

# Credit Cards in Japan

November 2023

Table of Contents

## KEY DATA FINDINGS

### 2023 DEVELOPMENTS

Commercial credit cards drives value growth  
Numberless on-trend for security  
Campaigns effective at pushing new initiatives

### PROSPECTS AND OPPORTUNITIES

Contactless expands to rail companies, further accelerating the move to a cashless society  
Credit cards will be the key driver towards a cashless society  
V Point and T-Point to merge and create a massive loyalty ecosystem

### CATEGORY DATA

- Table 1 - Credit Cards: Number of Cards in Circulation 2018-2023
- Table 2 - Credit Cards Transactions 2018-2023
- Table 3 - Credit Cards in Circulation: % Growth 2018-2023
- Table 4 - Credit Cards Transactions: % Growth 2018-2023
- Table 5 - Commercial Credit Cards: Number of Cards in Circulation 2018-2023
- Table 6 - Commercial Credit Cards Transactions 2018-2023
- Table 7 - Commercial Credit Cards in Circulation: % Growth 2018-2023
- Table 8 - Commercial Credit Cards Transactions: % Growth 2018-2023
- Table 9 - Personal Credit Cards: Number of Cards in Circulation 2018-2023
- Table 10 - Personal Credit Cards Transactions 2018-2023
- Table 11 - Personal Credit Cards in Circulation: % Growth 2018-2023
- Table 12 - Personal Credit Cards Transactions: % Growth 2018-2023
- Table 13 - Credit Cards: Number of Cards by Issuer 2018-2022
- Table 14 - Credit Cards: Number of Cards by Operator 2018-2022
- Table 15 - Credit Cards Payment Transaction Value by Issuer 2018-2022
- Table 16 - Credit Cards Payment Transaction Value by Operator 2018-2022
- Table 17 - Commercial Credit Cards: Number of Cards by Issuer 2018-2022
- Table 18 - Commercial Credit Cards: Number of Cards by Operator 2018-2022
- Table 19 - Commercial Credit Cards Payment Transaction Value by Issuer 2018-2022
- Table 20 - Commercial Credit Cards Payment Transaction Value by Operator 2018-2022
- Table 21 - Personal Credit Cards: Number of Cards by Issuer 2018-2022
- Table 22 - Personal Credit Cards: Number of Cards by Operator 2018-2022
- Table 23 - Personal Credit Cards Payment Transaction Value by Issuer 2018-2022
- Table 24 - Personal Credit Cards Payment Transaction Value by Operator 2018-2022
- Table 25 - Forecast Credit Cards: Number of Cards in Circulation 2023-2028
- Table 26 - Forecast Credit Cards Transactions 2023-2028
- Table 27 - Forecast Credit Cards in Circulation: % Growth 2023-2028
- Table 28 - Forecast Credit Cards Transactions: % Growth 2023-2028
- Table 29 - Forecast Commercial Credit Cards: Number of Cards in Circulation 2023-2028
- Table 30 - Forecast Commercial Credit Cards Transactions 2023-2028
- Table 31 - Forecast Commercial Credit Cards in Circulation: % Growth 2023-2028
- Table 32 - Forecast Commercial Credit Cards Transactions: % Growth 2023-2028
- Table 33 - Forecast Personal Credit Cards: Number of Cards in Circulation 2023-2028
- Table 34 - Forecast Personal Credit Cards Transactions 2023-2028
- Table 35 - Forecast Personal Credit Cards in Circulation: % Growth 2023-2028
- Table 36 - Forecast Personal Credit Cards Transactions: % Growth 2023-2028

## Debit Cards in Japan - Category analysis

### Debit Cards in Japan - Company Profile

#### KEY DATA FINDINGS

##### 2023 DEVELOPMENTS

Merged credit card/debit card in the new concept of flexible pay  
Campaigns continue to be effective in terms of increasing awareness  
Young consumers utilise debit cards as their first step into card usage

##### PROSPECTS AND OPPORTUNITIES

“Brand debit” will continue to show stronger potential  
Outbound tourism set to support growth in debit cards  
Growth of digital brands increases cardless debit cards

##### CATEGORY DATA

Table 37 - Debit Cards: Number of Cards in Circulation 2018-2023  
Table 38 - Debit Cards Transactions 2018-2023  
Table 39 - Debit Cards in Circulation: % Growth 2018-2023  
Table 40 - Debit Cards Transactions: % Growth 2018-2023  
Table 41 - Debit Cards: Number of Cards by Issuer 2018-2022  
Table 42 - Debit Cards: Number of Cards by Operator 2018-2022  
Table 43 - Debit Cards Payment Transaction Value by Issuer 2018-2022  
Table 44 - Debit Cards Payment Transaction Value by Operator 2018-2022  
Table 45 - Forecast Debit Cards: Number of Cards in Circulation 2023-2028  
Table 46 - Forecast Debit Cards Transactions 2023-2028  
Table 47 - Forecast Debit Cards in Circulation: % Growth 2023-2028  
Table 48 - Forecast Debit Cards Transactions: % Growth 2023-2028

## Pre-Paid Cards in Japan - Category analysis

### Pre-Paid Cards in Japan - Company Profile

#### KEY DATA FINDINGS

##### 2023 DEVELOPMENTS

Shift to online (mobile) payment accelerates as semiconductor shortage hits physical cards  
Tosho cards available online  
Quo Card strong for digital gift-giving

##### PROSPECTS AND OPPORTUNITIES

Contact touch-on (contactless) credit cards will become a threat  
Japan plans to implement payroll cards using pre-paid cards  
Pre-paid cards can help support financial inclusivity

##### CATEGORY DATA

Table 49 - Pre-paid Cards: Number of Cards in Circulation 2018-2023  
Table 50 - Pre-paid Cards Transactions 2018-2023  
Table 51 - Pre-paid Cards in Circulation: % Growth 2018-2023  
Table 52 - Pre-paid Cards Transactions: % Growth 2018-2023  
Table 53 - Closed Loop Pre-paid Cards Transactions 2018-2023  
Table 54 - Closed Loop Pre-paid Cards Transactions: % Growth 2018-2023  
Table 55 - Open Loop Pre-paid Cards Transactions 2018-2023  
Table 56 - Open Loop Pre-paid Cards Transactions: % Growth 2018-2023

Table 57 - Pre-paid Cards: Number of Cards by Issuer 2018-2022  
Table 58 - Pre-paid Cards: Number of Cards by Operator 2018-2022  
Table 59 - Pre-paid Cards Transaction Value by Issuer 2018-2022  
Table 60 - Pre-paid Cards Transaction Value by Operator 2018-2022  
Table 61 - Closed Loop Pre-paid Cards: Number of Cards by Issuer 2018-2022  
Table 62 - Closed Loop Pre-paid Cards: Number of Cards by Operator 2018-2022  
Table 63 - Closed Loop Pre-paid Cards Transaction Value by Issuer 2018-2022  
Table 64 - Closed Loop Pre-paid Cards Transaction Value by Operator 2018-2022  
Table 65 - Open Loop Pre-paid Cards: Number of Cards by Issuer 2018-2022  
Table 66 - Open Loop Pre-paid Cards: Number of Cards by Operator 2018-2022  
Table 67 - Open Loop Pre-paid Cards Transaction Value by Issuer 2018-2022  
Table 68 - Open Loop Pre-paid Cards Transaction Value by Operator 2018-2022  
Table 69 - Forecast Pre-paid Cards: Number of Cards in Circulation 2023-2028  
Table 70 - Forecast Pre-paid Cards Transactions 2023-2028  
Table 71 - Forecast Pre-paid Cards in Circulation: % Growth 2023-2028  
Table 72 - Forecast Pre-paid Cards Transactions: % Growth 2023-2028  
Table 73 - Forecast Closed Loop Pre-paid Cards Transactions 2023-2028  
Table 74 - Forecast Closed Loop Pre-paid Cards Transactions: % Growth 2023-2028  
Table 75 - Forecast Open Loop Pre-paid Cards Transactions 2023-2028  
Table 76 - Forecast Open Loop Pre-paid Cards Transactions: % Growth 2023-2028

[Store Cards in Japan - Category analysis](#)

[Store Cards in Japan - Company Profile](#)

## KEY DATA FINDINGS

### 2023 DEVELOPMENTS

Gaisho cards still valued by affluent consumers  
Gaisho cards are increasingly shifting to co-branded credit cards  
Store cards offer an investment service

### PROSPECTS AND OPPORTUNITIES

Number of affluent consumers set to increase in Japan  
Maintaining emotional loyalty to retain consumers  
Premium co-branded credit cards will be a threat

### CATEGORY DATA

Table 77 - Store Cards: Number of Cards in Circulation 2018-2023  
Table 78 - Store Cards Transactions 2018-2023  
Table 79 - Store Cards in Circulation: % Growth 2018-2023  
Table 80 - Store Cards Transactions: % Growth 2018-2023  
Table 81 - Store Cards: Number of Cards by Issuer 2018-2022  
Table 82 - Store Cards: Payment Transaction Value by Issuer 2018-2022  
Table 83 - Forecast Store Cards: Number of Cards in Circulation 2023-2028  
Table 84 - Forecast Store Cards Transactions 2023-2028  
Table 85 - Forecast Store Cards in Circulation: % Growth 2023-2028  
Table 86 - Forecast Store Cards Transactions: % Growth 2023-2028

[Financial Cards and Payments in Japan - Industry Overview](#)

## EXECUTIVE SUMMARY

Financial cards and payments in 2023: The big picture  
2023 key trends

Commercial credit card payments show potential  
Competitive landscape  
What next for financial cards and payments?

## MARKET INDICATORS

Table 87 - Number of POS Terminals: Units 2018-2023  
Table 88 - Number of ATMs: Units 2018-2023  
Table 89 - Value Lost to Fraud 2018-2023  
Table 90 - Card Expenditure by Location 2023  
Table 91 - Financial Cards in Circulation by Type: % Number of Cards 2018-2023  
Table 92 - Domestic versus Foreign Spend 2023

## MARKET DATA

Table 93 - Financial Cards by Category: Number of Cards in Circulation 2018-2023  
Table 94 - Financial Cards by Category: Number of Accounts 2018-2023  
Table 95 - Financial Cards Transactions by Category: Value 2018-2023  
Table 96 - Financial Cards by Category: Number of Transactions 2018-2023  
Table 97 - Consumer Payments by Category: Value 2018-2023  
Table 98 - Consumer Payments by Category: Number of Transactions 2018-2023  
Table 99 - M-Commerce by Category: Value 2018-2023  
Table 100 - M-Commerce by Category: % Value Growth 2018-2023  
Table 101 - Financial Cards: Number of Cards by Issuer 2018-2022  
Table 102 - Financial Cards: Number of Cards by Operator 2018-2022  
Table 103 - Financial Cards: Card Payment Transactions Value by Operator 2018-2022  
Table 104 - Financial Cards: Card Payment Transactions Value by Issuer 2018-2022  
Table 105 - Forecast Financial Cards by Category: Number of Cards in Circulation 2023-2028  
Table 106 - Forecast Financial Cards by Category: Number of Accounts 2023-2028  
Table 107 - Forecast Financial Cards Transactions by Category: Value 2023-2028  
Table 108 - Forecast Financial Cards by Category: Number of Transactions 2023-2028  
Table 109 - Forecast Consumer Payments by Category: Value 2023-2028  
Table 110 - Forecast Consumer Payments by Category: Number of Transactions 2023-2028  
Table 111 - Forecast M-Commerce by Category: Value 2023-2028  
Table 112 - Forecast M-Commerce by Category: % Value Growth 2023-2028

## DISCLAIMER

## SOURCES

Summary 1 - Research Sources

## About Euromonitor International

Euromonitor International is an independent market intelligence provider. Data, insight and analysis stem from in-the-field research spanning 210 national markets.

Content ranges from the in-depth and country-specific, to key strategic themes with a global range and significance. Products cover a comprehensive range of insights and market data, but can be broadly categorised as:

- **Strategy Briefings:** Global or regional in scope, and focussing on the most important themes shaping consumer demand, the key markets, competitive environment and future outlook across a range of industries.
- **Company Profiles:** Analysis dedicated to the world's most significant companies, with detailed insight into their activities, focus of operations, their competitors, their geographic presence and performance.
- **Country Reports:** For an in-depth understanding of specific countries, whether by industry, economic metrics or consumer trends and lifestyles. These reports cover current trends, consumer demand, market potential and future prospects, with

country-specific local insight and comprehensive data, unavailable elsewhere.

For more information on this report, further enquiries can be directed via this link [www.euromonitor.com/credit-cards-in-japan/report](http://www.euromonitor.com/credit-cards-in-japan/report).