

## **Financial Cards and Payments in Japan**

Market Direction | 2024-11-21 | 52 pages | Euromonitor

### **AVAILABLE LICENSES:**

- Single User Licence €2150.00
- Multiple User License (1 Site) €4300.00
- Multiple User License (Global) €6450.00

### **Report description:**

The broader trend in financial cards and payments in Japan shows a decline in cash usage and a rise in usage of financial cards, with no signs of reversal. In terms of financial cards, both debit cards, which minimise worries of overspending, and credit cards, which are becoming increasingly convenient due to the expansion of contactless payment options, are extending their use. The spread of QR code payments is also contributing to the reduction in cash usage.

Euromonitor International's Financial Cards and Payments in Japan report establishes the size and structure of the market for ATMs cards, smart cards, credit cards, debit cards, charge cards, pre-paid cards and store cards. It looks at key players in the market (issuers and operators), number of cards in circulation, numbers transactions and value of transactions. It offers strategic analysis of sector forecasts and trends to watch.

Product coverage: Financial Cards in Circulation, Mobile Payments, Transactions.

Data coverage: market sizes (historic and forecasts), company shares, brand shares and distribution data.

Why buy this report?

- \* Get a detailed picture of the Financial Cards and Payments market;
- \* Pinpoint growth sectors and identify factors driving change;
- \* Understand the competitive environment, the market's major players and leading brands;
- \* Use five-year forecasts to assess how the market is predicted to develop.

Euromonitor International has over 40 years' experience of publishing market research reports, business reference books and online information systems. With offices in London, Chicago, Singapore, Shanghai, Vilnius, Dubai, Cape Town, Santiago, Sydney, Tokyo and Bangalore and a network of over 800 analysts worldwide, Euromonitor International has a unique capability to develop reliable information resources to help drive informed strategic planning.

**Scotts International. EU Vat number: PL 6772247784**

tel. 0048 603 394 346 e-mail: [support@scotts-international.com](mailto:support@scotts-international.com)

[www.scotts-international.com](http://www.scotts-international.com)

## Table of Contents:

Financial Cards and Payments in Japan  
Euromonitor International  
November 2024

### List Of Contents And Tables

#### FINANCIAL CARDS AND PAYMENTS IN JAPAN

##### EXECUTIVE SUMMARY

Financial cards and payments in 2024: The big picture

2024 key trends

The changing face of Gaisho cards

Competitive landscape

What next for financial cards and payments?

##### MARKET INDICATORS

Table 1 Number of POS Terminals: Units 2019-2024

Table 2 Number of ATMs: Units 2019-2024

Table 3 Value Lost to Fraud 2019-2024

Table 4 Card Expenditure by Location 2024

Table 5 Financial Cards in Circulation by Type: % Number of Cards 2019-2024

Table 6 Domestic versus Foreign Spend 2024

##### MARKET DATA

Table 7 Financial Cards by Category: Number of Cards in Circulation 2019-2024

Table 8 Financial Cards by Category: Number of Accounts 2019-2024

Table 9 Financial Cards Transactions by Category: Value 2019-2024

Table 10 Financial Cards by Category: Number of Transactions 2019-2024

Table 11 Consumer Payments by Category: Value 2019-2024

Table 12 Consumer Payments by Category: Number of Transactions 2019-2024

Table 13 M-Commerce by Category: Value 2019-2024

Table 14 M-Commerce by Category: % Value Growth 2019-2024

Table 15 Financial Cards: Number of Cards by Issuer 2019-2023

Table 16 Financial Cards: Number of Cards by Operator 2019-2023

Table 17 Financial Cards: Card Payment Transactions Value by Operator 2019-2023

Table 18 Financial Cards: Card Payment Transactions Value by Issuer 2019-2023

Table 19 Forecast Financial Cards by Category: Number of Cards in Circulation 2024-2029

Table 20 Forecast Financial Cards by Category: Number of Accounts 2024-2029

Table 21 Forecast Financial Cards Transactions by Category: Value 2024-2029

Table 22 Forecast Financial Cards by Category: Number of Transactions 2024-2029

Table 23 Forecast Consumer Payments by Category: Value 2024-2029

Table 24 Forecast Consumer Payments by Category: Number of Transactions 2024-2029

Table 25 Forecast M-Commerce by Category: Value 2024-2029

Table 26 Forecast M-Commerce by Category: % Value Growth 2024-2029

##### DISCLAIMER

##### SOURCES

Summary 1 Research Sources

##### DEBIT CARDS IN JAPAN

##### KEY DATA FINDINGS

**Scotts International. EU Vat number: PL 6772247784**

tel. 0048 603 394 346 e-mail: [support@scotts-international.com](mailto:support@scotts-international.com)

[www.scotts-international.com](http://www.scotts-international.com)

## 2024 DEVELOPMENTS

Two types of debit cards in Japan, with branded debit becoming more popular due to its greater flexibility

Increase in debit cards as they prevent overspending and are easy to obtain

iPhone as a debit card contactless payment checkout device

## PROSPECTS AND OPPORTUNITIES

Visa's focus on touch payments

The spread of virtual debit cards

The strong emergence of Olive

## CATEGORY DATA

Table 27 Debit Cards: Number of Cards in Circulation 2019-2024

Table 28 Debit Cards Transactions 2019-2024

Table 29 Debit Cards in Circulation: % Growth 2019-2024

Table 30 Debit Cards Transactions: % Growth 2019-2024

Table 31 Debit Cards: Number of Cards by Issuer 2019-2023

Table 32 Debit Cards: Number of Cards by Operator 2019-2023

Table 33 Debit Cards Payment Transaction Value by Issuer 2019-2023

Table 34 Debit Cards Payment Transaction Value by Operator 2019-2023

Table 35 Forecast Debit Cards: Number of Cards in Circulation 2024-2029

Table 36 □Forecast Debit Cards Transactions 2024-2029

Table 37 □Forecast Debit Cards in Circulation: % Growth 2024-2029

Table 38 □Forecast Debit Cards Transactions: % Growth 2024-2029

## CREDIT CARDS IN JAPAN

## KEY DATA FINDINGS

## 2024 DEVELOPMENTS

The momentum of commercial credit cards continues

Expansion of credit card use on the railways

Initiatives to promote contactless or mobile payment by credit card

## PROSPECTS AND OPPORTUNITIES

Olive's rapid progress set to continue

Surfing the tide of digitalisation

Credit cards will be the key driver towards a cashless society

## CATEGORY DATA

Table 39 Credit Cards: Number of Cards in Circulation 2019-2024

Table 40 Credit Cards Transactions 2019-2024

Table 41 Credit Cards in Circulation: % Growth 2019-2024

Table 42 Credit Cards Transactions: % Growth 2019-2024

Table 43 Commercial Credit Cards: Number of Cards in Circulation 2019-2024

Table 44 Commercial Credit Cards Transactions 2019-2024

Table 45 Commercial Credit Cards in Circulation: % Growth 2019-2024

Table 46 Commercial Credit Cards Transactions: % Growth 2019-2024

Table 47 Personal Credit Cards: Number of Cards in Circulation 2019-2024

Table 48 □Personal Credit Cards Transactions 2019-2024

Table 49 □Personal Credit Cards in Circulation: % Growth 2019-2024

Table 50 □Personal Credit Cards Transactions: % Growth 2019-2024

Table 51 □Credit Cards: Number of Cards by Issuer 2019-2023

Table 52 □Credit Cards: Number of Cards by Operator 2019-2023

Table 53 □Credit Cards Payment Transaction Value by Issuer 2019-2023

**Scotts International. EU Vat number: PL 6772247784**

tel. 0048 603 394 346 e-mail: [support@scotts-international.com](mailto:support@scotts-international.com)

[www.scotts-international.com](http://www.scotts-international.com)

Table 54 □Credit Cards Payment Transaction Value by Operator 2019-2023  
 Table 55 □Commercial Credit Cards: Number of Cards by Issuer 2019-2023  
 Table 56 □Commercial Credit Cards: Number of Cards by Operator 2019-2023  
 Table 57 □Commercial Credit Cards Payment Transaction Value by Issuer 2019-2023  
 Table 58 □Commercial Credit Cards Payment Transaction Value by Operator 2019-2023  
 Table 59 □Personal Credit Cards: Number of Cards by Issuer 2019-2023  
 Table 60 □Personal Credit Cards: Number of Cards by Operator 2019-2023  
 Table 61 □Personal Credit Cards Payment Transaction Value by Issuer 2019-2023  
 Table 62 □Personal Credit Cards Payment Transaction Value by Operator 2019-2023  
 Table 63 □Forecast Credit Cards: Number of Cards in Circulation 2024-2029  
 Table 64 □Forecast Credit Cards Transactions 2024-2029  
 Table 65 □Forecast Credit Cards in Circulation: % Growth 2024-2029  
 Table 66 □Forecast Credit Cards Transactions: % Growth 2024-2029  
 Table 67 □Forecast Commercial Credit Cards: Number of Cards in Circulation 2024-2029  
 Table 68 □Forecast Commercial Credit Cards Transactions 2024-2029  
 Table 69 □Forecast Commercial Credit Cards in Circulation: % Growth 2024-2029  
 Table 70 □Forecast Commercial Credit Cards Transactions: % Growth 2024-2029  
 Table 71 □Forecast Personal Credit Cards: Number of Cards in Circulation 2024-2029  
 Table 72 □Forecast Personal Credit Cards Transactions 2024-2029  
 Table 73 □Forecast Personal Credit Cards in Circulation: % Growth 2024-2029  
 Table 74 □Forecast Personal Credit Cards Transactions: % Growth 2024-2029

#### PRE-PAID CARDS IN JAPAN

#### KEY DATA FINDINGS

#### 2024 DEVELOPMENTS

JR East aims to strengthen customer loyalty  
 Sales suspension of Suica and PASMO lifted  
 Tosho Cards and Quo Cards popular in merchant issued gift cards

#### PROSPECTS AND OPPORTUNITIES

Expansion of use of contactless credit cards expected on trains  
 Pre-paid cards could promote financial inclusion amongst older people  
 Pre-paid cards offer control over personal finances

#### CATEGORY DATA

Table 75 Pre-paid Cards: Number of Cards in Circulation 2019-2024  
 Table 76 Pre-paid Cards Transactions 2019-2024  
 Table 77 Pre-paid Cards in Circulation: % Growth 2019-2024  
 Table 78 Pre-paid Cards Transactions: % Growth 2019-2024  
 Table 79 Closed Loop Pre-paid Cards Transactions 2019-2024  
 Table 80 Closed Loop Pre-paid Cards Transactions: % Growth 2019-2024  
 Table 81 Open Loop Pre-paid Cards Transactions 2019-2024  
 Table 82 Open Loop Pre-paid Cards Transactions: % Growth 2019-2024  
 Table 83 Pre-paid Cards: Number of Cards by Issuer 2019-2023  
 Table 84 □Pre-paid Cards: Number of Cards by Operator 2019-2023  
 Table 85 □Pre-paid Cards Transaction Value by Issuer 2019-2023  
 Table 86 □Pre-paid Cards Transaction Value by Operator 2019-2023  
 Table 87 □Closed Loop Pre-paid Cards: Number of Cards by Issuer 2019-2023  
 Table 88 □Closed Loop Pre-paid Cards: Number of Cards by Operator 2019-2023  
 Table 89 □Closed Loop Pre-paid Cards Transaction Value by Issuer 2019-2023

**Scotts International. EU Vat number: PL 6772247784**

tel. 0048 603 394 346 e-mail: support@scotts-international.com

www.scotts-international.com

Table 90 □Closed Loop Pre-paid Cards Transaction Value by Operator 2019-2023  
Table 91 □Open Loop Pre-paid Cards: Number of Cards by Issuer 2019-2023  
Table 92 □Open Loop Pre-paid Cards: Number of Cards by Operator 2019-2023  
Table 93 □Open Loop Pre-paid Cards Transaction Value by Issuer 2019-2023  
Table 94 □Open Loop Pre-paid Cards Transaction Value by Operator 2019-2023  
Table 95 □Forecast Pre-paid Cards: Number of Cards in Circulation 2024-2029  
Table 96 □Forecast Pre-paid Cards Transactions 2024-2029  
Table 97 □Forecast Pre-paid Cards in Circulation: % Growth 2024-2029  
Table 98 □Forecast Pre-paid Cards Transactions: % Growth 2024-2029  
Table 99 □Forecast Closed Loop Pre-paid Cards Transactions 2024-2029  
Table 100 □Forecast Closed Loop Pre-paid Cards Transactions: % Growth 2024-2029  
Table 101 □Forecast Open Loop Pre-paid Cards Transactions 2024-2029  
Table 102 □Forecast Open Loop Pre-paid Cards Transactions: % Growth 2024-2029

#### STORE CARDS IN JAPAN

#### KEY DATA FINDINGS

#### 2024 DEVELOPMENTS

Many affluent consumers still value Gaisho cards  
Gaisho cards are converting to co-branded credit cards  
Modernising Gaisho cards

#### PROSPECTS AND OPPORTUNITIES

Number of affluent consumers set to increase in Japan  
Premium credit cards will also be a threat  
Emphasising emotional loyalty to retain consumers

#### CATEGORY DATA

Table 103 Store Cards: Number of Cards in Circulation 2019-2024  
Table 104 Store Cards Transactions 2019-2024  
Table 105 Store Cards in Circulation: % Growth 2019-2024  
Table 106 Store Cards Transactions: % Growth 2019-2024  
Table 107 Store Cards: Number of Cards by Issuer 2019-2023  
Table 108 Store Cards: Payment Transaction Value by Issuer 2019-2023  
Table 109 Forecast Store Cards: Number of Cards in Circulation 2024-2029  
Table 110 Forecast Store Cards Transactions 2024-2029  
Table 111 Forecast Store Cards in Circulation: % Growth 2024-2029  
Table 112 □Forecast Store Cards Transactions: % Growth 2024-2029

**Scotts International. EU Vat number: PL 6772247784**

tel. 0048 603 394 346 e-mail: support@scotts-international.com

[www.scotts-international.com](http://www.scotts-international.com)

## Financial Cards and Payments in Japan

Market Direction | 2024-11-21 | 52 pages | Euromonitor

To place an Order with Scotts International:

- ☐ - Print this form
- ☐ - Complete the relevant blank fields and sign
- ☐ - Send as a scanned email to support@scotts-international.com

### ORDER FORM:

Select license	License	Price
	Single User Licence	€2150.00
	Multiple User License (1 Site)	€4300.00
	Multiple User License (Global)	€6450.00
		VAT
		Total

\*Please circle the relevant license option. For any questions please contact support@scotts-international.com or 0048 603 394 346.

☐ \*\* VAT will be added at 23% for Polish based companies, individuals and EU based companies who are unable to provide a valid EU Vat Numbers.

Email*	<input type="text"/>	Phone*	<input type="text"/>
First Name*	<input type="text"/>	Last Name*	<input type="text"/>
Job title*	<input type="text"/>		
Company Name*	<input type="text"/>	EU Vat / Tax ID / NIP number*	<input type="text"/>
Address*	<input type="text"/>	City*	<input type="text"/>
Zip Code*	<input type="text"/>	Country*	<input type="text"/>
		Date	<input type="text" value="2026-02-06"/>
		Signature	<input type="text"/>

**Scotts International. EU Vat number: PL 6772247784**

tel. 0048 603 394 346 e-mail: support@scotts-international.com

www.scotts-international.com