

DEBIT CARD and CREDIT CARD STATISTICS

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Monetary and Financial Data Division

07.11.2024



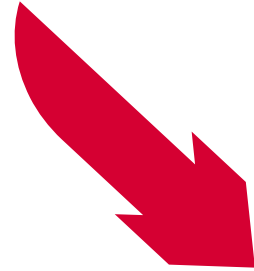
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Data Description and Purpose



- Weekly flow data
- Weekly disseminated
- Foreign and/or domestic credit cards and debit cards.
- POS devices of banks operating in Türkiye from March 2014.



- Number of transactions for credit cards and bank cards and their sectoral breakdown
- Provide important clues to decision makers and analysts about the changes in sectoral demand in consumption behavior

Scope



- Sectoral distribution of expenditures
- Tax payments
- Private pension
- Internet shopping
- Telephone shopping

CREDIT CARD

- Sectoral distribution of expenditures
- Tax payments
- Private pension
- Internet shopping
- Telephone shopping



DEBIT CARD

THE NUMBER AND THE VOLUME OF TRANSACTIONS

NON-INSTALLMENT SHOPPING

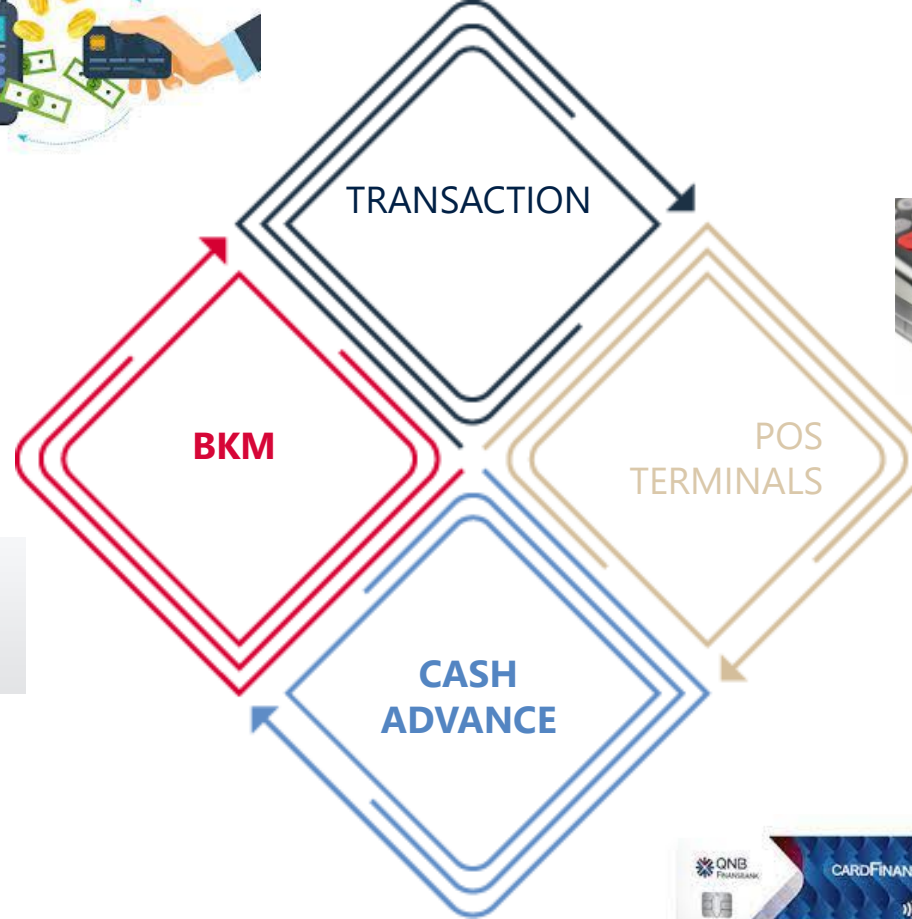
INSTALLMENT SHOPPING

Scope

[For sector definitions, «Merchant Category Code, MCC» announced by The Interbank Card Center \(BKM\)](#)



Transactions made with credit/debit cards



bank's POS device (including other bank credit card and debit card usage)

- Virtual POS of banks are also included

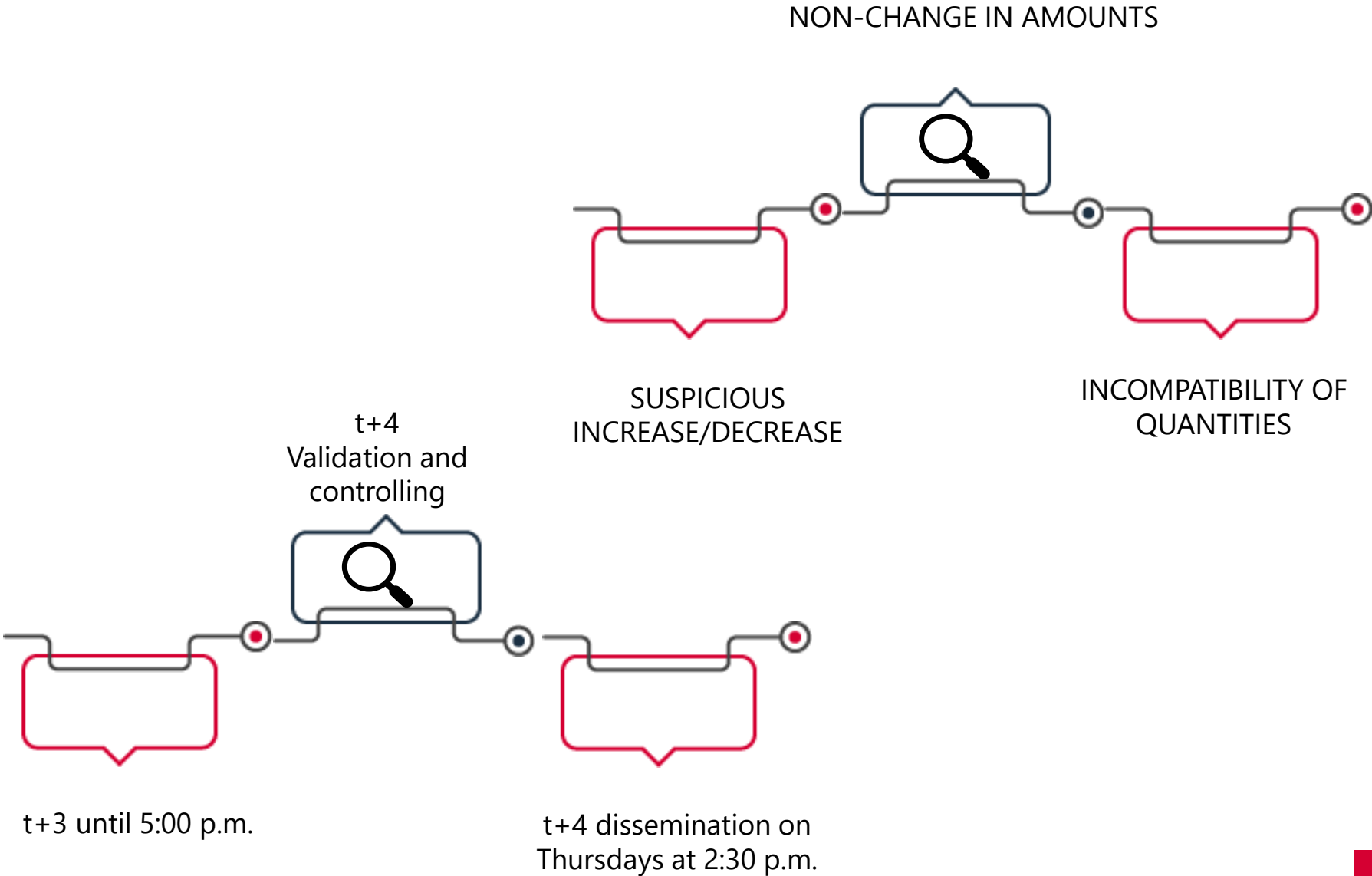
Cash advance and cash withdrawals are not included



Compilation (KK100H)

	Sector Classification	The Volume of Transactions			The Number of Transactions		
		Credit Card		Debit Card	Credit Card		Debit Card
		Installment	Non Installment		Installment	Non Installment	
1	TOTAL (2+...+49)	—.—.—	—.—.—	—.—.—	—.—.—	—.—.—	—.—.—
2	Car Rental	—.—.—	—.—.—	—.—.—	—.—.—	—.—.—	—.—.—
3	Car Rental, Sales, Service,Parts	—.—.—	—.—.—	—.—.—	—.—.—	—.—.—	—.—.—
4	Petrol Stations	—.—.—	—.—.—	—.—.—	—.—.—	—.—.—	—.—.—
5	Various Food	—.—.—	—.—.—	—.—.—	—.—.—	—.—.—	—.—.—
6	Direct Marketing	—.—.—	—.—.—	—.—.—	—.—.—	—.—.—	—.—.—
7	Education/Stationary and Office Supplies	—.—.—	—.—.—	—.—.—	—.—.—	—.—.—	—.—.—
8	Electric & Electronic Goods, Computers	—.—.—	—.—.—	—.—.—	—.—.—	—.—.—	—.—.—
9	Clothing and Accessories	—.—.—	—.—.—	—.—.—	—.—.—	—.—.—	—.—.—
10	Airlines	—.—.—	—.—.—	—.—.—	—.—.—	—.—.—	—.—.—
11	Service Sector	—.—.—	—.—.—	—.—.—	—.—.—	—.—.—	—.—.—
12	Accommodation	—.—.—	—.—.—	—.—.—	—.—.—	—.—.—	—.—.—
13	Clubs/Member Clubs/Cultural Services	—.—.—	—.—.—	—.—.—	—.—.—	—.—.—	—.—.—
14	Casino	—.—.—	—.—.—	—.—.—	—.—.—	—.—.—	—.—.—
15	Jewelry	—.—.—	—.—.—	—.—.—	—.—.—	—.—.—	—.—.—
16	Markets and Shopping Centers	—.—.—	—.—.—	—.—.—	—.—.—	—.—.—	—.—.—
17	Furnishing and Decoration	—.—.—	—.—.—	—.—.—	—.—.—	—.—.—	—.—.—
18	Contractor Services	—.—.—	—.—.—	—.—.—	—.—.—	—.—.—	—.—.—
19	Health/Health Products/ Cosmetics	—.—.—	—.—.—	—.—.—	—.—.—	—.—.—	—.—.—
20	Travel Agencies/Transportation	—.—.—	—.—.—	—.—.—	—.—.—	—.—.—	—.—.—
21	Insurance	—.—.—	—.—.—	—.—.—	—.—.—	—.—.—	—.—.—
22	Telecommunication	—.—.—	—.—.—	—.—.—	—.—.—	—.—.—	—.—.—
23	Building Supplies, Hardware	—.—.—	—.—.—	—.—.—	—.—.—	—.—.—	—.—.—
24	Food	—.—.—	—.—.—	—.—.—	—.—.—	—.—.—	—.—.—
25	Government/Tax Payments	—.—.—	—.—.—	—.—.—	—.—.—	—.—.—	—.—.—
26	Private Pension	—.—.—	—.—.—	—.—.—	—.—.—	—.—.—	—.—.—
49	Other	—.—.—	—.—.—	—.—.—	—.—.—	—.—.—	—.—.—
50	Online Shopping	—.—.—	—.—.—	—.—.—	—.—.—	—.—.—	—.—.—
51	Shopping by phone and by post	—.—.—	—.—.—	—.—.—	—.—.—	—.—.—	—.—.—
52	Tariff Payments	—.—.—	—.—.—	—.—.—	—.—.—	—.—.—	—.—.—

Compilation



Dissemination

Statistical Data (EVDS)

Data Release Calendar

- + Inflation Data
- + Balance of Payments and Related Statistics

— Monetary and Financial Statistics

Weekly Money and Banking Statistics

Monthly Money and Banking Statistics

Non-Bank Financial Corporations Statistics

Securities Statistics

Financial Accounts

Foreign Exchange Assets and Liabilities of Non-Financial Companies

Debit and Credit Cards - Sectoral Expenditure Statistics

- + Interest Rate Statistics
- + Real Sector Statistics
- + Tendency Surveys

Debit and Credit Cards - Sectoral Expenditure Statistics

Share    Print 

The purpose of this study is to provide data to the public about the amount of spending and the number of transactions for credit cards and bank cards and their sectoral breakdown which can be considered as an indicator for Turkish economy.

[Debit Card and Credit Card Total Expenditure Amount](#)

[Debit Card and Credit Card Number of Transactions](#)

Metadata_Debit Card and Credit Card Number of Transactions

 PDF Link

Metadata_Debit Card and Credit Card Total Expenditure Amount

 PDF Link

Sectoral Breakdown

Dissemination



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Alphabetical View


STATISTICS (CBRT)


NON-BANKING FINANCIAL
INSTITUTIONS STATISTICS (CBRT)

BANK LOANS TENDENCY SURVEY
(CBRT)

BANK AND CREDIT CARD STATISTICS
(CBRT, ICC)

>  **CBRT - Debit Card and Credit
Card Total Expenditure Amount (Flow
Data, Thousand TRY)**

>  CBRT - Weekly, Debit Card and
Credit Card Number of Transactions
(Flow Data, Transaction)

>  ICC - Credit Card Payment Index
(April 2015=100)

CBRT - Debit Card and Credit Card Total Expenditure Amount (Flow Data, Thousand TRY)(Weekly)

Observation

Original Observation

Formula


1 selected

Add



<input type="checkbox"/>	Serie Name
<input type="checkbox"/>	TOTAL(*) (Thousand TRY)
<input type="checkbox"/>	Car Rental(Thousand TRY)
<input type="checkbox"/>	Car Rental, Sales, Service, Parts(Thousand TRY)
<input type="checkbox"/>	Petrol Stations(Thousand TRY)
<input type="checkbox"/>	Various Food(Thousand TRY)
<input type="checkbox"/>	Direct Marketing(Thousand TRY)
<input type="checkbox"/>	Education/Stationary(Thousand TRY)

MY SELECTIONS

 Clear my selections

REPORT SETTINGS



Frequency

Daily

Date From

(07-03-2014)

10-12-2021

Date To

(25-10-2024)

25-10-2024

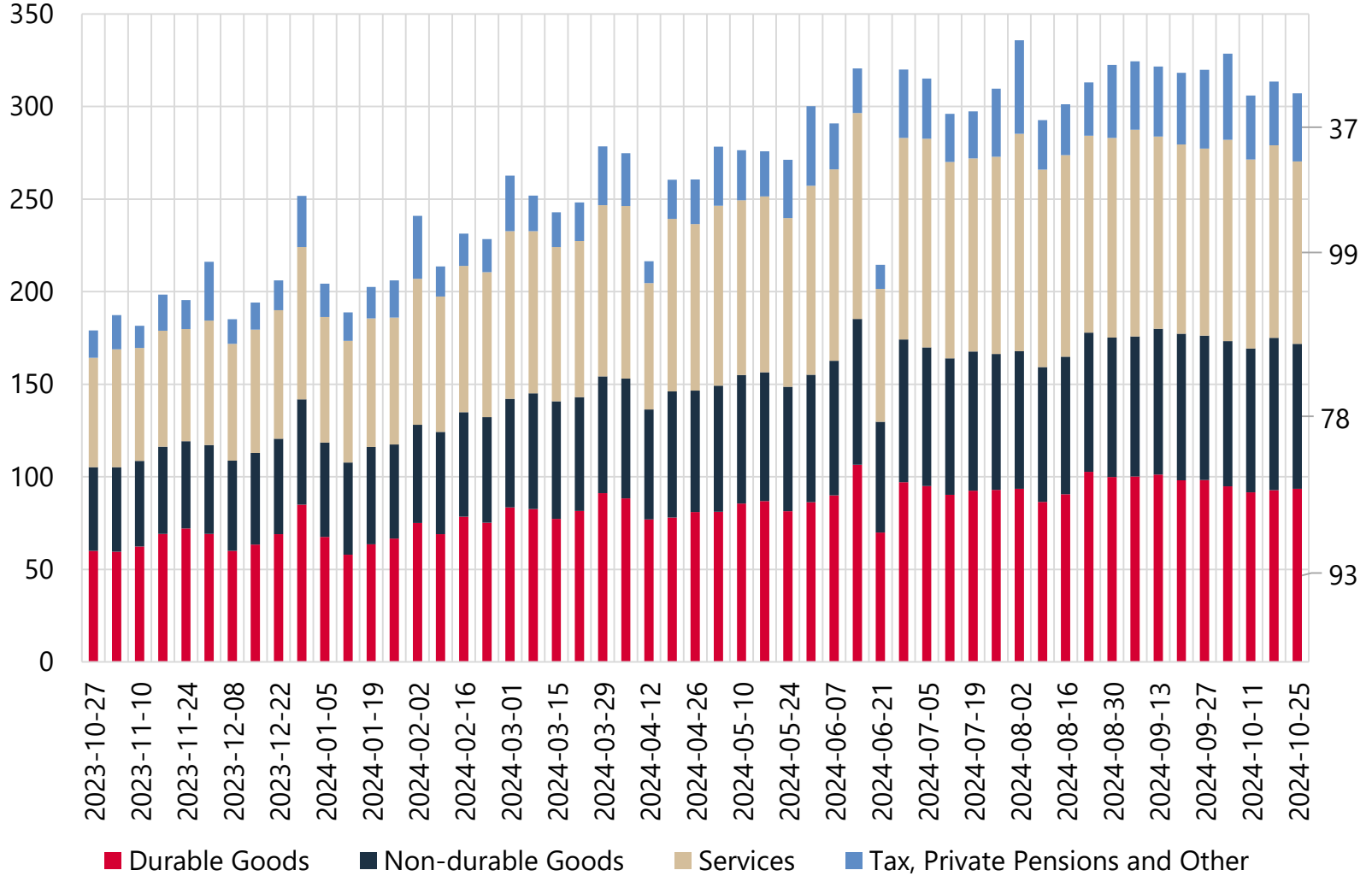
Decimal

2

Data

Total expenditure on bank and credit cards decreased by 2% compared to the previous week, reaching 307 billion TRY.

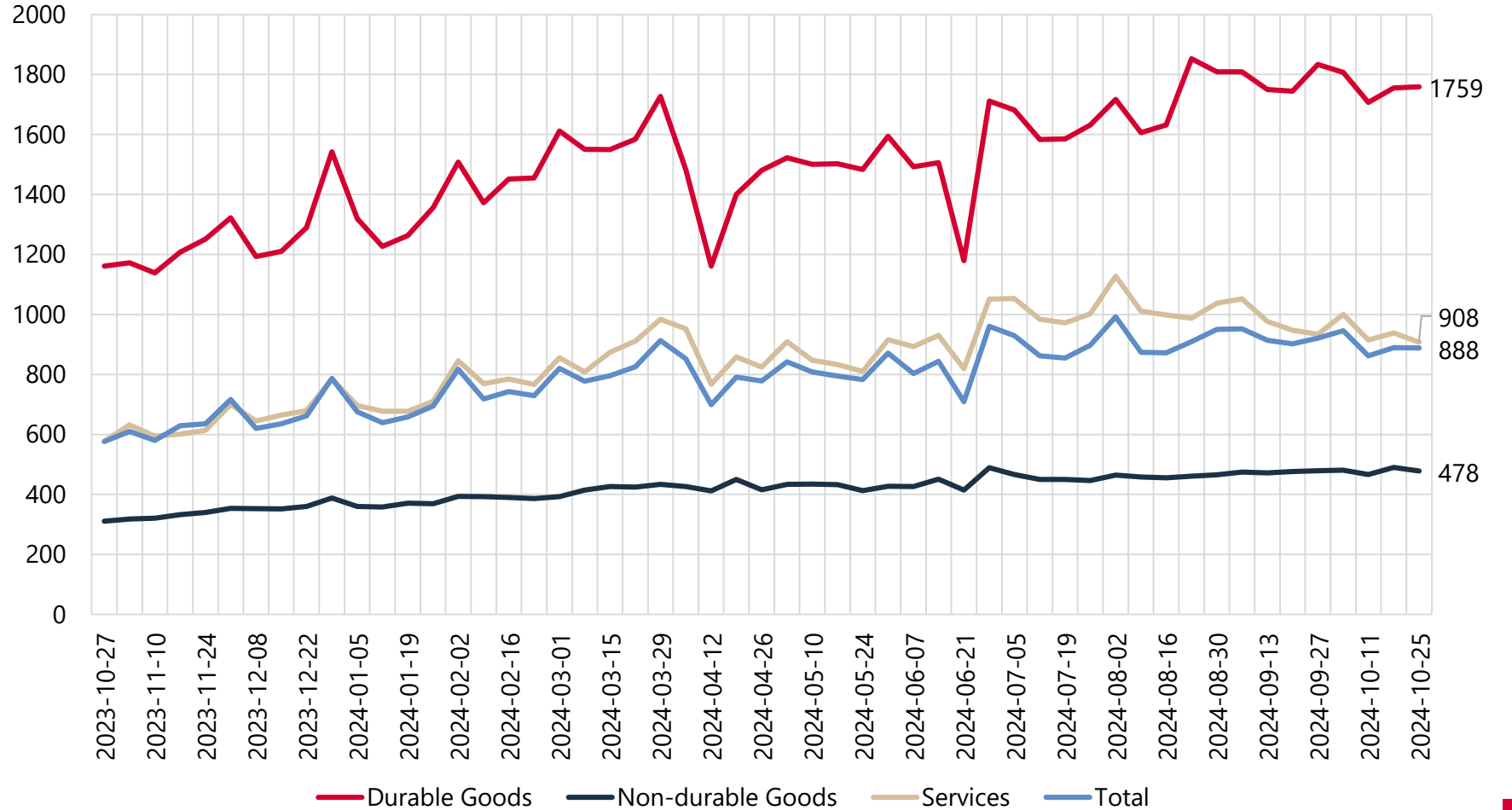
Total Expenditure Amount of Bank and Credit Cards (Flow, TRY Billion)



Data

The average expenditure amounts of the expenditure groups were 1759 TRY for “Durable Goods”, 908 TRY for “Services” and 478 TRY for “Non-Durable Goods”.

The average expenditure amounts of the expenditure groups(Flow, TRY Billion)



Data Highlights

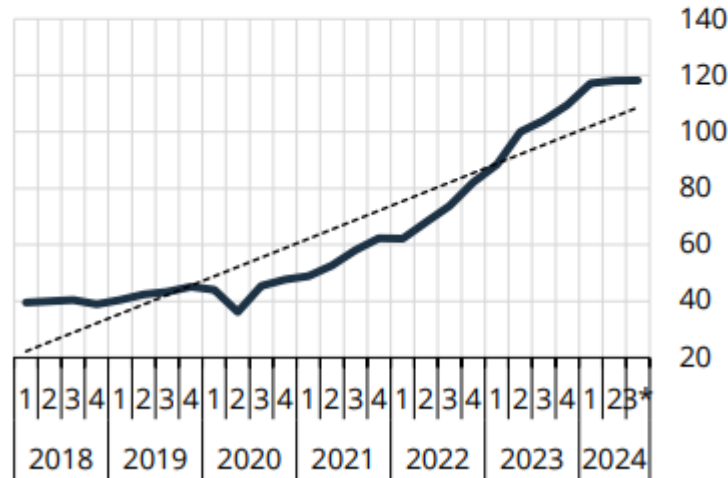
Inflation Report August 2024

Zoom-In 2.2

Monetary Tightening and Development of Credit Card Spending

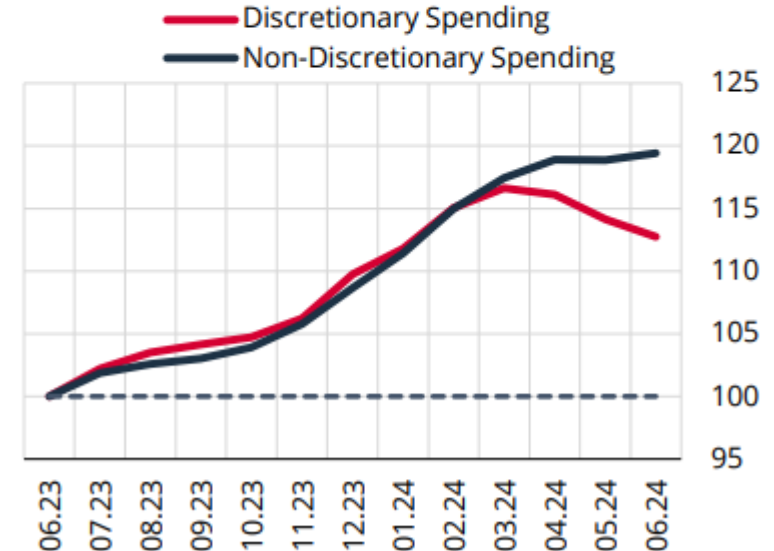
In sum, credit card spending started to decelerate in the second quarter, both in total and when analyzed in terms of discretionary or non-discretionary spending. This slowdown was more pronounced in the discretionary spending group, which was expected to be impacted more significantly and quickly by the monetary tightening.

Chart 1: Credit Card Spending (Seasonally and Calendar Adjusted, 2023Q2=100)



Source: CBRT.

Chart 2: Credit Card Spending* (Seasonally and Calendar Adjusted, 3-Month Moving Average, 2023 June=100)



Source: CBRT.



**TÜRKİYE CUMHURİYET
MERKEZ BANKASI**

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