



Financial Cards and Payments in Turkey

February 2026

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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

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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

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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

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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

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