

<b>Statistics</b>	<b>Debit Card and Credit Card Total Expenditure Amount</b>
<b>The Data: Coverage, Periodicity, and Timeliness</b>	
<b>Coverage characteristics</b>	<p><b>Purpose of the study:</b> The purpose of this study is to provide data to the public about the amount of spending on credit cards and bank cards and their sectoral breakdown which can be considered as an indicator for Turkish economy.</p> <p>Credit and debit cards spending amounts and the sectoral distribution of these expenditures provides important clues to decision makers and analysts about the changes in sectoral demand in consumption behavior.</p> <p><b>Data description:</b> Weekly flow data, taken from pos devices of domestic banks operating in Türkiye, consists of the expenditures made by using foreign and/or domestic credit cards and debit cards.</p> <p><b>Statistical concepts and definitions:</b></p> <p><b>Banks:</b> The banks operating in Türkiye.</p> <p><b>Credit Cards and Debit Cards:</b> Debit cards and credit cards that belong to domestic banks in Türkiye or the banks operating abroad used in Türkiye.</p> <p><b>Pos Devices:</b> POS devices of banks operating in Türkiye (Virtual POS are also included)</p> <p><b>Sectors:</b> Sectors are classified according to the sector definitions specified in the Workplace Category Codes (Merchant Category Code, MCC), which are determined by ISO 18245 and updated and shared with banks by the Interbank Card Center.</p> <p>For more detailed info on sectors, check "<b>Sectoral Classification</b>" title.</p> <p>Data shared information purpose only: Items that are not included in total expenditures but are shared for information purpose only,</p> <ul style="list-style-type: none"> <li>- Online Shopping</li> <li>- Shopping by Letter / Phone</li> <li>- Customs Tax Payments</li> </ul> <p><b>Statistical population:</b> Analysts, policy makers, academic users and other users.</p> <p><b>Reference area:</b> Türkiye.</p> <p><b>Geographical level:</b> None.</p> <p><b>Sector coverage:</b> Sectors and sector definitions in MCC (Merchant Category Code).</p> <p><b>Time coverage:</b> The data starts from the period of March 2014.</p> <p><b>Coverage, n.e.s.:</b> None.</p> <p><b>Exceptional circumstances on coverage:</b> Cash advance and cash withdrawals via credit and debit cards are excluded.</p> <p><b>Statistical unit:</b> Reporting banks</p> <p><b>Base period:</b> None.</p> <p><b>Reference period:</b> Previous week.</p> <p><b>Unit of Measure:</b> Thousand TRY</p>

<b>Periodicity</b>	<p><b>Frequency of data collection:</b> Weekly.</p> <p><b>Frequency of dissemination:</b> Weekly.</p>
<b>Timeliness</b>	<p><b>Average production time for each release of data:</b> 1 working day.</p> <p><b>Time lag - final results (days):</b> 4 working days.</p>

## Access by the Public

<b>Advance dissemination of release calendar</b>	<p><b>Link to advance release calendar:</b> It is published every week on EVDS as of 14:30 on Thursday. It is published accordingly with the calendar of Weekly Money and Banking Statistics in case of the public holidays</p> <p><a href="http://www3.tcmb.gov.tr/veriyaytakvim/calendar.php?yayim_id=25">http://www3.tcmb.gov.tr/veriyaytakvim/calendar.php?yayim_id=25</a></p> <p><b>Data release policy:</b> Published on EVDS weekly.</p>
<b>Simultaneous release to all interested parties</b>	<p><b>Simultaneous release:</b> Yes.</p> <p><b>Pre-release data share with press or other specific users under special agreements:</b> No.</p>

## Integrity

<p><b>Dissemination of terms and conditions under which official statistics are produced, including those relating to the confidentiality of individually identifiable information</b></p>	<p><b>Responsibility for collecting, processing, and disseminating statistics:</b> Monetary and Financial Statistics Division of the Data Governance and Statistics Department of the CBRT is responsible for collecting, processing and disseminating statistics.</p> <p><b>Data sharing and coordination among data producing agencies:</b> It is shared with the public through the Electronic Data Delivery System (EVDS) and also automatic access to the data is provided by the web service.</p> <p><b>Confidentiality of individual reporters' data:</b> Article 43 of the Law No. 1211 on the CBRT, as amended by the Law No. 4651 of April 25, 2001; requires that the Bank may not publish or disclose the statistical information having a private and personal nature nor may it submit these to any official authority or private body other than the BRSA. This information shall not be used for purposes other than those of statistical nature nor as means of evidence. Data released will be evaluated confidential accordingly and will not be disclosed to third parties.</p> <p><b>Staff, facilities, computing resources, and financing:</b> 2 employees are responsible for collecting, processing and disseminating the data. All employees have either undergraduate or graduate degrees. Hardware, software and automation needs are provided by the IT department in line with work plans.</p> <p><b>Monitoring user requirements:</b> Queries sent to EVDS e-mail address "yenievds@tcmb.gov.tr" about the data are responded as soon as possible. In addition to that, online "Statistical User Survey, CBRT Application" is conducted once a year to be able to follow up the changing needs of the users by assessing the results of the survey.</p> <p><b>Quality policy:</b> Our policy is determined to disseminate data according to internationally accepted standards and maintain consistency and timeliness of the data.</p> <p><b>Quality monitoring:</b> The aggregated data sent by banks is shared with the public after checked in various aspects by our employees every week. By communicating with data provider banks regularly, we detect necessary updates and changes as soon as possible.</p> <p><b>Impartiality of statistics:</b> Data of reporting banks are cross checked prior to release. Statistics are unbiased.</p> <p><b>Data sources:</b> Reporting banks.</p> <p><b>Methodology:</b> The data received from the banks are recorded to the database and published on EVDS after checked for consistency.</p>
	<p><b>Modes of dissemination:</b> Data are disseminated via EVDS.</p> <p><b>Commenting on erroneous interpretation and misuse of statistics:</b> After dissemination of data, regular controls and follow-ups are made to avoid erroneous interpretation and misuse of statistics in the media.</p> <p><b>Disclosure of terms and conditions for statistical collection, processing, and dissemination:</b> Punctual dissemination of the data according to the advance release calendar.</p> <p><b>Seasonal adjustment:</b> There is no seasonal adjustment on existing data.</p> <p><b>Legal acts and other agreements on collection, processing, and dissemination of statistics:</b> The Law on the Central Bank of the Republic of Türkiye, No.1211, Article.43.</p>
<p><b>Identification of internal government access to data before release</b></p>	<p>None.</p>
<p><b>Identification of ministerial commentary on the occasion of</b></p>	<p>Published without any comments.</p>

statistical releases	
Provision of information about revision and advance notice of major changes in methodology	<p><b>Revision schedule:</b> All data is published temporarily every week and is subject to revision.</p> <p><b>Advance notice of major changes in methodology, source data, and statistical techniques:</b> Amendments to the tables and methodology are announced in advance on the website under "Announcements on Revision Studies".</p>

## Quality

Dissemination of documentation on methodology and sources used in preparing statistics	Methodology used in compilation of these statistics is explained at the above part of this document.
Dissemination of component detail, reconciliations with related data, and statistical frameworks that support statistical cross-checks and provide assurance of reasonableness	<p><b>Internal consistency:</b> The data sets are consistent with each other.</p> <p><b>Temporal consistency:</b> Comparable time series beginning from March 2014.</p>

## Notes

Last posted	
Last certified	
Last updated	March 2022