



# Consumer Credit in Turkey

March 2026

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## Consumer Credit in Turkey - Category analysis

### KEY DATA FINDINGS

#### 2025 DEVELOPMENTS

Economic uncertainty and high prices keep borrowers cautious

#### INDUSTRY PERFORMANCE

Consumers maintain a conservative approach to borrowing

Rising prices and economic uncertainty encourage consumers to take durables loans

BNPL sees strong growth with technological advancements and shifting consumer preferences

#### WHAT'S NEXT?

Lending growth is being managed carefully to balance economic stability with consumer financing needs

Evolving consumer caution and market conditions shape lending behaviour

Digitalisation and omnichannel expansion

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Intensified consumer reliance on lending solutions in 2025

#### KEY DATA FINDINGS

#### INDUSTRY PERFORMANCE

Many consumers remain dependent on loans amid ongoing inflationary pressure

Digital lending channels and fintech solutions gain traction

Mortgage/housing lending growth driven by rising housing prices

BNPL gaining popularity among consumers

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