



Who's really driving demand for metal cards?

How premium cards are expanding beyond high-net-worth clients

PAYMENT

POSTED ON 03.12.26

Metal cards are transforming the way people experience payments. Once reserved for high-net-worth clients, they have now become a symbol of individuality and aspiration across a much broader range of consumer segments.

The appeal of metal cards

A global consumer survey conducted by Dentsu Insights for IDEMIA Secure Transactions found that **83% of consumers are interested in owning a metal card**, and more than half are willing to pay for one. ¹ As personalization and exclusivity increasingly shape consumer expectations, metal cards have become a statement of identity and a status symbol.

67% of people who want a metal card cite its design or look and feel as the main reason. Yet a closer look at different cardholder profiles reveals that expectations extend beyond aesthetics. Different cardholder profiles associate metal cards with distinct value propositions and expect tailored benefits programs that reflect their lifestyles, making the structure and relevance of these perks just as important as the material and design itself.



Who is driving this premium card demand?

To gain a deeper understanding of the **distinct profiles of metal card enthusiasts**, IDEMIA Secure Transactions (IST) conducted an extensive analysis and developed a consumer segmentation framework that captures card user behaviors and motivations. The framework draws on a combination of qualitative insights gathered through a series of focus group interviews, alongside market intelligence, industry benchmarks, and internal product expertise.

These insights enabled the segmentation of consumers with an appetite for metal cards into **six distinct, well-defined user personas**. Each persona was evaluated across a range of key factors, including *aspirations for prestige and brand association*, as well as *environmental consciousness* and *commitment to social issues*.

The study revealed diverse segments across the wealth spectrum, from the “Emerging Aspirant”, early in their career and drawn to the prestige of metal cards, to the “Prestige Elite”, who only want the fine things in life- and has earned them. The personas are markedly different from one another, each valuing metal cards for specific reasons.

Why do these personas matter for payment card issuers?

While nearly three-quarters of global consumers have digital payment cards, **75% still carry at least two physical cards**.¹ The likelihood that one of these is a metal card is high. Why? Because physical cards serve as a tangible representation of their money, as well as the trust and relationship they have with their bank.

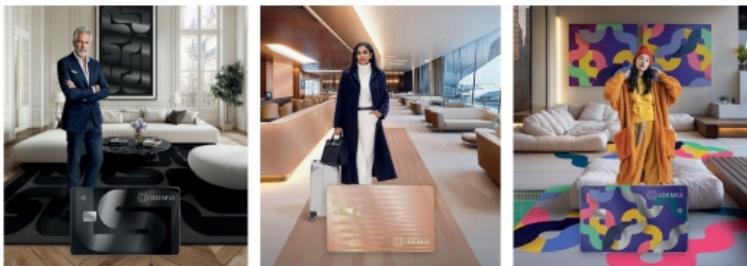
Understanding the different groups of metal card enthusiasts, and how to engage them, is key to unlocking their value.

Distinct metal card programs for their distinct owners

The majority of consumers (82%)² say personalized services or customized offers are important. This expectation extends to payment cards, where **design and customization** – including their attached benefits programs – are now critical to satisfaction and retention.

Metal card designs and programs should be adapted depending on the target persona.

- ➔ **Younger cardholders with modest spending** power may be drawn to limited-edition metal cards featuring cashback rewards to support gadgets, music, or lifestyle pursuits.
- ➔ **The “pragmatic affluent” in suburban markets** may prioritize more tangible, practical benefits, such as family travel perks or dining privileges.
- ➔ Meanwhile, premium travel advantages, including airport VIP lounge access, foreign exchange benefits, and dedicated concierge services, are likely to be sought by **the “Elite Voyager.”**



The benefits of delivering tailored offerings are clear: fast-growing companies generate 40% more revenue from personalization than slower-growing peers.³

The white paper **“Why the World Wants Metal Cards”** explores each persona in detail, including their motivations, preferences, and values. Download it below to access the full insights.

¹ Independant consumer study conducted in 12 countries by Dentsu Insights for IDEMIA Secure Transactions, 2024, 3,100 respondants composed of 12 representative population samples aged 18-71 in 12 countries.

² Online survey conducted by BVA Xsight for IDEMIA Secure Transactions, 2024. 4,027 respondants composed of 4 representative population samples aged 15 and over in Brazil, France, Japan and the USA.

³ The value of getting personalization right—or wrong—is multiplying, McKinsey, 2021
