Credit Cards in Thailand

February 2026

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Charge Cards in Thailand - Company Profile

KEY DATA FINDINGS

2025 DEVELOPMENTS

An overall positive performance for charge cards, driven by steady demand from affluent consumers and business clients

INDUSTRY PERFORMANCE

Personal charge cards remain popular with high-income consumers and entrepreneurs

AMEX expands membership benefits for high-end card users

WHAT'S NEXT?

Charge card transactions will continue to be supported by travel, tourism, hospitality, and luxury-focussed industries

Expansion of commercial charge card usage expected among SMEs

A continued focus on premium experiences and lifestyle positioning

COMPETITIVE LANDSCAPE

AMEX remains the only charge card player in Thailand

Local and regional banks seek to introduce hybrid commercial charge solutions

CATEGORY DATA

Credit Cards in Thailand - Category analysis

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Pre-Paid Cards in Thailand - Category analysis

Pre-Paid Cards in Thailand - Company Profile

KEY DATA FINDINGS

2025 DEVELOPMENTS

Pre-paid cards enjoy positive growth, driven by integration of open loop cards into mobile wallets

INDUSTRY PERFORMANCE

Rabbit LINE Pay (LINE Pay) provides a good example of a rising star in pre-paid cards

Transactions rise across both open loop and closed loop pre-paid cards

WHAT'S NEXT?

Pre-paid card transactions will continue to rise across both open and closed loop cards

Integration with e-wallet ecosystems will reshape pre-paid card usage over the forecast period

Product innovation in pre-paid cards will be balanced by regulation and fraud controls

COMPETITIVE LANDSCAPE

Major Cineplex benefits from cinema estate, while BTS leverages its transit footprint

Cineplex and BTS also maintain issuer leadership

CATEGORY DATA

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Store Cards in Thailand - Category analysis

Store Cards in Thailand - Company Profile

KEY DATA FINDINGS

2025 DEVELOPMENTS

A positive, albeit modest, performance for store cards, supported by “Virtual Membership”

INDUSTRY PERFORMANCE

Transition from physical to virtual cards continues

Transaction values encouraged by personalised offers and gamification

WHAT’S NEXT?

Growth drivers will be aligned with the ongoing transition from physical to virtual cards

Growth of loyalty ecosystem will ensure emotional and transactional lock-in

Maintaining customer trust in data handling and privacy will be key to success

COMPETITIVE LANDSCAPE

Home Product Center remains the most significant player in store cards

Digitisation remains key for all players in store cards

CATEGORY DATA

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Financial Cards and Payments in Thailand - Industry Overview

EXECUTIVE SUMMARY

Financial cards and payments enter a phase of strategic transformation

KEY DATA FINDINGS

INDUSTRY PERFORMANCE

Cards in circulation show small positive growth, supported by issuer-led digital initiatives

Expansion of multi-functional digital cards continues

Integration of mobile and proximity payments in Thai consumers’ everyday life

WHAT’S NEXT?

Cards in circulation will continue to rise in line with digitisation

Established issuers will expand co-branded and multi-functional cards

Convergence of cards, wallets, and mobile platforms will drive higher transaction frequency

COMPETITIVE LANDSCAPE

Kasikorn Bank, Bank of Ayudhya, and Krungthai Card Public leverage digital ecosystems and strategic partnerships

Bank of Ayudhya (Krungsri) and Kasikorn Bank (KBank) benefit from agility in digital innovation

Emerging fintech operator Rabbit LINE Pay (LINE Pay) as a rising star

For more information on this report, further enquiries can be directed via this link www.euromonitor.com/credit-cards-in-thailand/report.