



# Financial Cards and Payments in Japan

January 2026

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## EXECUTIVE SUMMARY

Move away from cash, but financial cards face challenges

## KEY DATA FINDINGS

### INDUSTRY PERFORMANCE

Rapid shift to cashless and integrated financial services in Japan  
Rising trends of wealth and premium consumption amongst affluent consumers  
Will financial discipline become a lifestyle for Japan's young consumers?

### WHAT'S NEXT?

New banknotes may drive shift towards cashless payments  
Intensification of competition between cashless payment methods

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Gaisho thrives while legacy cards fade away

### WHAT'S NEXT?

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