



Euromonitor
International

Pre-Paid 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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Issuers reinforce digital utility and everyday relevance

WHAT'S NEXT?

Travel and foodservice will support credit card transaction growth

Intensified BNPL competition amid strengthened value propositions

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2025 DEVELOPMENTS

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INDUSTRY PERFORMANCE

Pre-paid cards in Indonesia expands in 2025 as transport and parking sustain demand

Transactions benefit from improved ecosystem and reload options

WHAT'S NEXT?

Pre-paid card transactions set for continued growth, though momentum will ease

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EXECUTIVE SUMMARY

Digital wallets and QRIS continue reshaping payments

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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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