



Credit Cards in Malaysia

February 2026

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Rewards and contactless functionality boost credit card engagement

INDUSTRY PERFORMANCE

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WHAT'S NEXT?

Policy support and digital adoption should sustain transaction growth

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WHAT'S NEXT?

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Financial Cards and Payments in Malaysia - Industry Overview

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Policy support and wider acceptance underpin card usage

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Cashless infrastructure and digital commerce lift financial cards adoption in 2025

Government initiatives and infrastructure expansion support growth

Increased acceptance strengthens performance

WHAT'S NEXT?

Policy-led cashless momentum and DuitNow QR scale will sustain growth in cards and usage

Tokenised mobile payments and open loop transit access will lift everyday card relevance

Fintech ecosystems and PayNet programmes will accelerate activation and embed cashless habits

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