



**Call Center Statistics
December 2013**

Report Code : DE23

January 2014

The Banks Association of Turkey
Call Center Statistics*
(Consolidated, 22 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 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. 2012	39	0	5,014	1,188	6,241	454	577	248	7,520
March 2013	35	0	5,345	1,167	6,547	488	597	138	7,770
June 2013	45	0	5,497	1,175	6,717	496	639	155	8,007
Sept. 2013	41	0	5,504	1,254	6,799	502	638	148	8,087
Dec. 2013	29	0	5,538	1,142	6,709	515	633	150	8,007

The number of agents that resigned and fired		The number of agents that transferred to another department		Total Turnover (%)
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	
490	93	187	64	13%
496	107	161	26	12%
480	129	189	37	12%
531	133	180	33	13%
431	80	211	43	11%

The number of agents working in the Outsource company on behalf of Bank's call center
2,039
2,290
2,459
2,403
2,628

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. 2012	4,622	1,619	330	124	551	274	5,503	2,017	26	29	33
March 2013	4,798	1,749	351	137	471	264	5,620	2,150	26	29	33
June 2013	4,602	2,115	358	138	510	284	5,470	2,537	26	29	32
Sept. 2013	4,900	1,899	380	122	506	280	5,786	2,301	26	29	33
Dec. 2013	4,819	1,890	381	134	496	287	5,696	2,311	26	29	33

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. 2012	1,223	2,520	2,447	51	82	96	254	22	100	179	516	30	1,405	2,795	3,217	103
March 2013	1,364	2,646	2,486	51	86	96	286	20	98	147	457	33	1,548	2,889	3,229	104
June 2013	1,529	2,776	2,364	48	107	104	268	17	98	155	497	44	1,734	3,035	3,129	109
Sept. 2013	1,544	2,769	2,436	50	99	118	264	21	101	145	493	47	1,744	3,032	3,193	118
Dec. 2013	1,518	2,681	2,460	50	100	119	275	21	91	143	499	50	1,709	2,943	3,234	121

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
	Istanbul and Izmit**	Others	Istanbul and Izmit**	Others	Istanbul and Izmit**	Others	Istanbul and Izmit**	Others								
Dec. 2012	5,087	1,154	448	6	718	107	6,253	1,267	68	27	74	169	294	78	143	515
March 2013	5,239	1,308	482	6	623	112	6,344	1,426	67	29	63	159	309	88	145	542
June 2013	5,384	1,333	491	5	669	125	6,544	1,463	63	29	61	153	331	92	165	588
Sept. 2013	5,450	1,349	498	4	652	134	6,600	1,487	60	32	54	146	313	85	159	557
Dec. 2013	5,312	1,397	510	5	651	132	6,473	1,534	62	26	59	147	309	71	145	525

* 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 Turkey
Call Center Statistics*
(Consolidated, 22 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. 2012	46,009,033	35,888,117	81,897,150	3,133,757	91%	164	6	1	60	83	10,411,926
March 2013	48,671,536	37,698,928	86,370,464	3,380,596	91%	164	5	2	67	72	11,437,373
June 2013	47,462,241	36,821,273	84,283,514	3,246,828	91%	164	6	2	66	82	10,982,087
Sept. 2013	49,686,297	37,916,123	87,602,420	3,270,049	91%	163	5	2	71	98	12,049,878
Dec. 2013	51,119,232	35,956,311	87,075,543	2,880,168	92%	162	6	2	68	87	14,020,872

Period	Inbound call services (Number of banks)															
	From the same line															
	Banking services	Card services	Applications (credit card, supplementary 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. 2012	22	19	20	8	21	14	9	7	6	5	17	10	8	10	6	22
March 2013	21	19	18	9	20	13	9	7	6	5	17	11	7	9	6	21
June 2013	21	19	19	9	20	13	9	6	6	5	17	11	7	9	6	21
Sept. 2013	20	18	18	9	19	11	9	5	5	5	16	11	7	8	5	20
Dec. 2013	21	18	19	8	21	12	10	6	5	5	17	10	6	8	5	20

Period	Inbound call services (Number of banks)															
	From the another line															
	Banking services	Card services	Applications (credit card, supplementary 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. 2012	1	1	1	6	1	1	10	6	9	8	4	9	6	3	7	1
March 2013	1	1	1	5	1	1	10	6	8	8	4	8	6	3	7	1
June 2013	1	1	1	5	1	1	10	7	9	10	4	8	6	3	7	1
Sept. 2013	1	1	1	5	1	1	9	6	8	7	3	8	7	3	6	0
Dec. 2013	0	0	0	6	0	1	8	7	8	7	4	9	7	2	6	0

The Banks Association of Turkey
Call Center Statistics*
(Consolidated, 22 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. 2012	4,302,114	783,746	102,993	2,128,602	7,317,455	2,689,312	501,971	48,930	1,496,496	4,736,709	6,991,426	1,285,717	151,923	3,625,098	12,054,164
March 2013	4,420,725	297,182	33,693	2,901,699	7,653,299	2,709,308	331,506	13,704	1,573,480	4,627,998	7,130,033	628,688	47,397	4,475,179	12,281,297
June 2013	4,573,261	271,610	37,358	2,855,047	7,737,276	3,284,718	347,709	14,925	1,965,121	5,612,473	7,857,979	619,319	52,283	4,820,168	13,349,749
Sept. 2013	4,346,969	161,825	33,505	2,721,727	7,264,026	2,499,518	237,991	13,624	2,034,948	4,786,081	6,846,487	399,816	47,129	4,756,675	12,050,107
Dec. 2013	3,620,811	141,939	39,080	2,595,628	6,397,458	2,022,057	200,265	16,650	1,651,084	3,890,056	5,642,868	342,204	55,730	4,246,712	10,287,514

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. 2012	62%	61%	68%	59%	61%	125	90	1	116	117
March 2013	62%	47%	71%	65%	62%	131	121	4	185	150
June 2013	58%	44%	71%	59%	58%	133	128	5	189	153
Sept. 2013	63%	40%	71%	57%	60%	114	111	1	171	135
Dec. 2013	64%	41%	70%	61%	62%	108	87	4	104	105

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.)
178,450	34,467	165,064	8,480,177	329,703	46,693
271,018	45,264	214,567	10,509,359	371,566	46,912
261,181	31,281	260,920	11,638,602	337,282	105,848
251,544	14,346	276,086	14,615,499	297,290	202,504
308,208	36,622	253,725	10,992,592	254,564	178,772

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-attribution	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. 2012	7	8	11	10	13	12	6	11	8	6
March 2013	7	9	12	8	13	9	6	14	10	7
June 2013	7	9	12	9	14	10	5	13	9	9
Sept. 2013	7	9	11	8	14	10	5	11	7	8
Dec. 2013	7	9	12	8	15	11	5	9	7	8

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-attribution	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. 2012	11	12	14	8	7	8	8	12	10	10
March 2013	10	11	12	8	7	7	6	10	8	10
June 2013	10	11	12	7	7	6	7	9	7	9
Sept. 2013	11	11	12	6	6	6	6	8	6	9
Dec. 2013	9	10	14	6	6	8	7	10	8	10

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

The Banks Association of Turkey
Call Center Statistics*
(Consolidated, 22 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. 2012	5,025	17	14	226	38	51	1,838	14	13	191	39	51
March 2013	5,363	16	14	227	38	51	1,670	11	16	176	38	52
June 2013	5,366	15	15	284	38	51	1,751	11	16	267	39	52
Sept. 2013	5,357	15	15	226	37	54	2,072	12	15	170	37	53
Dec. 2013	5,561	15	14	225	39	53	1,993	12	15	132	40	51

E. Financial transactions

Period	Number of transactions***	Volume of transactions*** (Thousand TRY)
Dec. 2012	1,701,531	4,619,729
March 2013	1,826,381	4,147,173
June 2013	1,782,466	4,743,886
Sept. 2013	1,767,924	3,788,986
Dec. 2013	1,765,091	3,836,720

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

**The total number and volume of financial transactions was provided from 18 banks (out of 22).

The Banks Association of Turkey
Call Center Statistics*

(The number of agents ≥ 251) (Number of banks: 8)

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 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. 2012	7	0	4,037	1,093	5,137	282	434	228	6,081
March 2013	6	0	4,378	1,075	5,459	343	466	117	6,385
June 2013	21	0	4,962	1,134	6,117	405	552	147	7,221
Sept. 2013	40	0	4,840	1,211	6,091	435	538	139	7,203
Dec. 2013	28	0	4,591	1,071	5,690	403	512	135	6,740

The number of agents that resigned and fired		The number of agents that transferred to another department		Total Turnover (%)
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	
381	91	133	63	13%
395	98	125	22	12%
447	129	171	35	13%
468	131	135	27	12%
368	76	190	43	12%

The number of agents working in the Outsource company on behalf of Bank's call center
1,297
1,505
1,975
1,744
1,584

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. 2012	3,894	1,243	219	63	455	207	4,568	1,513	26	30	32
March 2013	4,052	1,407	250	93	370	213	4,672	1,713	25	30	32
June 2013	4,187	1,930	301	104	454	245	4,942	2,279	25	29	31
Sept. 2013	4,387	1,704	337	98	440	237	5,164	2,039	25	30	32
Dec. 2013	4,101	1,589	297	106	412	235	4,810	1,930	25	29	31

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. 2012	973	2,154	1,961	49	40	71	154	17	76	158	407	21	1,089	2,383	2,522	87
March 2013	1,154	2,287	1,971	47	66	85	181	11	84	131	345	23	1,304	2,503	2,497	81
June 2013	1,461	2,577	2,034	45	98	100	193	14	95	149	417	38	1,654	2,826	2,644	97
Sept. 2013	1,525	2,599	1,935	32	97	112	208	18	100	139	399	39	1,722	2,850	2,542	89
Dec. 2013	1,444	2,410	1,803	33	91	109	193	10	89	139	381	38	1,624	2,658	2,377	81

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
	Istanbul and Izmit**	Others	Istanbul and Izmit**	Others	Istanbul and Izmit**	Others	Istanbul and Izmit**	Others								
Dec. 2012	4,017	1,120	276	6	556	106	4,849	1,232	65	25	68	158	207	56	102	365
March 2013	4,185	1,274	337	6	475	108	4,997	1,388	64	25	58	147	220	65	96	381
June 2013	4,817	1,300	400	5	576	123	5,793	1,428	60	27	58	145	247	75	128	450
Sept. 2013	4,849	1,242	431	4	555	122	5,835	1,368	58	27	37	122	250	71	125	446
Dec. 2013	4,439	1,251	398	5	529	118	5,366	1,374	59	23	44	126	237	61	112	410

* 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.

** It refers to "Istanbul" data before December 2012.

The Banks Association of Turkey
Call Center Statistics*
(The number of agents ≥ 251) (Number of banks: 8)

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. 2012	39,467,647	29,192,580	68,660,227	2,406,548	92%	161	6	1	62	80	7,396,217
March 2013	38,585,489	30,156,385	68,741,874	2,408,083	92%	164	5	2	64	60	6,959,573
June 2013	43,149,152	33,417,718	76,566,870	2,791,324	92%	162	6	2	62	78	9,424,597
Sept. 2013	38,373,232	32,227,796	70,601,028	2,624,132	92%	162	5	2	63	86	8,819,857
Dec. 2013	35,890,448	27,882,907	63,773,355	1,531,277	95%	162	5	2	53	58	9,211,517

Period	Inbound call services (Number of banks)															
	From the same line															
	Banking services	Card services	Applications (credit card, supplementary 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. 2012	8	8	8	4	8	5	3	3	2	2	4	4	3	4	2	8
March 2013	8	8	8	5	8	6	2	3	2	2	4	6	3	4	2	8
June 2013	10	10	10	6	10	6	4	2	2	2	5	7	4	4	3	10
Sept. 2013	9	9	9	6	9	6	4	2	2	1	4	6	3	3	2	9
Dec. 2013	8	8	8	5	8	6	4	3	2	1	3	5	3	3	3	8

Period	Inbound call services (Number of banks)															
	From the another line															
	Banking services	Card services	Applications (credit card, supplementary 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. 2012	0	0	0	4	0	1	6	4	4	2	3	5	2	2	4	0
March 2013	0	0	0	2	0	1	7	3	4	1	3	3	3	2	4	0
June 2013	0	0	0	3	0	1	8	5	6	4	4	4	4	2	5	0
Sept. 2013	0	0	0	2	0	1	7	4	5	3	3	4	6	2	4	0
Dec. 2013	0	0	0	2	0	1	7	3	6	3	4	4	6	2	4	0

The Banks Association of Turkey
Call Center Statistics*
(The number of agents ≥ 251) (Number of banks: 8)

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. 2012	2,876,270	211,494	67,408	405,185	3,560,357	2,037,190	210,635	35,140	209,492	2,492,457	4,913,460	422,129	102,548	614,677	6,052,814
March 2013	3,102,892	122,233	29,105	1,955,847	5,210,077	1,857,189	154,707	12,201	897,937	2,922,034	4,960,081	276,940	41,306	2,853,784	8,132,111
June 2013	4,006,247	187,256	30,933	2,557,526	6,781,962	2,962,468	302,866	12,694	1,656,655	4,934,683	6,968,715	490,122	43,627	4,214,181	11,716,645
Sept. 2013	3,722,432	93,646	31,944	2,475,987	6,324,009	2,049,890	203,491	13,105	1,737,217	4,003,703	5,772,322	297,137	45,049	4,213,204	10,327,712
Dec. 2013	3,026,299	17,505	36,700	1,655,024	4,735,528	1,794,220	32,991	16,191	988,071	2,831,473	4,820,519	50,496	52,891	2,643,095	7,567,001

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. 2012	59%	50%	66%	66%	59%	95	97	0	129	97
March 2013	63%	44%	70%	69%	64%	103	147	0	212	144
June 2013	57%	38%	71%	61%	58%	130	142	0	198	155
Sept. 2013	64%	32%	71%	59%	61%	106	127	0	176	133
Dec. 2013	63%	35%	69%	63%	63%	83	0	0	90	85

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.)
16,125	0	139,438	7,695,181	329,579	0
123,620	16,651	190,028	8,942,242	1,050	0
90,950	6,406	256,227	11,212,960	337,282	0
63,323	3,905	233,909	13,029,137	295,890	0
60,071	3,820	211,750	8,910,953	0	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-attribution	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. 2012	4	4	6	4	6	6	3	5	4	2
March 2013	3	3	6	3	6	4	3	6	4	3
June 2013	5	5	8	5	8	7	4	8	6	5
Sept. 2013	5	5	7	5	7	7	3	7	6	4
Dec. 2013	4	4	6	5	7	6	3	5	4	4

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-attribution	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. 2012	5	5	6	3	2	3	2	4	3	4
March 2013	5	5	7	4	3	4	2	5	3	5
June 2013	6	6	7	4	4	4	4	5	4	6
Sept. 2013	7	6	7	3	4	5	4	5	4	6
Dec. 2013	6	5	7	3	4	5	3	6	5	5

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

The Banks Association of Turkey
Call Center Statistics*
(The number of agents ≥ 251) (Number of banks: 8)

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. 2012	3,995	19	14	286	41	48	1,603	15	14	240	43	48
March 2013	4,200	17	14	323	41	49	1,511	11	16	222	43	49
June 2013	4,634	15	15	421	40	50	1,579	11	16	342	42	51
Sept. 2013	4,339	15	15	300	37	53	1,861	12	15	192	37	55
Dec. 2013	4,282	15	15	277	38	53	1,719	12	15	155	37	54

E. Financial transactions

Period	Number of transactions***	Volume of transactions*** (Thousand TRY)
Dec. 2012	1,516,472	2,960,335
March 2013	1,222,979	2,712,250
June 2013	1,694,382	3,596,715
Sept. 2013	1,619,144	3,317,410
Dec. 2013	1,336,059	3,204,501

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

**The total number and volume of financial transactions was provided from 18 banks (out of 22).

The Banks Association of Turkey
Call Center Statistics*

(51 ≤ The number of agents ≤ 250) (Number of banks: 4)

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 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. 2012	32	0	904	80	1,016	164	127	19	1,326
March 2013	28	0	885	68	981	136	113	19	1,249
June 2013	23	0	448	18	489	82	66	6	643
Sept. 2013	0	0	562	16	578	58	78	7	721
Dec. 2013	0	0	821	39	860	101	98	12	1,071

The number of agents that resigned and fired		The number of agents that transferred to another department		Total Turnover (%)
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	
103	1	54	1	16%
95	8	26	1	13%
27	0	12	0	8%
52	1	44	6	18%
57	3	17	0	9%

The number of agents working in the Outsource company on behalf of Bank's call center
520
555
161
353
495

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. 2012	676	340	106	58	83	63	865	461	25	30	32
March 2013	679	302	95	41	87	45	861	388	25	30	31
June 2013	343	146	52	30	40	32	435	208	25	30	31
Sept. 2013	427	151	38	20	49	36	514	207	27	30	32
Dec. 2013	613	247	78	23	69	41	760	311	27	29	32

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. 2012	233	343	439	1	41	22	97	4	24	20	96	6	298	385	632	11
March 2013	188	332	458	3	18	8	102	8	12	15	97	8	218	355	657	19
June 2013	49	163	275	2	6	2	72	2	2	5	61	4	57	170	408	8
Sept. 2013	0	134	426	18	0	4	53	1	0	5	76	4	0	143	555	23
Dec. 2013	55	225	564	16	7	6	80	8	1	3	98	8	63	234	742	32

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
	Istanbul and Izmit**	Others	Istanbul and Izmit**	Others	Istanbul and Izmit**	Others	Istanbul and Izmit**	Others								
Dec. 2012	982	34	164	0	145	1	1,291	35	3	2	5	10	66	21	29	116
March 2013	947	34	136	0	128	4	1,211	38	3	4	4	11	65	22	36	123
June 2013	456	33	82	0	70	2	608	35	3	2	1	6	54	16	22	92
Sept. 2013	471	107	58	0	73	12	602	119	2	5	15	22	30	12	17	59
Dec. 2013	714	146	101	0	96	14	911	160	3	3	13	19	44	8	19	71

* 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.

** It refers to "Istanbul" data before December 2012.

The Banks Association of Turkey
Call Center Statistics*
(51 ≤ The number of agents ≤ 250) (Number of banks: 4)

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. 2012	6,285,495	6,210,933	12,496,428	707,528	89%	177	5	2	56	101	2,626,688
March 2013	9,857,228	6,956,323	16,813,551	937,460	87%	161	6	1	80	127	4,081,137
June 2013	4,120,173	2,820,279	6,940,452	434,673	85%	178	8	2	123	139	1,149,412
Sept. 2013	10,992,411	5,042,244	16,034,655	612,939	88%	167	7	1	130	175	2,805,423
Dec. 2013	14,702,457	7,045,786	21,748,243	1,213,674	83%	164	7	1	129	204	4,332,977

Period	Inbound call services (Number of banks)															
	From the same line															
	Banking services	Card services	Applications (credit card, supplementary 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. 2012	5	5	5	1	4	4	3	2	2	1	5	2	2	1	3	5
March 2013	5	5	5	1	4	3	4	2	2	1	5	1	2	1	3	5
June 2013	3	3	3	0	2	3	2	2	2	1	3	0	1	1	2	3
Sept. 2013	3	3	3	0	2	1	2	1	1	2	3	0	2	2	2	3
Dec. 2013	4	4	4	0	4	1	3	0	1	2	4	0	1	1	1	3

Period	Inbound call services (Number of banks)															
	From the another line															
	Banking services	Card services	Applications (credit card, supplementary 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. 2012	1	1	1	1	1	0	4	0	3	4	1	2	3	1	2	1
March 2013	1	1	1	2	1	0	3	1	2	5	1	3	2	1	2	1
June 2013	1	1	1	1	1	0	2	0	1	3	0	2	1	1	1	1
Sept. 2013	1	1	1	2	1	0	2	0	1	1	0	2	0	0	1	0
Dec. 2013	0	0	0	3	0	0	1	2	0	1	0	3	0	0	1	0

The Banks Association of Turkey
Call Center Statistics*
(51 ≤ The number of agents ≤ 250) (Number of banks: 4)

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. 2012	1,351,113	498,823	32,105	1,484,481	3,366,522	574,036	260,035	12,386	1,043,019	1,889,476	1,925,149	758,858	44,491	2,527,500	5,255,998
March 2013	1,271,052	78,401	0	647,006	1,996,459	802,362	124,648	0	330,414	1,257,424	2,073,414	203,049	0	977,420	3,253,883
June 2013	479,789	0	0	0	479,789	195,962	0	0	0	195,962	675,751	0	0	0	675,751
Sept. 2013	511,095	0	0	3,937	515,032	263,840	0	0	2,366	266,206	774,935	0	0	6,303	781,238
Dec. 2013	236,262	56,523	2,073	591,982	886,840	65,963	132,962	380	336,277	535,582	302,225	189,485	2,453	928,259	1,422,422

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. 2012	70%	66%	72%	59%	64%	187	89	0	112	138
March 2013	61%	39%	-	66%	61%	198	105	-	133	173
June 2013	71%	-	-	-	71%	154	-	-	-	154
Sept. 2013	66%	-	-	62%	66%	147	#DIV/0!	#DIV/0!	176	147
Dec. 2013	78%	30%	85%	64%	62%	167	106	66	121	132

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.)
85,981	27,446	23,285	718,169	0	0
37,635	17,376	21,775	1,557,527	370,233	0
21,165	17,581	0	364,156	0	0
18,177	6,324	38,097	1,567,915	1,400	0
6,294	28,258	37,592	2,032,806	254,564	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-attribution	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. 2012	1	1	4	3	4	4	2	4	3	2
March 2013	2	2	4	3	4	4	1	4	4	2
June 2013	0	0	2	2	3	2	0	2	2	1
Sept. 2013	0	0	2	1	3	2	1	2	0	1
Dec. 2013	1	1	4	1	3	3	1	2	2	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-attribution	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. 2012	4	4	5	3	4	2	3	4	4	4
March 2013	3	3	4	3	3	2	3	3	3	4
June 2013	2	2	3	2	2	1	2	2	2	2
Sept. 2013	2	2	3	2	1	0	1	1	1	2
Dec. 2013	1	1	4	2	1	2	2	2	2	3

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

The Banks Association of Turkey
Call Center Statistics*
(51 ≤ The number of agents ≤ 250) (Number of banks: 4)

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. 2012	880	11	15	271	37	53	91	9	10	144	35	55
March 2013	972	11	15	251	37	53	71	8	15	159	35	59
June 2013	520	11	15	255	37	53	25	11	10	180	33	58
Sept. 2013	785	15	13	272	42	52	34	13	5	233	42	52
Dec. 2013	1,045	12	13	288	45	48	77	11	9	117	50	43

E. Financial transactions

Period	Number of transactions***	Volume of transactions*** (Thousand TRY)
Dec. 2012	174,401	1,634,349
March 2013	581,060	1,404,833
June 2013	81,953	1,116,509
Sept. 2013	143,231	444,563
Dec. 2013	422,848	604,708

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

**The total number and volume of financial transactions was provided from 18 banks (out of 22).

The Banks Association of Turkey
Call Center Statistics*

(The number of agents ≤ 50) (Number of banks: 10)

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 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. 2012	0	0	73	15	88	8	16	1	113
March 2013	1	0	82	24	107	9	18	2	136
June 2013	1	0	87	23	111	9	21	2	143
Sept. 2013	1	0	102	27	130	9	22	2	163
Dec. 2013	1	0	126	32	159	11	23	3	196

The number of agents that resigned and fired		The number of agents that transferred to another department		Total Turnover (%)
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	
6	1	0	0	8%
6	1	10	3	19%
6	0	6	2	13%
11	1	1	0	10%
6	1	4	0	7%

The number of agents working in the Outsource company on behalf of Bank's call center
222
230
323
306
549

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. 2012	52	36	5	3	13	4	70	43	26	28	34
March 2013	67	40	6	3	14	6	87	49	26	26	35
June 2013	72	39	5	4	16	7	93	50	26	27	34
Sept. 2013	86	44	5	4	17	7	108	55	26	27	34
Dec. 2013	105	54	6	5	15	11	126	70	27	27	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. 2012	17	23	47	1	1	3	3	1	0	1	13	3	18	27	63	5
March 2013	22	27	57	1	2	3	3	1	2	1	15	2	26	31	75	4
June 2013	19	36	55	1	3	2	3	1	1	1	19	2	23	39	77	4
Sept. 2013	19	36	75	0	2	2	3	2	1	1	18	4	22	39	96	6
Dec. 2013	19	46	93	1	2	4	2	3	1	1	20	4	22	51	115	8

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
	Istanbul and Izmit**	Others	Istanbul and Izmit**	Others	Istanbul and Izmit**	Others	Istanbul and Izmit**	Others								
Dec. 2012	88	0	8	0	17	0	113	0	0	0	1	1	21	1	12	34
March 2013	107	0	9	0	20	0	136	0	0	0	1	1	24	1	13	38
June 2013	111	0	9	0	23	0	143	0	0	0	2	2	30	1	15	46
Sept. 2013	130	0	9	0	24	0	163	0	0	0	2	2	33	2	17	52
Dec. 2013	159	0	11	0	26	0	196	0	0	0	2	2	28	2	14	44

* 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.

** It refers to "Istanbul" data before December 2012.

The Banks Association of Turkey
Call Center Statistics*
(The number of agents ≤ 50) (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 Answer (second)	Average Time to Abandonment (second)	Number of Active Customers
Dec. 2012	255,891	484,604	740,495	19,681	96%	195	6	4	28	61	389,021
March 2013	228,819	586,220	815,039	35,053	94%	183	5	4	16	52	396,663
June 2013	192,916	583,276	776,192	20,831	96%	186	5	4	23	70	408,078
Sept. 2013	320,654	646,083	966,737	32,978	95%	203	4	4	22	65	424,598
Dec. 2013	526,327	1,027,618	1,553,945	135,217	87%	159	3	3	54	41	476,378

Period	Inbound call services (Number of banks)															
	From the same line															
	Banking services	Card services	Applications (credit card, supplementary 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. 2012	9	6	7	3	9	5	3	2	2	2	8	4	3	5	1	9
March 2013	8	6	5	3	8	4	3	2	2	2	8	4	2	4	1	8
June 2013	8	6	6	3	8	4	3	2	2	2	9	4	2	4	1	8
Sept. 2013	8	6	6	3	8	4	3	2	2	2	9	5	2	3	1	8
Dec. 2013	9	6	7	3	9	5	3	3	2	2	10	5	2	4	1	9

Period	Inbound call services (Number of banks)															
	From the another line															
	Banking services	Card services	Applications (credit card, supplementary 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. 2012	0	0	0	1	0	0	0	2	2	2	0	2	1	0	1	0
March 2013	0	0	0	1	0	0	0	2	2	2	0	2	1	0	1	0
June 2013	0	0	0	1	0	0	0	2	2	3	0	2	1	0	1	0
Sept. 2013	0	0	0	1	0	0	0	2	2	3	0	2	1	1	1	0
Dec. 2013	0	0	0	1	0	0	0	2	2	3	0	2	1	0	1	0

The Banks Association of Turkey
Call Center Statistics*
(The number of agents ≤ 50) (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. 2012	74,731	73,429	3,480	238,936	390,576	78,086	31,301	1,404	243,985	354,776	152,817	104,730	4,884	482,921	745,352
March 2013	46,781	96,548	4,588	298,846	446,763	49,757	52,151	1,503	345,129	448,540	96,538	148,699	6,091	643,975	895,303
June 2013	87,225	84,354	6,425	297,521	475,525	126,288	44,843	2,231	308,466	481,828	213,513	129,197	8,656	605,987	957,353
Sept. 2013	113,442	68,179	1,561	241,803	424,985	185,788	34,500	519	295,365	516,172	299,230	102,679	2,080	537,168	941,157
Dec. 2013	358,250	67,911	307	348,622	775,090	161,874	34,312	79	326,736	523,001	520,124	102,223	386	675,358	1,298,091

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. 2012	49%	70%	71%	49%	52%	161	74	32	117	117
March 2013	48%	65%	75%	46%	50%	162	101	28	118	118
June 2013	41%	65%	74%	49%	50%	164	95	28	117	120
Sept. 2013	38%	66%	75%	45%	45%	220	90	30	117	140
Dec. 2013	69%	66%	80%	52%	60%	277	93	9	138	198

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.)
76,344	7,021	2,341	66,827	124	46,693
109,763	11,237	2,764	9,590	283	46,912
149,066	7,294	4,693	61,486	0	105,848
170,044	4,117	4,080	18,447	0	202,504
241,843	4,544	4,383	48,833	0	178,772

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-attribution	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. 2012	2	3	1	3	3	2	1	2	1	2
March 2013	2	4	2	2	3	1	2	4	2	2
June 2013	2	4	2	2	3	1	1	3	1	3
Sept. 2013	2	4	2	2	4	1	1	2	1	3
Dec. 2013	2	4	2	2	5	2	1	2	1	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-attribution	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. 2012	2	3	3	2	1	3	3	4	3	2
March 2013	2	3	1	1	1	1	1	2	2	1
June 2013	2	3	2	1	1	1	1	2	1	1
Sept. 2013	2	3	2	1	1	1	1	2	1	1
Dec. 2013	2	4	3	1	1	1	2	2	1	2

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

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Call Center Statistics*
(The number of agents ≤ 50) (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. 2012	150	13	10	147	36	53	144	15	13	125	37	53
March 2013	191	12	11	129	37	53	88	9	14	71	30	53
June 2013	212	15	12	141	36	53	147	13	11	71	34	51
Sept. 2013	233	12	14	136	36	54	177	11	10	71	34	51
Dec. 2013	234	11	16	157	39	55	197	10	13	101	37	53

E. Financial transactions

	Number of transactions***	Volume of transactions*** (Thousand TRY)
Dec. 2012	10,658	25,046
March 2013	22,342	30,089
June 2013	6,131	30,661
Sept. 2013	5,549	27,013
Dec. 2013	6,184	27,512

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

**The total number and volume of financial transactions was provided from 18 banks (out of 22).

List of participating banks

- 1 Akbank T.A.Ş.
- 2 Aktif Yatırım Bankası A.Ş.
- 3 Anadolubank A.Ş.
- 4 BankPozitif Kredi ve Kalkınma Bankası A.Ş.
- 5 Burgan Bank A.Ş.
- 6 Denizbank A.Ş.
- 7 Fibabanka A.Ş.
- 8 Finans Bank A.Ş.
- 9 HSBC Bank A.Ş.
- 10 ING Bank A.Ş.
- 11 Odea Bank A.Ş.
- 12 Société Générale (SA)
- 13 Şekerbank T.A.Ş.
- 14 Tekstil Bankası 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 Sınai Kalkınma Bankası A.Ş.
- 21 Türkiye Vakıflar Bankası A.Ş.
- 22 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 three-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 average 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 average 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 transactions in the related three-month period.

2. Volume of transactions (TL): Total volume of financial transactions in the related three-month period.

This report is prepared from the related statistics of banks that give call center service to the customers. Whilst every effort has been made to ensure that the information contained in this book is correct, the Banks Association of Turkey can not accept any responsibility for any errors or omissions or for any consequences resulting therefrom.