



**Euromonitor
International**

Debit Cards in Indonesia

February 2026

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Charge cards lose relevance as alternatives strengthen

INDUSTRY PERFORMANCE

Charge cards in Indonesia declines in 2025

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INDUSTRY PERFORMANCE

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WHAT'S NEXT?

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INDUSTRY PERFORMANCE

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Card ownership broadens while issuers compete on added value

BNPL expands as households manage affordability constraints

QRIS pushes further into everyday commerce

WHAT'S NEXT?

Cardless functionality will expand as QRIS deepens into low-value transactions

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