



Euromonitor
International

Credit Cards in Turkey

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Table of Contents

KEY DATA FINDINGS

2025 DEVELOPMENTS

Consumers increasingly rely on credit cards to manage daily expenses and preserve purchasing power

INDUSTRY PERFORMANCE

Expansion in the banked population and high inflation ensure broader credit card ownership

Growth of e-commerce and mobile phone-based payments accelerate credit card usage

WHAT'S NEXT?

Further expansion supported by a well-established and technologically advanced banking infrastructure

Premium cards cater to consumers seeking a more tailored and value-added banking experience

Issuers that can offer enhanced security, integrated digital experiences, and tailored value-added services will be better positioned to succeed

COMPETITIVE LANDSCAPE

Visa's broad infrastructure and continuous innovation ensure it remains at the forefront of the credit card market

With a focus on security, digital innovation, and added-value services, Yapi ve Kredi Bankasi is the leading issuer

Isbank's dynamism driven by its innovation, broad customer reach, and strong digital transformation

Mastercard expands its presence through collaborations and investing in advanced payment technologies

CATEGORY DATA

Table 1 - Credit Cards: Number of Cards in Circulation 2020-2025

Table 2 - Credit Cards Transactions 2020-2025

Table 3 - Credit Cards in Circulation: % Growth 2020-2025

Table 4 - Credit Cards Transactions: % Growth 2020-2025

Table 5 - Commercial Credit Cards: Number of Cards in Circulation 2020-2025

Table 6 - Commercial Credit Cards Transactions 2020-2025

Table 7 - Commercial Credit Cards in Circulation: % Growth 2020-2025

Table 8 - Commercial Credit Cards Transactions: % Growth 2020-2025

Table 9 - Personal Credit Cards: Number of Cards in Circulation 2020-2025

Table 10 - Personal Credit Cards Transactions 2020-2025

Table 11 - Personal Credit Cards in Circulation: % Growth 2020-2025

Table 12 - Personal Credit Cards Transactions: % Growth 2020-2025

Table 13 - Credit Cards: Number of Cards by Issuer 2020-2024

Table 14 - Credit Cards: Number of Cards by Operator 2020-2024

Table 15 - Credit Cards Payment Transaction Value by Issuer 2020-2024

Table 16 - Credit Cards Payment Transaction Value by Operator 2020-2024

Table 17 - Commercial Credit Cards: Number of Cards by Issuer 2020-2024

Table 18 - Commercial Credit Cards: Number of Cards by Operator 2020-2024

Table 19 - Commercial Credit Cards Payment Transaction Value by Issuer 2020-2024

Table 20 - Commercial Credit Cards Payment Transaction Value by Operator 2020-2024

Table 21 - Personal Credit Cards: Number of Cards by Issuer 2020-2024

Table 22 - Personal Credit Cards: Number of Cards by Operator 2020-2024

Table 23 - Personal Credit Cards Payment Transaction Value by Issuer 2020-2024

Table 24 - Personal Credit Cards Payment Transaction Value by Operator 2020-2024

Table 25 - Forecast Credit Cards: Number of Cards in Circulation 2025-2030

Table 26 - Forecast Credit Cards Transactions 2025-2030

Table 27 - Forecast Credit Cards in Circulation: % Growth 2025-2030

Table 28 - Forecast Credit Cards Transactions: % Growth 2025-2030

Table 29 - Forecast Commercial Credit Cards: Number of Cards in Circulation 2025-2030

Table 30 - Forecast Commercial Credit Cards Transactions 2025-2030

Table 31 - Forecast Commercial Credit Cards in Circulation: % Growth 2025-2030

Table 32 - Forecast Commercial Credit Cards Transactions: % Growth 2025-2030

Table 33 - Forecast Personal Credit Cards: Number of Cards in Circulation 2025-2030

Table 34 - Forecast Personal Credit Cards Transactions 2025-2030

Table 35 - Forecast Personal Credit Cards in Circulation: % Growth 2025-2030

Table 36 - Forecast Personal Credit Cards Transactions: % Growth 2025-2030

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[Debit Cards in Turkey - Category analysis](#)

[Debit Cards in Turkey - Company Profile](#)

KEY DATA FINDINGS

2025 DEVELOPMENTS

Strong growth as consumers increasingly choose debit cards over cash

INDUSTRY PERFORMANCE

Behavioural shift driven by the ease and speed of contactless debit card payments

Banks support growth through tailored loyalty campaigns and emphasising the security advantages of debit card transactions

WHAT'S NEXT?

Further growth with banks increasingly promoting debit cards

Evolution of security of debit card payments

Students to play an increasingly important role in the future of debit card adoption

COMPETITIVE LANDSCAPE

Visa's broad infrastructure and continuous innovation ensures it maintains its position as the leading operator

Ziraat Bank's lead driven by its broad reach and strategic innovation

Accessible pricing, seamless digital integration, and robust security fuel dynamic growth of HSBC

Mastercard strengthens its position through continuous innovation and strong partnerships with banks

CATEGORY DATA

Table 37 - Debit Cards: Number of Cards in Circulation 2020-2025

Table 38 - Debit Cards Transactions 2020-2025

Table 39 - Debit Cards in Circulation: % Growth 2020-2025

Table 40 - Debit Cards Transactions: % Growth 2020-2025

Table 41 - Debit Cards: Number of Cards by Issuer 2020-2024

Table 42 - Debit Cards: Number of Cards by Operator 2020-2024

Table 43 - Debit Cards Payment Transaction Value by Issuer 2020-2024

Table 44 - Debit Cards Payment Transaction Value by Operator 2020-2024

Table 45 - Forecast Debit Cards: Number of Cards in Circulation 2025-2030

Table 46 - Forecast Debit Cards Transactions 2025-2030

Table 47 - Forecast Debit Cards in Circulation: % Growth 2025-2030

Table 48 - Forecast Debit Cards Transactions: % Growth 2025-2030

COUNTRY REPORTS DISCLAIMER

[Pre-Paid Cards in Turkey - Category analysis](#)

[Pre-Paid Cards in Turkey - Company Profile](#)

KEY DATA FINDINGS

2025 DEVELOPMENTS

Widespread appeal of pre-paid options

INDUSTRY PERFORMANCE

E-commerce expansion fuels strong growth of open loop cards

Changing consumer behaviour and tourism boost demand for pre-paid cards

WHAT'S NEXT?

Continued innovation and digitisation of pre-paid lunch cards

Omnichannel and mobile-first strategies central to the expansion and modernisation of the pre-paid card market

Pre-paid cards are a practical and accessible financial tool for younger consumers

COMPETITIVE LANDSCAPE

Belbim leads closed loop pre-paid cards with its wide and loyal user base

Innovation, strong local partnerships, and wide acceptance network ensure Mastercard maintains its lead in open loop pre-paid cards

Belbim broadens the range of services that can be accessed with its Istanbulkart

Papara capitalises on the growing demand for alternative financial services that are faster, more flexible, and more accessible than traditional banking

CATEGORY DATA

Table 49 - Pre-paid Cards: Number of Cards in Circulation 2020-2025

Table 50 - Pre-paid Cards Transactions 2020-2025

Table 51 - Pre-paid Cards in Circulation: % Growth 2020-2025

Table 52 - Pre-paid Cards Transactions: % Growth 2020-2025

Table 53 - Closed Loop Pre-paid Cards Transactions 2020-2025

Table 54 - Closed Loop Pre-paid Cards Transactions: % Growth 2020-2025

Table 55 - Open Loop Pre-paid Cards Transactions 2020-2025

Table 56 - Open Loop Pre-paid Cards Transactions: % Growth 2020-2025

Table 57 - Pre-paid Cards: Number of Cards by Issuer 2020-2024

Table 58 - Pre-paid Cards: Number of Cards by Operator 2020-2024

Table 59 - Pre-paid Cards Transaction Value by Issuer 2020-2024

Table 60 - Pre-paid Cards Transaction Value by Operator 2020-2024

Table 61 - Closed Loop Pre-paid Cards: Number of Cards by Issuer 2020-2024

Table 62 - Closed Loop Pre-paid Cards: Number of Cards by Operator 2020-2024

Table 63 - Closed Loop Pre-paid Cards Transaction Value by Issuer 2020-2024

Table 64 - Closed Loop Pre-paid Cards Transaction Value by Operator 2020-2024

Table 65 - Open Loop Pre-paid Cards: Number of Cards by Issuer 2020-2024

Table 66 - Open Loop Pre-paid Cards: Number of Cards by Operator 2020-2024

Table 67 - Open Loop Pre-paid Cards Transaction Value by Issuer 2020-2024

Table 68 - Open Loop Pre-paid Cards Transaction Value by Operator 2020-2024

Table 69 - Forecast Pre-paid Cards: Number of Cards in Circulation 2025-2030

Table 70 - Forecast Pre-paid Cards Transactions 2025-2030

Table 71 - Forecast Pre-paid Cards in Circulation: % Growth 2025-2030

Table 72 - Forecast Pre-paid Cards Transactions: % Growth 2025-2030

Table 73 - Forecast Closed Loop Pre-paid Cards Transactions 2025-2030

Table 74 - Forecast Closed Loop Pre-paid Cards Transactions: % Growth 2025-2030

Table 75 - Forecast Open Loop Pre-paid Cards Transactions 2025-2030

Table 76 - Forecast Open Loop Pre-paid Cards Transactions: % Growth 2025-2030

COUNTRY REPORTS DISCLAIMER

[Financial Cards and Payments in Turkey - Industry Overview](#)

EXECUTIVE SUMMARY

Ongoing shift toward digital and credit-based solutions

KEY DATA FINDINGS

INDUSTRY PERFORMANCE

Strong growth with consumers increasingly relying on credit cards

Digital wallets and mobile payment solutions gain even more traction

Expansion of e-commerce plays a significant role in boosting credit card transactions

WHAT'S NEXT?

New credit card regulations aim to create a more secure, transparent, and sustainable financial environment

Increasing reliance on credit to manage daily expenses amid economic uncertainty

Rise of eco-conscious financial products

COMPETITIVE LANDSCAPE

Türkiye Cumhuriyeti Ziraat Bankası leads, enjoying an extensive customer base and strong reputation

Visa benefits from its strong global reputation, robust security infrastructure, and early adoption of innovative technologies

American Express' growth driven by its strategic positioning in the premium and digitally engaged consumer segments

Papara Elektronik Para ve Ödeme Hizmetleri successfully positions itself as a modern, flexible, and accessible financial solution

MARKET INDICATORS

Table 77 - Number of POS Terminals: Units 2020-2025

Table 78 - Number of ATMs: Units 2020-2025

Table 79 - Value Lost to Fraud 2020-2025

Table 80 - Card Expenditure by Location 2025

Table 81 - Financial Cards in Circulation by Type: % Number of Cards 2020-2025

Table 82 - Domestic versus Foreign Spend 2025

MARKET DATA

Table 83 - Financial Cards by Category: Number of Cards in Circulation 2020-2025

Table 84 - Financial Cards by Category: Number of Accounts 2020-2025

Table 85 - Financial Cards Transactions by Category: Value 2020-2025

Table 86 - Financial Cards by Category: Number of Transactions 2020-2025

Table 87 - Consumer Payments by Category: Value 2020-2025

Table 88 - Consumer Payments by Category: Number of Transactions 2020-2025

Table 89 - M-Commerce by Category: Value 2020-2025

Table 90 - M-Commerce by Category: % Value Growth 2020-2025

Table 91 - Financial Cards: Number of Cards by Issuer 2020-2024

Table 92 - Financial Cards: Number of Cards by Operator 2020-2024

Table 93 - Financial Cards: Card Payment Transactions Value by Operator 2020-2024

Table 94 - Financial Cards: Card Payment Transactions Value by Issuer 2020-2024

Table 95 - Forecast Financial Cards by Category: Number of Cards in Circulation 2025-2030

Table 96 - Forecast Financial Cards by Category: Number of Accounts 2025-2030

Table 97 - Forecast Financial Cards Transactions by Category: Value 2025-2030

Table 98 - Forecast Financial Cards by Category: Number of Transactions 2025-2030

Table 99 - Forecast Consumer Payments by Category: Value 2025-2030

Table 100 - Forecast Consumer Payments by Category: Number of Transactions 2025-2030

Table 101 - Forecast M-Commerce by Category: Value 2025-2030

Table 102 - Forecast M-Commerce by Category: % Value Growth 2025-2030

COUNTRY REPORTS DISCLAIMER

SOURCES

Summary 1 - Research Sources

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