

Debit Cards in Japan

December 2022

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KEY DATA FINDINGS

2022 DEVELOPMENTS

Contactless (touch-on) payment increases
Loyalty programmes offer experiences, but some retailers are selective
Retailers/service providers become more selective, and players increase security

PROSPECTS AND OPPORTUNITIES

Green fintech will become a hotter topic
Government trying to accelerate the move to cashless
New players set to enter the Japanese market

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Campaigns support the growth of debit cards
Similarity with cash payment resonates well with a cash-heavy market
Brand debit performs better than J-debit

PROSPECTS AND OPPORTUNITIES

Further strong expansion expected for debit cards
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Pre-paid cards increasingly compete with touch-on (contactless) credit cards
Connectivity issues concern users

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Store cards highly dependent on the performance of department stores
Providing unique services and experiences becoming increasingly important

PROSPECTS AND OPPORTUNITIES

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