Call Center Statistics

December 2022

Report Code: DE23

January 2022



Summary Tables

Number of Call Center Employees

		Sept	. 2022			Dec.	2022		
	Female	Male	Total	The average age	Female	Male	Total	The average age	Net change
The number of agents	6,151	2,282	8,433	27	6,212	2,308	8,520	27	87
The number of supporting									
service personnel	695	297	992	34	706	309	1,015	34	23
The number of managers	516	416	932	34	529	439	968	34	36
Total	7,362	2,995	10,357	-	7,447	3,056	10,503	-	146
Outsource	-	-	5,052	-	-	-	6,168	-	1,116

Distribution of Call Center Employees by City

	Sept.	2022	Dec	. 2022
	Total	(%)	Total	(%)
Istanbul and Izmit	4,947	48	4,931	47
Other	5,410	52	5,572	53
Total	10,357	100	10,503	100

Call Center Employee Profile

			Sept. 202	2				Dec. 2022	2	
	High school	College	University graduate	Post- graduate	Total	High school	College	University graduate	Post- graduate	Total
The number of agents	728	2,340	5,232	133	8,433	710	2,341	5,312	157	8,520
The number of supporting										
service personnel	80	259	584	69	992	83	256	607	69	1,015
The number of managers	45	172	638	77	932	45	175	664	84	968
Total	853	2,771	6,454	279	10,357	838	2,772	6,583	310	10,503

Call Profile

	Sept. 2022	Dec. 2022
Inbound call		
Total number of incoming calls (million)	112.4	114.7
Number of incoming calls answered by agents (million)	57.1	58.1
Answered Calls (%)	94	97
Average talk time (second)	184	192
Outbound call The total number of outbound		
call customers (million)	18.9	25.4
Customers reached (%)	49	54
Average talk time (second)	168	157
Number of e-mails received (thousand)	251.1	285.7
Number of faxes received (thousand)	1.7	1.3
The number of chat calls (thousand)	3,385.5	3,106.3
The number of IVN calls (million)	37.8	69.6
The number of video calls	2,827,527	2,468,365
Other (chat / co-browsing		
etc.) (thousand)	206.0	202.7

Financial transactions

	Sept. 2022	Dec. 2022
Number of transactions (million)*	2.2	2.8
Volume of transactions		
(billion TRY)*	16	19

^{*} The total number and volume of financial transactions was provided from 19 banks (out of 21).

A. Number of Call Center Employees

		r of part-time ents	The number of	full-time agents		-1	The number			
Period	The number of personnel in the service of inbound calls	The number of personnel in the service of outbound calls	The number of personnel in the service of inbound calls	The number of personnel in the service of outbound calls	Total number of agents	of agents supporting of personnel The number service in the personnel personnel service of the service		The number of personnel in the service of outbound calls		
Dec. 2021	123	64	7,195	961	8.343	896	813	105	10,157	
March 2022	116		,	974	8,313		841		10,183	
June 2022	127	40		947	8,251	937	820	106		
Sept. 2022	132	41	7,376	884	8,433	992	822	110	10,357	
Dec. 2022	143	43	7,418	916	8,520	1,015	857	111	10,503	

The number of resingned	•	transferred	of agents that to another tment	
The number of personnel in the service of inbound calls	The number of personnel in the service of outbound calls	The number of personnel in the service of inbound calls	The number of personnel in the service of outbound calls	Total Turnover (%)
661	99	203	27	12%
537	91	220	41	11%
526	88	247	37	11%
518	518 72		33	9%
525	63	201	24	10%

The number of agents working in the Outsource company on behalf of Bank's call
center
center 4,596
4,596
4,596 4,297

B. Call Center Employee Profile

				Gend	er				Average Age			
Period	The number	er of agents		of supporting personnel	The number of	of managers	т	otal	Agent	Supporting service	Manager	
	Female	Male	Female	Male	Female	Male	Female	Male		personnel		
Dec. 2021	6,142	2,201	617	279	518	400	7,277	2,880	27	34	34	
March 2022	6,051	2,262	656	266	533	415	7,240	2,943	27	34	34	
June 2022	6,045	2,206	659	278	508	418	7,212	2,902	27	34	34	
Sept. 2022	6,151	2,282	695	297	516	416	7,362	2,995	27	34	34	
Dec. 2022	6,212	2,308	706	309	529	439	7,447	3,056	27	34	34	

								Educat	ion							
Period		The number	er of agents		The num	nber of suppor	ting service p	ersonnel		The number	of managers					
	High school	College	University graduate	Post- graduate	High school	College	University graduate	Post- graduate	High school	College	University graduate	Post- graduate	High school	College	University graduate	Post- graduate
Dec. 2021	747	2,290	5,190	116	85	224	518	69	50	165	629	74	882	2,679	6,337	259
March 2022	736	2,312	5,143	122	89	240	524	69	47	167	655	79	872	2,719	6,322	270
June 2022	745	2,278	5,092	136	87	244	540	66	47	174	628	77	879	2,696	6,260	279
Sept. 2022	728	2,340	5,232	133	80	259	584	69	45	172	638	77	853	2,771	6,454	279
Dec. 2022	710	2,341	5,312	157	83	256	607	69	45	175	664	84	838	2,772	6,583	310

				Geographica	l Location					Availability o	f SPK Licence			Foreign langua	ge speaking	
Period			The number of supporting service personnel		The number of	The number of managers		Total		supporting	The number of managers	Total	The number of agents	The number of supporting service	The number of managers	
	İstanbul and İzmit	Others	İstanbul and İzmit	Others	İstanbul and İzmit	Others	İstanbul and İzmit	Others	of agents	service personnel	managers		or agents	personnel	Of Illanagers	
Dec. 2021	3,681	4,662	764	132	560	358	5,005	5,152	149	27	74	250	331	76	181	588
March 2022	3,522	4,791	777	145	568	380	4,867	5,316	146	28	75	249	299	73	178	550
June 2022	3,439	4,812	780	157	542	384	4,761	5,353	142	27	74	243	274	69	181	524
Sept. 2022	3,596	4,837	803	189	548	384	4,947	5,410	144	28	73	245	292	65	161	518
Dec. 2022	3,534	4,986	821	194	576	392	4,931	5,572	143	32	70	245	265	76	161	502

nths period. In calculating the average ratios, the data that is "greater than zero" is used in this report.

C. Call Profile

					Inbo	ound call profil	е				
Period	Number of incoming calls received by IVR	Number of incoming calls answered by agents	Total number of incoming calls	Number of abandoned calls from agents	Answered calls (%)	Average talk time (second)	Average after call work time (second)	Average ringing time (second)	Average speed of snswer (second)	Average time to abandon- ment (second)	Number of active customers
Dec. 2021	60,268,300	52,435,062	112,703,362	1,716,338	97%	181	5	2	27	109	26,172,990
March 2022	50,666,632	48,882,767	99,549,399	1,286,432	97%	187	5	2	22	104	25,162,672
June 2022	52,437,718	49,448,995	101,886,713	1,286,759	97%	185	4	2	24	119	25,880,462
Sept. 2022	55,363,841	57,077,166	112,441,007	3,372,993	94%	184	4	2	41	134	26,602,700
Dec. 2022	56,655,411	58,081,139	114,736,550	1,855,424	97%	192	4	2	29	118	29,040,651

							Inboun	d call services (Number of ban	ks)						
								From the sa	me line							
Period	Banking services	Card services	Applications (credit card, supple- mentary card etc.)	Stock services	Service in English	Cross-sell	Private banking line	Insurance / Individual pension system line	ATM-POS support line		Customer satisfaction or complaint line	Investment line	SME and Commercial banking line	Corporate banking line	Mortgage line	Internet banking support line
Dec. 2021	19	22	17	9	22	16	11	5	7	5	16	11	7	10	4	20
March 2022	19	22	17	10	22	16	12	6	7	5	16	11	7	10	4	20
June 2022	19	22	17	10	22	16	12	6	7	5	16	11	7	10	4	20
Sept. 2022	19	21	17	10	21	16	12	6	7	5	16	11	7	10	4	19
Dec. 2022	19	21	17	10	21	16	11	6	7	5	17	11	7	10	4	19

							Inboun	d call services (Number of bank	ks)						
								From the and	ther line							
Period	Banking services	Card services	Applications (credit card, supple- mentary card etc.)	Stock services	Service in English	Cross-sell	Private banking line	Insurance / Individual pension system line	ATM-POS support line		Customer satisfaction or complaint line	Investment line	SME and Commercial banking line	Corporate banking line	Mortgage line	Internet banking support line
Dec. 2021	3	3	1	7	3	3	11	7	13	9	7	11	8	3	5	3
March 2022	3	3	1	7	3	3	11	8	14	10	6	13	8	3	6	3
June 2022	3	3	1	8	3	3	11	8	14	11	6	13	8	3	6	3
Sept. 2022	3	3	1	8	3	3	12	8	14	11	6	13	8	3	6	3
Dec. 2022	3	3	1	8	3	3	12	8	14	11	6	13	8	3	5	3

							Out	bound call profil	е						
		Numbe	r of reached cu	stomers			Number	of customers no	t reached		Th	ne total numb	er of outbound	call customers	
Period	Outbound calls for sales	Outbound calls for collection	Outbound calls for ATM- POS monitoring	Other operational outbound calls	Total	Outbound calls for sales	Outbound calls for collection	Outbound calls for ATM- POS monitoring	Other operational outbound calls	Total	Outbound calls for sales	Outbound calls for collection	Outbound calls for ATM- POS monitoring	Other operational outbound calls	Total
Dec. 2021	7,349,501	1,380,329	4,005	1,652,865	10,386,700	13,363,201	1,747,906	2,964	1,887,881	17,001,952	20,712,702	3,128,235	6,969	3,540,746	27,388,652
March 2022	7,391,978	1,502,625	2,118	1,364,511	10,261,232	10,962,935	2,347,871	1,587	1,299,336	14,611,729	18,354,913	3,850,496	3,705	2,663,847	24,872,961
June 2022	7,365,855	1,293,629	2,341	1,267,514	9,929,339	9,473,014	2,002,383	1,160	997,081	12,473,638	16,838,869	3,296,012	3,501	2,264,595	22,402,977
Sept. 2022	6,798,581	1,171,017	1,388	1,379,937	9,350,923	7,296,088	1,283,524	1,037	990,721	9,571,370	14,094,669	2,454,541	2,425	2,370,658	18,922,293
Dec. 2022	9,381,087	1,364,821	964	2,965,417	13,712,289	8,223,343	1,749,004	508	1,717,616	11,690,471	17,604,430	3,113,825	1,472	4,683,033	25,402,760

					Outbound ca	II profile				
		Cus	stomers Reache	d (%)			Avera	ge Talk Time (se	econd)	
Period	Outbound calls for sales	Outbound calls for collection	Outbound calls for ATM-POS monitoring	Other operational outbound calls	Total	Outbound calls for sales	Outbound calls for collection	Outbound calls for ATM-POS monitoring	Other operational outbound calls	Total
Dec. 2021	35%	44%	57%	47%	38%	178	104	40	141	163
March 2022	40%	39%	57%	51%	41%	195	200	37	182	194
June 2022	44%	39%	67%	56%	44%	163	154	47	184	165
Sept. 2022	48%	48%	57%	58%	49%	166	151	45	190	168
Dec. 2022	53%	44%	54%	156	173	47	152	157		

				Outbo	und services (N		ks)			
Period	Outbound calls for collection (credit cards)	Outbound calls for collection (consumer loans)	Outbound calls for sales	Outbound calls for updating data	Retention / Anti-attrition	Outbound for credit card limit increasing	Outbound calls for activation	Outbound calls for campaigns	Outbound calls for welcome	Outbound calls for resend card/accoun t statement
Dec. 2021	5	5	14	7	9	10	4	11	8	6
March 2022	6	6	14	8	10	10	4	11	8	6
June 2022	6	6	14	8	10	10	4	12	8	6
Sept. 2022	6	6	14	9	10	10	5	13	8	6
Dec. 2022	6	6	14	9	10	10	5	13	9	7

				Outbo	und services (N	lumber of banl	ks)			
				Ou	tsource / Other	departments				
Period	Outbound calls for collection (credit cards)	Outbound calls for collection (consumer loans)	Outbound calls for sales	Outbound calls for updating data	Retention / Anti-attrition	Outbound for credit card limit increasing	Outbound calls for activation	Outbound calls for campaigns	Outbound calls for welcome	Outbound calls for resend card/accoun t statement
Dec. 2021	10	12	16	11	12	8	8	12	8	7
March 2022	10	11	15	11	11	7	7	11	8	7
June 2022	10	11	15	11	11	9	7	12	8	7
Sept. 2022	10	11	14	11	10	7	7	12	7	7
Dec. 2022	10	11	14	11	11	8	7	12	8	7

^{*} Data, in each period, is not cumulative, only quarterly data is given in each 3-months period. "Weighted avarage" formula is used in average formulas as of December 2012 period.

		E-mail - Fa	ıx - Other		
Number of e- mails received	Number of faxes received	The number of chat calls	The number of IVN calls	The number of video calls	Others (chat / co- browsing etc.)
299,218	1,243	2,268,503	37,211,494	1,668,876	219,252
290,037	1,387	2,401,856	44,868,442	1,573,434	203,225
265,186	1,224	2,877,703	53,572,036	2,433,622	181,614
251,127	1,665	3,385,463	37,817,318	2,827,527	205,997
285,728	1,294	3,106,263	69,606,157	2,468,365	202,685

D. Other Statistics

						Other Sta	tistics					
			Inboun	d calls					Outbour	d calls		
Period	Number of seats	Number of calls evaluated per agent**	Number of agents per first manager**	Inbound- training time per agent (hour)	Daily break time per agent (minute)	Daily lunch time per agent (minute)	Number of seats	Number of calls evaluated per agent	first manager	Inbound- training time per agent (hour)	Daily break time per agent (minute)	Daily lunch time per agent (minute)
Dec. 2021	7,243	21	17	199	40	50	976	24	18	116	41	49
March 2022	7,031	22	16	199	40	50	1,027	28	16	107	40	50
June 2022	7,271	21	16	172	40	50	955	33	16	121	40	50
Sept. 2022	7,732	19	16	187	41	50	1,350	31	14	118	40	50
Dec. 2022	7,811	20	16	178	41	50	1,391	31	15	112	40	50

E. Financial transactions

Period	Number of transactions**	Volume of transactions (Thousand TRY)***
Dec. 2021	2,614,641	17,072,315
March 2022	2,283,782	11,460,866
June 2022	2,425,486	14,329,305
Sept. 2022	2,242,990	16,430,782
Dec. 2022	2,810,224	18,813,864

^{*} Data, in each period, is not cumulative, only quarterly data is given in each 3-months period. In calculating the average ratios, the data that is "greater than zero" is used in this report.

Statistics in this report consist of data from banks that are members of the Banks Association of Türkiye (deposit banks, development and investment banks) providing call center services. Participation banks are not included.

^{**}Weighted avarage is used in calculating "Number of calls evaluated per agent" and "Number of agents per first manager" as of December 2012 period. Aritmetic mean (of data greater than zero) is used in other ratios.

^{*} The total number and volume of financial transactions was provided from 19 banks (out of 21).

Call Center Statistics*

(The number of agents ≥ 251) (Number of banks: 10)

A. Number of Call Center Employees

		r of part-time ents	The number of	full-time agents		T	The numbe	r of managers	
Period	The number of personnel in the service of inbound calls	The number of personnel in the service of outbound calls	The number of personnel in the service of inbound calls	The number of personnel in the service of outbound calls	Total number of agents	The number of supporting service personnel	The number of personnel in the service of inbound calls	The number of personnel in the service of outbound calls	
Dec. 2021	111	64	6,754	884	7.813	811	760	91	9,475
March 2022	109		- 7 -	896	7,815		789	95	9,541
			- 1						
June 2022	107	40	6,723	869	7,739	855	771	96	9,461
Sept. 2022	114	41	6,926	817	7,898	910	774	99	9,681
Dec. 2022	128	43	6,918	841	7,930	931	804	100	9,765

The number of resingned	•	transferred	of agents that to another tment	
The number of personnel in the service of inbound calls	The number of personnel in the service of outbound calls	The number of personnel in the service of inbound calls	The number of personnel in the service of outbound calls	Total Turnover (%)
615	95	195	21	12%
501	89	212	35	11%
472	77	229	30	10%
481	481 66		25	9%
488			17	9%

The number of agents working in the Outsource company on behalf of Bank's call center 3,999 3,720 4,045 4,425 5,497

B. Call Center Employee Profile

				Gend	ler					Average Age	1
Period	The number	er of agents		ne number of supporting service personnel		of managers	Total		Agent	Supporting service	Manager
	Female Male		Female	Male	Female	Female Male		Male		personnel	
Dec. 2021	5,752	2,061	575	236	483	368	6,810	2,665	28	34	34
March 2022	5,722	2,093	611	231	501	383	6,834	2,707	27	34	34
June 2022	5,660	2,079	613	242	479	388	6,752	2,709	28	34	34
Sept. 2022	5,749	2,149	650	260	489	384	6,888	2,793	28	34	34
Dec. 2022	5,784	2,146	662	269	498	406	6,944	2,821	28	34	34

	Education															
								The number of	of agents							
Period																
	High school	College	University graduate	Post- graduate	High school	College	University graduate	Post- graduate	High school	College	University graduate	Post- graduate	High school	College	University graduate	Post- graduate
Dec. 2021	707	2,089	4,908	109	81	209	467	54	48	148	584	71	836	2,446	5,959	234
March 2022	698	2,128	4,871	118	81	225	481	55	46	154	609	75	825	2,507	5,961	248
June 2022	708	2,093	4,808	130	80	225	498	52	46	162	585	74	834	2,480	5,891	256
Sept. 2022	695	2,151	4,926	126	73	241	540	56	44	161	595	73	812	2,553	6,061	255
Dec. 2022	677	2,120	4,987	146	73	240	561	57	44	165	615	80	794	2,525	6,163	283

				Geographica	I Location					Availability of	f SPK Licence			Foreign langua	ge speaking	
Period	The numbe	er of agents		of supporting personnel	The number	of managers	To	otal	The number of agents	supporting	The number of	Total	The number of agents	The number of supporting service	The number of managers	
	İstanbul and İzmit	Others	İstanbul and İzmit	Others	İstanbul and İzmit	Others	İstanbul and İzmit	Others	or agents	service personnel	managers		or agonto	personnel	or managers	
Dec. 2021	3,401	4,412	695	116	514	337	4,610	4,865	134	25	65	224	246	62	165	473
March 2022	3,252	4,563	715	127	524	360	4,491	5,050	131	25	66	222	249	59	166	474
June 2022	3,168	4,571	715	140	503	364	4,386	5,075	126	24	68	218	234	57	167	458
Sept. 2022	3,292	4,606	737	173	510	363	4,539	5,142	122	25	67	214	240	55	148	443
Dec. 2022	3,195	4,735	754	177	532	372	4,481	5,284	117	29	63	209	220	64	147	431

^{*} Data, in each period, is not cumulative, only quarterly data is given in each 3-months period. In calculating the average ratios, the data that is "greater than zero" is used in this report.

Call Center Statistics*

(The number of agents ≥ 251) (Number of banks: 10)

C. Call Profile

					Inbo	ound call profil	е				
Period	Number of incoming calls received by IVR	Number of incoming calls answered by agents	Total number of incoming calls	Number of abandoned calls from agents	Answered calls (%)	Average talk time (second)	Average after call work time (second)	Average ringing time (second)	Average speed of snswer (second)	Average time to abandon- ment (second)	Number of active customers
Dec. 2021	57,164,779	48,564,435	105,729,214	1,519,143	97%	175	5	2	26	97	24,590,638
March 2022	47,890,031	45,342,102	93,232,133	1,135,323	97%	184	5	2	21	100	23,591,640
June 2022	49,711,973	45,958,890	95,670,863	1,137,473	98%	182	4	2	24	116	24,308,819
Sept. 2022	52,510,747	53,433,451	105,944,198	3,116,980	94%	180	4	2	41	132	25,041,718
Dec. 2022	54,420,807	54,704,171	109,124,978	1,716,119	97%	189	4	2	29	117	27,484,484

							Inbour	nd call services (ks)						
								From the sa	me line							
Period	Banking services	Card services	Applications (credit card, supple- mentary card etc.)	Stock services	Service in English	Cross-sell	Private banking line	Insurance / Individual pension system line	ATM-POS support line	Sunnort line	Customer satisfaction or complaint line	Investment line	SME and Commercial banking line	Corporate banking line	Mortgage line	Internet banking support line
Dec. 2021	10	10	10	5	10	8	7	2	2	2	6	5	4	4	4	10
March 2022	10	10	10	6	10	8	7	3	2	2	7	5	4	4	4	10
June 2022	10	10	10	6	10	8	7	3	2	2	7	5	4	4	4	10
Sept. 2022	10	10	10	6	10	8	7	3	2	2	7	5	4	4	4	10
Dec. 2022	10	10	10	6	10	8	7	3	2	2	8	5	4	4	4	10

							Inbour	nd call services ((s)						
								From the and	ther line							
Period	Banking services	Card services	Applications (credit card, supple- mentary card etc.)	Stock services	Service in English	Cross-sell	Private banking line	Insurance / Individual pension system line	ATM-POS support line		Customer satisfaction or complaint line		SME and Commercial banking line	Corporate banking line	Mortgage line	Internet banking support line
Dec. 2021	1	1	0	4	1	1	6	5	8	6	4	5	6	2	5	0
March 2022	1	1	0	4	1	1	6	5	9	6	3	6	6	2	5	0
June 2022	1	1	0	4	1	1	6	5	9	6	3	6	6	2	5	0
Sept. 2022	1	1	0	4	1	1	6	5	9	6	3	6	6	2	5	0

Call Center Statistics*

(The number of agents ≥ 251) (Number of banks: 10)

							Out	bound call profil	е						
		Numbe	r of reached cu	stomers			Number	of customers no	t reached		TI	ne total numb	er of outbound	call customers	
Period	Outbound calls for sales	Outbound calls for collection	Outbound calls for ATM- POS monitoring	Other operational outbound calls	Total	Outbound calls for sales	Outbound calls for collection	Outbound calls for ATM- POS monitoring	Other operational outbound calls	Total	Outbound calls for sales	Outbound calls for collection	Outbound calls for ATM- POS monitoring	Other operational outbound calls	Total
Dec. 2021	6,690,662	1,309,142	4,005	1,611,079	9,614,888	12,739,419	1,716,040	2,964	1,842,210	16,300,633	19,430,081	3,025,182	6,969	3,453,289	25,915,521
March 2022	6,898,192	1,421,625	2,118	1,313,440	9,635,375	10,560,407	2,317,996	1,587	1,245,162	14,125,152	17,458,599	3,739,621	3,705	2,558,602	23,760,527
June 2022	6,764,430	1,218,033	2,341	1,204,098	9,188,902	8,973,764	1,971,933	1,160	912,622	11,859,479	15,738,194	3,189,966	3,501	2,116,720	21,048,381
Sept. 2022	6,283,782	1,119,839	1,388	1,309,963	8,714,972	6,925,855	1,257,879	1,037	934,877	9,119,648	13,209,637	2,377,718	2,425	2,244,840	17,834,620
Dec. 2022	8,634,400	1,315,940	964	2,894,746	12,846,050	7,613,208	1,726,685	508	1,643,693	10,984,094	16,247,608	3,042,625	1,472	4,538,439	23,830,144

					Outbound ca	II profile				
		Cus	tomers Reache	d (%)	Outbound ou	in prome	Avera	ge Talk Time (se	econd)	
Period	Outbound calls for sales	Outbound calls for collection	Outbound calls for ATM-POS monitoring	Other operational outbound calls	Total	Outbound calls for sales	Outbound calls for collection	Outbound calls for ATM-POS monitoring	Other operational outbound calls	Total
Dec. 2021	34%	43%	57%	47%	37%	187	106	40	142	168
March 2022	40%	38%	57%	51%	41%	203	207	37	184	201
June 2022	43%	38%	67%	57%	44%	170	160	47	188	171
Sept. 2022	48%	47%	57%	58%	49%	172	154	45	188	172
Dec. 2022	53%	43%	65%	64%	54%	161	177	47	152	161

				Outbo	und services (N Inhous		ks)			
Period	Outbound calls for collection (credit cards)	(consumer	Outbound calls for sales	Outbound calls for updating data	Retention / Anti-attrition	Outbound for credit card limit increasing	Outbound calls for activation	Outbound calls for campaigns	Outbound calls for welcome	Outbound calls for resend card/accoun t statement
Dec. 2021	3	3	7	3	6	5	3	6	4	3
March 2022	4	4	7	4	7	5	3	6	4	3
June 2022	4	4	7	4	7	5	3	7	4	3
Sept. 2022	4	4	7	4	7	5	3	7	4	3

				Outbo	und services (N	lumber of banl	ks)			
				Ou	tsource / Other	departments				
Period	Outbound calls for collection (credit cards)	(concumer	Outbound calls for sales	Outbound calls for updating data	Retention / Anti-attrition	Outbound for credit card limit increasing	Outbound calls for activation	Outbound calls for campaigns	Outbound calls for welcome	Outbound calls for resend card/accoun t statement
Dec. 2021	6	6	9	6	7	3	6	7	4	5
March 2022	7	7	9	6	7	3	5	7	5	5
June 2022	7	7	9	6	7	5	5	7	4	5
Sept. 2022	7	7	9	6	7	3	5	7	4	5
Dec. 2022	7	7	9	6	8	4	5	7	4	5

^{*}Data, in each period, is not cumulative, only quarterly data is given in each 3-months period. "Weighted avarage" formula is used in average formulas as of December 2012 period.

		E-mail - Fa	ax - Other		
Number of e- mails received	Number of faxes received	The number of chat calls	The number of IVN calls	The number of video calls	Others (chat / co- browsing etc.)
182,392	638	2,232,131	36,482,672	1,569,344	663
170,695	727	2,366,034	43,906,752	1,422,404	582
152,284	654	2,848,118	52,805,161	2,243,170	566
145,476	864	3,356,222	36,924,714	2,621,198	480
170,062	973	3,051,677	68,573,108	2,243,281	498

Call Center Statistics*

(The number of agents ≥ 251) (Number of banks: 10)

D. Other Statistics

						Other Sta	itistics					
			Inboun	id calls					Outbour	nd calls		
Period	Number of seats	Number of calls evaluated per agent**	Number of agents per first manager**	Inbound- training time per agent (hour)	Daily break time per agent (minute)	Daily lunch time per agent (minute)	Number of seats	Number of calls evaluated per agent	Number of agents per first manager	Inbound- training time per agent (hour)	Daily break time per agent (minute)	Daily lunch time per agent (minute)
Dec. 2021	6,496	22	17	267	41	50	741	25	19	100	44	47
March 2022	6,289	22	16	237	41	51	797	29	16	82	44	47
June 2022	6,519	22	16	189	41	51	725	35	16	111	44	47
Sept. 2022	6,963	19	16	212	41	51	1,128	33	14	104	44	47
Dec. 2022	7,017	20	16	190	41	51	1,164	33	15	92	44	47

E. Financial transactions

Period	Number of transactions	Volume of transactions (Thousand TRY)
Dec. 2021	2,369,572	14,340,347
March 2022	2,042,846	9,767,553
June 2022	2,178,647	12,112,341
Sept. 2022	2,004,161	14,292,563
Dec. 2022	2,551,014	15,737,776

^{*} Data, in each period, is not cumulative, only quarterly data is given in each 3-months period. In calculating the average ratios, the data that is "greater than zero" is used in this report.

**Weighted avarage is used in calculating "Number of calls evaluated per agent" and "Number of agents per first manager" as of December 2012 period. Aritmetic mean (of data greater than zero) is used in other ratios.

Call Center Statistics*

(51 ≤ The number of agents ≤ 250) (Number of banks: 5)

A. Number of Call Center Employees

		of part-time	The number of	full-time agents		_	The number	r of managers	
Period	The number of personnel in the service of inbound calls	personnel in the service of	personnel in the service of	The number of personnel in the service of outbound calls	Total number of agents	The number of supporting service personnel	The number of personnel in the service of inbound calls	The number of personnel in the service of outbound calls	Total
Dec. 2021	12	0	378	61	451	69	39	9	568
March 2022	7	0	353		426	62	37	8	533
June 2022	20	0	307	62	389	55	32	6	482
Sept. 2022	18	0	375	58	451	63	37	8	559
Dec. 2022	15	0	433	66	514	65	40	8	627

The number of resingned a		transferred	of agents that I to another tment	
The number of personnel in the service of inbound calls	The number of personnel in the service of outbound calls	The number of personnel in the service of inbound calls	The number of personnel in the service of outbound calls	Total Turnover (%)
39	3	7	4	12%
32	1	5	4	10%
40	7	12	5	16%
34	6	5	6	11%
30	6	15	4	11%

The number of agents working in the Outsource company on behalf of Bank's call center
219
231
231 286

B. Call Center Employee Profile

				Gend	er					Average Age	!
Period	The number	er of agents		of supporting personnel	The number	of managers	Т	otal	Agent	Supporting service	Manager
	Female	Male	Female	Male	Female	Male	Female	Male		personnel	
Dec. 2021	344	107	32	37	28	20	404	164	27	32	33
March 2022	289	137	34	28	26	19	349	184	27	34	32
June 2022	309	80	30	25	21	17	360	122	28	34	33
Sept. 2022	351	100	35	28	22	23	408	151	28	34	33
Dec. 2022	382	132	35	30	27	21	444	183	27	33	33

								Educat	ion							
Period		The number	er of agents		The nur	mber of suppo	rting service pe	ersonnel		The number	of managers			Tota	al	
	High school	College	University graduate	Post- graduate	High school	College	University graduate	Post- graduate	High school	College	University graduate	Post- graduate	High school	College	University graduate	Post- graduate
Dec. 2021	32	178	234	7	4	13	40	12	2	13	31	2	38	204	305	21
March 2022	28	166	229	3	5	14	32	11	1	11	31	2	34	191	292	16
June 2022	25	167	195	2	5	16	25	9	1	11	25	1	31	194	245	12
Sept. 2022	27	169	251	4	5	16	32	10	1	11	31	2	33	196	314	16
Dec. 2022	27	203	276	8	7	14	34	10	1	10	35	2	35	227	345	20

				Geographica	I Location					Availability o	f SPK Licence			Foreign langua	ige speaking	
Period	The number	of agents		of supporting personnel	The number of	of managers	To	otal	The number of agents	supporting	The number of	Total	The number of agents		The number of managers	Total
	İstanbul and İzmit	Others	İstanbul and İzmit	Others	İstanbul and İzmit	Others	İstanbul and İzmit	Others	ugento	service personnel	managers		agonto	personnel	or managers	
Dec. 2021	216	235	54	15	28	20	298	270	7	0	2	9	71	13	12	96
March 2022	213	213	45	17	26	19	284	249	7	0	2	9	38	12	10	60
June 2022	163	226	39	16	19	19	221	261	8	0	2	10	20	7	10	37
Sept. 2022	235	216	48	15	25	20	308	251	10	0	2	12	32	9	10	51
Dec. 2022	278	236	49	16	29	19	356	271	13	0	2	15	27	11	10	48

^{*} Data, in each period, is not cumulative, only quarterly data is given in each 3-months period. In calculating the average ratios, the data that is "greater than zero" is used in this report.

Call Center Statistics*

(51 ≤ The number of agents ≤ 250) (Number of banks: 5)

C. Call Profile

					Inbo	ound call profil	е				
Period	Number of incoming calls received by IVR	Number of incoming calls answered by agents	Total number of incoming calls	Number of abandoned calls from agents	Answered calls (%)	Average talk time (second)	Average after call work time (second)	Average ringing time (second)	Average speed of snswer (second)	Average time to abandon- ment (second)	Number of active customers
Dec. 2021	2,617,591	2,082,092	4,699,683	58,546	97%	218	2	1	32	160	1,034,356
March 2022	2,275,975	1,913,262	4,189,237	45,731	98%	243	3	2	22	96	1,019,096
June 2022	2,231,763	1,852,587	4,084,350	53,136	97%	240	3	2	20	107	1,026,877
Sept. 2022	2,248,443	1,982,672	4,231,115	57,433	97%	236	3	2	19	103	1,047,432
Dec. 2022	1,678,395	1,960,452	3,638,847	41,890	98%	241	3	2	17	101	1,083,477

							Inbour	d call services (Number of ban	ks)						
								From the sa	me line							
Period	Banking services	Card services	Applications (credit card, supple- mentary card etc.)	Stock services	Service in English	Cross-sell	Private banking line	Insurance / Individual pension system line	ATM-POS support line	Branch support line	Customer satisfaction or complaint line	Investment line	SME and Commercial banking line	Corporate banking line	Mortgage line	Internet banking support line
Dec. 2021	5	5	5	2	5	5	3	1	3	2	3	5	1	2	0	4
March 2022	5	5	5	2	5	5	3	1	3	2	3	5	1	2	0	4
June 2022	4	4	4	2	4	4	3	1	3	2	3	4	1	2	0	3
Sept. 2022	5	5	5	2	5	5	3	1	3	2	3	5	1	2	0	4
Dec. 2022	5	5	5	2	5	5	3	1	3	2	3	5	1	2	0	4

							Inbour	nd call services (Number of ban	ks)						
								From the and	ther line							
Period	Banking services	Card services	Applications (credit card, supple- mentary card etc.)	Stock services	Service in English	Cross-sell	Private banking line	Insurance / Individual pension system line	ATM-POS support line	Branch support line		Investment line	SME and Commercial banking line	Corporate banking line	Mortgage line	Internet banking support line
Dec. 2021	1	1	1	2	1	1	4	1	2	2	2	3	1	1	0	2
March 2022	1	1	1	2	1	1	4	1	2	2	2	3	1	1	0	2
June 2022	1	1	1	2	1	1	3	1	2	3	2	3	1	1	0	2
Sept. 2022	1	1	1	2	1	1	4	1	2	3	2	3	1	1	0	2
Dec. 2022	1	1	1	2	1	1	4	1	2	3	2	3	1	1	0	2

Call Center Statistics*

(51 ≤ The number of agents ≤ 250) (Number of banks: 5)

							Out	bound call profil	е						
		Numbe	r of reached cu	stomers			Number	of customers no	t reached		TI	ne total numb	er of outbound o	call customers	
Period	Outbound calls for sales	Outbound calls for collection	Outbound calls for ATM- POS monitoring	Other operational outbound calls	Total	Outbound calls for sales	Outbound calls for collection	Outbound calls for ATM- POS monitoring	Other operational outbound calls	Total	Outbound calls for sales	Outbound calls for collection	Outbound calls for ATM- POS monitoring	Other operational outbound calls	Total
Dec. 2021	626,475	0	0	4,074	630,549	595,795	0	0	3,037	598,832	1,222,270	0	0	7,111	1,229,381
March 2022	456,458	0	0	12,109	468,567	338,275	0	0	17,143	355,418	794,733	0	0	29,252	823,985
June 2022	517,262	0	0	15,588	532,850	386,934	0	0	44,555	431,489	904,196	0	0	60,143	964,339
Sept. 2022	490,850	0	0	19,754	510,604	344,250	0	0	9,628	353,878	835,100	0	0	29,382	864,482
Dec. 2022	708,096	0	0	17,601	725,697	540,311	0	0	23,806	564,117	1,248,407	0	0	41,407	1,289,814

					Outbound ca	Il profile				
		Cus	stomers Reache	d (%)			Avera	ige Talk Time (se	econd)	
Period	Outbound calls for sales	Outbound calls for collection	Outbound calls for ATM-POS monitoring	Other operational outbound calls	Total	Outbound calls for sales	Outbound calls for collection	Outbound calls for ATM- POS monitoring	Other operational outbound calls	Total
Dec. 2021	51%	-	-	57%	51%	87	-	-	-	87
March 2022	57%		-	41%	57%	90	-	-	108	90
June 2022	57%	•	-	26%	55%	81	-	-	104	82
Sept. 2022	59%	-	-	67%	59%	93	-	-	104	94
Dec. 2022	57%		-	43%	56%	97	-	-	102	97

				Outbo	und services (N		(s)			
Period	Outbound calls for collection (credit cards) Outbound calls for collection (consumer loans)		Outbound calls for sales	Outbound calls for updating data	Retention / Anti-attrition	Outbound for credit card limit increasing	Outbound calls for activation	Outbound calls for campaigns	Outbound calls for welcome	Outbound calls for resend card/accoun t statement
Dec. 2021	1	1	5	3	3	4	1	4	3	2
March 2022	1	1	5	3	3	4	1	4	3	2
June 2022	1	1	4	3	2	3	1	4	3	2
Sept. 2022	1	1	5	4	3	4	2	5	3	2
Dec. 2022	1	1	5	4	3	4	2	5	4	3

				Outbo	und services (N	lumber of bank	rs)							
				Ou	tsource / Other	departments								
Period	Outbound calls for collection (credit cards)	Outbound calls for collection (consumer loans)	Outbound calls for sales	Outbound calls for updating data	Retention / Anti-attrition	Outbound for credit card limit increasing	credit card limit Outbound calls for activation		Outbound calls for welcome	Outbound calls for resend card/accoun t statement				
Dec. 2021	0	1	4	2	3	3	0	2	1	1				
March 2022	0	1	4	2	3	3	0	2	1	1				
June 2022	0	1	3	2	2	3	0	3	2	1				
Sept. 2022	0	0 1 3 2 2 3 0 3 2 1												
Dec. 2022	0	0 1 3 2 2 3 0 3 2												

^{*} Data, in each period, is not cumulative, only quarterly data is given in each 3-months period. "Weighted avarage" formula is used in average formulas as of December 2012 period.

		E-mail - Fa	x - Other		
Number of e- mails received	Number of faxes received	The number of chat calls		The number of video calls	Others (chat / co- browsing etc.)
110	0	34,650	312,835	96,034	C
130	0	33,759	803,866	147,571	0
131	0	27,299	453,305	173,541	0
172	0	26,815	435,306	189,021	0
219	0	33.172	434.911	210.875	0

Call Center Statistics*

(51 ≤ The number of agents ≤ 250) (Number of banks: 5)

D. Other Statistics

						Other Sta	itistics							
			Inboun	d calls			Outbound calls							
Period	Number of seats	Number of calls evaluated per agent**	Number of agents per first manager**	Inbound- training time per agent (hour)	Daily break time per agent (minute)		Number of seats	Number of calls evaluated per agent	first manager		Daily break time per agent (minute)	Daily lunch time per agent (minute)		
Dec. 2021	594	4	15	157	38	51	95	5	10	45	38	53		
March 2022	591	9	16	143	38	48	95	8	13	60	34	56		
June 2022	481	9	16	139	36	49	82	7	13	45	35	55		
Sept. 2022	611	11	15	147	38	48	89	7	12	60	34	56		
Dec. 2022	644	10	15	151	38	48	94	8	12	60	34	56		

E. Financial transactions

Period	Number of transactions	Volume of transactions (Thousand TRY)
Dec. 2021	190,597	2,318,042
March 2022	189,872	1,285,791
June 2022	144,823	1,565,625
Sept. 2022	183,672	1,540,551
Dec. 2022	204,237	2,222,476

^{*}Data, in each period, is not cumulative, only quarterly data is given in each 3-months period. In calculating the average ratios, the data that is "greater than zero" is used in this report.

*"Weighted avarage is used in calculating "Number of calls evaluated per agent" and "Number of agents per first manager" as of December 2012 period. Aritmetic mean (of data greater than zero) is used in other ratios.

Call Center Statistics*

(The number of agents ≤ 50) (Number of banks: 6)

A. Number of Call Center Employees

		r of part-time ents	The number of	full-time agents		The number	The numbe	r of managers	
Period	The number of personnel in the service of inbound calls	The number of personnel in the service of outbound calls	The number of personnel in the service of inbound calls	The number of personnel in the service of outbound calls	Total number of agents	of supporting service personnel	in the service of	The number of personnel in the service of outbound calls	
Dec. 2021	0	0	63	16	79	16	14	5	114
March 2022	0	0	60	12	72	18	15	4	109
June 2022	0	0	107	16	123	27	17	4	171
Sept. 2022	0	0	75	9	84	19	11	3	117
Dec. 2022	0	0	67	9	76	19	13	3	111

The number of resingned	•	The number of transferred depart		
The number of personnel in the service of inbound calls	The number of personnel in the service of outbound calls	The number of personnel in the service of inbound calls	The number of personnel in the service of outbound calls	Total Turnover (%)
7	1	1	2	14%
4	1	3	2	14%
14	4	6	2	21%
3	0	5	2	12%
7	0	4	3	18%

The number of agents working in the Outsource company on behalf of Bank's call
center
center 378
378
378 346

B. Call Center Employee Profile

				Gend	er				Average Age			
Period	The number	er of agents	The number of supporting service personnel		The number of managers		Total		Agent	Supporting service	Manager	
	Female	Male			Female	Male	Female	Male		personnel		
Dec. 2021	46	33	10	6	7	12	63	51	25	34	34	
March 2022	40	32	11	7	6	13	57	52	25	36	35	
June 2022	76	47	16	11	8	13	100	71	26	33	36	
Sept. 2022	51	33	10	9	5	9	66	51	25	36	37	
Dec. 2022	46	30	9	9 10		4 12		59 52		34	36	

						Education											
Period		The number	er of agents		The number of supporting service personnel				The number of managers				Total				
	High school College University Post- graduate graduate				High school	College	University graduate	Post- graduate	High school	College	University graduate	Post- graduate	High school	College	University graduate	Post- graduate	
Dec. 2021	8	23	48	0	0	2	11	3	0	4	14	1	8	29	73	4	
March 2022	10	18	43	1	3	1	11	3	0	2	15	2	13	21	69	6	
June 2022	12	18	89	4	2	3	17	5	0	1	18	2	14	22	124	11	
Sept. 2022	6	20	55	3	2	2	12	3	0	0	12	2	8	22	79	8	
Dec. 2022	6	18	49	3	3	2	12	2	0	0	14	2	9	20	75	7	

				Geographica	al Location					Availability o	f SPK Licence		Foreign language speaking			
Period	The number of agents		The number of supporting service personnel		The number of managers		T	Total		supporting	The number of	Total	The number of agents	The number of supporting service	The number of managers	
	İstanbul and İzmit	Others	İstanbul and İzmit	Others	İstanbul and İzmit	Others	İstanbul and İzmit	Others	of agents	service personnel	_		or agonto	personnel	or managers	
Dec. 2021	64	15	15	1	18	1	97	17	8	2	7	17	14	1	4	19
March 2022	57	15	17	1	18	1	92	17	8	3	7	18	12	2	2	16
June 2022	108	15	26	1	20	1	154	17	8	3	4	15	20	5	4	29
Sept. 2022	69	15	18	1	13	1	100	17	12	3	4	19	20	1	3	24
Dec. 2022	61	15	18	1	15	1	94	17	13	3	5	21	18	1	4	23

^{*} Data, in each period, is not cumulative, only quarterly data is given in each 3-months period. In calculating the average ratios, the data that is "greater than zero" is used in this report.

Call Center Statistics*

(The number of agents ≤ 50) (Number of banks: 6)

C. Call Profile

					Inbo	ound call profil	е				
Period	Number of incoming calls answered by by IVR Number of incoming calls answered by agents Total number of abandoned calls from agents Answered calls (%)		Answered calls (%)	Average talk time (second)	Average after call work time (second)	Average ringing time (second)	Average speed of snswer (second)	Average time to abandon- ment (second)	Number of active customers		
Dec. 2021	485,930	1,788,535	2,274,465	138,649	92%	207	4	4	36	224	547,996
March 2022	500,626	1,627,403	2,128,029	105,378	94%	203	4	4	31	222	551,936
June 2022	493,982	1,637,518	2,131,500	96,150	94%	209	3	3	28	204	544,766
Sept. 2022	604,651	1,661,043	2,265,694	198,580	88%	237	2	3	54	250	513,550
Dec. 2022	556,209	1,416,516	1,972,725	97,415	93%	261	3	3	35	201	472,690

	Inbound call services (Number of banks)															
		From the same line														
Period	Banking services	Card services	Applications (credit card, supple- mentary card etc.)	Stock services	Service in English	Cross-sell	Private banking line	Insurance / Individual pension system line	ATM-POS support line	Branch support line	Customer satisfaction or complaint line	Investment line	SME and Commercial banking line	Corporate banking line	Mortgage line	Internet banking support line
Dec. 2021	4	7	2	2	7	3	1	2	2	1	7	1	2	4	0	6
March 2022	4	7	2	2	7	3	2	2	2	1	6	1	2	4	0	6
June 2022	5	8	3	2	8	4	2	2	2	1	6	2	2	4	0	7
Sept. 2022	4	6	2	2	6	3	2	2	2	1	6	1	2	4	0	5
Dec. 2022	4	6	2	2	6	3	1	2	2	1	6	1	2	4	0	5

		Inbound call services (Number of banks)														
		From the another line														
Period	Banking services	Card services	Applications (credit card, supple- mentary card etc.)	Stock services	Service in English	Cross-sell	Private banking line	Insurance / Individual pension system line	ATM-POS support line		Customer satisfaction or complaint line	Investment line	SME and Commercial banking line	Corporate banking line	Mortgage line	Internet banking support line
Dec. 2021	1	1	0	1	1	1	1	1	3	1	1	3	1	0	0	1
March 2022	1	1	0	1	1	1	1	2	3	2	1	4	1	0	1	1
June 2022	1	1	0	2	1	1	2	2	3	2	1	4	1	0	1	1
Sept. 2022	1	1	0	2	1	1	2	2	3	2	1	4	1	0	1	1
Dec. 2022	1	1	0		1	1	2	2	2	2	1	4	- 1	0	- 1	- 1

Call Center Statistics*

(The number of agents ≤ 50) (Number of banks: 6)

							Out	bound call profil	е							
		Number of reached customers					Number of customers not reached					The total number of outbound call customers				
Period	Outbound calls for sales	Outbound calls for collection	Outbound calls for ATM- POS monitoring	Other operational outbound calls	Total	Outbound calls for sales	Outbound calls for collection	Outbound calls for ATM- POS monitoring	Other operational outbound calls	Total	Outbound calls for sales	Outbound calls for collection	Outbound calls for ATM- POS monitoring	Other operational outbound calls	Total	
Dec. 2021	32,364	71,187	0	37,712	141,263	27,987	31,866	0	42,634	102,487	60,351	103,053	0	80,346	243,750	
March 2022	37,328	81,000	0	38,962	157,290	64,253	29,875	0	37,031	131,159	101,581	110,875	0	75,993	288,449	
June 2022	84,163	75,596	0	47,828	207,587	112,316	30,450	0	39,904	182,670	196,479	106,046	0	87,732	390,257	
Sept. 2022	23,949	51,178	0	50,220	125,347	25,983	25,645	0	46,216	97,844	49,932	76,823	0	96,436	223,191	
Dec. 2022	38,591	48,881	0	53,070	140,542	69,824	22,319	0	50,117	142,260	108,415	71,200	0	103,187	282,802	

					Outbound ca	Outbound call profile											
		Cus	stomers Reache	d (%)		Average Talk Time (second)											
Period	Outbound calls for sales	Outbound calls for collection	Outbound calls for ATM- POS monitoring	Other operational outbound calls	Total	Outbound calls for sales	Outbound calls for collection	Outbound calls for ATM- POS monitoring	Other operational outbound calls	Total							
Dec. 2021	54%	69%	-	47%	58%	138	64	-	112	110							
March 2022	37%	73%	-	51%	55%	122	67	•	131	96							
June 2022	43%	71%	-	55%	53%	132	67	-	113	104							
Sept. 2022	48%	67%	-	52%	56%	138	71	-	280	167							
Dec. 2022	36%	69%	-	51%	50%	143	69	-	131	113							

		Outbound services (Number of banks) Inhouse										
Period	Outbound calls for collection (credit cards)	Outbound calls for collection (consumer loans)	Outbound calls for sales	Outbound calls for updating data	Retention / Anti-attrition	Outbound for credit card limit increasing	Outbound calls for activation	Outbound calls for campaigns	Outbound calls for welcome	Outbound calls for resend card/accoun t statement		
Dec. 2021	1	1	2	1	0	1	0	1	1	1		
March 2022	1	1	2	1	0	1	0	1	1	1		
June 2022	1	1	3	1	1	2	0	1	1	1		
	1	1	0	1	٥	1	0	1	- 1	- 1		
Sept. 2022	1	1	2	ı	U		U		ı	'		

				Outbo	und services (N	lumber of ban	ks)					
		Outsource / Other departments										
Period	Outbound calls for collection (credit cards)	Outbound calls for collection (consumer loans)	Outbound calls for sales	Outbound calls for updating data	Retention / Anti-attrition	Outbound for credit card limit increasing	Outbound calls for activation	Outbound calls for campaigns	Outbound calls for welcome	Outbound calls for resend card/accoun t statement		
Dec. 2021	4	5	3	3	2	2	2	3	3	1		
March 2022	3	3	2	3	1	1	2	2	2	1		
June 2022	3	3	3	3	2	1	2	2	2	1		
Sept. 2022	3	3	2	3	1	1	2	2	1	1		
Dec. 2022	3	3	2	3	1	1	2	2	2	1		

^{*}Data, in each period, is not cumulative, only quarterly data is given in each 3-months period. "Weighted avarage" formula is used in average formulas as of December 2012 period.

	E-mail - Fax - Other										
Number of e- mails received	Number of faxes received	The number of chat calls	The number of IVN calls	The number of video calls	Others (chat / co- browsing etc.)						
116,716	605	1,722	415,987	3,498	218,589						
119,212	660	2,063	157,824	3,459	202,643						
112,771	570	2,286	313,570	16,911	181,048						
105,479	801	2,426	457,298	17,308	205,517						
115,447	321	21,414	598,138	14,209	202,187						

Call Center Statistics*

(The number of agents ≤ 50) (Number of banks: 6)

D. Other Statistics

						Other Sta	tistics						
			Inboun	d calls			Outbound calls						
Period	Number of seats	Number of calls evaluated per agent**	Number of agents per first manager**	Inbound- training time per agent (hour)	Daily break time per agent (minute)	Daily lunch time per agent (minute)	Number of seats	Number of calls evaluated per agent	Number of agents per first manager	Inbound- training time per agent (hour)	Daily break time per agent (minute)	Daily lunch time per agent (minute)	
Dec. 2021	153	30	12	155	40	49	140	19	5	178	39	51	
March 2022	151	47	12	177	40	51	135	31	3	186	41	49	
June 2022	271	31	12	166	41	51	148	27	5	167	39	51	
Sept. 2022	158	41	11	180	42	50	133	38	2	186	41	49	
Dec. 2022	150	41	10	180	42	50	133	38	2	186	41	49	

E. Financial transactions

	Number of transactions	Volume of transactions (Thousand TRY)
Dec. 2021	54,472	413,926
March 2022	51,064	407,522
June 2022	102,016	651,339
Sept. 2022	55,157	597,668
Dec. 2022	54,973	853,612

^{*} Data, in each period, is not cumulative, only quarterly data is given in each 3-months period. In calculating the average ratios, the data that is "greater than zero" is used in this report.

**Weighted avarage is used in calculating "Number of calls evaluated per agent" and "Number of agents per first manager" as of December 2012 period. Aritmetic mean (of data greater than zero) is used in other ratios.

List of participating banks

- 1 Akbank T.A.Ş.
- 2 Aktif Yatırım Bankası A.Ş.
- 3 Alternatifbank A.Ş.
- 4 Anadolubank A.Ş.
- 5 Burgan Bank A.Ş.
- 6 Denizbank A.Ş.
- 7 Fibabanka A.Ş.
- 8 HSBC Bank A.Ş.
- 9 ICBC Turkey Bank A.Ş.
- 10 ING Bank A.Ş.
- 11 Odea Bank A.Ş.
- 12 QNB Finansbank A.Ş.
- 13 Şekerbank T.A.Ş.
- 14 Turkish Bank A.Ş.
- 15 Türk Ekonomi Bankası A.Ş.
- 16 Türkiye Cumhuriyeti Ziraat Bankası A.Ş.
- 17 Türkiye Garanti Bankası A.Ş.
- 18 Türkiye Halk Bankası A.Ş.
- 19 Türkiye İş Bankası A.Ş.
- 20 Türkiye Vakıflar Bankası A.Ş.
- 21 Yapı ve Kredi Bankası A.Ş.

Glossary

A. Total Number of Call Center Personnel*

- * Data, in each period, is not cumulative, only quarterly data is given in each 3-months period.
- * Entry 1 to 6 include the number of agents working in the bank's call center.
- * Entry 7 includes the number of agents working on be half of bank's call center, outside of the banks location.
- 1. The number of part-time agents: Total number of part-time agents that worked in the related three-month period.
- 2. The number of full-time agents: Total number of full-time agents that worked in the related three-month period.
- 3. The number of supporting service staff: Total number of employees who do not take calls in the call center in the related thre-month period.
- **4.** The number of managers: Number of management team members who do not take calls in the related three-month period. ie. Team leaders, supervisors, call center manager
- 5. The number of agents that resigned and fired: Total number of agents that resigned and laid off in the related three-month period.
- **6.** The number of agents that transferred to another department: Total number of agents that transferred to another department in the related three-month period.
- 7. The number of agents working in the Outsource company on behalf of Bank's call center: Number of Agents working in the outsource company and giving the service of inbound and outbound calls on behalf of bank's call center.

B. Call Center Employee Profile*

- * Data, in each period, is not cumulative, only quarterly data is given in each 3-months period. The data A-7 is not included in this category.
- * Arithmetic mean (for data "greater than zero") is used in calculating the average ratios.
- 1. Gender: The distribution by gender of the total number agents, supporting service staff and managers in the related three-month period.
- 2. Academic background: The distribution by education of the total number of agents, supporting service staff and managers in the related three-month period. Last school graduation was considered for students.
- **3. Geographical location:** The distribution by geographical location of the total number of agents, supporting service staff and managers in the related three-month period.
- 4. Average age: The average age of agents, supporting service staff and managers in the related three-month period.

Availability of SPK License: Total number of agents, supporting service staff and managers where SPK license is available in the related three-month period.

Foreign language speaking: Total number of agents, supporting service staff and managers who speak foreign language in the related three-month period.

C. Call Profile*

- * Data, in each period, is not cumulative, only quarterly data is given in each 3-months period.
- * Weighted avarage is used in average formulas.

Inbound

- 1. Number of incoming calls received calls by IVR: All calls answered or ceased in the IVR system. Calls incoming to agents or abandoned by the agents are not included.
- 2. Number of incoming calls answered by agents: Number of incoming calls answered and abandoned by the agents.

Total number of incoming calls = Number of calls answered by the agents + Number of calls abandoned by the agents.

3. Number of abandoned calls from agents

Answered calls (%) = (Number of incoming calls to agents-Number of agent abandoned calls) / Number of incoming calls to agents

- 4. Average talk time (second)
- 5. Average after call work time (second)
- 6. Average ringing time (second)
- 7. Average speed of answer (second)
- 8. Average time to abandonment (second)
- 9. Number of active customers: Number of customers that has called at least once in the past 3 months

Inbound call services - From the same line / another line

Glossary

Outbound

- 10. Number of reached customers: Not number of calls, the number of customers will be used.
- 11. Number of customers not reached: Not number of calls, the number of customers will be used.

Customers reached (%) = Number of reached customers / Total number of customers

12. E-mail - Fax - Other: Number of mails, faxes or others.

Outbound call services - From the same line / another line

Outbound call profile

- 13. Number of e-mails received
- 14. Number of faxes received
- 15. The number of chat calls
- 16. The number of IVN calls
- 17. The number of video calls
- 18. Others (chat / co-browsing ..etc.)

D. Other Statistics* - Both inbound calls and outbound calls

- * Data, in each period, is not cumulative, only quarterly data is given in each 3-months period.
- * Weighted avarage is used in items 2 and 3.
- * Arithmetic mean (for data "greater than zero") is used for items 4, 5 and 6.
- Number of seats: Number of seats occupied.
- 2. Number of calls evaluated per agent: Inbound and outbound calls evaluated per agent will be used.
- 3. Number of agents per first manager
- 4. Training time per agent (hour): For a full time agent who works 9 hours in a day.
- 5. Daily break time per agent (minute): For a full time agent who works 9 hours in a day. Standard legal break time will be given.
- 6. Daily lunch time per agent (minute): For a full time agent who works 9 hours in a day. Standard legal lunch time will be given.

E. Financial Transactions*

- * Data, in each period, is not cumulative, only quarterly data is given in each 3-months period.
- 1. Number of transactions: Total number of financial tranactions in the related three-month period.
- 2. Volume of transactions (TL): Total volume of financial tranactions in the related three-month period.

*Publication Periods of the Report:

March: May 1.Week June: August 1.Week

September: November 1.Week December: February 1.Week

This report is prepared from the related statistics of banks that give call center service to the customers. The data of participation banks is not included.

Whilst every effort has been made to ensure that the information contained in this book is correct, the Banks Association of Türkiye can not accept any responsibility for any errors or omissions or for any consequences resulting therefrom.

Glossary

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