Call Center Statistics

December 2023

Report Code: DE23

January 2024

Number of Call Center Employees

	Sept. 2023				Dec. 2023				
	Female	Male	Total	The average age	Female	Male	Total	The average age	Net change
The number of agents	6,092	2,219	8,311	27	6,129	2,230	8,359	27	48
The number of supporting service personnel	643	279	922	34	640	282	922	35	0
The number of managers	560	429	989	35	565	427	992	36	3
Total	**7,295**	**2,927**	**10,222**	-	**7,334**	**2,939**	**10,273**	-	**51**
Outsource	-	-	6,328	-	-	-	6,666	-	338

Distribution of Call Center Employees by City

	Sept. 2023		Dec. 2023	
	Total	(%)	Total	(%)
Istanbul and Izmit	4,401	43	4,263	41
Other	5,821	57	6,010	59
Total	**10,222**	**100**	**10,273**	**100**

Call Center Employee Profile

	Sept. 2023					Dec. 2023				
	High school	College	University graduate	Post-graduate	Total	High school	College	University graduate	Post-graduate	Total
The number of agents	667	2,357	5,157	130	8,311	680	2,391	5,150	138	8,359
The number of supporting service personnel	83	220	558	61	922	82	212	567	61	922
The number of managers	36	167	709	77	989	37	165	706	84	992
Total	786	2,744	6,424	268	10,222	799	2,768	6,423	283	10,273

Call Profile

	Sept. 2023	Dec. 2023
Inbound call		
Total number of incoming calls (million)	116.7	123.0
Number of incoming calls answered by agents (million)	60.5	63.5
Answered Calls (%)	97	96
Average talk time (second)	193	194
Outbound call		
The total number of outbound call customers (million)	18.3	18.9
Customers reached (%)	52	54
Average talk time (second)	170	209
Number of e-mails received (thousand)	280.1	233.1
Number of faxes received (thousand)	1.5	1.1
The number of chat calls (thousand)	3,606.9	4,160.7
The number of IVN calls (million)	72.3	76.5
The number of video calls (thousand)	3,265	3,393
Other (chat / co-browsing ..etc.) (thousand)	200.2	161.7

Financial transactions

	Sept. 2023	Dec. 2023
Number of transactions (million)*	2.4	2.7
Volume of transactions (billion TRY)*	31	36

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

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. While the data of the banks were aggregated, the data was not singularized.

The Banks Association of Türkiye
Call Center Statistics*
(Consolidated, 21 banks)

A. Number of Call Center Employees

Period	The number of part-time agents		The number of full-time agents		Total number of agents	The number of supporting service personnel	The number of managers		Total	The number of agents that resingned and fired		The number of agents that transferred to another department		Total Turnover (%)	The number of agents working in the Outsource company on behalf of Bank's call center
	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			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	The number of personnel in the service of inbound calls	The number of personnel in the service of outbound calls		
Dec. 2022	143	43	7,418	916	8,520	1,015	857	111	10,503	525	63	201	24	10%	6,168
March 2023	153	41	7,422	932	8,548	926	865	111	10,450	448	76	167	26	8%	6,477
June 2023	141	39	7,325	959	8,464	935	879	107	10,385	611	79	246	49	12%	6,504
Sept. 2023	159	37	7,171	944	8,311	922	885	104	10,222	516	64	182	35	10%	6,328
Dec. 2023	154	45	7,269	891	8,359	922	888	104	10,273	513	55	204	18	9%	6,666

B. Call Center Employee Profile

Period	Gender								Average Age		
	The number of agents		The number of supporting service personnel		The number of managers		Total		Agent	Supporting service personnel	Manager
	Female	Male	Female	Male	Female	Male	Female	Male			
Dec. 2022	6,212	2,308	706	309	529	439	7,447	3,056	27	34	34
March 2023	6,231	2,317	653	273	552	424	7,436	3,014	27	34	35
June 2023	6,175	2,289	640	295	558	428	7,373	3,012	27	34	35
Sept. 2023	6,092	2,219	643	279	560	429	7,295	2,927	27	34	35
Dec. 2023	6,129	2,230	640	282	565	427	7,334	2,939	27	35	36

Period	Education															
	The number of agents				The number of supporting service personnel				The number of managers				Total			
	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. 2022	710	2,341	5,312	157	83	256	607	69	45	175	664	84	838	2,772	6,583	310
March 2023	744	2,351	5,310	143	72	227	566	61	46	181	669	80	862	2,759	6,545	284
June 2023	737	2,386	5,206	135	96	217	564	58	42	172	696	76	875	2,775	6,466	269
Sept. 2023	667	2,357	5,157	130	83	220	558	61	36	167	709	77	786	2,744	6,424	268
Dec. 2023	680	2,391	5,150	138	82	212	567	61	37	165	706	84	799	2,768	6,423	283

Period	Geographical Location								Availability of SPK Licence				Foreign language speaking			
	The number of agents		The number of supporting service personnel		The number of managers		Total		The number of agents	The number of supporting service personnel	The number of managers	Total	The number of agents	The number of supporting service personnel	The number of managers	Total
	İstanbul and İzmit	Others	İstanbul and İzmit	Others	İstanbul and İzmit	Others	İstanbul and İzmit	Others								
Dec. 2022	3,534	4,986	821	194	576	392	4,931	5,572	143	32	70	245	265	76	161	502
March 2023	3,446	5,102	771	155	556	420	4,773	5,677	137	29	76	242	287	75	160	522
June 2023	3,242	5,222	773	162	557	429	4,572	5,813	119	29	157	305	281	93	147	521
Sept. 2023	3,082	5,229	762	160	557	432	4,401	5,821	115	26	71	212	344	96	156	596
Dec. 2023	2,945	5,414	771	151	547	445	4,263	6,010	112	26	68	206	345	92	153	590

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

The Banks Association of Türkiye
Call Center Statistics*
(Consolidated, 21 banks)

C. Call Profile

Period	Inbound call profile										
	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 answer (second)	Average time to abandonment (second)	Number of active customers
Dec. 2022	56,655,411	58,081,139	114,736,550	1,855,424	97%	192	4	2	29	118	29,040,651
March 2023	52,002,236	56,871,972	108,874,208	1,774,414	97%	195	4	2	25	131	30,426,350
June 2023	55,715,882	58,899,193	114,615,075	2,127,748	96%	194	4	2	30	136	31,092,566
Sept. 2023	56,167,619	60,502,600	116,670,219	1,874,328	97%	193	4	2	26	130	31,358,700
Dec. 2023	59,420,822	63,530,837	122,951,659	2,529,123	96%	194	4	2	34	175	32,711,667

Period	Inbound call services (Number of banks)															
	From the same line															
	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. 2022	19	21	17	10	21	16	11	6	7	5	17	11	7	10	4	19
March 2023	19	21	17	10	20	16	10	7	7	5	16	10	6	9	4	19
June 2023	19	21	17	10	20	16	11	7	7	6	16	10	6	9	3	19
Sept. 2023	19	21	17	10	19	16	11	7	7	6	16	10	6	9	3	19
Dec. 2023	19	21	17	10	19	15	12	6	7	6	17	10	6	9	3	20

Period	Inbound call services (Number of banks)															
	From the another line															
	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. 2022	3	3	1	8	3	3	12	8	14	11	6	13	8	3	5	3
March 2023	3	3	1	8	4	2	15	7	14	11	7	12	9	4	4	3
June 2023	3	3	1	8	4	2	15	7	14	10	7	12	9	4	4	3
Sept. 2023	3	3	1	8	4	2	15	7	14	10	7	12	9	4	4	3
Dec. 2023	3	3	1	8	4	2	15	6	13	10	7	12	8	3	4	2

The Banks Association of Türkiye
Call Center Statistics*
(Consolidated, 21 banks)

Period	Outbound call profile														
	Number of reached customers					Number of customers not reached					The total number of outbound call customers				
	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. 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
March 2023	6,964,206	571,199	349	1,649,950	9,185,704	7,145,463	902,713	194	741,125	8,789,495	14,109,669	1,473,912	543	2,391,075	17,975,199
June 2023	6,689,098	731,213	660	1,760,886	9,181,857	7,645,988	1,082,044	359	905,536	9,633,927	14,335,086	1,813,257	1,019	2,666,422	18,815,784
Sept. 2023	6,383,268	762,083	489	2,379,645	9,525,485	6,858,415	553,807	270	1,329,447	8,741,939	13,241,683	1,315,890	759	3,709,092	18,267,424
Dec. 2023	7,090,529	769,503	492	2,408,288	10,268,812	6,494,061	889,229	231	1,211,491	8,595,012	13,584,590	1,658,732	723	3,619,779	18,863,824

Period	Outbound call profile										E-mail - Fax - Other					
	Customers Reached (%)					Average Talk Time (second)					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.)
	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. 2022	53%	44%	65%	63%	54%	156	173	47	152	157	285,728	1,294	3,106,263	69,606,157	2,468,365	202,685
March 2023	49%	39%	64%	69%	51%	143	231	49	186	156	244,397	1,450	3,026,381	53,290,857	2,882,320	191,015
June 2023	47%	40%	65%	66%	49%	173	201	46	174	175	262,875	1,558	3,272,205	64,686,435	3,004,402	168,770
Sept. 2023	48%	58%	64%	64%	52%	163	148	42	194	170	280,119	1,477	3,606,921	72,297,123	3,265,222	200,243
Dec. 2023	52%	46%	68%	67%	54%	173	154	68	333	209	233,066	1,135	4,160,717	76,536,548	3,392,602	161,735

Period	Outbound services (Number of banks)									
	Inhouse									
	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/account statement
Dec. 2022	6	6	14	9	10	10	5	13	9	7
March 2023	6	6	14	10	10	11	5	12	8	7
June 2023	6	6	15	10	9	10	6	12	8	7
Sept. 2023	6	6	14	10	9	11	5	12	7	6
Dec. 2023	6	6	14	9	9	11	6	12	7	6

Period	Outbound services (Number of banks)									
	Outsource / Other departments									
	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/account statement
Dec. 2022	10	11	14	11	11	8	7	12	8	7
March 2023	10	11	14	10	11	9	8	12	7	7
June 2023	10	11	13	9	11	8	7	13	7	7
Sept. 2023	10	11	14	9	11	9	8	12	8	7
Dec. 2023	10	11	14	9	11	9	8	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.

The Banks Association of Türkiye
Call Center Statistics*
(Consolidated, 21 banks)

D. Other Statistics

Period	Other Statistics											
	Inbound calls						Outbound calls					
	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. 2022	7,811	20	16	178	41	50	1,391	31	15	112	40	50
March 2023	7,693	20	16	186	41	50	1,377	29	15	108	40	50
June 2023	7,592	21	16	183	41	50	1,381	27	15	118	40	50
Sept. 2023	7,566	23	16	204	41	50	1,373	31	15	116	40	50
Dec. 2023	7,423	25	16	224	41	50	1,308	38	22	116	40	50

E. Financial transactions

Period	Number of transactions***	Volume of transactions (Thousand TRY)***
Dec. 2022	2,810,224	18,813,864
March 2023	2,666,992	26,058,672
June 2023	2,538,537	29,477,183
Sept. 2023	2,448,027	30,920,887
Dec. 2023	2,704,608	35,752,855

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.*

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

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.

While the data of the banks were aggregated, the data was not singularized.

The Banks Association of Türkiye
Call Center Statistics*
(The number of agents ≥ 251) (Number of banks: 10)

A. Number of Call Center Employees

Period	The number of part-time agents — The number of personnel in the service of inbound calls	The number of personnel in the service of outbound calls	The number of full-time agents — 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 managers — The number of personnel in the service of inbound calls	The number of personnel in the service of outbound calls	Total
Dec. 2022	128	43	6,918	841	7,930	931	804	100	9,765
March 2023	140	41	6,890	859	7,930	836	811	102	9,679
June 2023	141	39	6,890	892	7,962	843	828	98	9,731
Sept. 2023	159	37	6,736	884	7,816	833	836	95	9,580
Dec. 2023	154	45	6,849	821	7,869	831	837	92	9,629

The number of agents that resigned and fired — The number of personnel in the service of inbound calls	The number of personnel in the service of outbound calls	The number of agents that transferred to another department — The number of personnel in the service of inbound calls	The number of personnel in the service of outbound calls	Total Turnover (%)	The number of agents working in the Outsource company on behalf of Bank's call center
488	57	182	17	9%	5,497
413	68	151	23	8%	5,761
531	72	235	48	11%	5,830
477	61	170	35	10%	5,660
467	55	185	15	9%	6,028

B. Call Center Employee Profile

Period	Gender — The number of agents Female	Male	The number of supporting service personnel Female	Male	The number of managers Female	Male	Total Female	Male	Average Age Agent	Supporting service personnel	Manager
Dec. 2022	5,784	2,146	662	269	498	406	6,944	2,821	28	34	34
March 2023	5,784	2,146	607	229	517	396	6,908	2,771	28	35	34
June 2023	5,812	2,150	587	256	525	401	6,924	2,807	28	35	34
Sept. 2023	5,728	2,088	593	240	529	402	6,850	2,730	28	34	33
Dec. 2023	5,786	2,083	589	242	530	399	6,905	2,724	28	35	34

Period	Education — The number of agents High school	College	University graduate	Post-graduate	The number of supporting service personnel High school	College	University graduate	Post-graduate	The number of managers High school	College	University graduate	Post-graduate	Total High school	College	University graduate	Post-graduate
Dec. 2022	677	2,120	4,987	146	73	240	561	57	44	165	615	80	794	2,525	6,163	283
March 2023	691	2,188	4,918	133	63	209	514	50	45	170	624	74	799	2,567	6,056	257
June 2023	691	2,247	4,895	129	87	197	510	49	42	162	653	69	820	2,606	6,058	247
Sept. 2023	624	2,230	4,838	124	74	200	509	50	36	157	668	70	734	2,587	6,015	244
Dec. 2023	635	2,261	4,842	131	75	192	514	50	36	153	661	79	746	2,606	6,017	260

Period	Geographical Location — The number of agents İstanbul and İzmit	Others	The number of supporting service personnel İstanbul and İzmit	Others	The number of managers İstanbul and İzmit	Others	Total İstanbul and İzmit	Others	Availability of SPK Licence — The number of agents	The number of supporting service personnel	The number of managers	Total	Foreign language speaking — The number of agents	The number of supporting service personnel	The number of managers	Total
Dec. 2022	3,195	4,735	754	177	532	372	4,481	5,284	117	29	63	209	220	64	147	431
March 2023	3,075	4,855	701	135	511	402	4,287	5,392	114	26	68	208	239	64	146	449
June 2023	2,945	5,017	709	134	515	411	4,169	5,562	102	26	150	278	241	82	134	457
Sept. 2023	2,785	5,031	700	133	516	415	4,001	5,579	98	23	63	184	296	84	143	523
Dec. 2023	2,683	5,186	709	122	503	426	3,895	5,734	95	23	60	178	300	82	142	524

* 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.

The Banks Association of Türkiye
Call Center Statistics*
(The number of agents ≥ 251) (Number of banks: 10)

C. Call Profile

Period	Inbound call profile										
	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. 2022	54,420,807	54,704,171	109,124,978	1,716,119	97%	189	4	2	29	117	27,484,484
March 2023	49,963,802	53,855,928	103,819,730	1,689,306	97%	191	4	2	25	130	27,722,869
June 2023	53,567,517	55,810,651	109,378,168	2,022,412	96%	190	4	2	31	136	28,387,750
Sept. 2023	53,958,760	57,374,819	111,333,579	1,768,882	97%	188	4	2	27	129	28,608,082
Dec. 2023	57,333,563	60,587,661	117,921,224	2,434,202	96%	191	4	2	35	177	30,038,465

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. 2022	10	10	10	6	10	8	7	3	2	2	8	5	4	4	4	10
March 2023	10	10	10	6	9	8	6	3	2	1	7	4	3	3	4	10
June 2023	10	10	10	6	9	8	6	3	2	2	7	4	3	3	3	10
Sept. 2023	10	10	10	6	9	8	6	3	2	2	7	4	3	3	3	10
Dec. 2023	10	10	10	6	9	8	6	3	2	2	7	4	3	3	3	10

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	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. 2022	1	1	0	4	1	1	6	5	9	6	3	6	6	2	4	0
March 2023	1	1	0	4	2	0	8	5	9	7	4	6	7	3	4	0
June 2023	1	1	0	4	2	0	8	5	9	6	4	6	7	3	4	0
Sept. 2023	1	1	0	4	2	0	8	5	9	6	4	6	7	3	4	0
Dec. 2023	1	1	0	4	2	0	8	5	9	6	4	6	7	3	4	0

The Banks Association of Türkiye
Call Center Statistics*
(The number of agents ≥ 251) (Number of banks: 10)

Period	Outbound call profile														
	Number of reached customers					Number of customers not reached					The total number of outbound call customers				
	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. 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
March 2023	6,300,455	530,944	349	1,579,985	8,411,733	6,731,533	883,531	194	682,319	8,297,577	13,031,988	1,414,475	543	2,262,304	16,709,310
June 2023	5,955,743	689,148	660	1,655,908	8,301,459	7,155,870	1,066,531	359	859,149	9,081,909	13,111,613	1,755,679	1,019	2,515,057	17,383,368
Sept. 2023	5,660,254	727,882	489	2,276,012	8,664,637	6,431,639	535,794	270	1,285,422	8,253,125	12,091,893	1,263,676	759	3,561,434	16,917,762
Dec. 2023	6,571,356	738,237	492	2,314,639	9,624,724	6,155,696	864,822	231	1,166,091	8,186,840	12,727,052	1,603,059	723	3,480,730	17,811,564

Period	Outbound call profile										E-mail - Fax - Other					
	Customers Reached (%)					Average Talk Time (second)					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.)
	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. 2022	53%	43%	65%	64%	54%	161	177	47	152	161	170,062	973	3,051,677	68,573,108	2,243,281	498
March 2023	48%	38%	64%	70%	50%	146	243	49	188	160	171,241	1,117	2,862,289	52,467,162	2,635,060	393
June 2023	45%	39%	65%	66%	48%	181	208	46	177	182	172,911	1,259	2,999,410	63,792,663	2,657,770	504
Sept. 2023	47%	58%	64%	64%	51%	171	151	42	198	176	167,502	1,271	3,224,818	71,262,365	2,877,658	435
Dec. 2023	52%	46%	68%	66%	54%	177	157	68	342	336	160,269	956	3,793,533	75,620,789	2,941,698	534

Period	Outbound services (Number of banks)									
	Inhouse									
	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/account statement
Dec. 2022	4	4	7	4	7	5	3	7	4	3
March 2023	4	4	7	5	7	6	3	6	3	3
June 2023	4	4	8	5	7	6	3	6	3	3
Sept. 2023	4	4	7	5	7	6	3	6	3	3
Dec. 2023	4	4	7	5	7	6	3	6	3	3

Period	Outbound services (Number of banks)									
	Outsource / Other departments									
	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/account statement
Dec. 2022	7	7	9	6	8	4	5	7	4	5
March 2023	7	7	9	5	8	5	6	7	4	5
June 2023	7	7	8	5	8	4	6	7	4	5
Sept. 2023	7	7	9	5	8	5	6	7	5	5
Dec. 2023	7	7	9	5	8	5	6	7	5	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.

The Banks Association of Türkiye
Call Center Statistics*
(The number of agents ≥ 251) (Number of banks: 10)

D. Other Statistics

Period	Other Statistics											
	Inbound calls						Outbound calls					
	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. 2022	7,017	20	16	190	41	51	1,164	33	15	92	44	47
March 2023	6,902	21	16	197	41	51	1,151	31	16	85	44	47
June 2023	6,811	21	16	198	41	51	1,157	28	15	104	44	47
Sept. 2023	6,791	23	16	250	41	51	1,156	32	15	100	44	47
Dec. 2023	6,862	26	16	270	42	49	1,152	22	14	79	34	36

E. Financial transactions

Period	Number of transactions	Volume of transactions (Thousand TRY)
Dec. 2022	2,551,014	15,737,776
March 2023	2,416,888	22,354,382
June 2023	2,311,532	26,457,448
Sept. 2023	2,193,286	27,026,126
Dec. 2023	2,440,327	30,203,380

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**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.

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.
While the data of the banks were aggregated, the data was not singularized.

<h1 style="text-align:center">The Banks Association of Türkiye</h1>

Call Center Statistics*

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

A. Number of Call Center Employees

Period	The number of part-time agents		The number of full-time agents		Total number of agents	The number of supporting service personnel	The number of managers		Total		The number of agents that resingned and fired		The number of agents that transferred to another department		Total Turnover (%)	The number of agents working in the Outsource company on behalf of Bank's call center
	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			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	The number of personnel in the service of inbound calls	The number of personnel in the service of outbound calls		
Dec. 2022	15	0	433	66	514	65	40	8	627		30	6	15	4	11%	250
March 2023	13	0	456	66	535	71	42	7	655		32	8	14	2	10%	301
June 2023	0	0	320	54	374	73	33	6	486		58	4	7	0	18%	261
Sept. 2023	0	0	323	45	368	70	32	6	476		24	3	10	0	10%	245
Dec. 2023	0	0	348	46	394	71	38	7	510		41	0	16	3	15%	267

B. Call Center Employee Profile

Period	Gender								Average Age		
	The number of agents		The number of supporting service personnel		The number of managers		Total		Agent	Supporting service personnel	Manager
	Female	Male	Female	Male	Female	Male	Female	Male			
Dec. 2022	382	132	35	30	27	21	444	183	27	33	33
March 2023	395	140	38	33	30	19	463	192	28	33	33
June 2023	295	79	45	28	24	15	364	122	28	33	33
Sept. 2023	291	77	42	28	23	15	356	120	28	33	34
Dec. 2023	293	101	42	29	28	17	363	147	28	34	34

Period	Education															
	The number of agents				The number of supporting service personnel				The number of managers				Total			
	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. 2022	27	203	276	8	7	14	34	10	1	10	35	2	35	227	345	20
March 2023	45	142	342	6	6	16	39	10	1	11	33	4	52	169	414	20
June 2023	26	115	231	2	5	18	42	8	0	8	27	4	31	141	300	14
Sept. 2023	23	102	241	2	5	18	37	10	0	9	25	4	28	129	303	16
Dec. 2023	28	103	259	4	5	17	39	10	0	12	30	3	33	132	328	17

Period	Geographical Location								Availability of SPK Licence				Foreign language speaking			
	The number of agents		The number of supporting service personnel		The number of managers		Total		The number of agents	The number of supporting service personnel	The number of managers	Total	The number of agents	The number of supporting service personnel	The number of managers	Total
	İstanbul and İzmit	Others	İstanbul and İzmit	Others	İstanbul and İzmit	Others	İstanbul and İzmit	Others								
Dec. 2022	278	236	49	16	29	19	356	271	13	0	2	15	27	11	10	48
March 2023	304	231	52	19	32	17	388	267	12	0	3	15	29	10	10	49
June 2023	188	186	46	27	22	17	256	230	5	0	1	6	16	10	6	32
Sept. 2023	189	179	44	26	22	16	255	221	5	0	1	6	16	10	6	32
Dec. 2023	207	187	44	27	30	15	281	229	7	0	3	10	24	9	6	39

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.

The Banks Association of Türkiye
Call Center Statistics*
(51 ≤ The number of agents ≤ 250) (Number of banks: 5)

C. Call Profile

Period	Inbound call profile										
	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. 2022	1,678,395	1,960,452	3,638,847	41,890	98%	241	3	2	17	101	1,083,477
March 2023	1,473,760	1,679,047	3,152,807	33,315	98%	242	3	2	14	108	2,215,282
June 2023	1,315,044	1,634,646	2,949,690	41,842	97%	238	3	2	17	127	2,155,517
Sept. 2023	1,276,065	1,542,186	2,818,251	37,372	98%	233	3	2	14	125	2,147,799
Dec. 2023	1,409,117	1,664,256	3,073,373	45,591	97%	240	3	2	19	115	2,192,350

| Period | Inbound call services (Number of banks) | | | | | | | | | | | | | | | |
	From the same line															
	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. 2022	5	5	5	2	5	5	3	1	3	2	3	5	1	2	0	4
March 2023	5	5	5	2	5	5	3	1	3	3	3	5	1	2	0	4
June 2023	4	4	4	2	4	4	2	1	2	2	2	4	1	1	0	3
Sept. 2023	4	4	4	2	4	4	2	1	2	2	2	4	1	1	0	3
Dec. 2023	5	5	5	2	5	4	3	1	3	3	4	5	1	2	0	5

| Period | Inbound call services (Number of banks) | | | | | | | | | | | | | | | |
	From the another line															
	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. 2022	1	1	1	2	1	1	4	1	2	3	2	3	1	1	0	2
March 2023	1	1	1	2	1	1	4	1	2	3	2	3	1	1	0	2
June 2023	1	1	1	1	1	1	3	1	2	2	2	2	1	1	0	2
Sept. 2023	1	1	1	1	1	1	3	1	2	2	2	2	1	1	0	2
Dec. 2023	1	1	1	2	1	1	4	0	1	3	2	3	0	0	0	1

The Banks Association of Türkiye
Call Center Statistics*
(51 ≤ The number of agents ≤ 250) (Number of banks: 5)

Period	Outbound call profile														
	Number of reached customers					Number of customers not reached					The total number of outbound call customers				
	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. 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
March 2023	635,113	0	0	15,795	650,908	386,303	0	0	14,509	400,812	1,021,416	0	0	30,304	1,051,720
June 2023	654,283	0	0	0	654,283	417,710	0	0	0	417,710	1,071,993	0	0	0	1,071,993
Sept. 2023	604,420	0	0	0	604,420	329,520	0	0	0	329,520	933,940	0	0	0	933,940
Dec. 2023	435,936	0	0	0	435,936	254,906	0	0	0	254,906	690,842	0	0	0	690,842

Period	Outbound call profile									
	Customers Reached (%)					Average Talk Time (second)				
	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. 2022	57%	-	-	43%	56%	97	-	-	102	97
March 2023	62%	-	-	52%	62%	106	-	-	166	107
June 2023	61%	-	-	-	61%	108	-	-	-	108
Sept. 2023	65%	-	-	-	65%	93	-	-	-	93
Dec. 2023	63%	-	-	-	63%	129	-	-	-	221

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.)
219	0	33,172	434,911	210,875	0
175	0	27,418	381,604	228,029	0
0	0	37,147	464,900	249,233	0
0	0	44,198	532,344	267,433	0
219	0	39,572	618,439	405,335	0

Period	Outbound services (Number of banks)									
	Inhouse									
	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/account statement
Dec. 2022	1	1	5	4	3	4	2	5	4	3
March 2023	1	1	5	4	3	4	2	5	4	3
June 2023	1	1	4	3	2	2	3	4	3	3
Sept. 2023	1	1	4	3	2	3	2	4	2	2
Dec. 2023	1	1	5	3	2	4	3	5	3	2

Period	Outbound services (Number of banks)									
	Outsource / Other departments									
	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/account statement
Dec. 2022	0	1	3	2	2	3	0	3	2	1
March 2023	0	1	3	2	2	3	0	3	2	1
June 2023	0	0	2	1	2	2	0	2	1	1
Sept. 2023	0	0	2	1	2	2	0	2	1	1
Dec. 2023	0	1	3	2	2	3	0	3	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.

The Banks Association of Türkiye
Call Center Statistics*
(51 ≤ The number of agents ≤ 250) (Number of banks: 5)

D. Other Statistics

Period	Other Statistics											
	Inbound calls						Outbound calls					
	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. 2022	644	10	15	151	38	48	94	8	12	60	34	56
March 2023	632	9	15	171	38	48	95	8	12	60	34	56
June 2023	598	8	15	143	38	47	85	6	13	60	35	55
Sept. 2023	594	8	15	143	38	47	78	6	13	60	35	55
Dec. 2023	409	13	13	140	37	47	26	8	6	16	23	40

E. Financial transactions

Period	Number of transactions	Volume of transactions (Thousand TRY)
Dec. 2022	204,237	2,222,476
March 2023	195,248	2,838,023
June 2023	167,234	1,551,735
Sept. 2023	183,232	2,021,488
Dec. 2023	197,927	3,777,028

* 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.

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.
While the data of the banks were aggregated, the data was not singularized.

The Banks Association of Türkiye
Call Center Statistics*
(The number of agents ≤ 50) (Number of banks: 6)

A. Number of Call Center Employees

Period	The number of part-time agents — The number of personnel in the service of inbound calls	The number of personnel in the service of outbound calls	The number of full-time agents — 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 managers — The number of personnel in the service of inbound calls	The number of personnel in the service of outbound calls	Total
Dec. 2022	0	0	67	9	76	19	13	3	111
March 2023	0	0	76	7	83	19	12	2	116
June 2023	0	0	115	13	128	19	18	3	168
Sept. 2023	0	0	112	15	127	19	17	3	166
Dec. 2023	0	0	72	24	96	20	13	5	134

The number of agents that resigned and fired — The number of personnel in the service of inbound calls	The number of personnel in the service of outbound calls	The number of agents that transferred to another department — The number of personnel in the service of inbound calls	The number of personnel in the service of outbound calls	Total Turnover (%)	The number of agents working in the Outsource company on behalf of Bank's call center
7	0	4	3	18%	421
3	0	2	1	7%	415
22	3	4	1	23%	413
15	0	2	0	13%	423
5	0	3	0	8%	371

B. Call Center Employee Profile

Period	Gender — The number of agents Female	Male	The number of supporting service personnel Female	Male	The number of managers Female	Male	Total Female	Male	Average Age Agent	Supporting service personnel	Manager
Dec. 2022	46	30	9	10	4	12	59	52	25	34	36
March 2023	52	31	8	11	5	9	65	51	25	34	38
June 2023	68	60	8	11	9	12	85	83	26	34	39
Sept. 2023	73	54	8	11	8	12	89	77	26	34	39
Dec. 2023	50	46	9	11	7	11	66	68	27	35	40

Period	Education — The number of agents High school	College	University graduate	Post-graduate	Supporting service personnel High school	College	University graduate	Post-graduate	Managers High school	College	University graduate	Post-graduate	Total High school	College	University graduate	Post-graduate
Dec. 2022	6	18	49	3	3	2	12	2	0	0	14	2	9	20	75	7
March 2023	8	21	50	4	3	2	13	1	0	0	12	2	11	23	75	7
June 2023	20	24	80	4	4	2	12	1	0	2	16	3	24	28	108	8
Sept. 2023	20	25	78	4	4	2	12	1	0	1	16	3	24	28	106	8
Dec. 2023	17	27	49	3	2	3	14	1	1	0	15	2	20	30	78	6

Period	Geographical Location — The number of agents İstanbul and İzmit	Others	Supporting service personnel İstanbul and İzmit	Others	Managers İstanbul and İzmit	Others	Total İstanbul and İzmit	Others	Availability of SPK Licence — agents	supporting service personnel	managers	Total	Foreign language speaking — agents	supporting service personnel	managers	Total
Dec. 2022	61	15	18	1	15	1	94	17	13	3	5	21	18	1	4	23
March 2023	67	16	18	1	13	1	98	18	11	3	5	19	19	1	4	24
June 2023	109	19	18	1	20	1	147	21	12	3	6	21	24	1	7	32
Sept. 2023	108	19	18	1	19	1	145	21	12	3	7	22	32	2	7	41
Dec. 2023	55	41	18	2	14	4	87	47	10	3	5	18	21	1	5	27

* 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.

The Banks Association of Türkiye
Call Center Statistics*
(The number of agents ≤ 50) (Number of banks: 6)

C. Call Profile

Period	Inbound call profile										
	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. 2022	556,209	1,416,516	1,972,725	97,415	93%	261	3	3	35	201	472,690
March 2023	564,674	1,336,997	1,901,671	51,793	96%	297	3	3	22	169	488,199
June 2023	833,321	1,453,896	2,287,217	63,494	96%	291	3	4	22	153	549,299
Sept. 2023	932,794	1,585,595	2,518,389	68,074	96%	286	3	3	24	148	602,819
Dec. 2023	678,142	1,278,920	1,957,062	49,330	96%	268	3	3	22	141	480,852

| Period | Inbound call services (Number of banks) | | | | | | | | | | | | | | | |
	From the same line															
	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. 2022	4	6	2	2	6	3	1	2	2	1	6	1	2	4	0	5
March 2023	4	6	2	2	6	3	1	3	2	1	6	1	2	4	0	5
June 2023	5	7	3	2	7	4	3	3	3	2	7	2	2	5	0	6
Sept. 2023	5	7	3	2	6	4	3	3	3	2	7	2	2	5	0	6
Dec. 2023	4	6	2	2	5	3	3	2	2	1	6	1	2	4	0	5

| Period | Inbound call services (Number of banks) | | | | | | | | | | | | | | | |
	From the another line															
	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. 2022	1	1	0	2	1	1	2	2	3	2	1	4	1	0	1	1
March 2023	1	1	0	2	1	1	3	1	3	1	1	3	1	0	0	1
June 2023	1	1	0	3	1	1	4	1	3	2	1	4	1	0	0	1
Sept. 2023	1	1	0	3	1	1	4	1	3	2	1	4	1	0	0	1
Dec. 2023	1	1	0	2	1	1	3	1	3	1	1	3	1	0	0	1

The Banks Association of Türkiye
Call Center Statistics*
(The number of agents ≤ 50) (Number of banks: 6)

Period	Outbound call profile														
	Number of reached customers					Number of customers not reached					The total number of outbound call customers				
	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. 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
March 2023	28,638	40,255	0	54,170	123,063	27,627	19,182	0	44,297	91,106	56,265	59,437	0	98,467	214,169
June 2023	79,072	42,065	0	104,978	226,115	72,408	15,513	0	46,387	134,308	151,480	57,578	0	151,365	360,423
Sept. 2023	118,594	34,201	0	103,633	256,428	97,256	18,013	0	44,025	159,294	215,850	52,214	0	147,658	415,722
Dec. 2023	83,237	31,266	0	93,649	208,152	83,459	24,407	0	45,400	153,266	166,696	55,673	0	139,049	361,418

Period	Outbound call profile									
	Customers Reached (%)					Average Talk Time (second)				
	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. 2022	36%	69%	-	51%	**50%**	143	69	-	131	113
March 2023	51%	68%	-	55%	**57%**	160	79	-	127	119
June 2023	52%	73%	-	69%	**63%**	134	80	-	119	117
Sept. 2023	55%	66%	-	70%	**62%**	137	83	-	116	122
Dec. 2023	50%	56%	-	67%	**58%**	127	86	-	121	294

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.)
115,447	321	21,414	598,138	14,209	202,187
72,981	333	136,674	442,091	19,231	190,622
89,964	299	235,648	428,872	97,399	168,266
112,617	206	337,905	502,414	120,131	199,808
72,578	179	327,612	297,320	45,569	161,201

Period	Outbound services (Number of banks)									
	Inhouse									
	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/account statement
Dec. 2022	1	1	2	1	0	1	0	1	1	1
March 2023	1	1	2	1	0	1	0	1	1	1
June 2023	1	1	3	2	0	2	0	2	2	1
Sept. 2023	1	1	3	2	0	2	0	2	2	1
Dec. 2023	1	1	2	1	0	1	0	1	1	1

Period	Outbound services (Number of banks)									
	Outsource / Other departments									
	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/account statement
Dec. 2022	3	3	2	3	1	1	2	2	2	1
March 2023	3	3	2	3	1	1	2	2	1	1
June 2023	3	4	3	3	1	2	1	4	2	1
Sept. 2023	3	4	3	3	1	2	2	3	2	1
Dec. 2023	3	3	2	2	1	2	2	2	1	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.

The Banks Association of Türkiye
Call Center Statistics*
(The number of agents ≤ 50) (Number of banks: 6)

D. Other Statistics

Period	Other Statistics											
	Inbound calls						Outbound calls					
	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. 2022	150	41	10	180	42	50	133	38	2	186	41	49
March 2023	159	40	14	180	42	50	131	46	2	186	41	49
June 2023	183	30	13	184	41	50	139	33	4	186	39	51
Sept. 2023	181	44	13	173	41	50	139	37	4	186	39	51
Dec. 2023	152	36	11	201	42	50	130	21	1	160	33	39

E. Financial transactions

Period	Number of transactions	Volume of transactions (Thousand TRY)
Dec. 2022	54,973	853,612
March 2023	54,856	866,267
June 2023	59,771	1,468,000
Sept. 2023	71,509	1,873,273
Dec. 2023	66,354	1,772,447

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.*

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. While the data of the banks were aggregated, the data was not singularized.

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.

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 resignd 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

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.

1. 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.