



Asian Traveller Personas

Inspiring European Merchants to Unlock Greater Spend



It's no secret that Asian spending in Europe means big business, with a huge number of these transactions flowing through JCB. But, with such a vast and varied customer base and ever-changing consumer demands and expectations, it's not always easy to identify shoppers and habits most relevant to you and your business.

At JCB, we've made it our business to understand our cardmembers and their changing needs inside out. And through distilling down our cardmember insights and investigating current market trends, evergreen expectations, and customer must-haves, we've identified the five key personas we think you should really get to know. Breaking down what really matters to them, why and how they spend their money, and how you, the merchant and retailer, can capture their interest and provide for their needs whilst they travel from Asia to Europe.

This e-book explores the motivations and spending drivers/ triggers for these five key customer bases, relevant to the dominant vertical segments of food & beverage, retail, entertainment, transport, hotels and beyond.

"Understanding the nuanced behaviours and expectations of consumers from Asia should be one of the highest priorities for European merchants. We have deliberately developed this personas e-book as a strategic compass, meticulously charting the path to success by leveraging our rich spend data insights, especially for those travelling from key issuing countries and territories of JCB. Its core purpose is to empower businesses, providing retailers with the foresight and understanding necessary to craft bespoke experiences. It's about turning insights into tangible revenue."

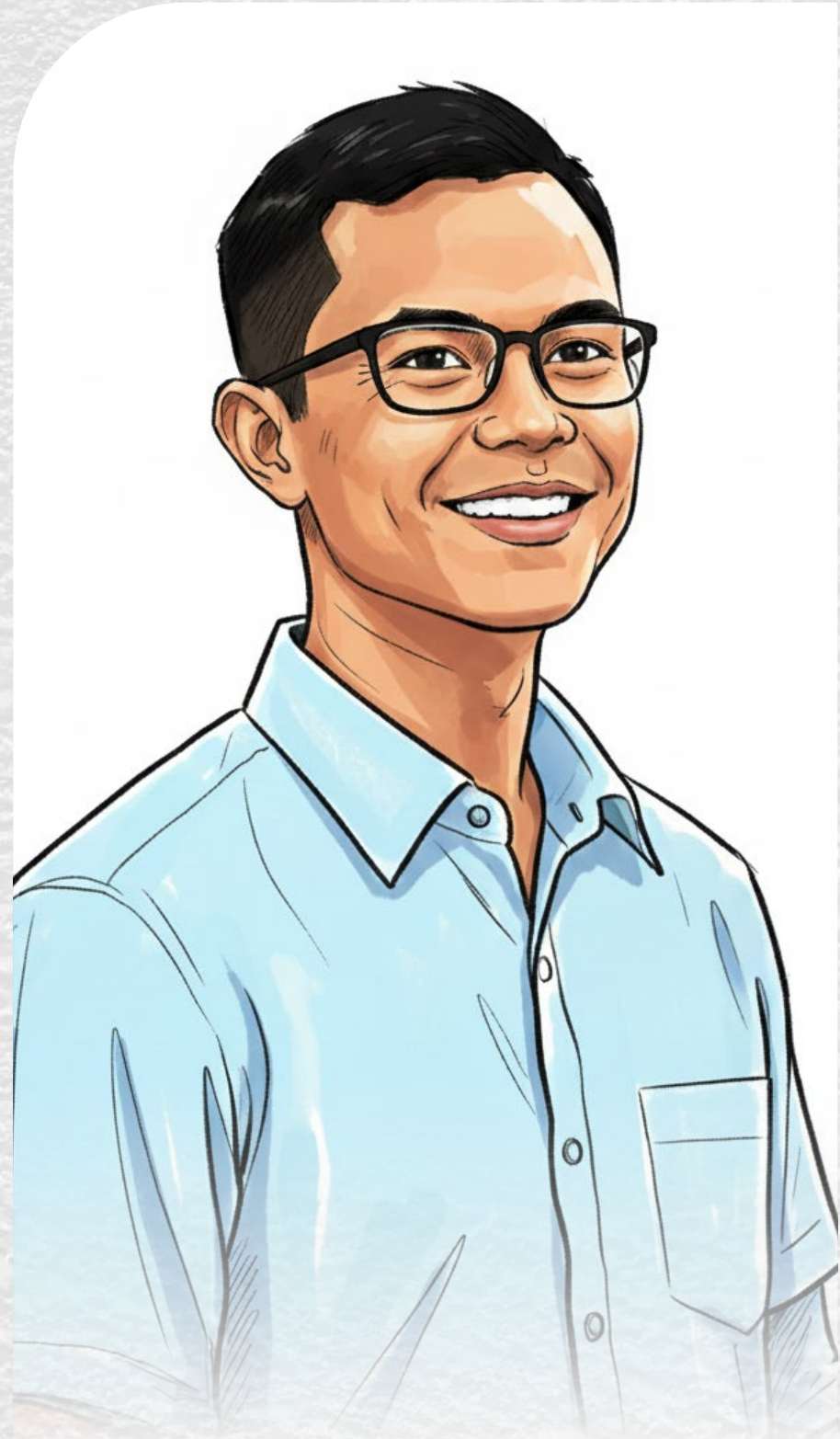
Ray Shinzawa, Managing Director, JCB Europe

Over the next 15 pages, we will look at:

- The five major cardmember personas that you might encounter from Asia in Europe, their buying power and service expectations
- The key factors that drive their decision making and spending
- How you can capture their interest and accommodate their needs



01. Personas Cards



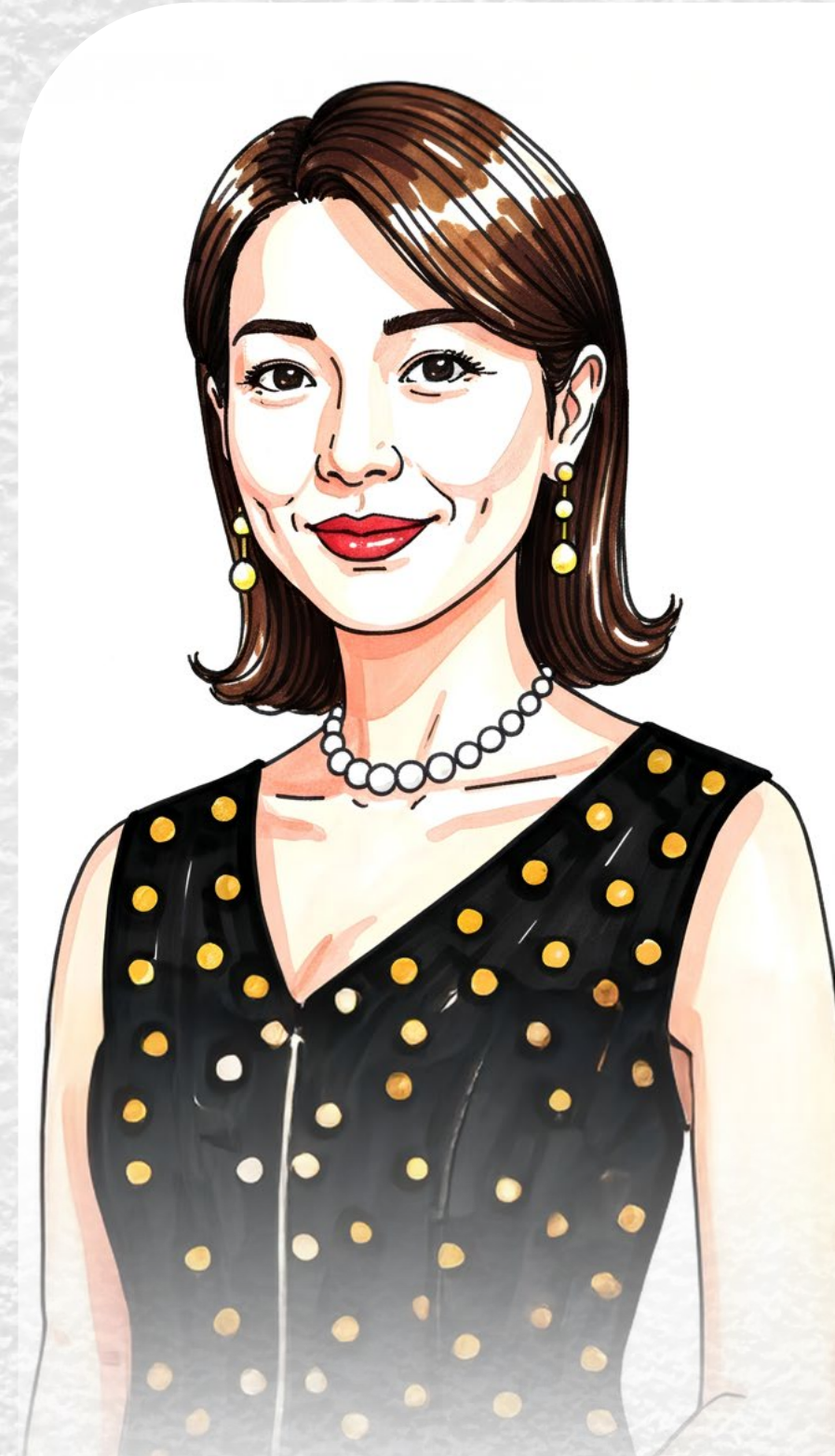
Persona 1

The Security-
Seeking Family
Spender



Persona 2

The Social
Deal Hunter



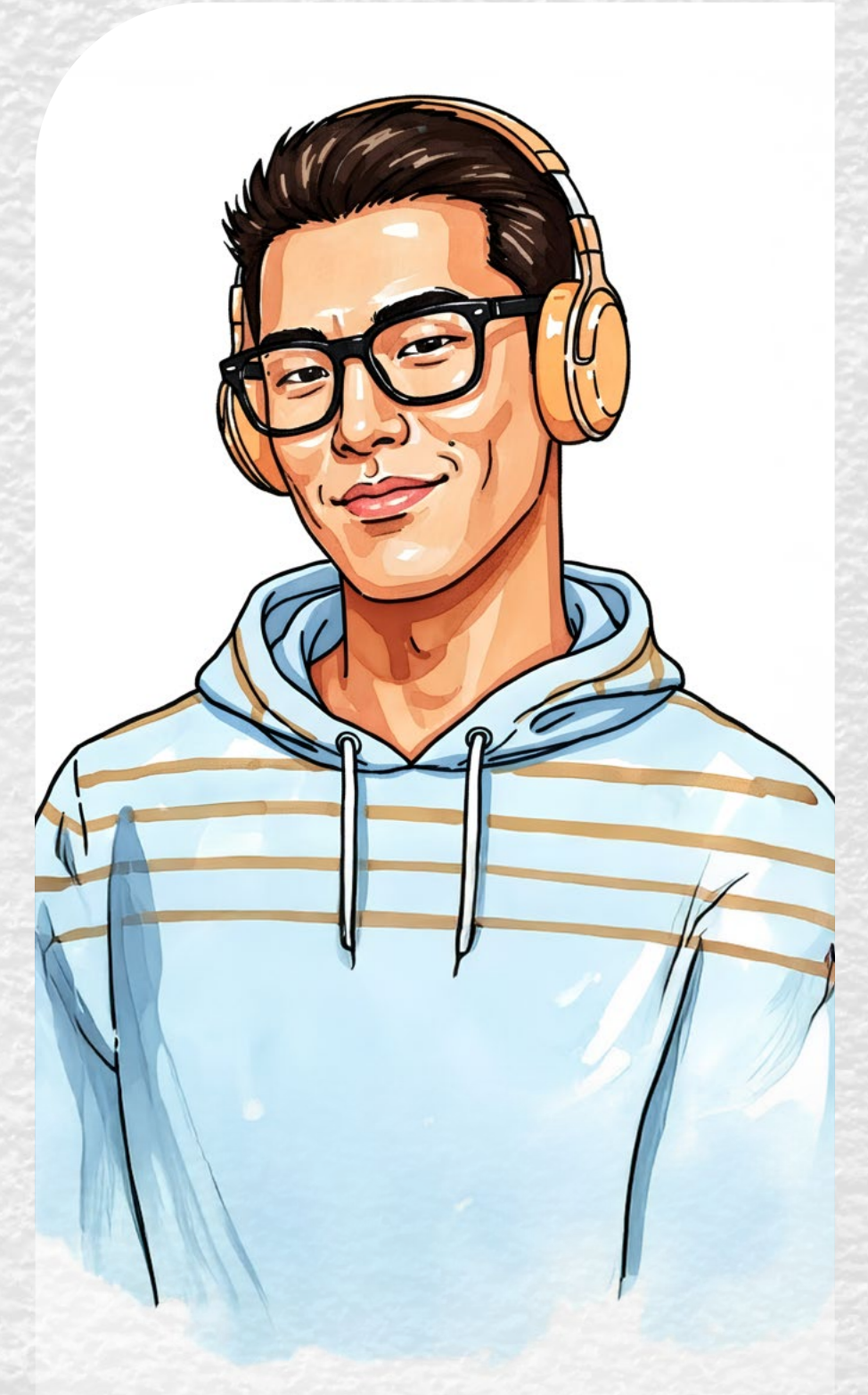
Persona 3

The Premium
Traveller



Persona 4

The Value
Gift Hunter



Persona 5

The Acceptance-
Driven Digital
Nomad



The Security-Seeking Family Spender

Most common in the Philippines & Indonesia



“If I trust the payment process, I'll likely spend more.”

This segment is made up largely of parents in their mid-30s who often pay for multi-generational trips. They have a reputation for caution: one card, one wallet, zero risk.

According to JCB Cardmember data, this segment is growing. For example, cardmembers from the Philippines increased their in-Europe physical spend by +101% YoY from 2022 to 2023 with peak activity taking place in October. 91% still pay in-store, e-commerce transactions

grew +99% YoY¹. Supporting this, a study also found that 55% of ready-to-travel Southeast Asians prioritise safety and budget when making their travel and entertainment decisions².

What's more, family travel is now the single largest trip type worldwide, with a 50% preference over other trip types³. Searches for family rooms in Europe grew +8% YoY for summer 2024⁴ - proof that families are eager to explore the world together again.

What else matters to them?

Over
50%

of Asians worry about their **family's financial security**.

53% of adults surveyed saying they currently cover their parents' daily expenses.⁵

No. 1

Saving for future retirement is the top financial goal for Filipino workers, highlighting their awareness of future financial needs.⁶

90%

of international shoppers **value real-time refund status and guidance** on their phone.⁷



Positive spending triggers to prioritise:

- ✓ Visible fraud prevention messaging.
- ✓ Contactless payment and Personal Identification Number (PIN) fallback option.
- ✓ Offers for kids and kid-friendly amenities.
- ✓ Real-time, multi-lingual spend alerts.

Payment frictions to minimise:

- ✗ Payment rejection in e-commerce transactions due to 3-D Secure authentication failures.
- ✗ Language barriers at the point of payment.
- ✗ Unclear refund or cancellation policies.
- ✗ Complicated checkout process.

Key takeaways?

Double down on visible security cues, family-friendly payment flows and instant transparency. These measures directly address the biggest friction points cited by high-growth Asian markets when cardmembers spend in Europe.

Quick wins?

Deploy JCB Contactless and display 'J/Secure™ protected' badge. Safety perceptions rank #1 for Thai, Indian and Vietnamese customers when choosing a card⁸.



"In the dynamic UK market, we're witnessing an undeniable surge of Asian spend. By truly understanding the specific customer experience triggers – whether it's the need for secure payments that provide peace of mind for families, or the desire for instant, social media-driven deals for our younger, digitally native visitors – UK businesses can move beyond generic offerings. This enables them to craft highly targeted, culturally resonant experiences that not only attract this valuable segment but also foster loyalty."

Nick Fisher, General Manager, Sales and Marketing, UK, JCB Europe

The Social Deal Hunter

Most common in Indonesia & Thailand



“Flash me the deal, and I’ll flash it on my socials.”

This segment is predominantly made up of 20-40-year-old digital natives chasing flash deals and instant rewards, often posting their purchases in real time.

According to JCB Cardmember data, Thai shoppers increased their online spend by +112% YoY between 2022 and 2023⁹, with a particularly strong engagement with software and app-based services (including electronic signature tools, conferencing platforms, cloud storage, and creative applications such as Adobe Illustrator, etc.) Notably, over half of their online spending fell into this category¹⁰, underscoring the segment’s deep integration of digital services into daily life. Cash purchases in Indonesia are showing steady decline (slashed from 82 % in 2019 to 38% in 2024¹¹), with more consumers opting for digital payment methods.

What else matters to them?

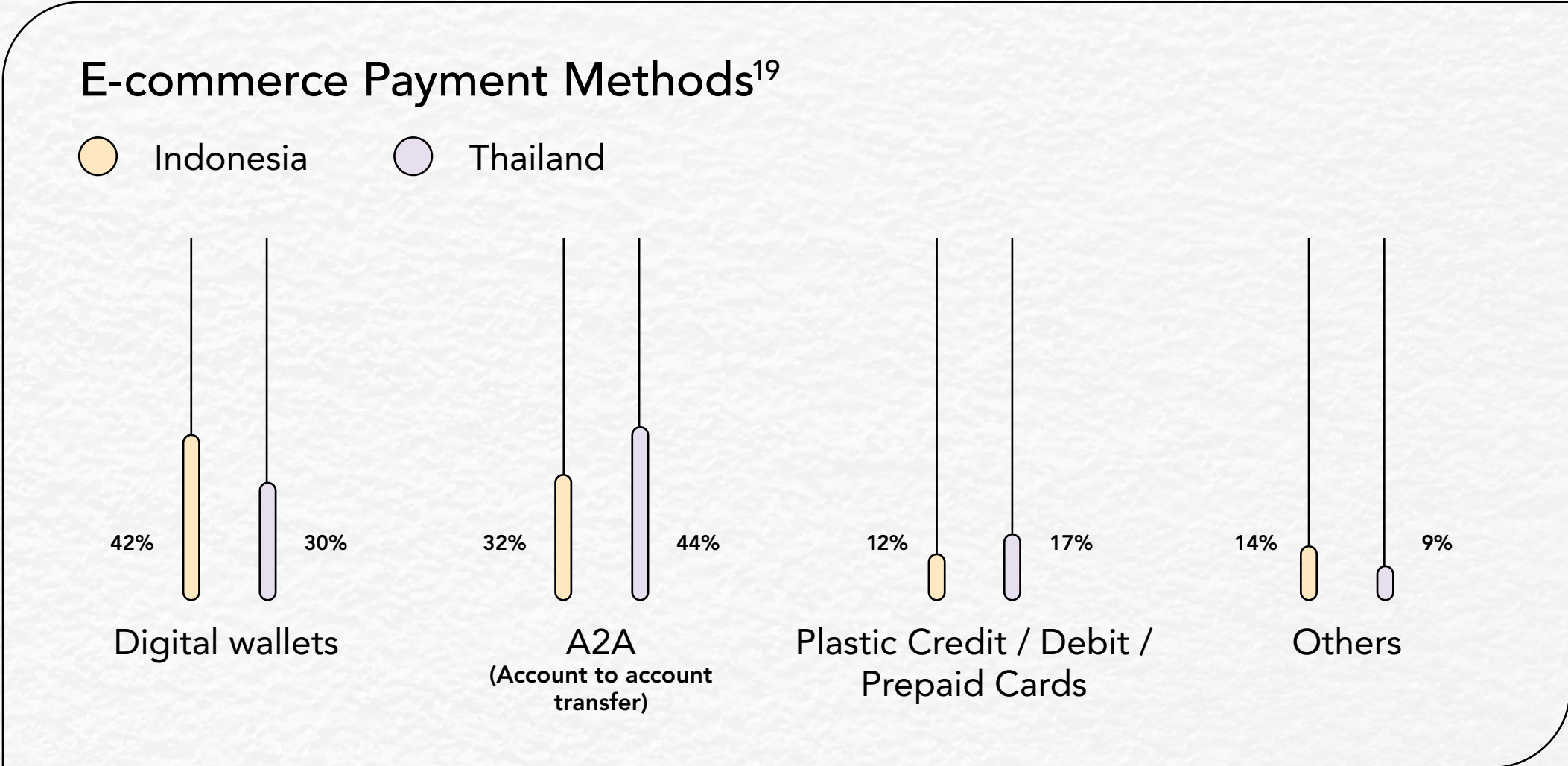
Over **60%** of travellers worldwide now use **social media** for trip inspiration.

73% of travellers say **influencers sway** their hotel choice.

Younger travellers, especially those under 40, are **significantly more influenced** by social media, with **84%** stating that influencer recommendations have **shaped their booking decisions**¹².

Advance booking options and add-ons are essential, with Southeast Asian travellers planning an average of **2.7 international leisure trips** over the coming 12 months¹³.

Smooth smart-phone purchase journeys and simple user experience are key – with **95%** of Thai consumers **shopping via smartphones**, **60%** using **e-commerce apps** as their primary channel to buy products¹⁴. Moreover, **68% of the total Thai population are social media users**¹⁵.



Positive spending triggers to prioritise:

- ✓ Time-boxed social deals – e.g. ‘only 48 hours left to claim this exclusive offer’, creating urgency and shareability.
- ✓ Cashback at checkout - easy access to local currency plus an extra incentive to spend more with your business.
- ✓ Influencer-driven offers - engage new and existing audiences through trusted social media creators, with influencer-only promo codes.
- ✓ ‘Share-to-Stories’ promotions - referral incentives and shareable offers expand reach to like-minded customers.
- ✓ Digital collectibles or giveaways - reward baskets above a spend threshold (e.g. £200+) with exclusive digital perks.

Payment frictions to minimise:

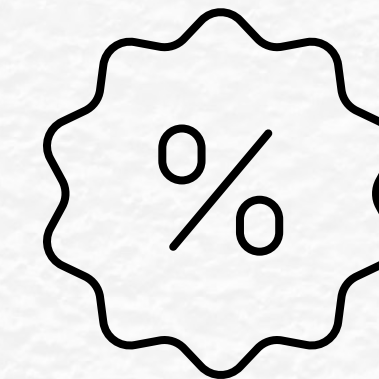
- ✗ Hidden fees appearing at checkout or after a promotion is applied.
- ✗ Lack of wallet payment options, blocking customers who prefer digital wallets.
- ✗ Promo codes failing at checkout, eroding trust in offers.
- ✗ Disabled social-sharing features (e.g. blocked plug-ins and pop-ups) after customer engagement.
- ✗ Limited currency options.

Key takeaways?

Give this segment **fast, phone-first incentives** they can brag about on their social media, and let JCB handle their friction-free payment in the background.

Quick wins?

Publish a time-limited discount code on social platforms like Instagram – for example, ‘48-hour exclusive: 60 % off when you use this promo code at checkout’. Offers can be automatically applied when a JCB Card is used, detected via Issuer Identification Number, making redemptions seamless.



The Premium Traveller

Most common in India, Taiwan & Vietnam



“I value excellent service wherever I shop.”

This segment includes high-income professionals and small to medium-sized enterprise (SME) owners who fly long-haul 2-4 times a year. To them, travel equals status, and the statistics on growth in this area mean big business for European merchants.

In Europe, this segment's growth metrics are huge. According to JCB Cardmember data, Taiwanese physical spend is up +301% YoY¹⁶ from 2022 to 2023. Indian physical spend is up +641% YoY¹⁷, and online spending growth goes further still, showing +988% growth YoY¹⁸, both in the same period between 2022 and 2023. October is India's biggest month for spending across all markets, accounting for 23% of their annual spend.

What else matters to them?

Convenience is key and digital wallet payments are a must, with digital wallet payments set to account for

76%

of point of sale (POS) payments in India by 2030, up from **58%** in 2024¹⁹.

Premium goods, services and experiences are in high demand, with

31%

of Indian travellers falling into the 'luxury seeker' category²¹.

Southeast Asian travellers take

2 to 3

overseas trips annually, including one long-haul lasting 10 – 21 days to Europe, often seeking premium, personalised experiences and seamless travel logistics²².

Digital wallets are also the leading way to pay for online food orders in India

76%²⁰



Positive spending triggers to prioritise:

- ✓ A quality, multi-lingual personal shopper service adds significant value for customers with big budgets and encourages repeat bookings.
- ✓ A seamless checkout experience that handles high-value transactions smoothly.
- ✓ Instant digital Value Added Tax (VAT) refunds and warranty bundles that simplify post-purchase processes.
- ✓ Spend-threshold perks. For hotels as an example, offer room upgrades and spa vouchers when spending exceeds a certain amount.
- ✓ Complementary shipping from the shop to hotel for purchases made during their stay.

Payment frictions to minimise:

- ✗ Hidden fees after promotion or lack of wallet payment options.
- ✗ No room-upgrade or perks recognition after high-value spend.
- ✗ Manual VAT refund paperwork or waits exceeding 15 minutes in queues.
- ✗ Generic loyalty points rather than a tailored, personalised offering.

Key takeaways?

Premium travellers expect personalised, high-value experiences paired with smooth, secure payments. Merchants can capture their attention by combining convenience with prestige.

Quick wins?

Make large purchases effortless with concierge-style or mobile-assisted checkout, reward big spenders with tiered perks such as VIP access or personalised gifts, and boost trust with multi-lingual support, localised content, and seamless delivery options.



The Value Gift Hunter

Japanese & South Korean leisure travellers



“Thoughtful gifts, seamless transactions – then I’m happy.”

This segment travels with a shopping list for *omiyage* - the tradition of bringing gifts back for friends, family and colleagues from their travels to show thoughtfulness and appreciation. With items ranging from regional specialties and local delicacies through to higher-priced luxury European goods, quality simply must beat price.

Spending patterns show clear seasonality. The most prolific months for physical spending in 2023 were during the summer season (August-October) for Japanese travellers and in October for South Korean travellers²³.

According to JCB Cardmember data, Japanese physical spend increased +114% YoY²⁴ from 2022 to 2023. Japanese travel overseas also rose +213%²⁵ in the same period, showing sustained appetite for shopping abroad.

What else matters to them?

Luxury and value co-exist.
High-end shopping is important but

lower-priced souvenirs

are bought alongside higher-priced items²⁶.

Price resilience.

46% of high-income spenders

say price hikes don’t deter them. **80% even cite ‘price difference’** as a travel-shopping motive (especially for luxury goods)²⁷.



Positive spending triggers to prioritise:

- ✓ Same-day 'Ship-to-Hotel' or 'Click-and-Collect' services.
- ✓ Multi-buy gift bundles for enhanced engagement.
- ✓ Dynamic Foreign Exchange (FX) rate lock and visible price-guarantee badges.
- ✓ Digital product warranty options.

Payment frictions to minimise:

- ✗ Tax refund hassles. Pre-print key details on in-store tax refund forms, including refund payment information, to simplify the process and reduce confusion for international customers.
- ✗ Cash-only souvenirs. Digital options must be available.
- ✗ Dynamic-FX not offered (i.e. option to pay digitally in alternative currencies). Shoppers want flexibility to pay in their preferred currency.
- ✗ Bulk-buy discounts not clearly displayed.
- ✗ No gift-wrapping or bagging service available.

"Across Europe, from the bustling retail hubs of Germany to the cultural attractions of Austria, Asian travellers represent a powerful economic force. What this persona e-book highlights is that a 'one-size-fits-all' approach simply won't cut it. Whether it's catering to the premium travellers' desire for bespoke service or the value-gift hunter's need for efficient tax refunds, adapting to these distinct preferences is key to maximising their spend and cultivating enduring customer relationships throughout the continent."

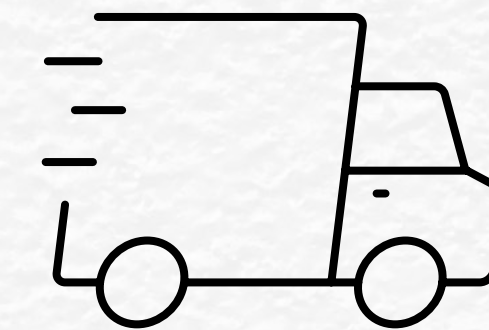
Thomas Heigl, Senior Vice President Sales and Marketing, JCB Europe

Key takeaways?

Avoid long customer queues, currency frictions, and provide clear multi-lingual purchase options, especially for bulk buys.

Quick wins?

Small touches such as same-day delivery, multi-buy clarity, or gift-wrapping services convert value-driven omiyage hunters into loyal, repeat spenders.



The Acceptance-Driven Digital Nomad

Most commonly South Korea
& tech-worker diaspora



“My preferred card used on every website - that is non-negotiable.”

This segment consists largely of remote developers and students who hop between European cities. They love simplicity, speed and ease; one laptop, one card, with a clear and transparent user journey, fast transactions and the ability to save credentials for ‘one-click’ shopping.

According to JCB Cardmember data, approximately 30% of all transactions by South Koreans are through e-commerce sites²⁸.

In Europe, the South Korean spend is growing at +36% YoY for physical payments and +34% for online payments²⁹ from 2022 to 2023.

In 2024, only about 7% of transactions in South Korea were made with cash, making it one of the leading cashless countries in the world, and the second lowest rate of cash use in APAC³⁰.

What else matters to them?

Digital payments and a seamless customer experience are

essential

for this large and rapidly growing audience.

In South Korea, payment cards were the **most preferred e-commerce payment** tool and accounted for

60.9%

of payments made for online purchases in 2022³¹.

Alternative digital wallet options are growing in importance.

The transaction value of digital wallets was 27% in 2023 and is expected to

surge to 42%

by 2027 as more people favour

digital wallets

over traditional payment methods³².

Positive spending triggers to prioritise:

- ✓ Acceptance expectation is a top-ranked need, with customers expecting a seamless, 'Wallet-First' checkout across Apple Pay and Google Pay as an example.
- ✓ Stored-credentials for one-click re-order using Card-on-File (COF) technology, making checkout process faster and encouraging repeat purchases.
- ✓ Instant multi-currency receipts and downloadable expense report in CSV format for easy tracking and accounting, helping digital nomads quickly complete company reimbursement forms for overseas expenses.
- ✓ Brand partnerships that provide coworking day vouchers when spending over a certain amount.
- ✓ Real-time 'Travel Mode' spend alerts and 'FX Lock', for example, locking the foreign exchange rate for 48 hours until purchase completion.

Payment frictions to minimise:

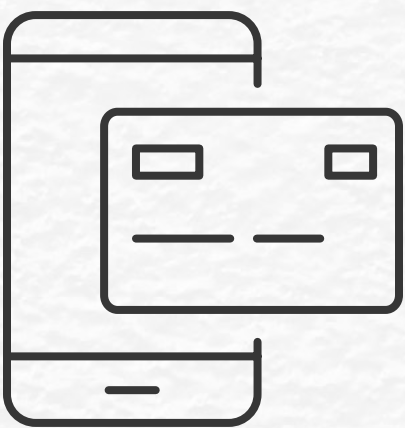
- ✗ 'Card not accepted' message. Merchants should ensure payments technology is up-to-date, multi-pay options are frictionless, and preferred payment schemes from Asian cardmembers are offered at checkout to meet customer expectations.
- ✗ Strong Customer Authentication (SCA) failure or challenge, with no biometric or wallet fallback option, meaning if the standard method fails (like a one-time password), there's no alternative such as Apple Pay, Google Pay, or fingerprint authentication to complete the payment.
- ✗ Unable to save card or credentials for next purchase.

Key takeaways?

To attract, retain and grow this segment, provide digital nomads with wallet payment options, one-click checkout flows and expense-friendly receipts. This will help merchants capture high-frequency, cross-border spend without heavy marketing effort.

Quick wins?

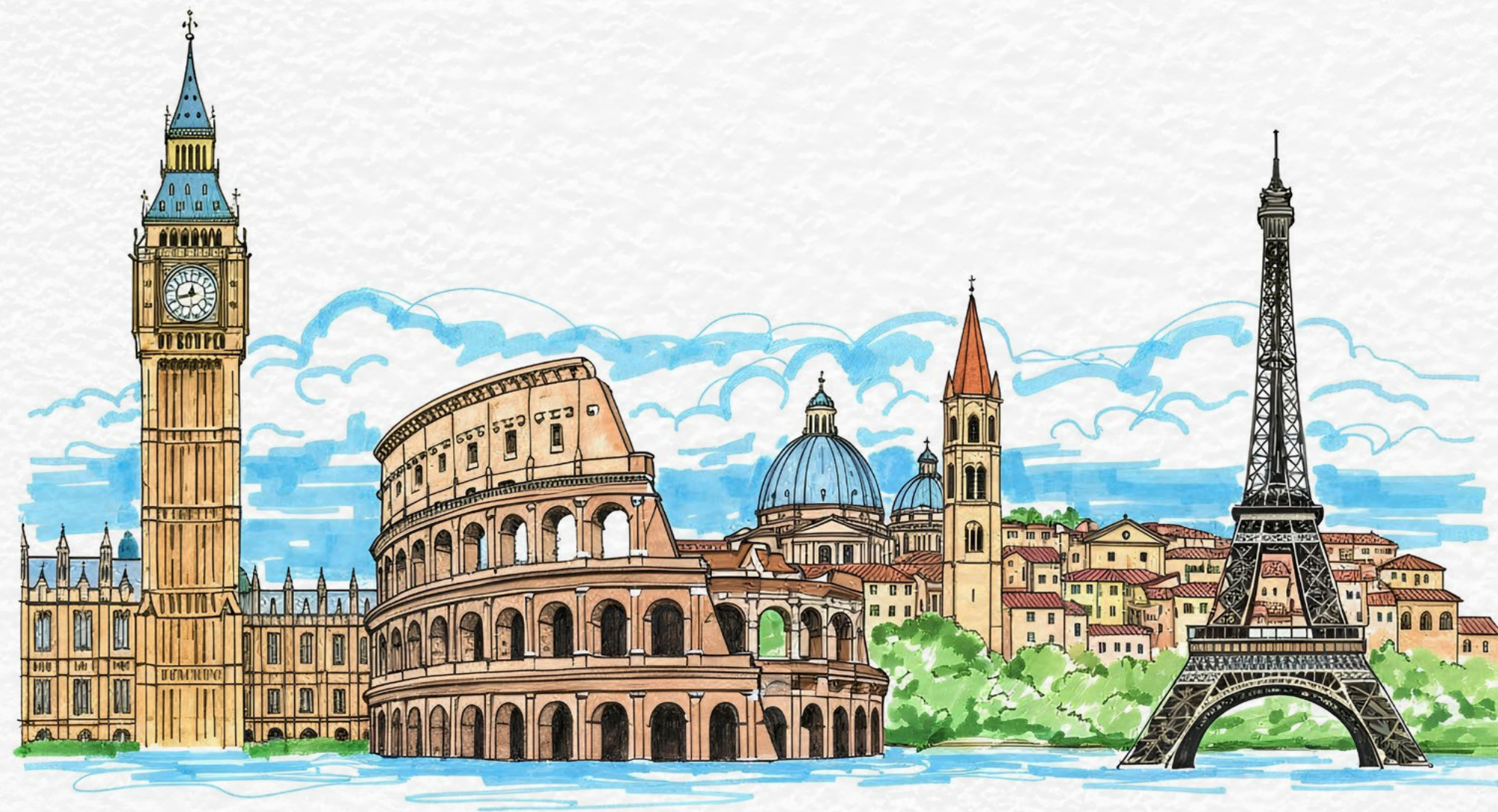
Enable JCB-supported digital wallet with one-click checkout options, ensuring South Korean travellers can complete payments seamlessly. South Korean travellers will often bounce and spend their money elsewhere if wallet payment is unavailable.



Conclusion

Knowledge is power and revenue

You'll already know the demographics and nationalities of the customers you most often attract. But, getting to know what drives their decision making, and how that is rapidly evolving in today's fast-paced, convenience-driven digital world, is now absolutely essential in order for businesses to compete, grow and succeed in a highly saturated market. Make sure you arm yourself with the information, technology and proven tactics, to stand out from the crowd and secure your share of the ever-increasing Asian spend.



"Our Better With Omotenashi campaign is fundamentally about empowering our merchant partners with actionable market intelligence. By providing such rich, granular insights into Asian traveller and JCB Cardmembers' motivations, preferences, and even their customer experience deal-breakers, we're enabling businesses to move beyond guesswork. This allows them to craft highly targeted, culturally sensitive offers, develop compelling messaging, and optimise their customer journeys, ultimately driving engagement and fostering deeper connections."

Victoria Perea-Usher, Vice President Marketing and Communications, JCB Europe



We would like to express our gratitude to the following individuals for their valuable contributions to this e-book:

Ray Shinzawa, Managing Director, JCB Europe

Thomas Heigl, Senior Vice President Sales and Marketing, JCB Europe

Nick Fisher, General Manager, Sales and Marketing, UK, JCB Europe

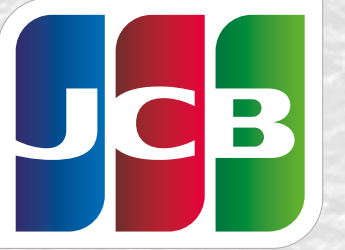
Victoria Perea-Usher, Vice President Marketing and Communications, JCB Europe

Get in touch

As a global payments provider with a large presence and number of cardmembers in Asia, JCB is well placed to support you in your efforts to implement effective frictionless payment methods. To speak to us about this, or any other aspects of working with JCB, please reach out to: marketing@jcb europe.eu

Visit www.thepaymentshub.net to learn how JCB can help support your business growth in the European region.





JCB Europe

JCB is a major global payment brand and a leading credit card issuer and acquirer in Japan. JCB launched its card business in Japan in 1961 and began expanding worldwide in 1981. Its acceptance network includes about 56 million merchants around the world. JCB Cards are now issued mainly in Asian countries and territories, with more than 169 million cardmembers. As part of its international growth strategy, JCB has formed alliances with hundreds of leading banks and financial institutions globally to increase its merchant coverage and cardmember base. As a comprehensive payment solution provider, JCB commits to providing responsive and high-quality service and products to all customers worldwide.

For more information, please visit: www.global.jcb/en/

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