-)</sub></b>	<b>21.25<sub>a (+)</sub></b>	<b>16.32</b>	<b>7</b>
Trust (reliable, trustworthy, safe, secure, trusted)	9.63 <sub>a</sub>	9.14 <sub>a</sub>	17.50 <sub>a</sub>	11.82	
Mistrust (dangerous, scary, sceptical)	4.81 <sub>a</sub>	1.61 <sub>a</sub>	0.63 <sub>a</sub>	2.44	
Distrust (scam, risky, worrying)	5.35 <sub>a (+)</sub>	0.54 <sub>b (-)</sub>	3.13 <sub>a, b</sub>	3.00	
<b>Brand preference</b>	<b>47.59<sub>a</sub></b>	<b>55.91<sub>a</sub></b>	<b>55.00<sub>a</sub></b>	<b>52.72</b>	<b>3</b>
Brand use (Klarna, Clearpay, PayPal)	47.59 <sub>a</sub>	55.91 <sub>a</sub>	55.00 <sub>a</sub>	52.72	
<b>Evaluation of BNPL</b>	<b>6.42<sub>a</sub></b>	<b>9.14<sub>a</sub></b>	<b>13.75<sub>a</sub></b>	<b>9.57</b>	<b>8</b>
Positive valence (nice, cool, amazing, innovative)	6.42 <sub>a</sub>	9.14 <sub>a</sub>	13.75 <sub>a</sub>	9.57	

Note. Each subscript letter denotes a subset of attitudinal groups whose column proportions do not differ significantly from each other at the .05 level.

Subscript values (+) or (-) indicate if the observed frequencies of dimensions and categories are higher or lower than the expected frequencies according to Chi-squared test.

**Table 5: Comparison of z-scores from WA and SSC task**

<b>Dimension / category / description</b>	<b>WA task (N = 533)</b>	<b>SSC task (N = 533)</b>
<b>Pain of payment</b>	<b>1.387</b>	<b>1.552</b>
Decoupling (separation of spending from repayment)	2.677	1.525
Coupling (acknowledgement of spending and repayment)	-0.340	0.911
<b>Perceived convenience</b>	<b>0.925</b>	<b>-0.360</b>
Cognitive effort (simple to use)	0.815	-0.514
Service convenience (convenient and fast)	0.744	-0.016
<b>Perceived value</b>	<b>0.673</b>	<b>-0.767</b>
Emotional value (gratification)	-0.034	-0.769
Functional value (budget management)	-0.246	-0.537
Helpfulness (assistance)	-0.529	-1.001
<b>Psychological ownership</b>	<b>0.170</b>	<b>1.247</b>
Borrowed money (debt, credit, finance, loan)	1.286	1.513
Own money (save, saving, try before you buy)	-1.001	0.494
<b>Transparency</b>	<b>0.016</b>	<b>-0.454</b>
Appreciation of amount spent	0.131	-0.271
Appreciation of repayment timing	-0.105	-0.491
<b>Consumer trust</b>	<b>-0.628</b>	<b>-0.789</b>
Trust (reliable, trustworthy, safe, secure, trusted)	-0.788	-0.421
Mistrust (dangerous, scary, sceptical)	-1.095	-1.001
Distrust (scam, risky, worrying)	-1.118	-0.966
<b>Brand preference</b>	<b>-1.033</b>	<b>0.622</b>
Brand use (Klarna, Clearpay, PayPal)	0.202	2.104
<b>Evaluation of BNPL</b>	<b>-1.509</b>	<b>-1.051</b>
Positive valence (nice, cool, amazing, innovative)	-0.600	-0.560

*Note.* Raw values for each dimension and category (total frequencies of mention) were transformed into z-scores to allow comparison of results from two different projective techniques (WA versus SSC task).

**Figure 1: Most mentioned words split by attitudinal group.**

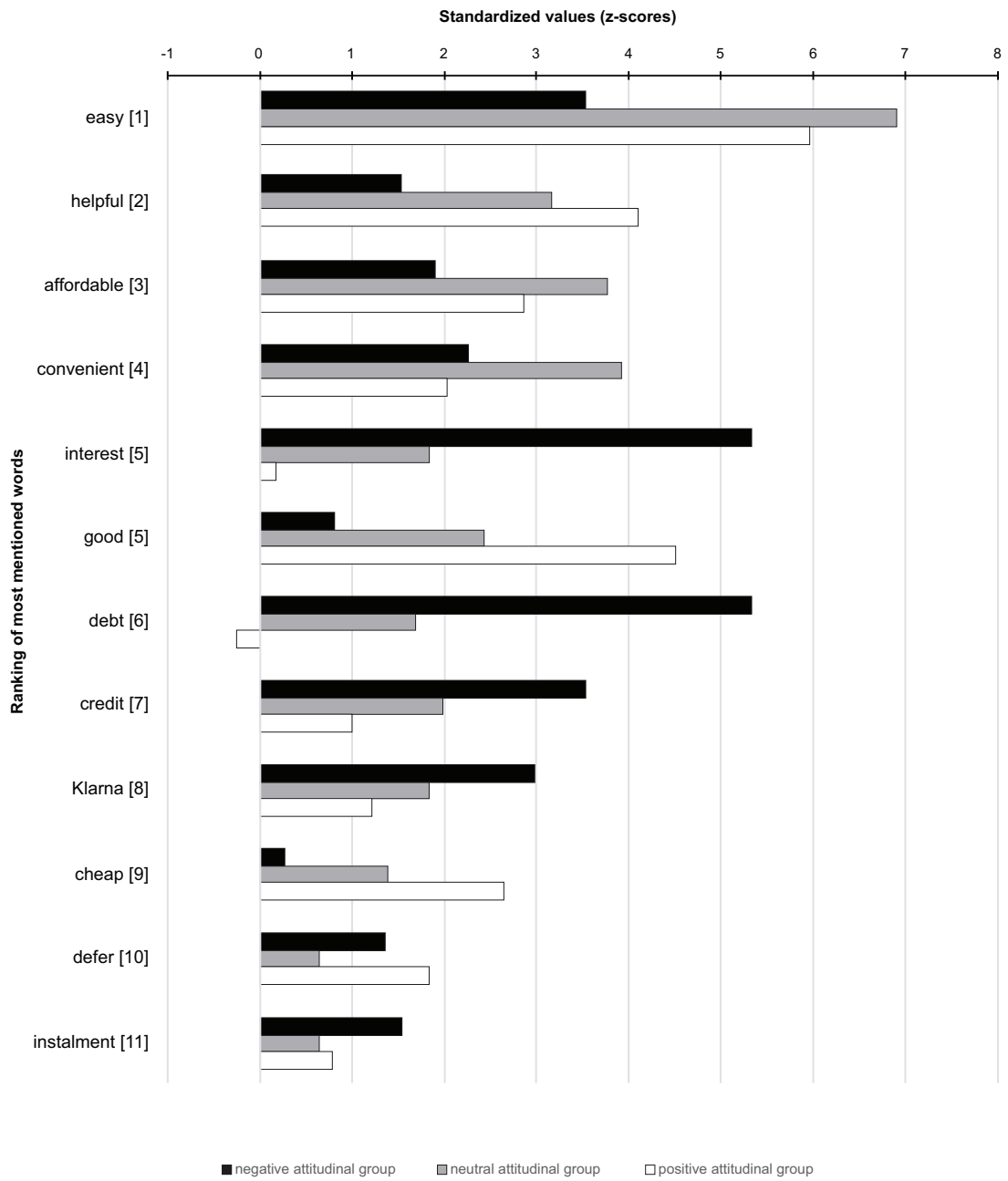
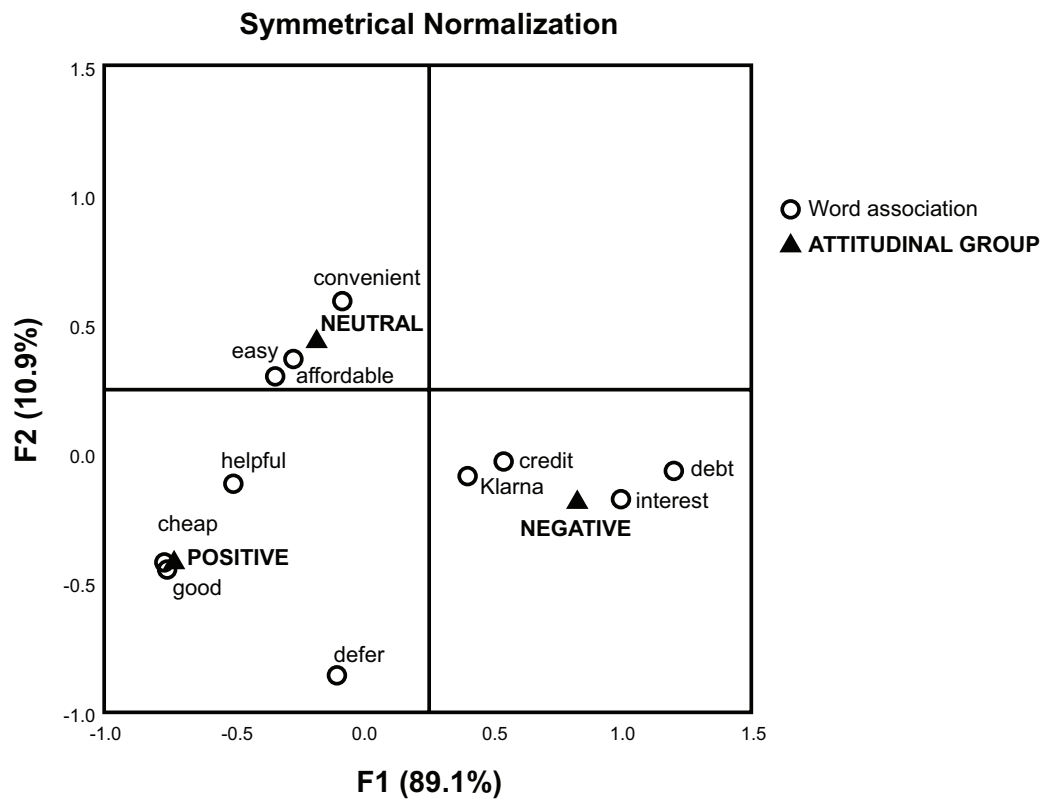


Figure 2: Correspondence analysis of the most mentioned words by attitudinal group.





## Supplementary Appendix 1: Visual stimulus from story stem completion (SSC) task

The screenshot displays a checkout page with a progress bar at the top indicating three stages: SHIPPING (1), BILLING & PAYMENT (2, currently active), and ORDER CONFIRMATION (3). The page is divided into two main sections: Payment Details and Order Summary.

**Payment Details:** This section features a lock icon and the title "Payment Details". Below the title, there is a row of payment method logos including VISA, Mastercard, AMERICAN EXPRESS, Discover, VISA, American Express, and paypal. Below the logos, the text "Select your preferred payment option" is displayed. A list of payment methods is shown with icons and right-pointing arrows: Credit, Debit, Klarna, Clearpay, Laybuy, and Zip.

**Order Summary:** This section includes an "EDIT BAG" button. It lists the item "Coat" with a "Colour:" field and a "UK Size:" field. The quantity is 1, and the price is £ 80.00. A summary table shows: Subtotal (£ 80.00), Free Delivery (€0.00), and Voucher (€0.00), resulting in an Order total of £ 80.00. A note states "All taxes are included in product prices". Below this, three financing options are presented in a list:
 

- Pay £26.67 in 3 monthly instalments with Klarna.
- Pay £20.00 in 4 instalments every 2 weeks with clearpay.
- Pay £13.33 in 6 weekly instalments with LAYBUY.
- Pay £20.00 in 4 instalments every 2 weeks with ZIP.

At the bottom of the page, there is a row of payment method logos (VISA, Mastercard, AMERICAN EXPRESS, Discover, VISA, American Express, paypal, Klarna, Clearpay, LAYBUY, ZIP) and a small copyright notice: "© 2021 All rights reserved. See our [privacy policy](#) for further details."

## Supplementary Appendix 2: Example quotes from SSC task

Dimension	Category	Attitudinal groups		
		negative ( <i>n</i> =187)	neutral ( <i>n</i> =186)	positive ( <i>n</i> =160)
Pain of payment	Decoupling (separation of spending from repayment)	Sam decides to pay by Clearpay. As he doesn't have all the money upfront. (ID543)	Sam debated on paying full price because Sam really wanted the coat but didn't know whether it was worth spending so much money on at once. Then Sam saw that you could pay in instalments. Sam chose to pay with Klarna so then Sam doesn't have to spend so much at once and can pay a bit each month. This then gives Sam some extra money this month as Sam hasn't had to spend so much in one go. (ID856)	I think Sam is going to use the Klarna option: buy now, pay later - so he cannot be skint but also get what he wants. (ID545)
	Coupling (acknowledgement of spending and repayment)	He should consider whether he can actually afford to pay it – if he can then use a debit card in order to pay with real funds. If he can't then he should consider whether he should use a credit card. As a last resort he should set up a pay later scheme, but given he wasn't looking for the coat to start with I don't think he should utilise this option. (ID622)	...he doesn't have a lot of disposable income, so checking how much is in the bank to survive until next pay, he chooses the Zip pay, 4 payments with no interest which will split into affordable costs without incurring more fees or interest, so helps with buying what he wants but manageable price. (ID295)	If I was Sam and I really fell in love with the coat and I was worried I would miss out because I cannot afford to buy the coat outright they should really consider buying the coat though Laybuy because I would not miss out on the coat and I could easily pay in 6 weekly instalments. (ID1958)
Perceived convenience	Cognitive effort	Clearpay is easy to use and navigate. (ID921)	It is easy and convenient and depending on which service he chooses he can split up the payments however he wants. (ID208)	Sam is so excited to try this new coat and really appreciates the ways in which he can pay for it as it makes things simpler. (ID1945)

	Service convenience	It is simple to create an account with Klarna. (ID58)	He gets the option of choosing between 30 days or 3 small payments... Then, when it's time to pay, he can simply download the app and then pay when the time's due. (ID438)	It's easy to use; they just take a mobile number send you a text message to verify set up your account by adding all your personal details. (ID1727)
Perceived value	Emotional value	6 weeks is enough time for him to complete the payment without any pressure. (ID976)	...when you can split it [amount], life will come a lot easier. You may as well treat yourself at times. (ID1994)	...when Klarna pops up as alternative payment she found the solution. HOW CONVENIENT!! Splitting the price in three instalments is perfect for her, considering the situation. Klarna makes shopping so much easier and makes fashionistas like Sam ever so happy buying whatever her heart desires. (ID239)
	Functional value	He then chooses Klarna and makes the purchase as he felt that 3 easy instalments were manageable. (ID877)	She can use Zip to pay in four interest-free instalments to save paying the full balance upfront. Better for cash flow and to make the payments more manageable. (ID997)	I think he should use Klarna as it is convenient and useful to use and can pay in instalments for better budgeting. (ID919)
	Helpfulness	They [Klarna] help you spread the cost of your purchase. (ID173)	The options of Klarna, Clearpay, Laybuy and Zip are very helpful too as they give me more to choose from based on what I have available in the bank. (ID847)	I quite like the idea of buy-now-pay-later it helps me get things when I normally could not afford them... I have previously used Klarna and this has been really helpful in my life. (ID304)
Psychological ownership	Borrowed money	She was entering a world of debt. Spiralling into a deep depression where she cut herself off from friends and family and later committed suicide. (ID1760)	Sam will need to choose wisely. He will need to make sure he can pay back the payments when requested. (ID499)	It simplifies buying large purchases where you can pay in multiple payments I just think if you are responsible buy now pay later is very useful and good to have. (ID106)
	Own money	This way he's not leaving himself short over the monthly period. (ID1004)	The payment options allow Sam to have something she really wants without forking out the money at once and probably feeling guilty afterwards about buying an expensive coat she may not need. (ID999)	Use Clearpay if he has not got funds to do the payment; I do the same even if I have enough because my money can go on other things then. (ID1131)

Transparency	Appreciation of amount spent	Once Sam calculated the spend and interest, Sam realised Clearpay was the best option. (ID1029)	I reckon Sam would choose a different payment option to pay for it as he doesn't have the funds right now. I think he would go for Laybuy as the payments are a bit less than the others. (ID1143)	Sam should consider paying for the cost using Klarna or other service that provides a pay in instalments option.... This option gives him the opportunity to spread the cost of the coat over time, so he does not struggle financially for the rest of the month with a large outgoing. However, he should also consider whether he will be able to afford each monthly instalment before he uses the option because he should not buy something he cannot afford to pay off. (ID1555)
	Appreciation of repayment timing	Clearpay is £20.00 in 4 instalments every 2 weeks, Laybuy is £13.33 in 6 weekly instalments, Zip is £20.00 in 4 interest-free payments (ID785)	Depending on how much money he has in his account at the moment, how many things he has to pay for in the next few days and when the next time he will be paid he decides on whether to pay now or what instalments he prefers. (ID1597)	Klarna will probably be the best option for Sam as this is monthly payments and Clearpay is every 2 weeks even though Klarna is a bit clearer than what Clearpay is asking for at least he has an extra month to work out where he is getting the money [from] or maybe even Zip will be good as there is no added interest added onto the total cost so it is exactly 20 pound every month because Klarna and Clearpay have to add some interest on to it. (ID2160)
Consumer trust	Trust	This website is providing a good amount of payment gateway options which are great and reliable source at the same time. (ID986)	He can simply download the app and then pay when the times due and it's as simple as that with no issues and no need to worry about it. (ID438)	I do trust Klarna more than the others. Not that I had any sort of bad experience with them I just simply trust Klarna the most out of them all. I know it has the highest monthly instalment, yet it does not change the fact that I like it the most. (ID723)
	Mistrust	I've used Clearpay once they are good, I've never missed a payment but this option can quite easily get someone into debt. (ID833)	Whilst Sam knows this [Klarna] is risky, Sam knows that they get paid regularly once a month and that this is definitely the most reasonable thing to do. (ID410)	I wouldn't use them [Klarna] as they add money on and let you rack up debt. (ID707)

	Distrust	Hmmm, is this buy-now-pay-later thing a trap??... He should be sensible with money, but he is really tempted. (ID64)	But look there's another option [Laybuy] of paying even less for 6 weeks. But I don't really know that company and don't want to risk it. (ID62)	I don't think he should be tempted by the prices that are displayed with the subsequent payment options. (ID899)
Brand preference	Brand use	The only instalments Sam would trust is PayPal, but PayPal is not a payment option sadly. (ID75)	Sam should choose Klarna as it is interest-free but also spreads the payment over three months rather than taking a payment a week. Taking a payment, a week means that most of the payments come from the same pay cheque, in which case you may as well pay all upfront. Using Klarna will spread the cost out at a manageable amount across 2 or 3 pay cheque therefore spreading the load and making the coat a worthwhile purchase rather than a one-time splurge. (ID34)	I think Sam would consider what the best option would be by weighing up whether he could afford the weekly payments or to go for the monthly payments depending on when he got paid. I think he would go with Klarna and pay 3 monthly instalments. I think he would do this because if he got paid monthly the £26.67 wouldn't be that much for him. (ID1835)
Evaluation of BNPL	Positive valence	Seems like a good way to treat yourself, you could split the payments to make it affordable. (ID831)	I believe it's a great idea to offer weekly or monthly instalments as it gives customers a way to purchase the item they require and it's a great selling point for businesses. (ID2161)	A lot of people now use these buy now pay later methods so there is nothing to be embarrassed about when using them. I think they are great services that help the people that need it most. (ID2075)