

Course of Consumption Expenditures by Sectors

Analysis of Debit and Credit Card Expenditures

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

06 February 2026

Card Expenditure Index

\$

Card Expenditure Index



Last data: 30 January 2026

(*) CPI adjusted monthly average expenditures, 2025=100

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



Source: CBRT, TURKSTAT, Economic Research Division

Debit and Credit Card Expenditures by Sectors

Debit and Credit Card Expenditures by Sectors

(real, 4-week average, 30 January 2026)



Debit and Credit Card Expenditures by Sectors

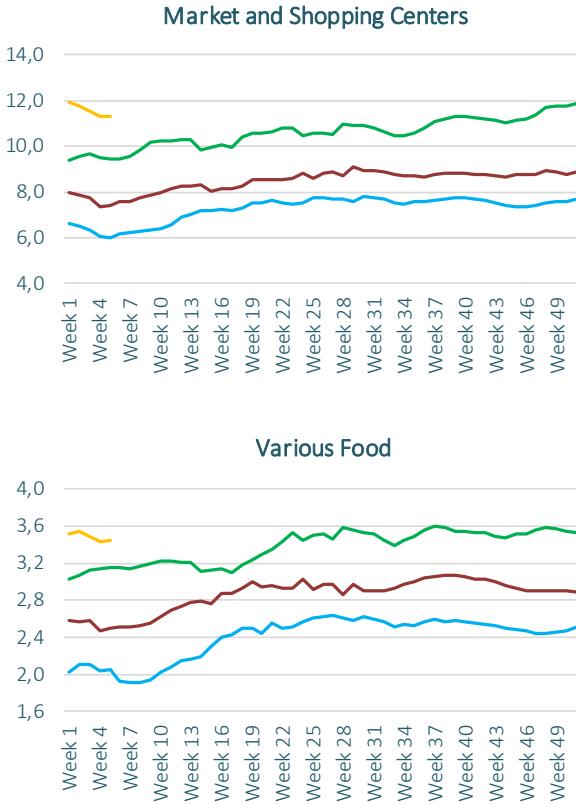


Debit and Credit Card Expenditures by Sectors

(nominal, 4-week average, 30 January 2026)

	Expenditure Amount (million TRY)	Annual % Change	% Share
Market and Shopping Centers	104.554	%58,1	%19,8
Various Food	37.383	%45,1	%7,1
Petrol Stations	27.378	%29,4	%5,2
Clothing and Accessory	31.675	%46,6	%6,0
Service	30.996	%39,4	%5,9
Food	30.913	%44,9	%5,9
Insurance	20.769	%60,5	%3,9
Electric & Electronic Goods, Computers	21.497	%37,1	%4,1
Car Rental, Sales, Service, Parts	20.119	%47,9	%3,8
Building Supplies, Hardware, Hard Goods	18.585	%39,9	%3,5
Health, Health Products, Cosmetics	19.951	%39,1	%3,8
Furnishing and Decoration	13.606	%54,0	%2,6
Jewelry	13.829	%107,1	%2,6
Contractor Services	8.268	%47,8	%1,6
Travel agencies/Forwarding	10.336	%43,0	%2,0
Education/Stationary	18.678	%30,4	%3,5
Airlines	6.366	%10,7	%1,2
Accommodation	6.803	%54,3	%1,3
Telecommunication	5.239	%40,0	%1,0
Other Sectors	79.998	%70,9	%15,2
Total	526.941	%59,1	%100,0

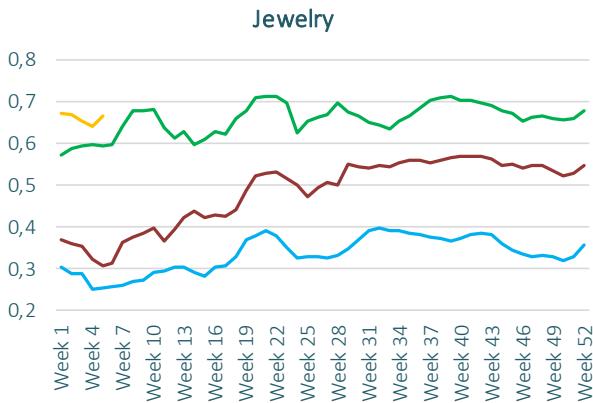
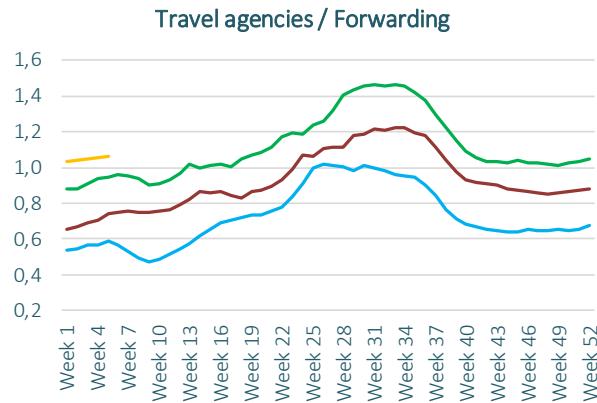
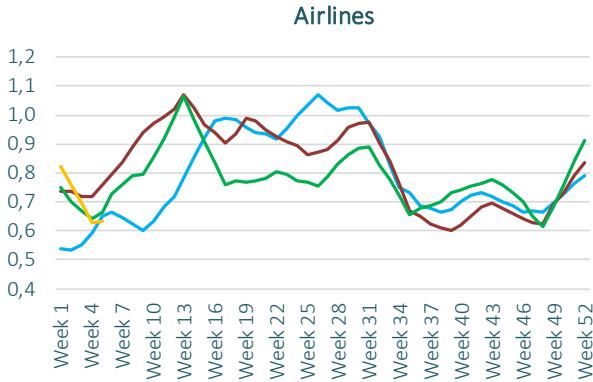
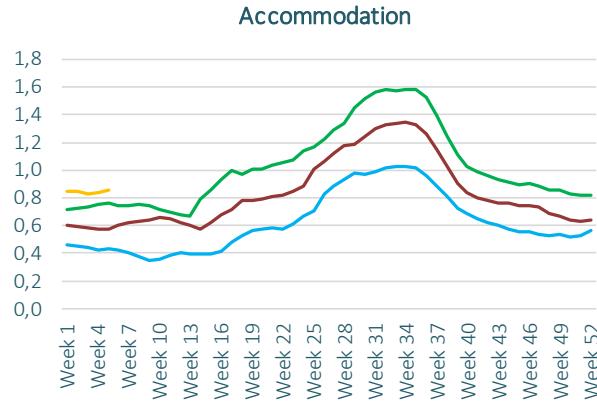
Debit and Credit Card Expenditures (real*, 4-week average, billion TRY)



Last data: 30 January 2026

(*) CPI adjusted monthly average expenditures.

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

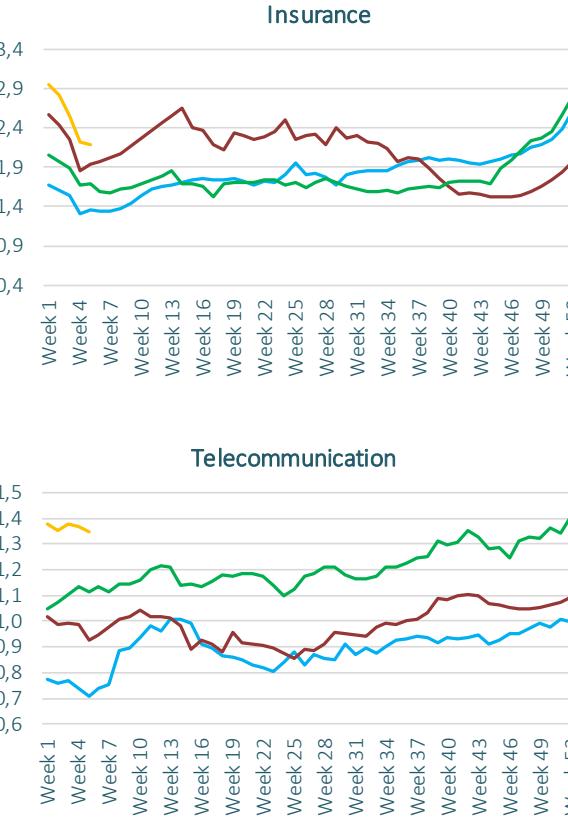
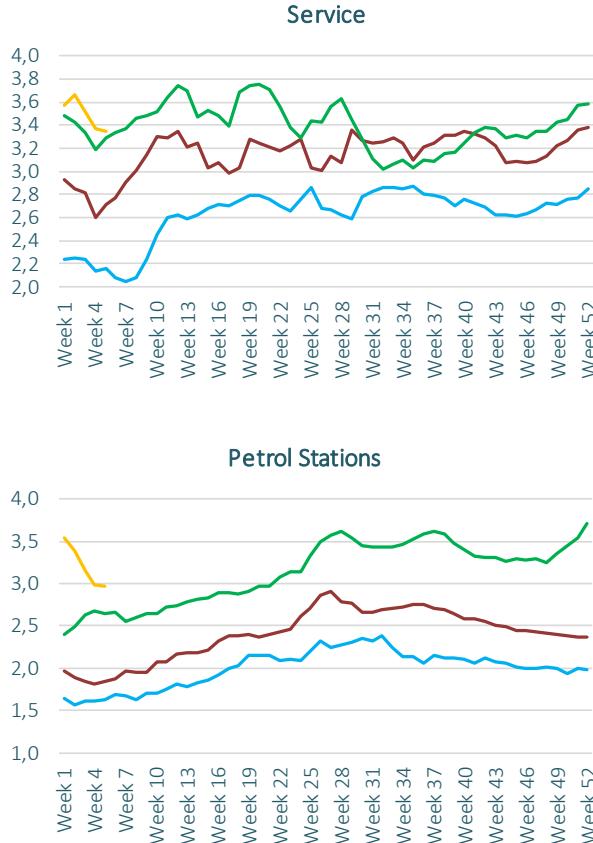


Last data: 30 January 2026

(*) CPI adjusted monthly average expenditures.

Source: CBRT

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



Last data: 30 January 2026

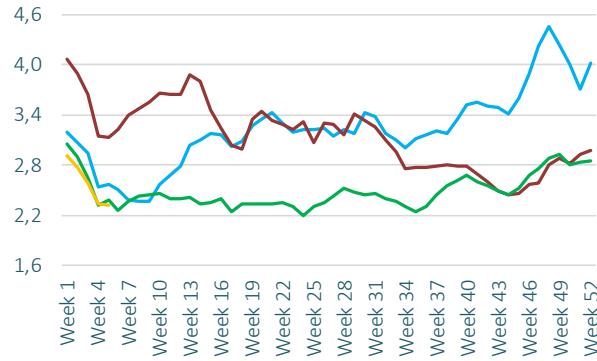
(*) CPI adjusted monthly average expenditures.

Source: CBRT

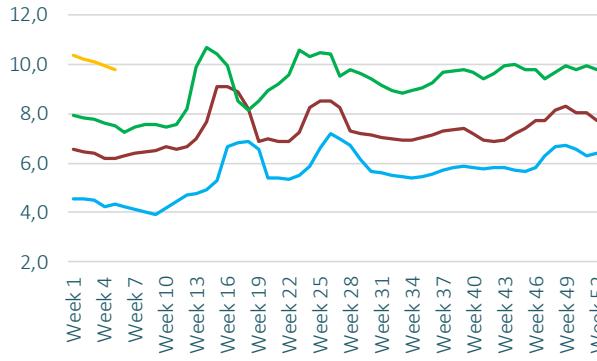
Debit and Credit Card Expenditures (real*, 4-week average, billion TRY)



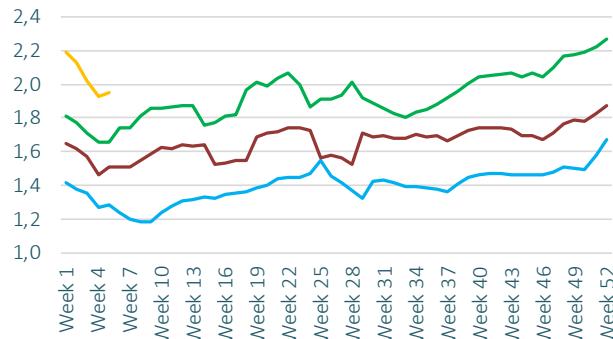
Electric & Electronic Goods, Computers



Clothing and Accessory



Health / Health Products / Cosmetics



Car Rental / Sales / Service / Parts



Last data: 30 January 2026

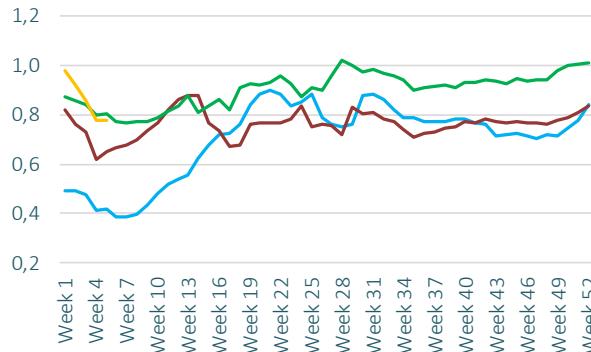
(*) CPI adjusted monthly average expenditures.

Source: CBRT

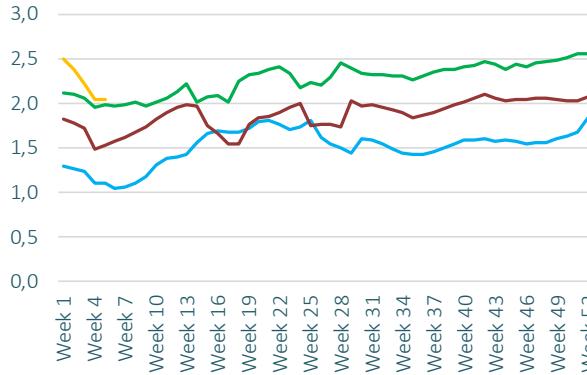
Debit and Credit Card Expenditures (real*, 4-week average, billion TRY)



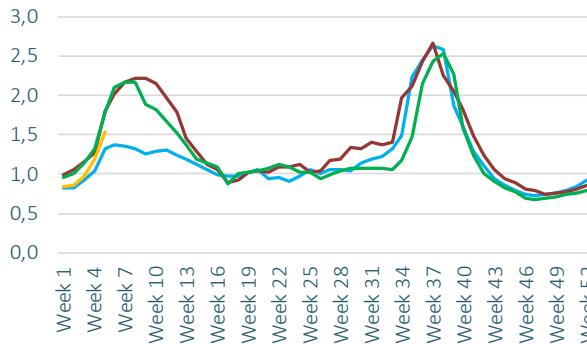
Contractor Services



Building Supplies, Hardware, Hard Goods



Education / Stationary



Last data: 30 January 2026

(*) CPI adjusted monthly average expenditures.

Source: CBRT

Türkiye İş Bankası A.Ş.

Economic Research Division

This report has been prepared by Türkiye İş Bankası A.Ş. economists and analysts by using the information from publicly available sources believed to be reliable, solely for information purposes; and they are not intended to be construed as an offer or solicitation for the purchase or sale of any financial instrument or the provision of an offer to provide investment services. The views, opinions and analyses expressed do not represent the official standing of Türkiye İş Bankası A.Ş. and are personal views and opinions of the analysts and economists who prepare the report. No representation or warranty, express or implied, is made as to the accuracy or completeness of the information contained in this report. All information contained in this report is subject to change without notice, Türkiye İş Bankası A.Ş, accepts no liability whatsoever for any direct or consequential loss arising from any use of this report or its contents.

This report is copyright-protected. Reproducing, publishing and/or distributing this report in whole or in part is therefore prohibited. All rights reserved.