



**Euromonitor
International**

Credit Cards in Indonesia

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Charge cards lose relevance as alternatives strengthen

INDUSTRY PERFORMANCE

Charge cards in Indonesia declines in 2025

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WHAT'S NEXT?

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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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