



**Euromonitor
International**

Pre-Paid Cards in Indonesia

February 2026

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WHAT'S NEXT?

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2025 DEVELOPMENTS

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INDUSTRY PERFORMANCE

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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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