



Store Cards in Japan

January 2026

Table of Contents

Credit Cards in Japan - Category analysis

Credit Cards in Japan - Company Profile

KEY DATA FINDINGS

2025 DEVELOPMENTS

Upmarket shift as players seek growth opportunities

INDUSTRY PERFORMANCE

Premium credit cards expanding in Japan

Financial institutions target businesses with next-gen credit card solutions

WHAT'S NEXT?

Japan's rail fare system faces a contactless credit card challenge

COMPETITIVE LANDSCAPE

Olive emerges as Japan's all-in-one digital finance hub

Can emutt stand out against Olive in Japan's cashless future?

CATEGORY DATA

Table 1 - Credit Cards: Number of Cards in Circulation 2020-2025

Table 2 - Credit Cards Transactions 2020-2025

Table 3 - Credit Cards in Circulation: % Growth 2020-2025

Table 4 - Credit Cards Transactions: % Growth 2020-2025

Table 5 - Commercial Credit Cards: Number of Cards in Circulation 2020-2025

Table 6 - Commercial Credit Cards Transactions 2020-2025

Table 7 - Commercial Credit Cards in Circulation: % Growth 2020-2025

Table 8 - Commercial Credit Cards Transactions: % Growth 2020-2025

Table 9 - Personal Credit Cards: Number of Cards in Circulation 2020-2025

Table 10 - Personal Credit Cards Transactions 2020-2025

Table 11 - Personal Credit Cards in Circulation: % Growth 2020-2025

Table 12 - Personal Credit Cards Transactions: % Growth 2020-2025

Table 13 - Credit Cards: Number of Cards by Issuer 2020-2024

Table 14 - Credit Cards: Number of Cards by Operator 2020-2024

Table 15 - Credit Cards Payment Transaction Value by Issuer 2020-2024

Table 16 - Credit Cards Payment Transaction Value by Operator 2020-2024

Table 17 - Commercial Credit Cards: Number of Cards by Issuer 2020-2024

Table 18 - Commercial Credit Cards: Number of Cards by Operator 2020-2024

Table 19 - Commercial Credit Cards Payment Transaction Value by Issuer 2020-2024

Table 20 - Commercial Credit Cards Payment Transaction Value by Operator 2020-2024

Table 21 - Personal Credit Cards: Number of Cards by Issuer 2020-2024

Table 22 - Personal Credit Cards: Number of Cards by Operator 2020-2024

Table 23 - Personal Credit Cards Payment Transaction Value by Issuer 2020-2024

Table 24 - Personal Credit Cards Payment Transaction Value by Operator 2020-2024

Table 25 - Forecast Credit Cards: Number of Cards in Circulation 2025-2030

Table 26 - Forecast Credit Cards Transactions 2025-2030

Table 27 - Forecast Credit Cards in Circulation: % Growth 2025-2030

Table 28 - Forecast Credit Cards Transactions: % Growth 2025-2030

Table 29 - Forecast Commercial Credit Cards: Number of Cards in Circulation 2025-2030

Table 30 - Forecast Commercial Credit Cards Transactions 2025-2030

Table 31 - Forecast Commercial Credit Cards in Circulation: % Growth 2025-2030

Table 32 - Forecast Commercial Credit Cards Transactions: % Growth 2025-2030

Table 33 - Forecast Personal Credit Cards: Number of Cards in Circulation 2025-2030

Table 34 - Forecast Personal Credit Cards Transactions 2025-2030

Table 35 - Forecast Personal Credit Cards in Circulation: % Growth 2025-2030

Table 36 - Forecast Personal Credit Cards Transactions: % Growth 2025-2030

COUNTRY REPORTS DISCLAIMER

Debit Cards in Japan - Category analysis

Debit Cards in Japan - Company Profile

KEY DATA FINDINGS

2025 DEVELOPMENTS

Increasing popularity of debit cards supported by consumer budget awareness

INDUSTRY PERFORMANCE

Rise of branded debit cards in Japan

Smart spending drives debit card popularity amongst Japanese consumers

WHAT'S NEXT?

Further growth anticipated for debit cards challenging Japan's cash culture

Improved convenience

Debit cards challenging Japan's cash culture

COMPETITIVE LANDSCAPE

Olive by SMFG redefining personal finance in Japan

MUFG Launches emut to Compete in Integrated Financial Services

CATEGORY DATA

Table 37 - Debit Cards: Number of Cards in Circulation 2020-2025

Table 38 - Debit Cards Transactions 2020-2025

Table 39 - Debit Cards in Circulation: % Growth 2020-2025

Table 40 - Debit Cards Transactions: % Growth 2020-2025

Table 41 - Debit Cards: Number of Cards by Issuer 2020-2024

Table 42 - Debit Cards: Number of Cards by Operator 2020-2024

Table 43 - Debit Cards Payment Transaction Value by Issuer 2020-2024

Table 44 - Debit Cards Payment Transaction Value by Operator 2020-2024

Table 45 - Forecast Debit Cards: Number of Cards in Circulation 2025-2030

Table 46 - Forecast Debit Cards Transactions 2025-2030

Table 47 - Forecast Debit Cards in Circulation: % Growth 2025-2030

Table 48 - Forecast Debit Cards Transactions: % Growth 2025-2030

COUNTRY REPORTS DISCLAIMER

Pre-Paid Cards in Japan - Category analysis

Pre-Paid Cards in Japan - Company Profile

KEY DATA FINDINGS

2025 DEVELOPMENTS

Shifting landscape

INDUSTRY PERFORMANCE

JR East expands Suica into a comprehensive digital ecosystem

Quo Card faces uncertainty as FamilyMart ends sales

WHAT'S NEXT?

JR East confronts loyalty risks amid fare payment shift

Pre-paid cards may gain popularity as a tool for financial discipline

COMPETITIVE LANDSCAPE

Nanaco's role shifting amid structural changes in Seven & i Holdings

CATEGORY DATA

Table 49 - Pre-paid Cards: Number of Cards in Circulation 2020-2025

Table 50 - Pre-paid Cards Transactions 2020-2025

Table 51 - Pre-paid Cards in Circulation: % Growth 2020-2025

Table 52 - Pre-paid Cards Transactions: % Growth 2020-2025

Table 53 - Closed Loop Pre-paid Cards Transactions 2020-2025

Table 54 - Closed Loop Pre-paid Cards Transactions: % Growth 2020-2025

Table 55 - Open Loop Pre-paid Cards Transactions 2020-2025

Table 56 - Open Loop Pre-paid Cards Transactions: % Growth 2020-2025

Table 57 - Pre-paid Cards: Number of Cards by Issuer 2020-2024

Table 58 - Pre-paid Cards: Number of Cards by Operator 2020-2024

Table 59 - Pre-paid Cards Transaction Value by Issuer 2020-2024

Table 60 - Pre-paid Cards Transaction Value by Operator 2020-2024

Table 61 - Closed Loop Pre-paid Cards: Number of Cards by Issuer 2020-2024

Table 62 - Closed Loop Pre-paid Cards: Number of Cards by Operator 2020-2024

Table 63 - Closed Loop Pre-paid Cards Transaction Value by Issuer 2020-2024

Table 64 - Closed Loop Pre-paid Cards Transaction Value by Operator 2020-2024

Table 65 - Open Loop Pre-paid Cards: Number of Cards by Issuer 2020-2024

Table 66 - Open Loop Pre-paid Cards: Number of Cards by Operator 2020-2024

Table 67 - Open Loop Pre-paid Cards Transaction Value by Issuer 2020-2024

Table 68 - Open Loop Pre-paid Cards Transaction Value by Operator 2020-2024

Table 69 - Forecast Pre-paid Cards: Number of Cards in Circulation 2025-2030

Table 70 - Forecast Pre-paid Cards Transactions 2025-2030

Table 71 - Forecast Pre-paid Cards in Circulation: % Growth 2025-2030

Table 72 - Forecast Pre-paid Cards Transactions: % Growth 2025-2030

Table 73 - Forecast Closed Loop Pre-paid Cards Transactions 2025-2030

Table 74 - Forecast Closed Loop Pre-paid Cards Transactions: % Growth 2025-2030

Table 75 - Forecast Open Loop Pre-paid Cards Transactions 2025-2030

Table 76 - Forecast Open Loop Pre-paid Cards Transactions: % Growth 2025-2030

COUNTRY REPORTS DISCLAIMER

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

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

KEY DATA FINDINGS

2025 DEVELOPMENTS

Shift to premium credit cards undermining role of store cards

INDUSTRY PERFORMANCE

Exclusive home visits drive growth in Japan's high-end market

Gaisho thrives while legacy cards fade away

WHAT'S NEXT?

Affluent consumer growth and its impact on luxury retail in Japan
Premium credit cards challenge the future of store cards in Japan
Store cards should embrace emotional loyalty to stay relevant

COMPETITIVE LANDSCAPE

From exclusivity to inclusivity as Gaisho cards adapt to a digital era

CATEGORY DATA

Table 77 - Store Cards: Number of Cards in Circulation 2020-2025
Table 78 - Store Cards Transactions 2020-2025
Table 79 - Store Cards in Circulation: % Growth 2020-2025
Table 80 - Store Cards Transactions: % Growth 2020-2025
Table 81 - Store Cards: Number of Cards by Issuer 2020-2024
Table 82 - Store Cards: Payment Transaction Value by Issuer 2020-2024
Table 83 - Forecast Store Cards: Number of Cards in Circulation 2025-2030
Table 84 - Forecast Store Cards Transactions 2025-2030
Table 85 - Forecast Store Cards in Circulation: % Growth 2025-2030
Table 86 - Forecast Store Cards Transactions: % Growth 2025-2030

COUNTRY REPORTS DISCLAIMER

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

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

COMPETITIVE LANDSCAPE

Significant transformation
Blurring of competitive boundaries

MARKET INDICATORS

Table 87 - Number of POS Terminals: Units 2020-2025
Table 88 - Number of ATMs: Units 2020-2025
Table 89 - Value Lost to Fraud 2020-2025
Table 90 - Card Expenditure by Location 2025
Table 91 - Financial Cards in Circulation by Type: % Number of Cards 2020-2025
Table 92 - Domestic versus Foreign Spend 2025

MARKET DATA

Table 93 - Financial Cards by Category: Number of Cards in Circulation 2020-2025
Table 94 - Financial Cards by Category: Number of Accounts 2020-2025
Table 95 - Financial Cards Transactions by Category: Value 2020-2025
Table 96 - Financial Cards by Category: Number of Transactions 2020-2025
Table 97 - Consumer Payments by Category: Value 2020-2025

Table 98 - Consumer Payments by Category: Number of Transactions 2020-2025

Table 99 - M-Commerce by Category: Value 2020-2025

Table 100 - M-Commerce by Category: % Value Growth 2020-2025

Table 101 - Financial Cards: Number of Cards by Issuer 2020-2024

Table 102 - Financial Cards: Number of Cards by Operator 2020-2024

Table 103 - Financial Cards: Card Payment Transactions Value by Operator 2020-2024

Table 104 - Financial Cards: Card Payment Transactions Value by Issuer 2020-2024

Table 105 - Forecast Financial Cards by Category: Number of Cards in Circulation 2025-2030

Table 106 - Forecast Financial Cards by Category: Number of Accounts 2025-2030

Table 107 - Forecast Financial Cards Transactions by Category: Value 2025-2030

Table 108 - Forecast Financial Cards by Category: Number of Transactions 2025-2030

Table 109 - Forecast Consumer Payments by Category: Value 2025-2030

Table 110 - Forecast Consumer Payments by Category: Number of Transactions 2025-2030

Table 111 - Forecast M-Commerce by Category: Value 2025-2030

Table 112 - Forecast M-Commerce by Category: % Value Growth 2025-2030

COUNTRY REPORTS 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/store-cards-in-japan/report.