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Credit Dom(me)s, BNPL switches and debt subs: Experiences of pain and pleasure[☆]

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ABSTRACT

This mobile ethnographic research explores pain and power exchange within buy-now-pay-later (BNPL), an unregulated financial service enabling consumers to defer payments, often interest-free. However, consumer pain in BNPL payment plans is poorly understood. This research reconfigures fragmented BNPL user experiences and identities through mosaicking, introducing three novel BNPL user archetypes that articulate the framing of pain. Language games combine work on BNPL and BDSM (bondage, discipline, domination, submission, sadism, masochism) communities to promote multi-paradigmatic understandings. The Credit Dom(me) trades in transformed pain, is pain-averse, and seeks pleasure. The BNPL Switch views pain as an investment and is receptive to pain to gain an advantage. The Debt Sub sees pain as sacrifice, is prone to suffering, and willingly bears the BNPL provider's additional liabilities. While power imbalance is always present, the archetypes follow BDSM precepts of being 'safe, sane, and consensual'.

1. Introduction

Pain [*verb*] “1 Appease, pacify; satisfy; please, gratify; be acceptable to, meet with the approval of; 2a Give (a person) money etc. that is due for goods received, a service done, or a debt incurred; remunerate... 3 Give (a thing owed, due, or deserved); discharge (an obligation, promise etc.); give in retribution or retaliation; experience (pain or trouble) as punishment or in exchange for some advantage; 4 Give what is due for (a deed) or to (a person); reward, recompense; punish” (Trumble & Stevenson, 2002, p.2127).

Pain and *pleasure* are inextricably linked in the above dictionary definition of ‘to pay’, with the potential for both to be present in varying degrees. Pain can be experienced simultaneously with, or precede, pleasure in consumer transactions to the extent that the ‘pain of paying’ is a well-established construct (Reshadi & Fitzgerald, 2023). Psychological and neuroscientific evidence indicates that this pain is more than just a metaphor; it is a genuine mental and physical phenomenon. Spending is associated with the activation or deactivation of specific brain regions. Simultaneously, its intensity varies depending on the form of payment. For instance, credit cards tend to evoke a lower pain response than cash (Kastanakis et al., 2022). Studies (Lee et al., 2019)

reveal that anticipated physical pain and financial loss activate a specific brain region called the *insula*, whereas anticipated gain deactivates the *medial prefrontal cortex*, which is a separate brain area. Consequently, by de-coupling loss (actual payment) from gain (purchase), marketers can enhance positive customer experiences (Kastanakis et al., 2022).

Recently, Relja et al. (2024b) demonstrated a similar effect within the British buy-now-pay-later (BNPL) context, where providers such as Klarna, Clearpay, and Laybuy extend unregulated credit to users, enabling them to defer their (re)payments or divide the total purchase costs into multiple interest-free instalments. The authors find that the pain of paying is often mitigated, as BNPL users frequently separate the pleasure of immediate gratification from the deferred repayment.

BNPL is considered a relatively digital payment format (de Best, 2024c). In 2023, BNPL accounted for 7% of UK e-commerce payments, lower than that in markets such as Germany (21%) and Australia (15%) but higher than both the global average (5%) and USA (5%) (de Best, 2024b). UK BNPL spending is forecast to reach GBP 46.1 billion (USD 61.4 billion) by 2029, nearly doubling since 2023 (de Best, 2024a). The Financial Conduct Authority (FCA), which regulates credit in the UK, found that frequent BNPL users are more likely to face financial difficulties. They are twice as likely to have high-cost credit or debt and over

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four times as likely to have missed bills or credit payments in recent months (FCA, 2023). Early evidence (Maesen & Ang, *in press*) confirms that breaking BNPL payments into smaller repayment amounts can reduce perceived financial constraints, potentially leading users to overestimate their economic capacity. Research also indicates a degree of credit normalization (Aalders, 2022; Cook et al., 2023), including among young BNPL users (Coffey et al., 2024). This pattern is concerning, given that BNPL is a relatively new and insufficiently understood phenomenon, potentially causing psychological, emotional, financial, and social distress (deHaan et al., 2024; Guttman-Kenney et al., 2023; Relja et al., 2024b; Schomburgk & Hoffmann, 2023).

A possible reason for BNPL uptake is that these services create a 'structure of feeling' similar to digitally intimate online environments (Cook et al., 2023). That is, BNPL services differentiate themselves from traditional consumer credit services by offering a more enjoyable and entertaining experience. Additionally, BNPL providers incorporate gamification elements using mechanics such as rewards and notifications in these non-game settings to boost platform participation and engagement and specifically target young users through familiar social media features (Threadgold, Shannon, et al., 2024). Millennials and Gen Z constitute the primary BNPL user demographic in the UK, likely influenced by campaigns tailored to these 'digital natives' (Copilah-Ali & Brown, 2023; Frye, 2024; Statista, 2024). BNPL users navigate a new landscape of credit-driven spending, wherein the blend of payment discomfort and consumption pleasure creates unique consumer experiences.

This study responds to the call by Kistanakis et al. (2023), who questioned the existence of various consumer types that might exhibit receptiveness, propensity, or aversion to pain, along with their associated characteristics. Specifically, we aim to generate novel insights into BNPL user types and their experiences of pain and pleasure, thereby enhancing academic and practitioner understanding by providing a more nuanced perspective on diverse consumer segments and their characteristics. This, in turn, enables scholars and decision-makers to develop targeted strategies and sustainable practices. This is particularly crucial given the still-emergent nature of BNPL. Otherwise, decision-makers may risk applying a one-size-fits-all approach, potentially disadvantaging some actors.

Inspired by the idea of 'mosaicking' (Barratt Hacking et al., 2023), we are 'cutting together and apart' (Barad, 2007) by capturing the experiences of young BNPL users through mobile ethnography (Kozinets, 2020). Given its auto-ethnographic features, mobile ethnography is a highly relevant method for understanding customer experiences (Bosio et al., 2017). Ultimately, we intend to identify BNPL user 'archetypes', which are "...deeply embedded personality patterns that resonate within us and serve to organize and give direction to human thought and action" (Jung, 1954, as cited in Karimova & Goby, 2021, p.231). We aim to compare and contrast archetypes, exploring their relationships, commonalities, and differences (Venaik & Midgley, 2015).

We do so by using abductive reasoning, which involves combining previously unrelated ideas to generate novel insights by employing diverse theoretical frameworks as distinct language games, thereby fostering multi-paradigmatic understandings contingent upon mastering the rules of each paradigm (for a review, see Aarikka-Stenroos & Jaakkola, 2012). Specifically, we combine the BDSM (Bondage and Discipline, Domination and Submission, Sadism, and Masochism) and behavioural finance literature to develop an academic and practitioner understanding of BNPL users and actions. The BDSM terms relevant to this study are drawn from extant literature (Brown et al., 2020; Moser & Kleinplatz, 2007; Simula, 2019) and employed as figures of speech (Airaksinen, 2018).

However, we recognize that the language and figures of speech are context-specific and should be critically examined. Consequently, we do not assert a perfect theoretical alignment between distinct frameworks. Instead, we creatively and playfully adapt language from the BDSM literature to the BNPL context, generating new theoretical insights by

exploring how BNPL can be reinterpreted through the lens of BDSM (Andersen & Kragh, 2010). In this way, the entire article operates as a language game, engaging with concepts fluidly rather than seeking rigid equivalences. Andersen and Kragh (2010, p.52) explained the benefits of theory building through language games as follows:

Using multiple theoretical vantage points and treating these as language games rather than declarations of faith helps the researcher in resisting and possibly also escaping theoretical imprisonment. Theory-building unfolds when individual metaphors as well as differences between them are systematically used to generate overlapping and sometimes contradictory readings of the case material. These images are subsequently prioritized and integrated into a coherent pattern. This process has been described as storytelling...

The remainder of this article is organized as follows. First, we discuss the relevant theoretical concepts. The methodology section then explains and justifies the use of an ethnographic approach. Next, the personas for each BNPL user archetype are presented and discussed. Finally, the conclusion outlines the theoretical and practical implications and proposes future research avenues.

2. Theoretical background

BDSM is frequently associated with sexual practices but encompasses psychological (power dynamics) and physical (pain/pleasure) dimensions that may not always be sexual (De Neef et al., 2019; Moser & Kleinplatz, 2006). The cognitive and affective aspects, which are crucial in understanding BDSM practices, are often overlooked (Domínguez, 2004). We utilize these non-sexual BDSM dimensions as a lens to explore concerns more discursively, which have been previously raised in research regarding BNPL practices, such as self-control (Raj et al., 2024) and the pain of paying (Reshadi & Fitzgerald, 2023).

We define financial self-control as the perceived "...ability to control one's thoughts, emotions, impulses, and performance when making financial decisions" (Schomburgk & Hoffmann, 2023, p.333). Consumers with low self-control use BNPL more frequently (Schomburgk & Hoffmann, 2023), potentially increasing the risk of indebtedness for those who struggle to repay credit (Relja et al., 2024b). Some BNPL users may feel vulnerable as they, for example, wrestle with and reconcile their long-term saving goals with enticing marketing messages that promote spending (Haws et al., 2016). Ultimately, consumers' ability to cope with vulnerability shapes their financial health, overall well-being, and sense of self in the present and future (Baker et al., 2005; Coffey et al., 2024; Compeau, 2017; Greenberg & Mogilner, 2021; Threadgold, Coffey, et al., 2024).

However, as Baker et al. (2005) emphasize, vulnerability is a phenomenological state wherein consumers experience 'powerlessness' or a sense of being 'out of control'. It is dynamic and arises from a combination of personal characteristics (e.g. gender), individual states (e.g. motivation), and external factors (e.g. stigmatization) within a given consumption context, and should not be reduced to a simple membership in a specific category (e.g. age group or role identity). Two chief implications follow: First, every BNPL user has the potential to be vulnerable. Second, BNPL users are not considered vulnerable as long as they remain in control. This establishes a critical boundary condition, which we explore throughout this study because it resembles the core attributes of the BDSM community. The rising visibility of BDSM in mainstream media reflects its growing normalization. However, these portrayals often misrepresent crucial aspects of BDSM, particularly by depicting non-consensual activities (Simula, 2019). In authentic BDSM dynamics, mutual consent is fundamental, and coercion is characteristic of abusive and harmful behaviour (Erickson & Sagarin, 2021; Pitagora, 2013).

While subjectively experienced, self-control emerges from the interaction between various network actors, including consumers, retailers, banks, policymakers, regulators, and BNPL providers. These

networks can be examined at multiple levels (e.g. micro, meso, and macro) (Vargo & Lusch, 2017), as can those present in the world of BDSM. Furthermore, BNPL (BDSM) activities, also called BNPL (BDSM) encounters or simply ‘scenes’, can be analysed across different spatial scales, from individual BNPL (BDSM) transaction touchpoints and deeper engagements on BNPL apps and platforms (BDSM clubs or parties) to the BNPL market (BDSM community) in general. Most BNPL scenes take place in digitally intimate online environments (Cook et al., 2023), termed as consumption platforms (Loomis & Cockayne, 2024), or, in the BDSM context, dungeons (Simula, 2019). Finally, we propose ‘play’ as a third dimension when discussing the enactment of BNPL (BDSM). Turley et al. (2017) noted that “...BDSM is a fun activity” (p.329), often drawing on language that evokes themes of “...play, fun and games...” (p.324). This again underscores BDSM’s similarity to BNPL, particularly in their shared emphasis on the hedonic features highlighted above (Cook et al., 2023; Threadgold, Shannon, et al., 2024). Fig. 1 illustrates the different levels of aggregation across the three dimensions—actors, scenes, and plays — in the BNPL ecosystem.

Each actor wields varying degrees of power, which may not always be apparent or exercised to their mutual benefit. This is partly due to the advantages derived from the information asymmetries that enhance

individual well-being (Relja et al., 2024). For example, Aalders (2022) highlighted that although BNPL services are marketed as empowering for consumers who use them out of financial necessity or to budget better, the same users inadvertently bolster the platform’s profits by providing valuable data for marketing and personalized selling, potentially exacerbating financial vulnerability. In this sense, BNPL (BDSM) encompasses varying forms of ‘bondage’, where providers build mechanisms to restrain (lock-in) users and ‘discipline’ them via their terms and conditions, including fees and rewards to control financial decision-making based on algorithmic marketing. Indeed, BNPL users’ interactions with terms and conditions can enhance their financial well-being, underscoring the need for standards mandated by regulators (Powell et al., 2023).

However, BNPL scenes are fundamentally positioned as ‘safe, sane, and consensual’ (SSC), a term borrowed from the BDSM literature (Simula, 2019). BNPL endorses normative practices and adherence to legal and regulatory requirements and guidelines. Although BNPL credit is unregulated in the UK, BNPL activities can be seen as consensual between participating parties (actors) and governed by terms and conditions (Ts&Cs), as well as existing laws (e.g. contract law) and regulations (e.g. advertising standards), thereby supporting their sanity.

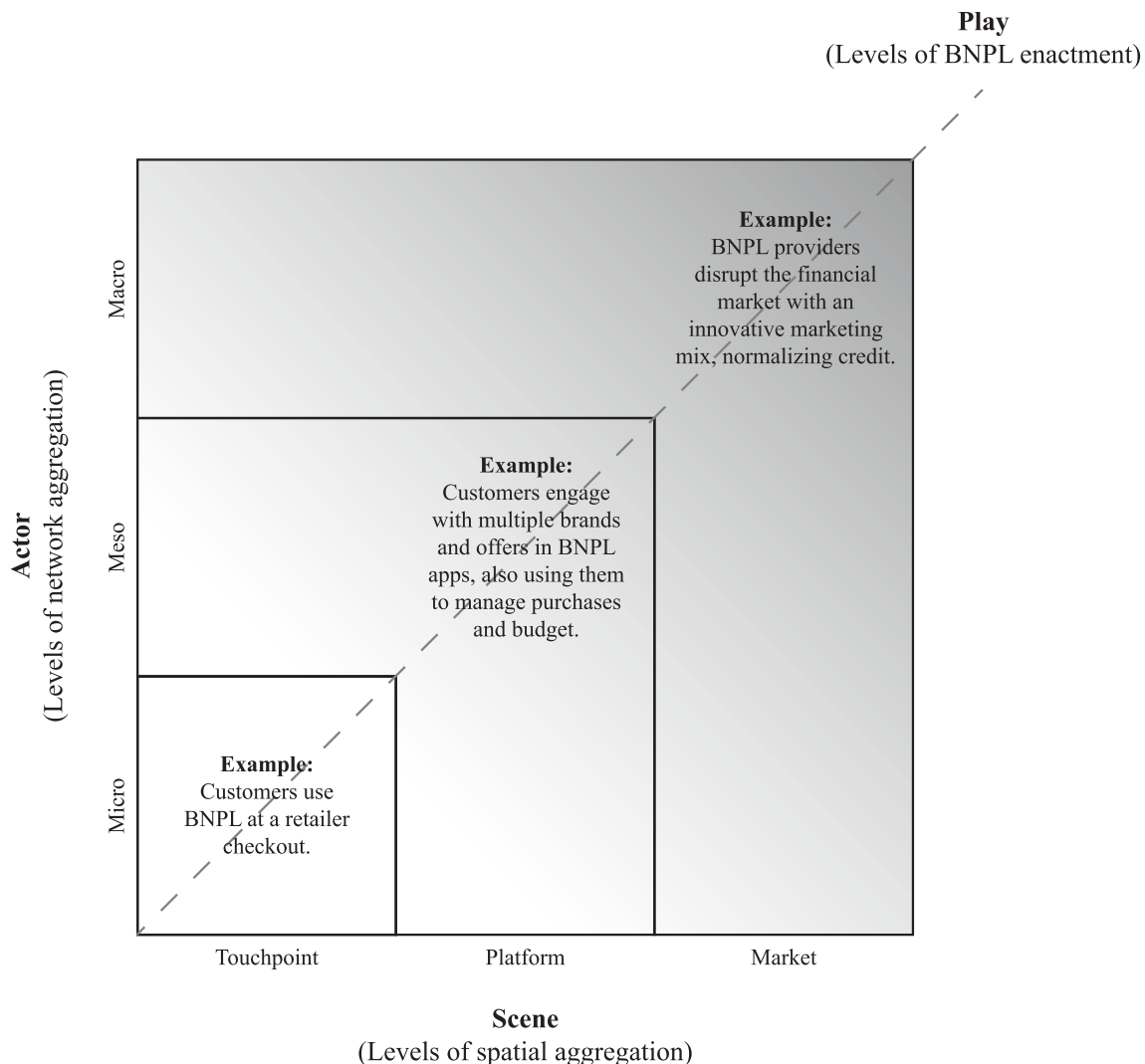


Fig. 1. The BNPL ecosystem. This figure visualizes the buy-now-pay-later (BNPL) ecosystem along three distinct dimensions, each with multiple levels of aggregation: (1) The actors are described at the levels of the BNPL network, ranging from micro to meso to macro levels. (2) Scene aggregates spatial levels, moving from the smallest interaction points to broader contexts encompassing platforms and the BNPL community. (3) Play represents different levels of BNPL enactment, showcasing how actions and behaviours manifest across the micro, meso, and macro scales of the BNPL ecosystem. The figure arranges these dimensions to show how they interact and influence each other at different levels, highlighting the complexity of the BNPL ecosystem within various contexts and scopes of analysis.

However, this proposition comes with a caveat. On the one hand, long-term credit, for example, can only offer what borrowers can repay. On the other hand, BNPL platforms operate with fewer regulations and lending criteria. Hence, consumers can have easy access to funds with limited safeguards, potentially undermining their perception of the binding nature of such financial agreements (Ah Fook & McNeill, 2020; see also FCA, 2021).

Consequently, consumers may be placed in a more vulnerable context, and experience financial risks and unexpected debt. Nevertheless, assuming that all users are inherently ‘vulnerable’ simply because BNPL is an unregulated form of credit (Baker et al., 2005), or that BNPL (BDSM) actors engage in antisocial behaviour by purposefully targeting non-consenting victims would be misleading (Erickson & Sagarin, 2021). Therefore, we argue that despite their unregulated nature, BNPL services are essentially SSC. We focus on those BNPL users who participate in this form of credit knowingly and willingly, while appreciating the risks they may bear.

Thus, those who participate in BNPL in a manner analogous to those who engage in BDSM are very much electing to do so. It is not always a matter of a lack of choice or coercion. Still, this can be an issue for some. Further, here, the equivalence to BDSM would not be applicable. These notions will be an anathema within the BDSM community, which rests on voluntary and consensual relational expression manifest in complimentary, submissive, and dominant roles (Hébert & Weaver, 2015). However, these researchers also highlight an acknowledgement of the challenges within BDSM for each role. These issues include more work and responsibility for dominants and heightened vulnerabilities for submissives encountering those not working within the confines of community norms and engaging in abuse rather than BDSM. Additionally, perceptions of what is ‘sane’ and ‘safe’ can vary between actors; hence, many in the BDSM community adopt the ‘Risk-Aware Consensual Kink’ model to enable them to navigate these differences (Simula, 2019). However, the term consent is not without its complexities, as its interpretation is inherently contextual and subject to individual or collective understanding influenced by normative perspectives (Fanghanel, 2019). The same holds for what is considered a ‘kink’.

Generally, a kink is a broad term used to describe unconventional or non-traditional preferences or practices in the BNPL (BDSM) context. It encompasses various BNPL activities that deviate from societal credit norms, such as the use of multiple BNPL providers to extend credit lines; use of elaborate repayment scheduling actions, including the ‘snoozing’ of repayments; or chaining of BNPL to credit cards to defer repayment for longer but at higher costs (Guttman-Kenney et al., 2023). Then, it follows as a corollary that respect for explicit or implicit boundaries (referred to as ‘limits’) is crucial for exploring and incorporating kinks within consensual risk-aware BNPL (BDSM) relationships.

Pain can be considered as a kink in BNPL (BDSM) contexts, where actors actively approach, or avoid experiencing (‘masochists’) or inflicting pain (‘sadists’). Here, we explicitly focus on non-clinical pro-social BNPL (BDSM) practices based on consent (Erickson & Sagarin, 2021). The pain of paying refers to the psychological discomfort customers experience when they realize that they have spent, or will spend, a portion of their money immediately or in the future (Reshadi & Fitzgerald, 2023). Pain is measured against a subjective, neutral reference point (e.g. current assets or future paydays) (Kahneman & Tversky, 1979). Together with the application of heuristics, such as anchoring and adjustment (Tversky & Kahneman, 1974), this can change the frame within which gains (pleasure) and losses (pain) are evaluated. For example, individuals may anchor their perception of a product’s affordability to its entire price point and adjust their views based on BNPL instalment options, evoking the impression of ‘saving money’ (gain frame). Equally, BNPL providers use message framing to nudge consumer behaviour (Aalders, 2022; Cook et al., 2023; Tversky & Kahneman, 1986). Examples of messages in the UK include the following: ‘Unlock your favourite brands’ (Clearpay); ‘Choose how you pay, safely and securely at your favourite stores’ (Klarna); ‘It feels good’

(Payl8r); ‘Spend smarter’ (PayPal); and ‘Get more than you pay for’ (Zilch).

The literature suggests that the pain of paying in BNPL contexts is lower than that in situations where customers pay with cash. This is because digital payment methods, including BNPL, are less transparent, and consequently, may desensitize BNPL users to the pain of paying (Seldal & Nyhus, 2022), potentially increasing misuse (Zainudin et al., 2019) and risk-taking (Prelec & Loewenstein, 1998). Early BNPL research indicates that, at the point-of-purchase, the immediate pain of paying is temporarily separated from the instant gratification (pleasure) of buying (Relja et al., 2024b). However, this de-coupling may also not persist over time, with the pain of paying increasing once the repayment obligations begin. This can be compared to ‘drops’ experienced after specific BNPL (BDSM) scenes, which represent a range of emotions experienced across different time frames (Sprott & Randall, 2016).

Notably, the BNPL service extends across the duration of the repayment plan for single or simultaneous transactions (interactions), an area previously overlooked in extant research (Reshadi & Fitzgerald, 2023). During this time, actors engage in ‘aftercare’, referring to the application of services after a specific BNPL (BDSM) encounter. It involves, for instance, tools and applications to manage payments, offering facilities to skip or snooze payments, reschedule a payment due date, or modify contract terms. Some aspects are also related to the management of product returns, where the notion of ‘staying in control’ is also highlighted.

The power dynamics inherent in the previous discussions shape the varying ‘roles and identities’ enacted in BNPL (BDSM) scenes (Simula, 2019). We recognize that BDSM vocabulary can vary between contexts and actors (Moser & Kleinplatz, 2007). We aim to address this concern by fashioning BNPL user archetypes through purposeful figures of speech, which start to unravel the “...riddles of pain and pleasure” (Airaksinen, 2018, p.1) experienced by these users. Thus, we address recent calls for research on this topic (e.g. Kastanakis et al., 2023; Reshadi & Fitzgerald, 2023).

As noted above, the power and control dynamics, practices, and nature of the actors in the BDSM and BNPL communities share significant commonalities. These are evident from considering what is apparent in the extant behavioural finance and BNPL literature. However, the literature offers a basic isomorphic mapping of points, providing a limited, particularized, or rooted understanding that draws fully on customers’ experiences in the BNPL community. A fuller appreciation of the nature and nuances of BNPL users’ experiences is needed, including one that moves beyond capturing financial outcomes or post-rationalized responses, and instead seeks to enter BNPL scenes. This intent is the point of departure for this study.

After outlining the methodology in the next section, we utilize these insights as a foundation to contextualize and elaborate on the findings. We reveal the complex interplay between power dynamics, and the enactment of roles and identities within BNPL scenes by introducing BNPL user archetypes and mosaicking related pen portraits.

3. Methodology

This study employed mobile ethnography, a qualitative research approach in which participants use mobile devices, such as smartphones and even specialized apps, to generate data (Muskat, 2021). Therefore, the study design complements prior ethnographic BNPL research by Cook et al. (2023), who utilized ‘walking ethnography’ to analyse physical representations of BNPL services in 215 shops in Newcastle, NSW, Australia, thereby providing valuable insights into their in-situ manifestations in retail stores. However, our adoption of mobile ethnography emphasized consumers’ experiences and behaviours throughout their varied BNPL ‘scenes’, irrespective of location and over longer timeframes.

The following considerations guided our data generation: First, reaching prime BNPL targets is challenging as they do not always engage

with traditional research methods (Relja et al., 2024a). Using mobile ethnography may mitigate this problem by providing a format that apes other aspects of BNPL users' lives, particularly social media platforms. Second, BNPL is principally used online and through BNPL apps (Cook et al., 2023). Meanwhile, mobile and e-commerce use in the UK is also on the rise (Coppola, 2024), providing a natural setting for exploring BNPL use via online means. Third, mobile ethnography enables the creation of rich phenomenological insights by engaging with BNPL users' lived experiences, environments, and relationships (Kozinets, 2020), for instance, by capturing videos, posts, and screen recordings. Finally, mobile ethnography is an accessible data generation approach that enables customer observations over extended periods. This is crucial for understanding the impact of BNPL (Powell et al., 2023), such as the pain of paying (e.g. Reshadi & Fitzgerald, 2023), as repayments often span several weeks or months.

In our research, 21 participants (aged 21–34, 18 females; see Table 1) were tasked with making video recordings, capturing screen images, posting comments, and sharing reflections for over two weeks as they used BNPL services on their mobile devices. The participants' demographics reflected the profile of the prime BNPL user group (FCA, 2021). The mobile ethnography was hosted by 'Indeemo', a company that provided the technological platform and support (Kozinets, 2020). Indeemo (2024) is a real-time video research platform that integrates mobile, video, and artificial intelligence technologies to provide researchers with unfiltered contextual insights, thereby enabling a deeper understanding of what matters most to their target audience. Fig. A.1 in the Appendix illustrates the platform's dashboard.

To evaluate the relevance and adequacy of allocating two weeks for this study, we applied Muskat's (2021) three temporal aspects. The first emphasizes the ongoing processual immersion. This study examined participants' posts of completed tasks, and facilitated round-the-clock engagement with BNPL activities and interactions with the researchers between tasks. Another aspect involves exploring the recurring actions by studying patterns, rhythms, and repetitive behaviours. Although the key tasks in this study were presented sequentially, participants had complete control over when, where, how often, what, and how much they posted, enabling diverse responses and deeper insights into BNPL usage behaviour. Lastly, studies might search for 'aha moments' when behaviour significantly changes. Our study allowed ample time for patterns to emerge, driven by the participants' introspections, situational awareness, or interactions with their environments.

While (mobile) ethnography offers several advantages, it also presents challenges that can be effectively managed with proper awareness and skills (Valentin & Gomez-Corona, 2018). The multicultural research team is experienced in qualitative research and has diverse expertise in ethnography, financial decision-making, consumer culture, and multi-disciplinary approaches. The study utilised a collaborative approach, allowing team members to engage with participants throughout the day and entire week, while facilitating rapport building and developing deep insights. Observations and notes were regularly discussed among team members to enhance their rigor. A codebook integrating the BDSM concepts and their applications in the BNPL context was collaboratively developed and continuously reviewed to ensure the robustness of the data analysis process. Finally, we acknowledged the challenges arising from the tensions between ethnographic traditions (see e.g. Abidin & de Seta, 2020; Forberg & Schilt, 2023; Kozinets, 2020).

Beaulieu (2004) argued that by transitioning online, ethnographic research encounters contested spaces, posing challenges for ethnographic purists as field sites and fieldwork often becomes difficult to define. Consequently, consumers commonly live real and digital lives with accordant personae. Nevertheless, we adopt Belk's (2016) notion of 're-embodiment', suggesting that individuals frequently present themselves afresh through photos or videos online. While such representations may not always be exact or honest, some indicative evidence suggests that personality traits are revealed accurately. According to Belk (2016), online contexts can facilitate an initial exploration of new

identities before offline disclosure. Most notably, however, we espouse the idea that the self "...is more properly considered to be a joint project resulting in an aggregate self that belongs as much to the others who have helped to form it as it does to oneself" (Belk, 2013, p.488). Through mosaicking, we reconfigured the fragmented BNPL user identities and lifestyles (Firat et al., 1995) to co-construct BNPL personae, and explore their experiences of pain and power (Kastanakis et al., 2023). Mosaicking is described as "...the process of cutting out sections of our... [data] and assembling them to create one picture..." (Barratt Hacking et al., 2023, p.6).

As BNPL is relatively novel and the literature is scarce, we adopted core concepts from the BDSM literature to generate a codebook with a priori categories, and then used matrix analysis to organize and interpret the data (Caldwell et al., 2010; King & Brooks, 2017; Leithold et al., 2016). Although still underutilized, matrix analysis is especially useful for extensive datasets, particularly when comparing and contrasting multiple cases (King & Brooks, 2018). We followed the core stages described by Nadin and Cassell (2004) and integrated the concept of mosaicking (see Fig. 2 for illustration). This process culminated in the detailed portrayal of three BNPL user archetypes (see Tables A.1 and A.2 in the appendix) and the writing of the corresponding analytical text, which delineates the personae of the archetypal BNPL users introduced in the next section. We acknowledge that by delineating archetypes, we are "...cutting things together and apart (within and as part of phenomena)" (Barad, 2007, p.394), thereby creating boundaries that are neither pre-existing nor absolute.

4. Findings and discussion

The BNPL user archetypes simultaneously represent the consummation of participants' authentic experiences of power imbalance and discourses of pain (Newmahr, 2010a) and an initial exegesis of the texts mosaicked through matrix analysis. Pain is framed by drawing on the work of Newmahr (2010a) and is construed as inherently unpleasant, consistent with many in the BDSM community who experience, disavow, evidence, seek, and avoid it as a means to achieve authentic power imbalance. The archetypes adhere to the tripartite BDSM identities that are most often detailed (Moser & Kleinplatz, 2007)—Dom (me), sub(missive), and switch (or flexible)—to provide analogous and parsimonious treatment, and offer an analytic description that lies at the heart of the ethnographic approach.

A 'Dominant' (Dom) or 'Dominatrix' (Domme) is the actor in control in a BNPL (BDSM) relationship. Conversely, a 'sub' is an actor who willingly relinquishes control in a BNPL (BDSM) dynamic. Finally, a 'switch' (or 'flexible') is a BNPL (BDSM) actor who, based on situational factors or individual preferences, moves from a generally dominant (submissive) to temporary submissive (dominant) position. Their roles are fluid within the 'dominant/submissive binary' (Martinez, 2018), thus informing the structure of this section. Irrespective of the identities, all are voluntary, actors are not coerced, and hence, 'choice' is a paramount consideration. This is not to suggest that some actors do not prefer a particular identity and consistently inhabit it within the BDSM community; rather, it is that they enter it voluntarily.

Notably, whilst those within the BDSM community consistently describe the dominant/submissive binary roles in terms of the associated personality characteristics for the role, there is no overriding congruence with or divergence from the BDSM practitioner's everyday personality or characteristics (Hébert & Weaver, 2015). This pattern was also observed among our participants. For instance, those who display financial knowledge and may even have a professional role in accounting elect to occupy a submissive role, whereas those who demonstrate little objective financial knowledge are dominant. Conversely, those who purport to be submissive in other areas of their lives equally tend toward the submissive role in this context, while those who have a high need for control in other domains tend to dominate within their BNPL scenes.

Table 1
Research participants.

| Participant | Pseudonym | Archetype | Persona | Gender | Age | Employment Status | Income | Ethnicity |
|-------------|-----------|----------------|-----------------|--------|-----|---------------------------|----------|-----------|
| P01 | Bobbi | Credit Dom(me) | Mistress Mona | Male | 21 | Student | <£15 k | White |
| P02 | Daphne | Credit Dom(me) | Mistress Mona | Female | 27 | Full/Part-Time Employment | £15-30 k | White |
| P03 | Caroline | Credit Dom(me) | Mistress Mona | Female | 30 | Full/Part-Time Employment | £30-45 k | Mixed |
| P04 | Asher | Credit Dom(me) | Mistress Mona | Male | 32 | Full/Part-Time Employment | £45-60 k | White |
| P05 | Tiffany | Credit Dom(me) | Mistress Mona | Female | 32 | Full/Part-Time Employment | £15-30 k | White |
| P06 | Ilana | Credit Dom(me) | Mistress Mona | Female | 28 | Full/Part-Time Employment | £15-30 k | White |
| P07 | Riley | Credit Dom(me) | Mistress Mona | Female | 34 | Full/Part-Time Employment | £30-45 k | White |
| P08 | Ella | BNPL Switch | Flexible Farrah | Female | 30 | Full/Part-Time Employment | £30-45 k | White |
| P09 | Andrea | BNPL Switch | Flexible Farrah | Female | 33 | Full/Part-Time Employment | £30-45 k | White |
| P10 | Freda | BNPL Switch | Flexible Farrah | Female | 32 | Homemaker | <£15 k | White |
| P11 | Mark | BNPL Switch | Flexible Farrah | Male | 31 | Full/Part-Time Employment | £30-45 k | White |
| P12 | Onni | BNPL Switch | Flexible Farrah | Male | 34 | Student | <£15 k | Asian |
| P13 | Tama | BNPL Switch | Flexible Farrah | Female | 28 | Full/Part-Time Employment | £30-45 k | Asian |
| P14 | Nell | BNPL Switch | Flexible Farrah | Female | 24 | Full/Part-Time Employment | <£15 k | White |
| P15 | Lily | BNPL Switch | Flexible Farrah | Female | 31 | Full/Part-Time Employment | £15-30 k | White |
| P16 | Kathleen | Debt Sub | Slave Scarlet | Female | 29 | Full/Part-Time Employment | £15-30 k | White |
| P17 | Chloe | Debt Sub | Slave Scarlet | Female | 27 | Full/Part-Time Employment | £15-30 k | White |
| P18 | Mel | Debt Sub | Slave Scarlet | Female | 28 | Full/Part-Time Employment | £15-30 k | White |
| P19 | Erica | Debt Sub | Slave Scarlet | Female | 32 | Full/Part-Time Employment | £30-45 k | Black |
| P20 | Freya | Debt Sub | Slave Scarlet | Female | 29 | Full/Part-Time Employment | £15-30 k | White |
| P21 | Shirin | Debt Sub | Slave Scarlet | Female | 28 | Full/Part-Time Employment | £30-45 k | White |

Further, within BDSM, actors negotiate and consensually set parameters for a scene. This involves suspending belief in the agency of the actor in the submissive identity to perpetuate a sense of authenticity regarding the power exchange (Newmahr, 2010a). However, many within the BDSM community acknowledge that those in the submissive role are ‘really in charge’, as they set limits and can halt a scene (Dunkley et al., 2020). Some express this as “...subs have the power, dom(me)s have the control...” (Hébert & Weaver, 2015, p.53). This was also evident in the present study. Dom(me)s exert control over their BNPL partner/s (provider/s), and subs have the power to end the control exercised over them but suspend belief in their agency, willingly giving themselves over to their BNPL partners.

The following three BNPL user archetypes first detail the Credit Dom (me), with their associated focus on control; the BNPL Switch, who moves fluid between roles as their desires dictate; and finally, the Debt Sub, who can exert power should they so wish.

4.1. The credit Dom(me): Mistress Mona

Mistress Mona is financially in charge and ‘on top’, proactively ‘checking everything. I would say that I do look at it [the BNPL app] regularly to see how much money I’ve got, to see if I can be able to afford stuff. So, I do keep track of everything... I use a spreadsheet to see how money [is spent] and stuff I’ve got going, when I need to pay stuff, that’s just so I’m on track’ [P01]. Mistress Mona specifically exerts command over Her¹ BNPL spending, agreements, and Her finances more generally. It is of central importance (Haws et al., 2016): ‘I value [financial control] more than anything in relation to buying things in general, not just in relation to using BNPL. Feeling in control makes me feel like there’s less of a risk of becoming too dependent on BNPL and being tempted to buy things I don’t want but feel like I ‘need’... I would also never like to get into debt and have always aimed to be in control of my finances so that I have less things to worry about in life!’ [P02]. It is also palpable that adopting a more submissive role may be an anathema to Her, epitomizing role-binaries (Martinez, 2018): While she eschews ‘debt’, Mistress Mona does not ‘owe’ anything to her selected BNPL provider(s); instead, obtaining credit on Her terms is Her kink. She uses what She needs on account, as is Her due, and ensures that She maintains Her actions within predefined and negotiated safe boundaries, which are the

consensual financial pain limits that her BNPL providers are willing to bear.

Through this preference, Mistress Mona also exhibits restraint: She does not let Her desires overpower Her role in Her relationship with BNPL partners, and there is a minimal risk that things will go too far. She is ‘...living within [Her] means, just using BNPL to help spread out the cost of things, which maybe aren’t affordable in one lump sum’ [P05]. Her bond to Her BNPL purchase scenes is a financial affordance to facilitate access. However, it is set within the self-defined boundaries. Mistress Mona knows both Her limits and those of her BNPL partners (Weinberg, 2006). In this sense, Mistress Mona acts ‘authentically’ as a Domme. She is seeking to use the pain of Her debt borne by Her BNPL provider as a financial manifestation and consequence of Her control over Her submissive BNPL partners (Hébert & Weaver, 2015). These ‘willing’ partners have detailed to Her ‘just how far they will go’ in terms and conditions, and credit limits. Therefore, a consensual power exchange occurs as the BNPL providers allow Mistress Mona to control the negotiated aspects of their resources (money) within a time-limited scene (BNPL agreement) (Simula, 2019). Notably, both parties find pleasure in their identities and associated experiences. Mistress Mona engages in the scene because both actors enjoy it. She is not angry or seeking retribution, nor is she ‘seeking’ solely to inflict pain for its own sake or achieve her own gratification.

To ensure that activities stay inside agreed restrictions and remain enjoyable for both parties, Mistress Mona carefully prepares for Her scenes (Williams, 2009): ‘...I often do like a little plan around payday, around disposable income, and I have a look at what’s coming for the month ahead. And I normally give myself like a weekly budget, with my disposable income to cover, you know, purchases...’ [P07]. This aspect of responsibility suggests that Mistress Mona seeks to ensure that she does not overextend herself. In that way, She is not interested in ‘hurting’ her BNPL provider. Here, the provider’s financial pain (the credit provided) is always experienced within the parameters set as desirable by Her submissive BNPL partner.

However, she does allow herself a little grace to explore her own credit boundaries with the support of her BNPL provider: ‘When I check my buy-now-pay-later accounts, I have spent a little bit more than I usually would... But I feel fine about it because before I make these purchases, I make sure that I have enough money in my account to cover the instalments that come out. Also, a lot of the apps that I use you can choose the day that your payment comes out[,] so I know for a fact that I will have the money in my account to cover these payments so, it’s not anything that’s of concern to me’ [P03]. In this manner, Mistress Mona

¹ In keeping with the preferred practice of some in the BDSM community, we capitalize the pronouns used in relation to a dominant partner.

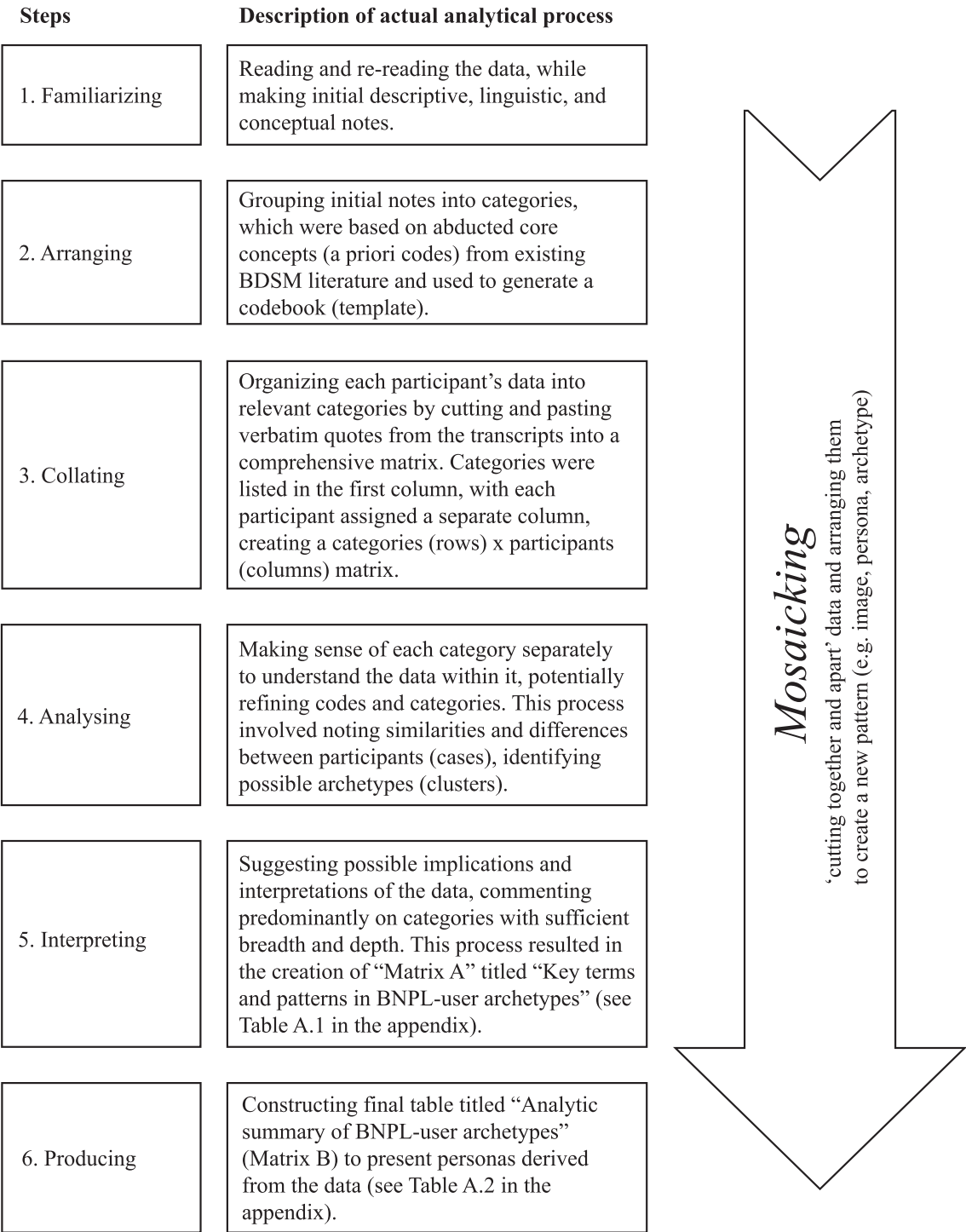


Fig. 2. Data analysis process overview. This figure presents a step-by-step overview of the data analysis process through matrix analysis. It is organized into six main stages: (1) Familiarizing with the data to become thoroughly acquainted with its content; (2) Arranging the data for further analysis using a priori codes from existing literature; (3) Collating and grouping data to identify patterns or categories; (4) Analysing the data to uncover relationships and insights; (5) Interpreting by making sense of the analysed data, drawing conclusions; and (6) Producing final personas (archetypes) from the interpreted data. An arrow is used to depict how the process of mosaicking—a method for combining data fragments—contributes to the creation of matrices, which in turn are used to generate data archetypes. The arrow visually connects the stages, illustrating the flow and integration of mosaicking in this process.

removes the BNPL provider’s power to drive the timing of events. She can also prematurely pay off her BNPL agreement balance, cutting short the expected pattern of activity and ensuring that She controls the final repayment deliberately: ‘...where possible, I will pay everything off early for peace of mind’ [P05]. This provides Her with financial and mental relief, generating a heightened sense of well-being (Schomburgk

& Hoffmann, 2023). Again, it also ensures that She exercises her ability to control the experiences of her BNPL partners as a form of consensual power exchange, which is central to occupying a dominant identity. Mistress Mona additionally extends Her sense of security through Her creative and inventive exercise of control. Her BNPL credit kink enables Her to access, appraise, and return unwanted products. This

does minimize her financial exposure: 'I used BNPL because I'm not sure if I'll be keeping the dress or returning it, and this way, I'm less out of pocket' [P05]. However, it also extends her dominance to subverting the norms of traditional acquisition dynamics: 'I like to pay after delivery and when I decide to keep my purchases' [P04]. Mistress Mona uses BNPL to subvert her pain of paying by placing this duty on the BNPL provider, whilst the decision to retain ownership resides with her—does She 'return' or 'keep' the goods?

However, Mistress Mona's pleasure is not simply from accessing these products but from Her ability to exercise power responsibly, fiscally, and in Her material pursuits (Belk, 1985; Raj et al., 2024). Her position is to maintain autonomy and control over Her financial decision making, including the disposition of BNPL repayments. Therefore, She embodies this in Her dominant role in Her BNPL scenes. She is not seeking to delegate any portion of Her financial behaviour or temporarily relinquish control; She consistently occupies the top position concerning Her liquidity and indebtedness (Netemeyer et al., 2018).

4.2. The BNPL Switch: Flexible Farrah

'And then I really like that they have the two options' [P8]; Flexible Farrah can be dominant in BNPL scenes, displaying a keen sense of control and seeking to take charge of her finances and BNPL spending, but also demonstrating the capacity to flex that position: 'I try and stick to quite strict savings every month... So, therefore, I need to try and fit the budget kind of around that. But I... like... project [in] to the month coming because... I will have maybe purchased quite a few things on buy-now-pay-later. So, they're due to be paid in the next month... For instance, it's my birthday this month and I ended up buying more clothes for a holiday that I was going on... So, then I have more Klarna debt for August. However... in a normal month... that would be significantly lower. So, it kind of goes up and down depending on what's going on in my life, I guess' [P08]. She has a preferred role and stepping into a different position is an infrequent action on her part. The choice to switch responds to her circumstances and associated desires (Simula, 2019). As such, Flexible Farrah is not 'simultaneously' both dominant and submissive. Instead, she chooses what identity she assumes within a specific BNPL scene and with a particular partner; however, there is often a more regularly assumed identity (Martinez, 2018). Flexible Farrah's position is predicated on her preferences and the relationship negotiated with her BNPL partner, and therefore, is 'contextual' but from her perspective.

However, the impetus for position change can come from her BNPL partner: 'I now check my accounts every couple of weeks to make sure I'm still on track with my budget, and I can quickly pop on and look if I need to. Whereas before, I'd do it once a month because it took so long to do' [P10]. Whilst Flexible Farrah might be seen as exerting additional control, she could instead be flexing her position in this scene. She engages with the easy access provided by her BNPL provider's budgeting tools to demonstrate her reliance as a submissive partner. She feels reassured by the presence of a dominant partner in control of the BNPL scene. This partner alleviates perceived financial constraints and helps Flexible Farrah to fulfil her desires (Maesen & Ang, in press). Here, it is the 'scene' that is the locus for Flexible Farrah's position choice. Meanwhile, in the BDSM community, it appears to be more the relationship to different partners (Newmahr, 2010a). This does not preclude Flexible Farrah from occupying different positions with different providers. However, it is also likely that she can occupy both dominant and submissive positions with the same partner (Simula, 2019). Notably, when and where this occurs demarcates the distinct 'scenes' along the BNPL agreement. Therefore, these scenes are temporally distinct and potentially spatially discrete, constituting separable touchpoints across a platform.

This movement to a submissive role is also evident in her recognition that she might be subject to discipline by applying fees toward the end of her BNPL agreement: 'I think that I owe about £170, but now that I've

seen recently that they've allowed you to set up autopay, so it means that you don't accidentally miss their payments and then I've also noticed that they add five-pound charges if you do miss payments. So, I have set up autopay...' [P08]. There are times when she equally knows that her behaviour will lead to potential disciplining: '...when next week comes around that I need to pay the next part, I always find that it's always a little bit too much, and this always gets me into trouble...' [P11].

Therefore, the nature of the Flexible Farrah's adopted position is more effectively gauged by her resulting behaviours, rather than what her initial intent might suggest; for instance, 'I would have probably just chucked it [recent purchase] on my regular pay-in-three PayPal credit, which just goes into the abyss of PayPal credit' [P10]. Here, Flexible Farrah again opts for the submissive position, relying on her preferred BNPL service. The lack of active decision-making to change behaviour mirrors the dynamics of submission, where the individual surrenders control without actively seeking change, for instance, due to internalized role perceptions (Martinez, 2018).

However, she is self-aware in these choices, willingly transferring control to the BNPL provider (Parchev, 2023): 'BNPL definitely made me spend more. I went back and added more to my basket when I saw it was an option. I felt guilty for spending the extra money and going and adding more things to my cart' [P10]. Flexible Farrah also recognizes that in this position, she experiences the divergent and distinctive emotions often associated with those in a submissive role, including aspects of humiliation (Simula, 2019). This emotional response might be viewed as oscillating blame (Brown et al., 2021) directed outwardly toward the BNPL provider as a powerful credit provider and inwardly toward the BNPL users themselves.

When viewed from the frame of BDSM, this interpretation is altered. Those in BDSM relationships do not 'blame' their partner. Instead, a submissive would welcome their partner's exercise of control over their behaviour and accept any resulting humiliation as an integral, deserved, and desired part of the power exchange. Equally, a dominant partner would seek to exercise control and expect their partner to want this rather than attribute 'blame'. The dominant partner would also not blame their partner's desire to be controlled. However, they would punish transgressions of agreed-upon behaviour to assert their position. As such, neither position that Flexible Farrah adopts—that of submissive or dominant—is wrought in the precepts of 'blame'. It does not manifest as a central construct in prosocial BDSM-power exchange but is more likely to occur in coercive relationships (Dunkley & Brotto, 2019).

The core aspect to Flexibly Farrah is the fluidity of her position in response to the context, and her own in situ desires and propensities. For example, she can be dominant but simultaneously acknowledge her tendency to switch to a more submissive position if that serves her in a specific scene (Martinez, 2018): 'Well, I used to buy buy-now-pay-later virtually 90% of the time, but recently I found that I can genuinely find trainers a lot cheaper if I look around on the internet and that's the way that I've been tending to choose some at the moment. I think I'm just being a bit more aware that when I go on buy-now-pay-later places, I tend to buy trainers that are just over my budget' [P11].

Therefore, Flexible Farrah exhibits awareness of her 'queerness' and its manifestations (Brown et al., 2020). She is careful to assess and consider the role to adopt, but is ready to switch as the scene dictates (Simula, 2019). To some extent, this choice is influenced by the interface and counterpoint of the BNPL community to those payment forms and narratives outside it (Walker & Kuperberg, 2022): '...I probably do spend more, which, when I think about it, it'd probably just encourage me to keep more [of what is bought] sometimes than if I was forced to just pay for it straight away' [P14]. Flexible Farrah's choice of words in this context is interesting—'forced'. This suggests that when she pays in full, she is compelled or bound into inhabiting the submissive role. As such, the dominant position that Flexible Farrah is afforded is potentially exclusive to the BNPL community, where relationships are established voluntarily and discarded if they fail to meet the actor's needs

(Langdridge & Butt, 2004).

4.3. *The Debt Sub: Slave Scarlet*

Slave Scarlet finds the reassurance of BNPL a boon, which soothes her path to purchase, ensuring a guiding framework on which to operate. ‘...[T]his just shows you all the shops that are on the Klarna app and you see all the deals that are available today... and then you’ve got a wallet. Here we could add your payment card and you... can pay in store with Klarna and you’ve got catalogues as well. And then my deals, stuff that is recommended for me. And then I can also set a budget and tells me how much money I’ve spent, which is a good thing ‘cause sometimes you just spend too much’ [P21].

Slave Scarlet has a strong sense that the relationship with her BNPL provider shapes and dominates the patterns of use and actions related to managing BNPL: ‘I actually don’t have any other buy-now-pay-later (just one platform used) because I get declined for them all because I have horrific credit... I pay the instalments when I have to, and... if I don’t have the money, I can snooze it. And then[,] when I get paid at the end of the month, I just pay it all off, and then I use it pretty rapid[ly] within the first two weeks’ [P17]. Slave Scarlet emphasizes that her BNPL provider controls her, it is her only relationship, and she does ‘what she has to when she has to’ at the BNPL provider’s behest ‘...in exchange for care’ (Moser & Kleinplatz, 2007, p.43) by her dominant partner. This extends beyond the scenes enacted for aftercare. Here, her BNPL provider offers the means to snooze a payment to support Slave Scarlet in navigating the intensity of the drop that might be felt after a scene (Sprott & Randall, 2016). However, her engagement with the BNPL provider aftercare is not as extensive as might be imagined. Further, she does not generally participate in it as comprehensively as the other BNPL user archetypes (see Tables A.1 and A.2 in the appendix).

Nevertheless, within scenes, Slave Scarlet recognizes that there are both unacceptable behaviours for which she is punished by being declined and that she equally has the capacity for action within the boundaries set by her BNPL provider. Thus, even within this submissive position, not all volition is necessarily removed in a scene (Bauer, 2014). Further, traversing the dynamic tension between operating within the parameters provided by her dominant BNPL partner and exceeding them is core to the nature of her position (Fanghanel, 2019). As such, she demonstrates financial responsibility by paying off the BNPL credit and snoozing payments as needed. However, she also pushes against the BNPL provider’s set boundaries, highlighting impulsivity and limited planning (Powell et al., 2023), and in doing so, negotiates a form of financial well-being that satisfies her desires.

Simultaneously, Slave Scarlet demonstrates an evident appreciation of the pain created through debt but equally an apparent delight in spending and purchasing. This repeated cycle—or ‘intense rhythmic sensation’ (Newmahr, 2010b)—suggests a complex relationship between the pain and pleasure of buying; the former punctuates and heightens the pleasure experienced. Additionally, Slave Scarlet’s choice not to show restraint, or perhaps to seek change, is also apparent. She is capable of these. However, she elects to enact her purchase scene with specific intensity, potentially demonstrating a higher pain tolerance than other archetypes (Defrin et al., 2015; Wuyts et al., 2021)—‘...I use it pretty rapid[ly] within the first two weeks’—but then can pay off what she owes generally. Additionally, whilst her financial situation has improved, she still pursues the pain-pleasure cycle. Further, the masochistic debt tendencies do increase, but again within the boundaries imposed by the BNPL provider: ‘Like, I honestly just spend it as if it’s going out of fashion and I’d buy things, so, without thought and yeah, I’m horrific. So, where I was approved for a Zilch card, and when I first had it, I would never make the payments on time, and I never had more than, like, £50 credit limit. Since then, I think I’ve had it about two years. Since then, I’ve... kind of had more money, and I’m... better with my money. So, I paid the instalments on time and my credit limit’s gone up to, like, £400. So, I... use it for quite a lot’ [P17]. Through this, she

again demonstrates that she is rewarded for compliant behaviour. Further, there is a palpable sense of being trained by her BNPL provider as a stern but guiding and benevolent partner; these are critical submissive role characteristics and benefits (Hébert & Weaver, 2015).

This space between what is permissible and an infraction is a complex one, fraught with an inimitable tension that heightens Slave Scarlet’s altered experiences and lies at the heart of her relationship with her BNPL partner (Pitagora, 2017): ‘When I’m managing my Klarna account, I like how easy it is to break down what payments I have coming up and what I’ve got left to pay. I like that[,] you can set monthly budgets, and it gives you an average of what you’re spending each month on the app to better manage spending. However, I cannot remember ever getting a notification when I have gone over budget... I have also had a case recently where I have tried to identify which Klarna payment was for a specific gig that I was going to, it can be difficult when you have multiple payments set up on the app to identify and manage which payment relates to which purchase. The ease of using the app and seeing payments upcoming makes it easier to manage my debt to Klarna and, as a result, makes me more likely to use this option when buying big purchases’ [P16]. Again, Slave Scarlet works hard to interact ‘appropriately’ with her BNPL provider. Still, her comments suggest that her role is to navigate this scene, making sense of what her BNPL provider offers to frame action, while acknowledging that this can be a challenge and that there is an ever-present risk of failing to do so.

4.4. *Pain and power exchange*

As the BNPL user archetypes show, similar to those in the BDSM community, pain and power are intricately and irrevocably interwoven (Newmahr, 2010a). Ostensibly, pain is the currency of power applied through control. This necessitates responsibility in all archetypes that enables the required power imbalances to be effectively negotiated and navigated.

To consider what pain ‘means’ to a BNPL user also requires the direct consideration of the notions of control and power imbalance within social, legal, and ethical limitations. The following section examines these distinctive interplays between pain and power, beginning by identifying the framing of pain for each BNPL user archetype.

4.4.1. *Transformed pain*

Credit Homme ‘Mistress Mona’ ostensibly transforms pain into pleasure through its disavowal via a ‘...moral reconciliation of the symbolic meanings of SM activities with acceptable egalitarian ideologies. The hierarchical relationship can thus exist in a loving, kind, considerate context for participants’ (Newmahr, 2010a, p.398). In this sense, She is not seeking to inflict ‘hurt’ on Her BNPL provider. Rather, the generated pain is almost instantaneously transmogrified into pleasure (for both). For example, Mistress Mona repays early, pleasing herself while severing the BNPL agreement early (pain); however, She also returns funds to the BNPL provider (pleasure). Mistress Mona is essentially benevolent (Bauer, 2014); She is never threatening, dangerous, or cruel.

Mistress Mona spends considerable effort planning her BNPL scenes, which are enacted as discrete, temporally distanced interactions. She focuses on pleasuring in a disciplined, rationalized, and deliberate manner. Here, pain is another tool to liberate fiscal joy. In this respect, when planning and interacting, She displays expert financial self-control (Schomburgk & Hoffmann, 2023). For Her, transforming pain into pleasure allows further control and self-efficacy concerning her BNPL provider; this is a form of top-down processing (Dunkley et al., 2020). As an ancillary benefit, She gains access to those products for which She has a kink; this is enfolded in Her BNPL scene (Simula, 2019). However, this kink risks her control; She, too, can be tempted to indulge in too much. Exercising control over this urge is also an internal exercise of control.

However, once outside the scene, Mistress Mona needs aftercare. Her requirement for control and power means that being ‘indebted’ (Prelec

& Loewenstein, 1998) to Her BNPL provider creates anxiety or a drop (Sprott & Randall, 2016). Her transformative pain propensity is resolved in ‘repayment’ interactions by maintaining fiscal oversight of expenditure and early repayment, thus reclaiming any possible control Her BNPL provider might have in providing aftercare. This interplay of power exchange is consensual, as the BNPL provider has to enable such activity (Reshadi & Fitzgerald, 2023).

4.4.2. Investment pain

This form of pain experienced by Flexible Farrah is not defined by the nature of the relationship between the recipient and inflictor (as it is for Mistress Mona and Slave Scarlet) but rewarded by the *result* of the pain. In that sense, it is also plastic, as it is both malleable and can take on different forms. However, it is always framed as an unpleasant stimulus that secures future recompense. Here, the goal is not to ‘be hurt or inflict hurt’ per se but to demonstrate the capacity to endure and ‘triumph’ (Newmahr, 2010a). This motif is riven through Flexible Farrah’s varied scenes with BNPL, where the outcomes position her in each encounter and appear central to her choices. When a sub, suffering is an investment (being subject to fees) to garner a desired experience (access to credit and products). When a Dom(me), pain is inflicted on the BNPL partner (s) to demonstrate (self)control (selection amongst multiple BNPL partners, self-imposition of spending limits).

In this sense, Flexible Farrah demonstrates mindfulness of her pain. Hers is inherently an inward understanding of what is ‘good’ pain that she can endure without passing into being ‘bad’ pain (Dunkley et al., 2020) and still attain her pain payoff (Newmahr, 2010a). These goals can vary across BNPL scenes and within the BNPL community over time. This positioning resonates with several theories (Kahneman & Tversky, 1979; Tversky & Kahneman, 1974, 1986) that describe the malleable interlock of losses and gains contingent on context, and an individual’s internal response to it through framing.

Therefore, the notion of investment pain also provides insights into the possible movement of a Debt Sub or Credit Dom(me) into a BNPL Switch, as it is their approach to framing pain evolves. Pain management, rather than the associated power exchange, takes centre stage. Hence, mindfulness is distinctive in this regard from that proposed by Schomburgk and Hoffmann (2023), who foreground avoiding adverse fiscal outcomes by promoting self-restraint, whereas the BNPL Switch is ‘managing’ pain for its intended gain. For the BNPL Switch, pain signals a challenge to be overcome, fostering self-transformation, and is a mechanism to gain power (Kastanakis et al., 2022).

4.4.3. Sacrificial pain

The evident power imbalance between Slave Scarlet and her dominant partner lends authenticity to her sacrificial pain, which is experienced for the benefit of her BNPL provider (Newmahr, 2010a). She is a knowing martyr, aware that her BNPL provider revels in her pain (Hébert & Weaver, 2015): each cost, each interest expense, each forfeit of fiscal control. Here, pain ‘hurts’ and is to be ‘withstood’, and a steady undesirable sensation (Dunkley et al., 2020). If this is accomplished, she will experience the pleasure bestowed by her BNPL provider via access to the path to purchase.

For Slave Scarlet, there is always pain in a BNPL scene. She is not so much desensitized to it (Seldal & Nyhus, 2022) but willing to put herself at risk (Prelec & Loewenstein, 1998). This often results in non-traditional preferences or practices, such as using multiple BNPL providers to facilitate more complex repayment scheduling actions, including the ‘snoozing’ of repayments (Guttman-Kenney et al., 2023). These are entered into as Slave Scarlet is highly responsive to the framing of BNPL provider messages (Aalders, 2022; Cook et al., 2023; Tversky & Kahneman, 1986): she wants to please, as a core general characteristic of her submissive position (Hébert & Weaver, 2015), specifically her dominant BNPL partner in a given scene. Access to the path to purchase offered by BNPL is ultimately evidence of her partners’ pleasure in her capacity to endure, as is the BNPL provider’s provision of

aftercare, thereby soothing the hurt borne by her. However, the scars she bears demonstrate her authenticity as a sub. Further, her requirement for aftercare is not as significant as might be imagined, as she is powerful and always defines the amount of pain she is willing to accept.

Fig. 3 illustrates the varied pain and pleasure riddles of the three archetypes (Airaksinen, 2018). Each BNPL user archetype operates from a distinct responsibility that frames the pain-pleasure dynamic with their BNPL provider: to transform, withstand, and endure.

Whilst the pathways for Mistress Mona and Slave Scarlet epitomize the dominant/submissive binary, they also exemplify that each role is focused on its counterpart—one requires the other’s relationship with bad pain and pleasure to ensure their own. However, Flexible Farrah’s position is a contextual response, including to her partner. Yet, her intertwining of good pain and pleasure is distinctive, as is her primary focus on her own outcomes.

5. Conclusion

All consumers ‘pay’. As the opening definition (Trumble & Stevenson, 2002) underscores, this necessitates the co-existence of pain and pleasure. Extensive research has provided evidence of the symbolic duality of these aspects (Kastanakis et al., 2022), and distinct types of pain manifest at various stages of the purchase process (Reshadi & Fitzgerald, 2023). To further illuminate our understanding, digitally observing how consumers experience and narrate (Kozinets, 2020) such pain is a profitable way forward and can help in investigating the existence of various consumer types that might exhibit receptiveness, propensity, or aversion to pain, as outlined by Kastanakis et al. (2023).

Here, we engaged in language games that brought together work on the BDSM and BNPL communities to promote multi-paradigmatic understandings of the pain of payment in the BNPL context (for a review, see Aarikka-Stenroos & Jaakkola, 2012). By ‘mosaicking’ (Barratt Hacking et al., 2023), we provide an elaborate position, creating BNPL user archetypes that explore the framing of pain (Newmahr, 2010a). While considering this, the relationship between power imbalance surfaces and their interplay with pain is the most helpful means of articulating the differences between the three archetypes. It also raises questions concerning what occurs when the relationship between pain and power transgresses the limits established in the archetypes.

The three archetypes are distinct in their framing of pain, resulting in different manifestations. The Credit Dom(me) trades in transformed bad pain and is, therefore, pain averse, seeking disciplined pleasure as the outcome of the power exchange. In this legitimized hierarchical relationship, the BNPL user controls credit consumption (as a facilitating service offered to them in supplication) in a manner that results in gratification for both partners (Aalders, 2022), albeit unequally (Relja et al., 2024). Therefore, returning to the definition of to pay initially provided (Trumble & Stevenson, 2002, p.2127), for the Credit Dom(me) to pay means: “1 satisfy; please, gratify; be acceptable to, meet with the approval of”. However, fiscally induced pain is an investment for the BNPL Switch. Hence, they are receptive to ‘good’ pain; but it is always a means to their own ends. The nature of that reward is flexible (Kahneman & Tversky, 1979); it can be used to endure the sanction in the form of fees and interest to gain instant access to products or exercise self-control to develop a higher credit limit. In this respect, for the BNPL Switch, to pay means: “2a experience pain or trouble as punishment or in exchange for some advantage”. Pain is framed as a sacrifice for the Debt Sub; they are prone to suffering and are willing to bear the additional liabilities that the BNPL provider exacts as the dues for receiving their financial largess. Hence, for the Debt Sub, to pay means: “4 give [a BNPL provider] money etc. that is due for goods received, a service done, and a debt incurred”.

The archetypes are bound by the fact that they adhere to SSC precepts. While there is always necessarily a power imbalance wrought through pain, the relationships are always consensual (Erickson & Sagarin, 2021). This still holds for the Debt Sub, given an evident

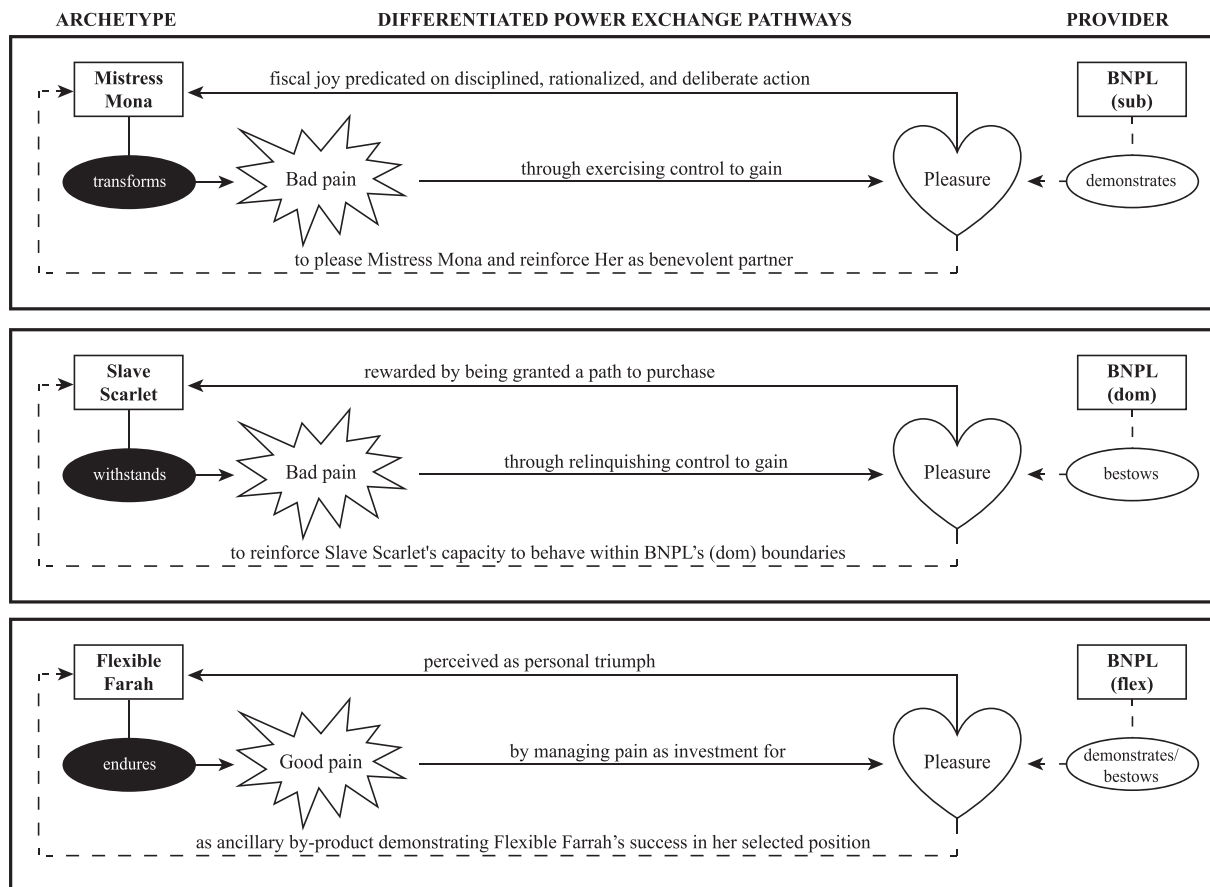


Fig. 3. The experience of pain and pleasure through differentiated power exchange pathways. This diagram summarizes the research findings. It highlights that pain and pleasure are inextricably linked and that all three archetypes (or personas) experience pain differently, employing different strategies to configure the power exchange with their BNPL partners (i.e. BNPL providers). Mistress Mona transforms bad pain through exercising control to gain pleasure, manifesting as fiscal joy predicated on disciplined, rationalized, and deliberate action. Slave Scarlet withstands bad pain by relinquishing control (sacrifice) to gain pleasure; Slave Scarlet is rewarded by being granted a path to purchase. Finally, Flexible Farah endures good pain by managing it as an investment for pleasure, which she perceives as a personal triumph. The BNPL provider enacts play in different ways to complement each archetypes' pathway. With Mistress Mona, BNPL providers demonstrate pleasure. In Slave Scarlet's case, BNPL providers bestow her with pleasure. Finally, BNPL providers flex their position to accommodate Flexible Farah and either demonstrate or bestow pleasure.

appreciation of the terms and conditions (Ts&Cs), even if these are selectively disregarded. Given these parameters, BNPL is construed as a prosocial short-term credit product. However, where this is not the case and the limits of the BNPL user archetypes are transgressed, non-consensual abuse occurs. A rational process of deliberation has not occurred and there is a lack of user autonomy (Parchev, 2023). BNPL providers are solely culpable because of negative consequences for consumers when this occurs. It also represents a possible dark path to BNPL, one that brings with it the intendant concerns that many have voiced (e.g. deHaan et al., 2024; Guttman-Kenney et al., 2023; Relja et al., 2024b; Schomburgk & Hoffmann, 2023). The identification of the archetypes and this additional abusive characterization demonstrate that by cutting together-apart the complex intricacies of BNPL user-provider relationships, a fine-grained understanding of those who require intervention and engage in potentially non-conventional but consensual credit practices that blend pain and pleasure can be delineated. The positions outlined offer a fruitful basis for additional research to demarcate consensual from non-consensual BNPL relationships, and thus, inform ongoing regulation debates.

5.1. Theoretical implications

Behavioural finance research treats the pain of paying (Reshadi & Fitzgerald, 2023) as an aversive experience uniformly considered as a transactional counterweight to consumption pleasure, including where

this view has been applied to BNPL (Relja et al., 2024b). Here, pain is something to be minimized or BNPL users desensitized (Seldal & Nyhus, 2022) by countervailing marketing messages (Aalders, 2022; Cook et al., 2023). However, adopting this position erases the complexities within a richly figured prosocial credit relationship, where not every consumer should be viewed as inherently vulnerable. Hence, much prior BNPL research has focused on the micro-touchpoints without considering that pain (and pleasure) can also be wrought across the *meso*-platform (Cook et al., 2023) and macro-market levels, and thus, across time (Sprott & Randall, 2016). It equally obviates the play inherent in BNPL (BDSM) ecosystem activities (Turley et al., 2017) and their associated hedonic pleasures (Cook et al., 2023; Threadgold, Shannon, et al., 2024), and required pain. Pain is a necessary component of BNPL play, just as much as pleasure; the latter cannot be experienced without the former.

The application of the theoretical frameworks employed to explore BDSM exposes this and the differentiated power exchange pathways that permit (self)control (Raj et al., 2024; Schomburgk & Hoffmann, 2023) to be exerted over the pain-pleasure dynamic (Airaksinen, 2018) between the BNPL user and provider(s). This clarifies the intricacies of the different positions and outcomes. It grants additional comprehensibility to BNPL users' varied experiences and indicates that pain can still be sought/avoided.

Such a characterization reframes the BNPL user-provider relationship as one where users can have control (Credit Dom(me)), surrender control but retain power (Debt Sub), or move between these two (BNPL

Switch) to ensure that they can triumph regardless of the context. Through this, BNPL is reformulated as neither inherently coercive nor liberatory. Instead, it can enable a power exchange that permits pain-pleasure dynamics to be enacted or contextually directed. These positions may help categorize many BNPL user-provider relationships whose actions are distinctive to the ‘vanilla’ credit community. It may also help separate those who engage in credit behaviours that, within the BNPL community, are SSC; however, for others outside, this would be disconcerting (deHaan et al., 2024; Guttman-Kenney et al., 2023; Relja et al., 2024b; Schomburgk & Hoffmann, 2023). This is important, as it assists in delineating those operating within BNPL community norms from those who are not, and hence, are subject to abuse. As such, it generates a critical distinction in the boundary conditions and may help identify who requires additional safeguards.

5.2. Managerial implications

Clearly, more nuanced regulatory practices are required. Current approaches are predicated on a narrow, traditional, or ‘vanilla’ view of financial services, including consumer credit. However, combining BNPL and BDSM reveals that consumers’ positions differ, generating diverse pathways. Another fruitful perspective is recasting the regulator as a ‘dungeon monitor’, who is often a trained safety expert in the BDSM community who supervises participant interactions to ensure that house rules are enforced. As such, regulators are part of the community and responsible for shaping its practices, rather than seeking to stop or label them as deviant.

For Credit Dom(me)s, the responsibility to transform pain requires them to exert control in a caring and nurturing manner. To do so, they need appropriate ‘tools’. These devices are often supplied by the BNPL provider as well as by the Credit Dom(me)s themselves. To support this BNPL archetype, regulators can focus on the credit agreement management tools provided by BNPL. Mandating the provision of such easy-to-apply control mechanisms would enhance the possibilities of Credit Dom(me)s as a straightforward means of aggregating BNPL agreements, thereby enabling greater oversight. This will also propel BNPL providers to increase their differentiation by developing tools that move beyond the mandated parameters, further diversifying Credit Dom(me)s’ opportunities to exercise control.

For BNPL Switches, such moves would support them when they occupy a dominant role, but more importantly, they would enable them to gain a sense of triumph over their BNPL interactions. When they occupy a submissive role, other community norms, as laid down in the house rules by regulators, would be central. The primary reason is that a submissive partner vests the power to halt a scene. BNPL users who reach their pain limits must be able to stop and have safeguards in place while regaining financial and emotional equilibrium. Although this can be achieved, it is not a simple or rapid process. Regulars must shape a more evident avenue, essentially designating a ‘house safe word’ for all BNPL interactions in their domain, enabling activities to stop and be renegotiated.

As importantly, regulators need to appreciate that Debt Subs are not being ‘exploited’ and instead that they elect to give over control to their BNPL partners. However, the dominant BNPL partner must view their role as one that involves responsibilities for care and nurturing, alongside discipline. Where a BNPL provider evidences that this is not the case, it has stepped outside community norms and must be removed. This finding suggests that regulators should monitor the relative balance between BNPL provider-offered features and processes supporting BNPL users and those seeking discipline, thereby potentially limiting the latter.

Regulators should also guard against consumer coercion, supporting the tenants of ‘safe, sane and consensual’, potentially through approaches to ensuring terms and conditions, but also perhaps through periodic assessments of activities taking place within specific BNPL partnerships to ensure that scenes are being played out in a manner

consistent with the initially agreed upon parameters. Understanding BNPL user archetypes and actions as matters of power exchange observed in control (exerted or relinquished) provides utility to all actors.

5.3. Future research

The benefits of combining BDSM and BNPL must be examined in other cultural contexts, as our research was limited to the UK. Research suggests that culture influences the reaction and expression of pain (Kastanakis et al., 2023). While BDSM communities can be found in many cultures, their forms and preferences for different practices vary. Additionally, specific cultural perspectives, influenced by traditions, gender norms, and stereotypes, display a differential distribution of BDSM role selection (Li, 2024). These differences echo the divergent views of debt and the relationships portrayed in society (Meyer & Chen, 2019). Thus, while the BNPL archetypes may be present across cultures, their specific practices and compositions may differ. This underscores the flexibility of archetypes as deeply embedded personality patterns (Jung, 1954, as cited in Karimova & Goby, 2021).

Given the potential for such a deeply rooted model for consumer approaches and behaviours within BNPL, these archetypes may be evident in other markets where a pain-pleasure dynamic is possible. For example, consider the configurations within healthcare or elective surgery, fitness, and personal training, wherein many might immediately see the potential for consumer Dom(me)s, Subs, and Switches to manifest. However, less evident possibilities may also be considered, such as food retailing or the growth of grocery meal plan providers. Here, one group of consumers may exert control to transform pain. Conversely, others may want to relinquish control in exchange for being rewarded by a benevolent dominant partner. Meanwhile, a third group may switch positions based on contextual parameters. Many potential applications manifest when we widen our horizons to acknowledge the presence of negotiated power exchange, control, pain, and pleasure in our prosocial consumption relationships.

Declaration of generative AI and AI-assisted technologies in the writing process

During the preparation of this work, the author(s) used ChatGPT to improve readability and language. After using this tool/service, the author(s) reviewed and edited the content as needed and take(s) full responsibility for the content of the publication.

CRedit authorship contribution statement

Ruffin Relja: Writing – review & editing, Writing – original draft, Methodology, Investigation, Formal analysis, Data curation, Conceptualization. **Philippa Ward:** Writing – review & editing, Writing – original draft, Methodology, Investigation, Formal analysis, Data curation, Conceptualization. **Richard Cook:** Writing – review & editing, Writing – original draft, Project administration, Methodology, Data curation. **Anita Lifan Zhao:** Writing – review & editing, Writing – original draft, Project administration, Funding acquisition, Conceptualization.

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Declaration of Competing Interest

The authors declare that they have no known competing financial interests or personal relationships that could have appeared to influence the work reported in this paper.

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Appendix A

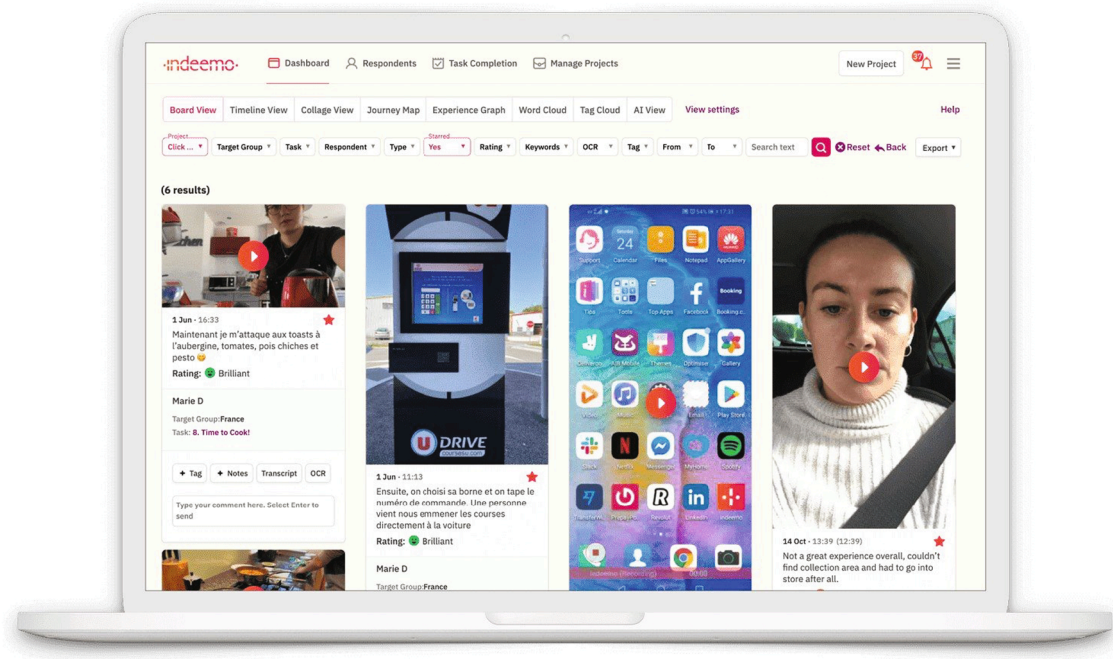


Fig. A1. Indeemo dashboard Dashboard interface of the Indeemo video research platform, showing in-the-moment video data collection and analysis features.

Table A.1
Key terms and patterns in BNPL user archetypes (Matrix A).

| Terms | Potential application to BNPL | Commonalities between BNPL user archetypes | Differences between BNPL user archetypes |
|---|---|--|--|
| BDSM: An acronym for Bondage, Discipline, Dominance, Submission, Sadism, and Masochism. It encompasses a range of erotic practices or roleplaying involving the consensual use of power dynamics, often including physical or psychological restraint. | BNPL: An acronym for Buy Now Pay Later. It encompasses a range of hedonic and utilitarian practices involving the consensual use of power dynamics, often encouraging a lack of physical or psychological restraint when purchasing. | All draw on the hedonic and utilitarian—the interrelationship and object of the practices differ and are linked to the archetype. This generates a position where Dom(me)s first pursue the fiscal device to access products, the switches draw the financial mechanism and the consumptive outcome together, and subs focus on the material gains and their associated pleasures. | The Dom(me) is the archetype that most consider the actions of others when engaging with the BNPL provider. There is a sense of responsibility in this, but it interestingly also relates to the BNPL provider (their sub). They see those not acting responsibly as potentially abusing the BNPL provider; these other BNPL users know they are making a choice and are engaging in this behaviour for their own purpose. Here, a requirement for sane and safe usage is evident. There is also an overtone that those users who do not display these traits are engaging contrary to the rules of engagement—suggesting that they are not true insiders to the BNPL community. The switch is perhaps the most open to transgressing boundaries; perhaps the movement between identities makes it more challenging to delimit their role in any scene. The subs seek pleasure through BNPL use, and the pain that they experience heightens this. However, most know their limits and exercise these to ensure that the disciplinary outcomes they precipitate are not more than they seek. The degree of usage and its purpose and connection to other mechanisms post-BNPL are varied. The consistent additional reliance |
| Aftercare: The emotional and physical care provided after a BDSM session to | The application of services post-credit agreement take-up. This encompasses tools and apps to manage payments, | There is aftercare usage by all archetypes. Their approach to this often bleeds over from their role within a BNPL | |

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Table A.1 (continued)

| Terms | Potential application to BNPL | Commonalities between BNPL user archetypes | Differences between BNPL user archetypes |
|---|--|---|--|
| ensure the well-being of all parties involved. | offering facilities to skip/snooze payments, move a payment due date, or further alter the contract terms. In a broader context, some providers offer a 'money management' tool that extends beyond BNPL spending, drawing on links to user's bank accounts to provide a budgeting mechanism. There are also aspects related to the management of product returns here the notion of 'stay in control' is also highlighted. Some providers also support the sharing of purchases with wider user communities. | scene. Dom(me)s exert control, switches vacillate, and subs seem to want direction and can lack self-direction. | on self-directed aftercare mechanisms sets Dom(me)s apart, as does the overt benefits they garner from the BNPL providers' aftercare. Switches use BNPL provider aftercare extensively and often to mitigate the negative emotions precipitated by acting in a submissive role. Perhaps surprisingly, subs use it the least and are inconsistent in its application; some never mention it, and others draw on it heavily. It is also striking that where it is used, the focus is less on managing repayments and more on requesting payment deferral. There are also forays into a broader range of services, the use of BNPL provider social media, and engagement with earning rewards. This suggests that subs are more open to a range of aftercare mechanisms but seem less able to self-identify what might be most effective for them. Alternatively, in this aspect, the more volitional nature of aftercare in terms of the BNPL provider leaves them without adequate support. |
| Bondage: The act of restraining a person for erotic pleasure using ropes, chains, cuffs, or other devices. | BNPL providers build mechanisms to restrain (lock in) users. This can be seen through the additional 'aftercare' elements employed. These serve to confine the user through the total experience to the specific BNPL provider. This pattern is also predicated by the experience of generating pleasure through the 'pain of paying'. In addition, 'bondage' can be created through issues related to the general notion of 'debt'. The money lent remains to be repaid, and the user is tied to the BNPL provider. This becomes even more acute when the user defaults on a payment. BNPL providers often apply late fees. These fees are charged on each agreement where a 2nd or 3rd payment is missed, or a pay later agreement needs to be met, to a maximum extent (e.g. two sets of late fees). These fees add to the debt amount. BNPL providers will also report default to credit reference agencies. Overdue debt, when it remains unpaid, can be sold on to debt collection agencies—and here, the bondage of the user can, in essence, be traded as a commodity. | All need to feel trust in their BNPL providers or perhaps act in blind faith. This trust is framed positively through a continuing relationship predicated on established relationships and patterns of interaction. Alternatively, it is better described as misplaced and built on a lack of knowledge. | The degree of connectivity and reliance on a BNPL provider shifts considerably between the archetypes, partly related to the different usages of 'aftercare' that the archetypes display. Subs are most bound to one provider by choice or necessity. Switches flirt with various BNPL providers but often have stronger relationships with few 'preferred' providers. Evidently, they switch 'within' these relationships, not between them; they remain 'switches' in all instances. Dom(me)s tend to focus on one or perhaps two BNPL providers; they are also the least committed financially and have the most capacity to bestow their attention on an alternative BNPL provider. So, whilst they display the most concern about others, they are also the most mobile of the archetypes, able to shift their financial affections quickly. |
| Discipline: In BDSM, it refers to the use of rules, punishments, or rewards to control behaviour. | In BNPL, it refers to using Ts&Cs, fees and rewards to control behaviour. BNPL offers a direct analogue; users not only agree to the rules, and punishments can be enacted for non-compliant behaviour but at the discretion of the BNPL provider. Rewards can also be deployed to BNPL users who adhere to the terms of engagement. | Dom(me)s, and subs are relatively silent about this as perhaps it is interwoven so clearly in their relationships to BNPL: Dom(me)s are not being disciplined and rather mete this out by their actions, in particular about which BNPL provider they have a relationship with. Subs are constantly working with the frameworks of the rules and inherently expect to be disciplined by their BNPL providers for their actions. | Perhaps unsurprisingly, discipline, as codified in Ts&Cs etc., is most often noted by the switches, given that they approach this from two roles. They are the most prone to comment on the enactment of discipline, both in terms of how it has been used on them [P11] and also concerning their provision as an inherent series of broader axioms that underpin appropriate behaviour in the BNPL community [P10, P12]. |
| Drop: The physical or emotional exhaustion that takes place after a scene. Either participant type may experience a drop. Crying, feeling sad, and physical shaking are all signs of a drop. | The physical, emotional or financial exhaustion that takes place after the user enters into a BNPL agreement. | Members of each archetype evidence a drop, and it is evident that not all do. As such, there appear to be influences beyond the archetypes that contribute to if a drop is experienced. | The need for control by Dom(me) creates anxiety concerning repayments, not that they will be able to meet them but rather that they will need to deploy additional engagement efforts. This leads some to seek to pay the amount owed to assuage any residual negative emotions—their own self-aftercare is most effective in mitigating 'the drop'. This is also evident in two switches. Another switch displays evidence of experiencing a drop that resonates with that which might be expected from a sub. "Over the last two weeks, I've felt more and more bitterness toward myself and BNPL and credit because I realize how things that could be used to help are often being used |

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Table A.1 (continued)

| Terms | Potential application to BNPL | Commonalities between BNPL user archetypes | Differences between BNPL user archetypes |
|--|---|--|---|
| <p>Dungeon: In the context of BDSM, a dungeon is a dedicated space or room equipped with various BDSM furniture, tools, and equipment for engaging in kinky activities. Dungeons can vary widely in size and style, ranging from private, home-based setups to professionally-run public dungeons that cater to the BDSM community. These spaces are designed to provide a safe and consensual environment for individuals or groups to explore their BDSM interests. Dungeon settings often include items such as bondage equipment, spanking benches, St. Andrew's crosses, and other tools specific to BDSM play. Access to a dungeon is typically regulated, and rules around consent and safety are strictly enforced.</p> | <p>In the context of BNPL, this is the dedicated online space or app that the BNPL provider creates (rather than a browser plug-in). This space is provisioned with various retail overtures and exclusive offers, often promoting the use of associated apps and their more comprehensive range of features—the aim is to enable recurring engagement with a range of shopping opportunities. As Laybuy puts it, ‘Search, shop, repeat...’ The BNPL online site and apps vary in the range of offers and features—from elaborated and expansive to more modest reward schemes. These spaces are designed to provide a safe and consensual environment for individuals to explore shopping through BNPL. Providers’ sites and apps include information and items specific to BNPL as a form of credit; this includes particular offers, ideas for purchases, blogs and advice on responsible spending in some cases. Access to BNPL offers is unregulated (though the credit cards offered are regulated), rules around consent are strictly enforced, and there is regard for the financial safety of the user, but it is at their own risk. There are also initial signs that the BNPL community is expanding to include services that seek to aggregate users’ agreements with different BNPL providers to offer a convenient and safer environment for the tracking, management, and payment of BNPL, suggesting a developing trend toward further platformization (meta-dungeon). The use of multiple BNPL providers to gain access to a broader range of shopping opportunities or the chaining of BNPL to credit cards to defer actual payment even further into the future with all its concomitant risks and the potential for greater exposure to fees, interest and over-indebtedness. Or, in slightly less extreme instances, financially vulnerable consumers using BNPL to stretch their budget constantly may be ‘on the edge’ of not making repayments.</p> | <p>All the archetypes display consistent usage of BNPL provider affordances such as apps and their online platforms; some rely on this more than others, and what is specifically used and how differs. Many also voice appreciation for the BNPL providers’ tools and approaches to aftercare. Where it is noted, this diversity and range is highly valued. There appear to be more ‘private’ pursuits using the BNPL offers at checkout than the BNPL-offered dungeons.</p> | <p>in a way that manipulates people (like me) into just spending more money on things we don’t need. Then we get into this debt cycle...” [P10]. There is an evident conflict between a sense of self and societal influences, highlighting an identity struggle that grapples with the realization of being manipulated by consumerism, leading to a cycle of self-blame, impulsivity, and financial distress. This suggests unwittingly being in a submissive role when perhaps the perception was one of dominance. However, it is striking that the narrative is more generalized and not overtly directed toward a specific BNPL provider partner.</p> <p>Subs offer the most positive comments on what might be directly analogues to dungeons, the curated retail offer, attendant offers, and discounts. This suggests that the technologically mediated nature of the ‘public’ BNPL dungeons and their reliance on retailers to provide most of the ‘equipment’ is less appealing for switches and Dom(me)s.</p> |
| <p>Edgeplay: BDSM activities that involve a higher risk of harm or injury, often pushing the limits of comfort.</p> | <p>The use of multiple BNPL providers to gain access to a broader range of shopping opportunities or the chaining of BNPL to credit cards to defer actual payment even further into the future with all its concomitant risks and the potential for greater exposure to fees, interest and over-indebtedness. Or, in slightly less extreme instances, financially vulnerable consumers using BNPL to stretch their budget constantly may be ‘on the edge’ of not making repayments.</p> | <p>Some degree of edgepay is present for all archetypes, but the form and possible severity of the outcome are diverse.</p> | <p>Subs often discuss fees and interest less than the Dom(me)s and the switches. This is not to suggest that there is no awareness but instead that the weight of their attention rests elsewhere and that they more regularly skate around the limits of what is permitted to them and, on occasion, go beyond the limits of comfort. This is also perhaps why this archetype is the only one to mention extreme indebtedness, suggesting that when they crash through those limits of comfort, it is done more dramatically and catastrophically.</p> |
| <p>Kink: A broad term used to describe unconventional or non-traditional sexual preferences, practices, or fantasies. It encompasses various activities, desires, and interests that deviate from the societal norm. Kinks can be diverse and include BDSM activities, fetishism, roleplaying, specific interests in clothing or body parts, and more. What one person considers a kink may vary, as it is</p> | <p>A broad term used to describe unconventional or non-traditional credit preferences or practices. It encompasses a range of BNPL activities that deviate from the societal credit norms—for instance, the use of multiple BNPL providers to extend credit lines, the chaining of BNPL to credit cards to defer repayment for longer, the use of elaborate repayment scheduling actions, including the ‘snoozing’ of repayments. What one</p> | <p>There are clear congruences between the Dom(me) and switches; neither engages in non-conventional or non-traditional credit preferences or practices. In this respect, many also see BNPL as a normalized practice; this is most apparent in the switches.</p> | <p>Subs evidence the greatest presence of what might be viewed as a credit kink. This elides with the nature of their BNPL archetype as they operate in ways that place them at the behest of the BNPL provider, and their propensities to skate close to limits also evidences this kink.</p> |

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Table A.1 (continued)

| Terms | Potential application to BNPL | Commonalities between BNPL user archetypes | Differences between BNPL user archetypes |
|--|--|--|--|
| subjective and dependent on individual preferences. Open communication, mutual consent, and respect for boundaries are crucial in exploring and incorporating kinks within consensual adult relationships. | person considers a kink may vary, as it is subjective and dependent on individual preferences. Open communication, mutual consent, and respect for boundaries are crucial in exploring and incorporating kinks within consensual adult credit relationships. | | |
| Limits: The boundaries or restrictions set by individuals regarding what activities they are willing to engage in during BDSM play. | For instance, the BNPL user can set a 'soft' spending limit with a provider through Klarna Money Manager. When using this, all spending across Klarna is aggregated, and the user is presented with a progress bar that demonstrates how they have worked up to their predefined limit. However, the limit can be crossed, and the provider does not stop the user from going further than they want. The onus is on the user to stop. | Limits are ever-present for all, but how they are evidenced in behaviours and experiences varies. All archetypes can do beyond their limits. | What is different is how much they allow themselves to do so. Dom(me)s transgressions seem to be smaller in scale. Those of the subs appear to have the greatest capacity to be broken, their limits seem more malleable, or they are less capable of exercising restraint and, as might be imaged, may be seeking these limits to be imposed in a more benevolent manner by their BNPL partners. |
| Power Exchange: A scene where two or more people consensually and voluntarily agree to assume authority and yield authority over another. | The tripartite nature of BNPL means that BNPL users enter into agreements with providers to gain access to retailers. Equally, retailers provide access to their potential customers to facilitate access to short-term credit. | There is clear evidence of power exchange in all the archetypes. | Dom(me)s are the only archetype that draws in others immediately for BNPL use. In this, they remain 'in charge', and their viewpoint remains one of their superordinate power relationships with others. Switches offer the most nuanced perspective on the flows of power and the potential for those to be changed by what might be termed a meta-Dom (me) [the regulator]. Subs, perhaps understandably, see the power of others in the BNPL community all around them, but that power is generally diffuse when not focused on the specifics of their BNPL relationship. Unsurprisingly, there is an escalating engagement scale across the archetypes with creditworthiness assessments and post-contractual information in the event of arrears, default, and forbearance. Through this, subs are the most intimately subject to the terms and conditions of BNPL. |
| Safe, Sane, Consensual (SSC): A guiding principle in BDSM emphasizing the importance of activities being safe, mentally and physically sound, and consensual among all parties involved. | Proposed statutory and regulatory obligations: creditworthiness assessments, the provision of pre-contractual disclosures, requirements on the form and content of credit agreements, and post-contractual information in the event of arrears, default, and forbearance. | All see BNPL as SSC—there are concerns voiced concerning others' access to BNPL—and again, an evident position that not everyone can behave in a sane and safe way. All appreciate the nature of BNPL, though the depth of knowledge and the presence of misunderstandings (evident in some switches and subs) suggest that depth and clarity of understanding vary. | |
| Scene: A specific BDSM activity or encounter. | A specific BNPL activity or encounter—extends to the management of payments or the discussion of BNPL activity with others. | There is considerable evidence of the enactment of varied BNPL scenes across all archetypes. The route to these, their focus and who is involved differs. | Dom(es) are the most planning and managing focused and only appear to discuss BNPL with those in those scenes. Switches show more variety (unsurprisingly) in the mix of the scenes they engage with, and their discussion of BNPL extends to more varied partners than does that of the Dom(me)s. The subs' scenes are primarily purchase-focused and they share most about their BNPL activity with others. |

Table A.2

Analytic summary of BNPL user archetypes (Matrix B)

| Terms | Credit Dom(me): Mistress Mona | BNPL Switch: Flexible Farrah | Debt Sub: Slave Scarlet |
|-------------|---|---|---|
| BDSM | BNPL is used for both hedonic and utilitarian practices, centred on access to products (often related to a kink) and for shrewd fiscal management. As such, BNPL enables Dom(me) to indulge their materialistic tendencies, but this is always held in check; they remain in power: "I suppose sometimes it really can come in useful for a lot of people if they're struggling for money a little bit just to be able to split essential purchases. Or even just to allow them to have the odd treat. Everyone deserves a treat. We all work hard. Why not?" [P6]. Several voice concern about others' potentially inappropriate use of BNPL: "With the people I know, the fact they use BNPL is, of course, their choice, and I think each to their own. However, I feel as though for some people, | The utilitarian and hedonic relationship is enmeshed: "I love the financial comfort and the perception of paying less for the product rather than the whole amount at once. It helps in cutting down the monthly expenses and also helps you buy a better quality product without worrying to pay [sic] for the whole amount" [P13]. Some even state they "use buy-now-pay-later pretty much every time I order something online now" [P8]. Alongside these positive and powerful declarations, some [P8, P10, P11] also acknowledge the presence of discipline, recognizing the structured nature of BNPL as a form of financial control, emphasizing the importance of self-restraint to avoid overuse and maintain financial stability and the potential | The subs consistently foreground the hedonic attributes of BNPL: "another Klarna gift" [P16], "having a whale of a time" [P17], and "To make me feel better, I ordered some food [takeaway]" [P20]. This does not preclude its application to most utilitarian pursuits, but this is inevitably secondary. This means that they demonstrate a lack of psychological restraint, which can draw them into difficulties as they push the boundaries of what should be permissible by overextending themselves financially. However, that is not the norm for this group; whilst they can be 'reckless', they instead tend to remain within the bounds of BNPL sanctions, playfully teasing at the disciplinary proclivities of their BNPL provider. And, in many |

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| Terms | Credit Dom(me): Mistress Mona | BNPL Switch: Flexible Farrah | Debt Sub: Slave Scarlet |
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| | depending on their habits and behaviours it could be easy to use BNPL too much or irresponsibly. I think as long as the people I know are using it responsibly and keeping up to date with their payments, then it is fine. I think the reason behind their purchase is really important" [P2]. This also ably underscores the consensual nature of BDSM and that it comes with responsibility. | power of the BNPL provider to leverage sanctions for behaviour outside what is permissible when the switch inhabits a submissive role. It is also notable that two switches appear to previously only have been subs, for whom exercising control has been a requirement to extricate themselves from considerable debt [P10, P11]. | ways, as might be expected, their goal is not to challenge their dominant partner outright. |
| Aftercare | BNPL provider tools are used to support aftercare: "And the app itself is really easy to use. I find that it's really user-friendly, and everything's laid out in kind of a logical way, and it's very easy to do things like delay payments or pay early" [P5]. The app's usability ensures that post-BNPL agreement management is effective, giving post-BNPL use reassurance. For some [P6], the quality of aftercare is a deciding factor in selecting a BNPL partner when perceived inadequate levels of post-BNPL use stress and frustration rise. Dom(me)s also apply self-generated aftercare mechanisms, be this keeping a spreadsheet, diarizing repayment dates or appraisal through engagement with their bank accounts. | For many switches, there is a delicate interplay between short-term gratification and long-term consequences. BNPL use triggers a cycle of immediate pleasure through spending; however, financial aftercare becomes crucial to managing the negative emotions that arise from overspending and accumulating debt. The pattern of spending beyond one's means leads to a subsequent feeling of guilt or regret, akin to the emotional crash after intense BDSM play without proper aftercare. This underscores the importance of recognizing the need for moderation and self-awareness in both financial habits and BDSM practices to avoid detrimental consequences: "... we get into this debt cycle, where spending money on things [using BNPL] gives us a microdose of dopamine, which makes us spend more, but spending more gets us into more debt so we feel bad again. It's way too easy to spend money you don't have on things you don't need" [P10]. All switches engage with BNPL provider aftercare, commenting positively and drawing on it heavily: "I mainly use Clearpay and I must say their customer service is brilliant. They are always happy to help and they have helped me when I was unable to pay" [P11]. | Fewer engage with BNPL aftercare, and that usage is piecemeal. At times, even participating in aftercare is seen as stressful and tedious by some as it requires a higher degree of choice [P17]. A few draw on it heavily to offset the positive and negative emotions they experience [P16, P21], but most choose to manage these responses internally and individually. One sub uses a reward mechanism heavily, earned through early repayment or paying in full, to offset future costs, including fees, for engaging with BNPL. This demonstrates a complex relationship where this sub seeks approval outside the scene and acknowledges that there will be future lapses in her compliant behaviour [P17]. One sub also uses BNPL provider social media to maintain a sense of community and benefit from the posts and comments of other users [P21]. |
| Bondage | There is little mention of the pain of paying debt, arrears, or the levying of charges. As the dominant partner, they are not subject to these elements through the approaches to engagement with their BNPL providers that the Dom(me) exert. For the Dom(me), BNPL is a credit plaything, bent to their will and carefully managed to ensure that they remain in charge—Dom(me)s pay on time, if not early, in full and in those rare occasions they do not, they utilize the BNPL provider-offered mechanisms to ensure their control is maintained. | The selection (and offering) of BNPL agreements, without full consideration of the terms, reflects a form of financial bondage whereby some switches, acting in the submissive role, become ensnared by the allure of small (initial) payments, bound into longer commitments, thereby reinforcing dependence on specific BNPL providers: "... some of my BNPL are finishing in September, my splitting for my sofa and Klarna for my Apple Watch are both finishing—I can't remember how long the terms were on them, I just tend to go for the longest terms/smallest payment amounts." [P10]. Some switches are also unaware of the form of bondage that they might be engaging in, possibly indicating their lack of power to differentiate between them [P12]. Others are acutely aware of such possible bondage and are irritated by its lingering taint beyond the scene "[BNPL] creates a constant reminder that I have to pay every month for this and it bothers me financially because I have pending amount to be paid for every product I buy on BNPL" [P13]. Switches comment more on the possible disciplinary measures that might be enacted—as might be expected, as they will operate, at times, as subs. Here, BNPL providers exert discipline through terms and conditions, enforce consequences for non-compliance, and support users, influencing their behaviour and overall experience with the service: "[Clearpay]... have helped me get things that I could not of got any other way...I was unable to pay a few times and they adjusted the payment day and removed the late fees and they done this about 4 times in last year...One of my main issues I had was... I was just unable to afford the payments back and this caused me to get into a lot of debt with them, which I still have not resolved. The good thing with Clearpay is that they are really helpful in the chat room and customer service is brilliant but I find that with Klarna it was just too difficult to get in contact with them when I had an issue. This | The residual overtones of bondage are most viscerally present within the subs. They are the most reliant on a single provider, often from a sense of trust and familiarity, but in one instance, because they have no choice—only one BNPL provider will engage with them. P17's debt has been sold to a debt collection agency, and she has been subject to a debt management plan. As a result, P17 is regularly refused access to BNPL and avoids those with whom she has a poor history. Therefore, she depends on her relationship with her current BNPL provider. She sees this as an enabling relationship and is indebted in every sense. However, she is also acutely aware that her relationship is only sometimes effective for her. |
| Discipline | Dom(me)s clearly understand the possible fees and interest that a BNPL provider might exact, but this is evidenced in action rather than vocalized. However, their sensibilities mean they do not encounter these as they are in control. Therefore, they 'discipline' the BNPL provider by restricting their usage, paying off early, and moving to another provider if BNPL provider behaviour is unacceptable (ease of use, transparency, responsiveness, etc.) | Switches comment more on the possible disciplinary measures that might be enacted—as might be expected, as they will operate, at times, as subs. Here, BNPL providers exert discipline through terms and conditions, enforce consequences for non-compliance, and support users, influencing their behaviour and overall experience with the service: "[Clearpay]... have helped me get things that I could not of got any other way...I was unable to pay a few times and they adjusted the payment day and removed the late fees and they done this about 4 times in last year...One of my main issues I had was... I was just unable to afford the payments back and this caused me to get into a lot of debt with them, which I still have not resolved. The good thing with Clearpay is that they are really helpful in the chat room and customer service is brilliant but I find that with Klarna it was just too difficult to get in contact with them when I had an issue. This | The relationship of subs with BNPL can be charted as an exercise in discipline exercised by the BNPL providers. Where subs have had prior problems with BNPL and credit, they, therefore, have been subject to various debt collection approaches, have engaged in a debt management plan, and have a low credit score. Some [P17 or P18's friends] are regularly rejected from accessing BNPL agreements. In both instances, the position is that prior 'extreme' behaviour has led to their removal from the BNPL community, and they have regained entry on a restricted basis predicated on evidencing tempered behaviour. This means that these subs and the others that were never excluded operate with accepted boundaries, often subject to charges and interest but not to the extent that triggers action beyond the stated rules of play in the BNPL community. |

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Table A.2 (continued)

| Terms | Credit Dom(me): Mistress Mona | BNPL Switch: Flexible Farrah | Debt Sub: Slave Scarlet |
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| Drop | The critical focus of the emotional consequences of a BNPL scene for all Dom(me)s rests on controlling repayments; this creates discomfort and anxiety. To provide a salve, Dom(me)s utilize BNPL provider proffered aftercare (apps to manage repayment) alongside their own external systems for tracking. There is also a propensity to repay early to minimize associated feelings of reliance on the BNPL provider and re-establish independence and dominance. | caused me to run away from ... [them] and I have not been on the app in many months now" [P11]. There is evidence of switches experiencing emotional consequences akin to those of Dom(me)s [e.g. P8, P15]. Others display outcomes more akin to what might be expected of subs, where there is the display of feelings of having given over too much control to BNPL providers, or perhaps going a little 'too far', and of engaging with extended reflection on their behaviours (e.g. P10, P11). | Subs do not generally display as much evidence of experiencing a drop as do the other archetypes. This may seem counterintuitive. However, their focus is on the hedonic outcomes of BNPL scenes, providing a residual wave of positive emotions. These are not manifest immediately, and the drop they experience is usually related to the outcomes of overextending themselves financially and the disciplinary measures levied, though these are 'expected': "It's, that is this is just so stressful. And long... you know I have to go into each transaction. Am I going to be paying the full balance? Am I going to be paying just an instalment? This bit is so stressful. It's so, I find it so crazy... the reminders, the paying off, the worrying about how much you're paying off, making sure I've still got many in the bank" [P17]. |
| Dungeon | The Dom(me)s do not primarily use the BNPL online platforms to locate retailers. BNPL is most often engaged at the retailers' checkouts. In that fashion, the Dom(me)s largely eschews the attempt at control that BNPL providers seek. There is no comment on interaction with advice or similar aspects of provision. BNPL apps are used more directly to manage and control repayment. | The switches use the BNPL online platforms more than the Dom(me)s but are equally interested in the apps for management tasks. What is also striking is that two make use of BNPL provider advice and customer support services [P11, P12]. | The BNPL provider online platforms, the range of retail offers, and the range of deals are of paramount concern to subs, but using simple-to-use management apps is also critical. In particular, the ability to snooze payments is a boon. There is no mention of consideration of credit advice on the BNPL provider sites; instead, there is a knowing and insouciant position about debt. |
| Edgeplay | Dom(me)s may engage with a couple of BNPL providers but always maintain only those relationships over which they are confident of exercising control. For Dom(me)s, edgeplay is more about testing the limits of their own comfort in terms of 'credit spending' rather than of their BNPL partner. | Switches again span a broad continuum of positions. At one extreme, noting that BNPL users who persistently are on the edge of not making payments, knowingly placing themselves in harm's way—their behaviour is beyond 'safe and 'sane', even if it is 'consensual' [P15]. Conversely, for P11 the boundary between pleasure and danger becomes blurred, risking financial instability and a potential downward spiral due to accumulating payments beyond their means: "...it kind of goes from like being a benefit to being very quickly another way to snowball yourself because...add[ing] all these payments up, it's not actually affordable." | The notion of being capable of taking things beyond sensible limits voiced by one of the switches is also present in one of the subs. Whilst this sub [P17] regularly edges, she also teeters on the brink of more extreme practices. She feels stressed by having to manage the repayments, worrying if there are sufficient funds to ensure they are covered. She actively seeks to manage but also admits to almost being out of control when she regains her total credit limit. "But, obviously, you know this is where I... I am just my own worst enemy. Because I will say this now, it's... it's very stressful. Yeah, I'm going to pay it all Friday, this, that and the other... blah blah. But as soon as it's paid off and I have that full limit to spend, I'll, I'll be a completely different person, and I'll forget all the stresses and worries, but I snooze them because it's free to snooze just the one instalment. So, all the ones that were due Friday, the instalments, I've just snoozed—just for a couple of days—so it means I can go in on Friday and pay it all off. So, and then Friday onwards, it's happy spending again." In this instance, the actions of worrying, not repaying, potentially incurring fees or interest, clearing the debt, and then reverting to unincumbered spending mark the switch of roles. |
| Kink | BNPL is an ancillary financial mechanism for Dom(me)s. They use it in moderation and to provide variety to their credit mechanisms to support product accessibility. For some, it is their preferred credit mechanism, which they see as socially normalized [P5, P7]. As such, there is less evidence of a 'credit kink'. What is notable is that Dom(me)s tend to use BNPL with a fetish—it supports the purchase of a product offering/type in which they have a particular interest or desire, and they also use BNPL to access goods and then decide if they 'wish' to keep them. In their perceptions, without having to pay first. | Switches are similar to Dom(me)s. Two [P8, P14] in particular, use the non-orthodox structure of BNPL instalment plans, meaning they can also appraise goods and return undesired products. | The most evident credit kink is visible within subs. They have elaborated approaches to snoozing payments and seeking alternate providers when credit lines with another BNPL provider are exhausted. None mentioned chaining their BNPL accounts to credit cards. |
| Limits | Dom(me)s generally have a clear view of their limits, either in terms of the number of BNPL providers they engage with, the number of simultaneous agreements that they will entertain, or the form of BNPL they will use (deferral or instalment)—this is most commonly associated with 'being responsible'. There is, however, an appreciation that these limits can be transgressed or tested: "I do think you have to be careful to not be tempted into unnecessary purchases though!" [P6]. There is also recognition that other people cannot | Switches again diverse patterns. Many, like the Dom(me)s, have relatively immutable limits, for instance: "I would use buy now pay in 3 for more expensive purchases but not extremely expensive ones—for example, I would buy an £80 pair of running shoes on buy now pay in 3 because I know I can afford three monthly payments, but I wouldn't buy a £200 bag or a £500 TV because I know I couldn't afford those payments" [P14]. At the other extreme, switches fail to set and adhere to limits: "BNPL serves me well when it comes to | Limits are present, and subs are the most likely to use the ability to set a BNPL target budget (even if they regularly run up against it in short order). They also are the most likely to go beyond these limits: "I like that you can set monthly budgets, and it gives you an average of what you're spending each month on the app to better manage spending. However, I cannot remember ever getting a notification when I have gone over budget..." [P16]. The limits in play also relate quite starkly to their ability to make repayments: "if four or five of those instalments are |

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| Terms | Credit Dom(me): Mistress Mona | BNPL Switch: Flexible Farrah | Debt Sub: Slave Scarlet |
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| | be trusted to remain within the stated limits continually transgress: “Someone I know had to declare bankruptcy when we were early 20s because they took out so much credit to buy so many things that realistically they couldn’t afford to keep up the payments on... He’s quite a light-hearted person who doesn’t take things too seriously, and we were in our early twenties, so there was definitely an attitude of living the moment, pushing boundaries etc, most of us were at uni, but he had a full-time job and I think there was an element of wanting to enjoy what that offered fully in contrast to what those at uni with part-time jobs could experience/own/access.” The connection between pleasure and pain is evident, but the person’s misunderstanding of their own limits and possible harm is also apparent. | things I genuinely need, but largely I feel that it just enables my bad spending habits, and it’s too easy to buy stuff I don’t need, just to get those little dopamine hits from receiving something in the post.” This inability to set limits on BNPL services mirrors addictive behaviour (e.g. gambling or drug abuse), where the lure of quick rewards and temporary highs often leads to compulsive behaviour, despite the negative consequences and feelings of regret that follow. | due on the same day, it could be like £50. And if I haven’t got that £50, it’s been a race against the clock to find the £50, or you can snooze the instalments. You can snooze instalments and you do just one but it’s only for like 4 days. It’s like... just kicks the can down the road and or you can snooze all of it for like a while up like 30 days or something. But it costs £1.50. So again it’s like more charges adding up” [P17]. |
| Power Exchange | Dom(me)s’ experiences with BNPL are the only instances in which another consumer actor is drawn in. Two [P1, P3] discuss mutual consent within friendship groups for using BNPL to purchase to which the Dom(me) is privy. In both instances, the Dom(me) is instrumental in using BNPL. One [P7] mentions that another person pays off a BNPL instalment on their behalf as a gift to the Dom(me). In both these contexts, the Dom(me) maintains control but extends this to including others in their BNPL activities. | Appreciation, albeit in a limited fashion [P12, P14], of the possible influences of others in the BNPL community on what they can access and do. There is recognition, for instance, that retailers have a facilitating role by opting into BNPL arrangements, thus acting as the gatekeepers of BNPL access to <i>their</i> customers. P14 is the only participant to advocate that regulators should play a more central role in BNPL, suggesting that rather than it just being the users’ responsibility to operate in a manner that is consistent with the sane, safe and consensual use of BNPL, there should be an aspect of power exchange, with regulators setting into the scene. “I would like to see it [BNPL] offered more often, but I think there should be more regulations around services like Klarna. There should be limits imposed regarding how much BNPL debt you’re allowed or how often you can use them, or some kind of affordability check before using it, especially for larger, more expensive, purchases.” [P14] The last comment suggests that this is particularly needed where ‘edgepay’ might be an issue with its potentially more significant attendant consequences. | There is limited specific mention of power exchange by subs; instead, it appears to be riven through their BNPL experiences. They make most reference to access to retailers, some being drawn to specific retailers through the BNPL providers’ technologies and others noting the presence of BNPL opportunities on the retailers’ sites. There is implicit and some modest reference to the mandatory power of regulators and the influence of other actors, such as debt advice charities, family and friends. In the latter’s case, this often relates to their participation in BNPL. |
| Safe, Sane, Consensual (SSC) | Dom(me)s invariably manage this through the exertion of fiscal control and close regard to issues related to repayment. There is no mention of issues with creditworthiness. They behave in ways that obviate interaction with punitive measures and focus on the affordances of the contacts. What is perhaps more unexpected is that two Dom(mes) [P6, P7] see an interesting juxtaposition between clarity that BNPL is only for consenting adults, who are responsible for engaging with it appropriately, and that it is also the site of ‘temptation’ or even perhaps ‘dangerous’ for some, implicitly those that lack self-control. However, P7 adds, “I don’t think people are transparent enough about their finances. I think... a lot of people sort of fear being judged or fear of being vulnerable or whatever.” This suggests that where BNPL users lack the clarity and control of the Dom(me)s, they are exposed on many fronts. | Two of the switches echo the final issue that Dom (me)s raised. P14 and to a slightly lesser extent, P10 have strong convictions that BNPL is not for everyone and that retailers that promote it to consumers who cannot make an informed decision are flaunting the ‘safe and sane’ principles of BNPL. “And I feel like sites, like, that adding buy now pay later encourages people to get into debt... It’s quite unethical and quite irresponsible. It kind of made me feel a little bit frustrated I suppose, and I just don’t think that should be an option.” More switches interact with creditworthiness issues and are subject to post-contractual measures, but this is not as extensive as with subs. | Subs have the most recall to engage with creditworthiness assessments and post-contractual information in the event of arrears, defaults, and forbearance. Though many only engage with information in the event of an issue, they are by no means unaware—rather often selectively disregarding the nature of terms. There are moments when subs challenge the nature of what is SSC. For example, recruiting others into BNPL appears to bend these principles [P17]. Here, there is an acknowledgement that participation increases debt, but there is also a suggestion that this is hidden from the recruited person. This is, however, rationalized, and the notions of acceptable boundaries, a reason for these and the implication of limited harm are offered: “I think it’s such a toss up whether good or bad. They are initially beneficially as both parties gain the reward, but then the new sign up now has that credit, although credit is not a bad thing for some for others it’s stressful and hard to manage. Equally if someone uses my code and I make £5 I’m not complaining. Companies have to use incentives to get people interested I think as long as there’s caps and reason behind them there’s no issue.” |
| Scene | Purchase scenes are less regular, but extensive planning (the scoping of possible retailers, products, and consideration of financial implications) and managing BNPL constitute scenes. Conversations about BNPL are generally limited to those participating in a purchase; it does not regularly form a broader topic of conversation, though Dom(me)s have clear and evolved sensibilities about the BNPL behaviour of others. | More encounters span some form of planning activity, purchasing, and managing - the latter is a recurring point of particular concern. There are more conversations about BNPL and with those outside the immediate scene, but often inside the BNPL community, whilst there is also some discussion with those outside it. | The scenes are purchase-focused, though there are management episodes. There is no mention of planning. There is, however, the broadest range of discussion with others—both inside and outside the BNPL community. Several subs note that many of their family and friends are BNPL users. |

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