



Euromonitor
International

Consumer Credit in Turkey

March 2026

Table of Contents

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

CATEGORY DATA

Table 1 - Consumer Credit: Outstanding Balance by Category: Value 2020-2025

Table 2 - Consumer Credit: Outstanding Balance by Category: % Value Growth 2020-2025

Table 3 - Consumer Credit: Gross Lending by Category: Value 2020-2025

Table 4 - Consumer Credit: Gross Lending by Category: % Value Growth 2020-2025

Table 5 - Forecast Consumer Credit: Outstanding Balance by Category: Value 2025-2030

Table 6 - Forecast Consumer Credit: Outstanding Balance by Category: % Value Growth 2025-2030

Table 7 - Forecast Consumer Credit: Gross Lending by Category: Value 2025-2030

Table 8 - Forecast Consumer Credit: Gross Lending by Category: % Value Growth 2025-2030

COUNTRY REPORTS DISCLAIMER

Consumer Lending in Turkey - Industry Overview

EXECUTIVE SUMMARY

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

WHAT'S NEXT?

Inflation and rising costs to drive steady value growth of gross consumer lending

Positive outlook for mortgage/housing lending with demand for homeownership, despite affordability challenges

MARKET DATA

Table 9 - Consumer Lending: Outstanding Balance by Category: Value 2020-2025

Table 10 - Consumer Lending: Outstanding Balance by Category: % Value Growth 2020-2025

Table 11 - Consumer Lending: Gross Lending by Category: Value 2020-2025

Table 12 - Consumer Lending: Gross Lending by Category: % Value Growth 2020-2025

Table 13 - Consumer Lending: Non-performing vs Other Loans Outstanding Balance: % Value 2020-2025

Table 14 - Mortgages/Housing: Non-performing vs Other Loans Outstanding Balance: % Value 2020-2025

Table 15 - Consumer Credit: Non-performing vs Other Loans Outstanding Balance: % Value 2020-2025

Table 16 - Card Lending: Non-performing vs Other Loans Outstanding Balance: % Value 2020-2025

Table 17 - Forecast Consumer Lending: Outstanding Balance by Category: Value 2025-2030

Table 18 - Forecast Consumer Lending: Outstanding Balance by Category: % Value Growth 2025-2030

Table 19 - Forecast Consumer Lending: Gross Lending by Category: Value 2025-2030

Table 20 - Forecast Consumer Lending: Gross Lending by Category: % Value Growth 2025-2030

COUNTRY REPORTS DISCLAIMER

SOURCES

Summary 1 - Research Sources

About Euromonitor International

Euromonitor International is an independent market intelligence provider. Data, insight and analysis stem from in-the-field research spanning 210 national markets.

Content ranges from the in-depth and country-specific, to key strategic themes with a global range and significance. Products cover a comprehensive range of insights and market data, but can be broadly categorised as:

- **Strategy Briefings:** Global or regional in scope, and focussing on the most important themes shaping consumer demand, the key markets, competitive environment and future outlook across a range of industries.
- **Company Profiles:** Analysis dedicated to the world's most significant companies, with detailed insight into their activities, focus of operations, their competitors, their geographic presence and performance.
- **Country Reports:** For an in-depth understanding of specific countries, whether by industry, economic metrics or consumer trends and lifestyles. These reports cover current trends, consumer demand, market potential and future prospects, with country-specific local insight and comprehensive data, unavailable elsewhere.

For more information on this report, further enquiries can be directed via this link www.euromonitor.com/consumer-credit-in-turkey/report.