

# **Course of Consumption Expenditures by Sectors**

**Analysis of Debit and Credit Card Expenditures**

**Türkiye İş Bankası A.Ş.  
Economic Research Division**

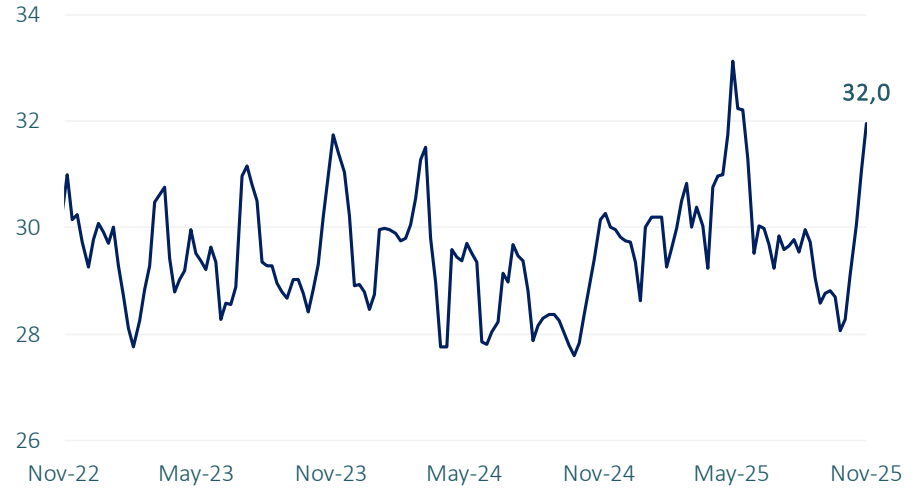
**5 December 2025**



## Card Expenditure Index



## Share of E-Commerce Transactions in Total (4-week average, %)



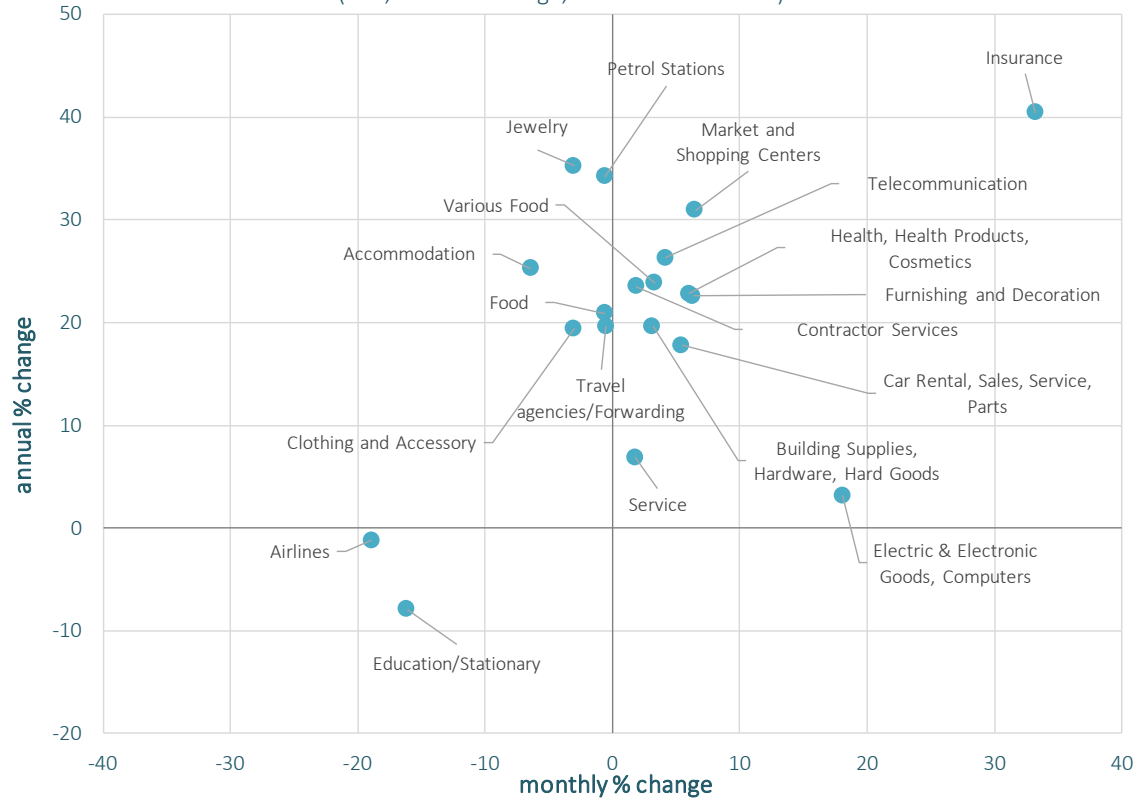
Last data: 28 November 2025  
(\*) CPI adjusted monthly average expenditures, 2015=100

# Debit and Credit Card Expenditures by Sectors



## Debit and Credit Card Expenditures by Sectors

(real, 4-week average, 28 November 2025)

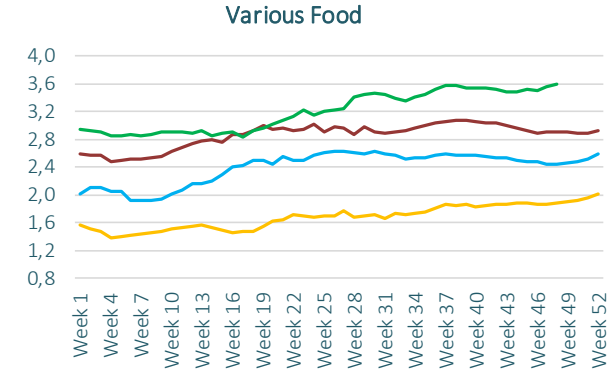
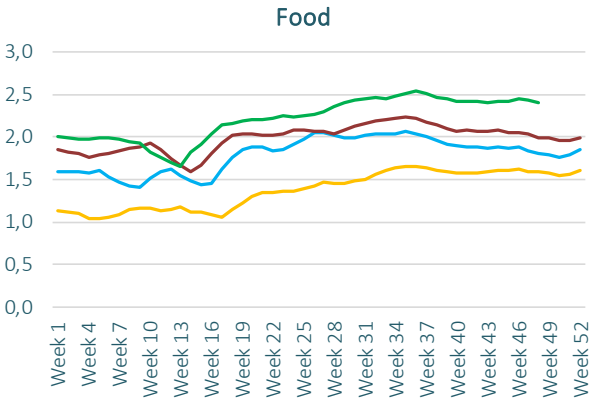
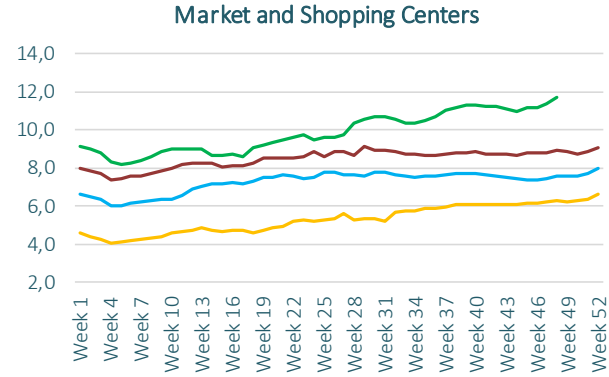
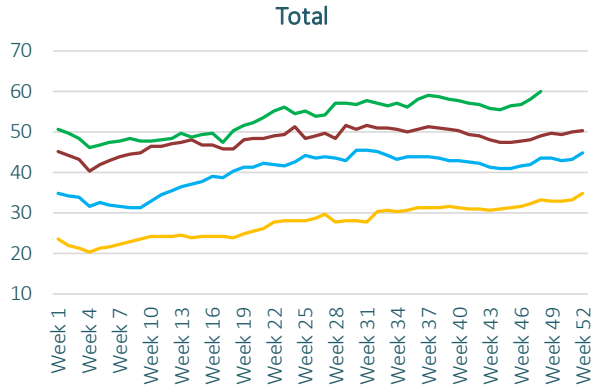


## Debit and Credit Card Expenditures by Sectors

(nominal, 4-week average, 28 November 2025)

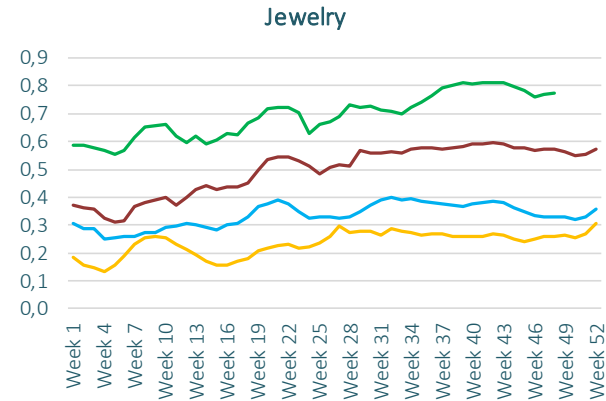
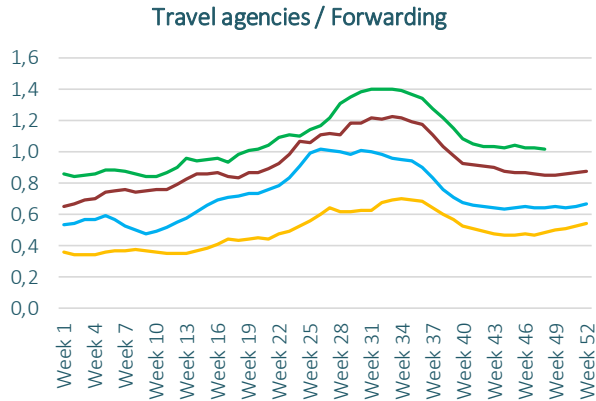
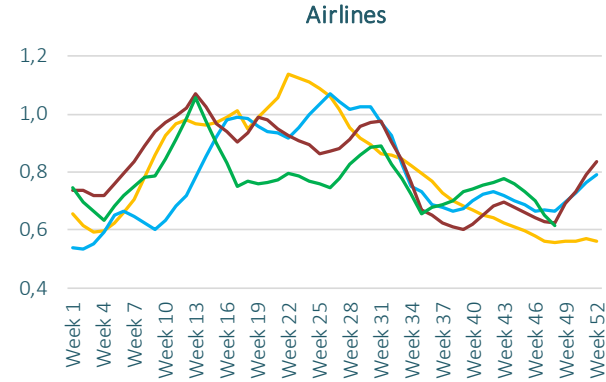
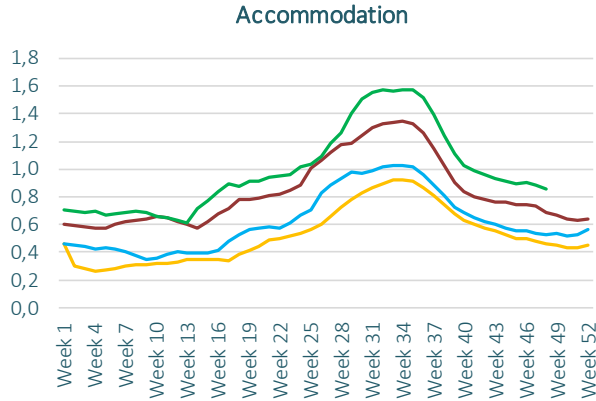
	Expenditure Amount (million TRY)	Annual % Change	% Share
Market and Shopping Centers	102.466	%71,6	%19,5
Clothing and Accessory	33.942	%30,2	%6,5
Various Food	35.846	%57,8	%6,8
Service	29.262	%40,1	%5,6
Food	30.340	%62,0	%5,8
Electric & Electronic Goods, Computers	25.280	%35,2	%4,8
Petrol Stations	30.254	%68,3	%5,8
Car Rental, Sales, Service, Parts	20.938	%52,2	%4,0
Building Supplies, Hardware, Hard Goods	20.892	%55,6	%4,0
Health, Health Products, Cosmetics	18.956	%59,0	%3,6
Insurance	20.614	%78,8	%3,9
Furnishing and Decoration	14.624	%51,0	%2,8
Travel agencies/Forwarding	9.506	%54,6	%1,8
Jewelry	11.907	%97,5	%2,3
Airlines	6.754	%26,4	%1,3
Education/Stationary	7.848	%53,0	%1,5
Contractor Services	9.471	%85,1	%1,8
Accommodation	6.622	%66,3	%1,3
Telecommunication	4.842	%48,8	%0,9
Other Sectors	84.422	%83,1	%16,1
<b>Total</b>	<b>524.786</b>	<b>%60,9</b>	<b>%100,0</b>

# Debit and Credit Card Expenditures (real\*, 4-week average, billion TRY)



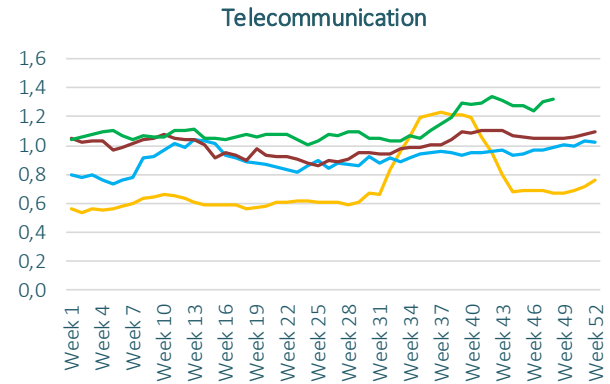
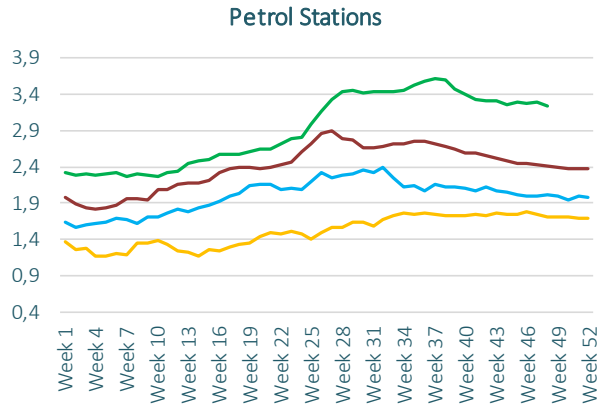
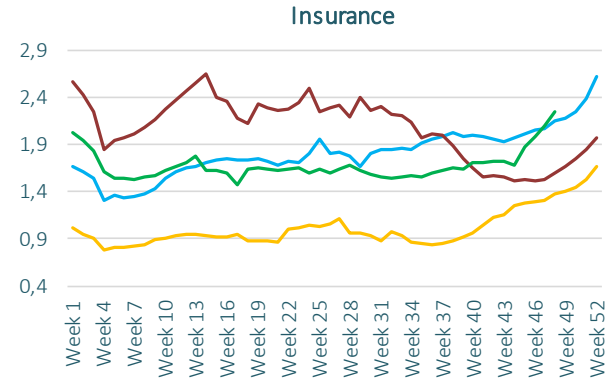
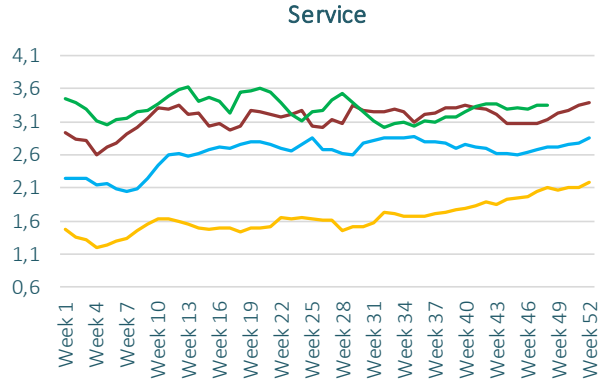
Last data: 28 November 2025  
 (\*) CPI adjusted monthly average expenditures.

# Debit and Credit Card Expenditures (real\*, 4-week average, billion TRY)



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 (\*) CPI adjusted monthly average expenditures.

# Debit and Credit Card Expenditures (real\*, 4-week average, billion TRY)

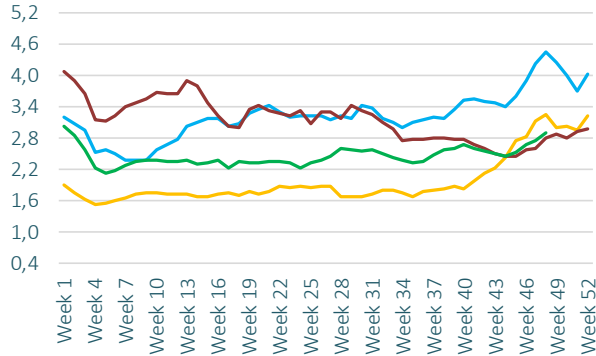


Last data: 28 November 2025  
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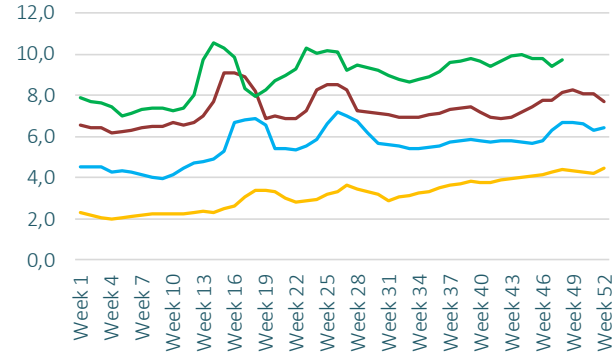
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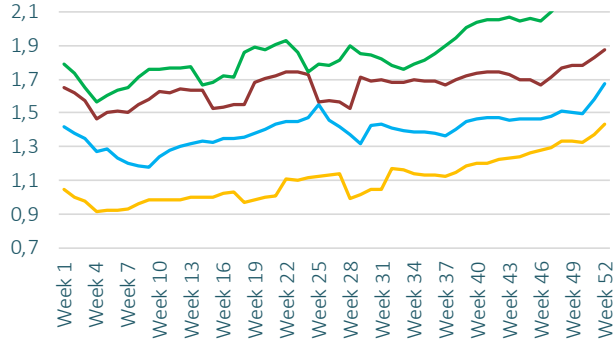
### Electric & Electronic Goods, Computers



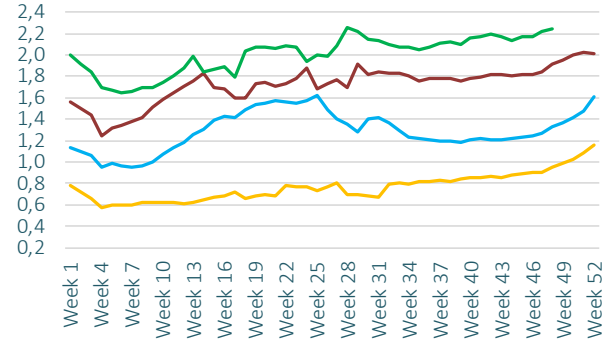
### Clothing and Accessory



### Health / Health Products / Cosmetics



### Car Rental / Sales / Service / Parts

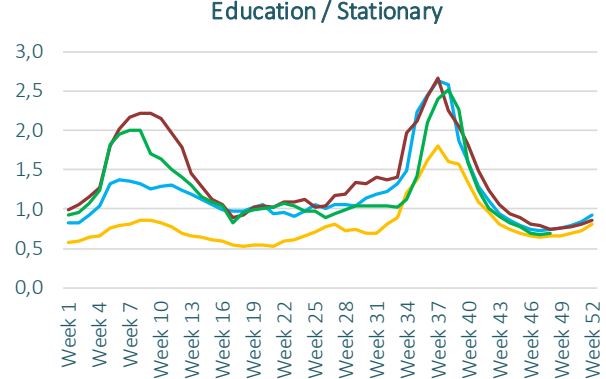
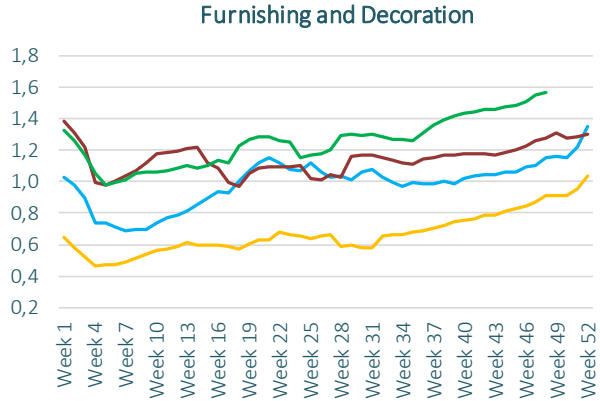
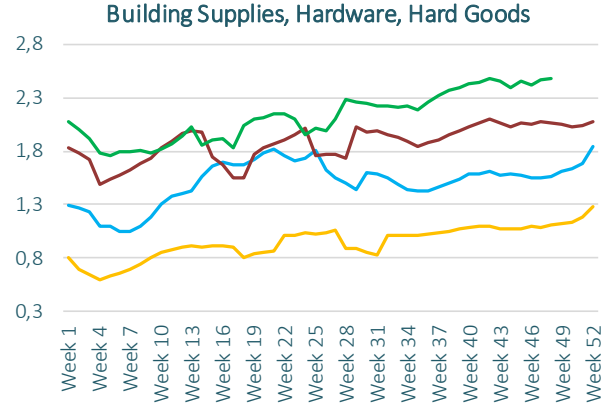
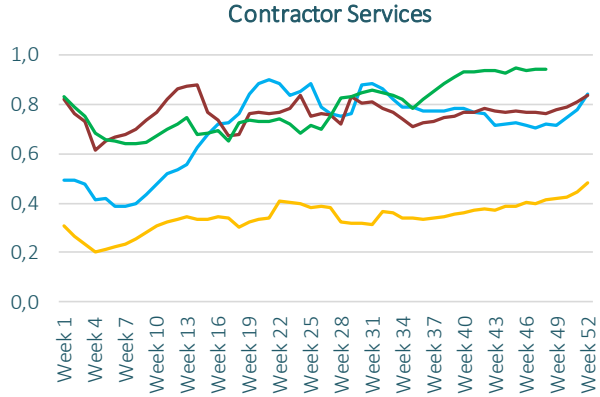


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## **Türkiye İş Bankası A.Ş.**

### **Economic Research Division**

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