



# Call Center Statistics

September 2015

Report Code: DE23

October 2015



**The Banks Association of Turkey**  
**Call Center Statistics\***  
**(Consolidated, 25 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	
Sept. 2014	25	0	5,116	1,072	6,213	555	725	139	7,632
Dec. 2014	26	0	5,539	967	6,532	625	665	139	7,961
March 2015	23	0	5,369	915	6,307	647	640	127	7,721
June 2015	33	7	5,300	871	6,211	670	621	133	7,635
Sept. 2015	20	7	5,545	999	6,571	716	674	155	8,116

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	
487	70	158	30	12%
363	58	133	43	9%
376	42	177	12	10%
589	41	187	28	14%
465	60	194	49	12%

The number of agents working in the Outsource company on behalf of Bank's call center
2,565
3,119
3,522
2,989
2,673

**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			
Sept. 2014	4,458	1,755	396	159	476	388	5,330	2,302	26	29	33
Dec. 2014	4,697	1,835	457	168	515	289	5,669	2,292	26	29	33
March 2015	4,531	1,776	472	175	432	335	5,435	2,286	26	29	34
June 2015	4,519	1,692	497	173	448	306	5,464	2,171	27	30	34
Sept. 2015	4,757	1,814	520	196	508	321	5,785	2,331	26	29	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
Sept. 2014	1,417	2,402	2,344	50	116	122	297	20	89	148	560	67	1,622	2,672	3,201	137
Dec. 2014	1,533	2,558	2,389	52	128	145	333	19	87	144	509	64	1,748	2,847	3,231	135
March 2015	1,305	2,523	2,418	61	130	150	338	29	79	138	481	69	1,514	2,811	3,237	159
June 2015	1,306	2,400	2,449	56	125	169	348	28	77	137	476	64	1,508	2,706	3,273	148
Sept. 2015	1,199	2,713	2,612	47	139	185	361	31	73	163	524	69	1,411	3,061	3,497	147

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								
Sept. 2014	4,757	1,456	548	7	709	155	6,014	1,618	75	21	53	149	274	78	166	518
Dec. 2014	4,726	1,806	611	14	640	164	5,977	1,984	87	27	56	170	247	80	160	487
March 2015	4,592	1,715	632	15	600	167	5,824	1,897	97	20	67	184	207	71	165	443
June 2015	4,263	1,948	646	24	581	173	5,490	2,145	90	25	62	177	207	68	162	437
Sept. 2015	4,381	2,190	688	28	629	200	5,698	2,418	79	24	69	172	224	72	162	458

\* 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, 25 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
Sept. 2014	58,178,790	38,673,026	96,851,816	3,735,550	90%	166	5	2	79	104	14,119,310
Dec. 2014	59,986,836	40,350,862	100,337,698	2,619,825	94%	167	5	2	51	88	16,091,787
March 2015	61,583,016	40,169,849	101,752,865	2,582,700	94%	167	5	2	55	87	15,394,129
June 2015	62,709,786	38,869,094	101,578,880	2,328,602	94%	168	6	2	49	89	16,504,325
Sept. 2015	67,477,638	39,445,858	106,923,496	3,027,940	92%	174	5	2	59	110	18,047,363

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
Sept. 2014	19	17	18	6	21	12	11	4	3	4	16	9	5	8	4	20
Dec. 2014	21	18	17	7	22	12	12	4	4	4	17	10	6	9	5	21
March 2015	22	19	18	9	23	13	12	5	4	4	17	12	6	9	6	23
June 2015	22	20	18	9	24	13	12	5	7	4	17	10	6	9	4	24
Sept. 2015	23	20	19	9	24	13	12	5	7	4	18	11	6	10	5	24

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
Sept. 2014	0	1	0	6	0	1	6	5	9	10	4	7	7	2	6	0
Dec. 2014	0	1	0	6	0	1	6	6	9	9	4	8	7	2	6	0
March 2015	0	1	0	7	1	1	7	7	10	10	5	8	7	3	5	0
June 2015	0	2	0	7	0	1	7	8	10	9	5	9	8	2	6	0
Sept. 2015	0	2	0	7	0	1	7	7	10	9	5	9	8	2	6	0

**The Banks Association of Turkey**  
**Call Center Statistics\***  
**(Consolidated, 25 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
Sept. 2014	4,384,727	117,767	42,972	2,754,678	7,300,144	2,835,027	169,214	42,997	3,367,556	6,414,794	7,219,754	286,981	85,969	6,122,234	13,714,938
Dec. 2014	5,775,493	242,448	35,536	2,947,405	9,000,882	3,703,224	346,973	23,140	3,852,549	7,925,886	9,478,717	589,421	58,676	6,799,954	16,926,768
March 2015	7,973,713	273,781	37,339	4,912,810	13,197,643	5,849,580	421,821	25,457	4,367,725	10,664,583	13,823,293	695,602	62,796	9,280,535	23,862,226
June 2015	10,156,126	484,786	33,791	3,076,063	13,750,766	7,474,916	555,752	25,832	2,320,978	10,377,478	17,631,042	1,040,538	59,623	5,397,041	24,128,244
Sept. 2015	9,493,469	426,978	31,784	2,775,732	12,727,963	7,836,186	558,156	28,850	2,306,315	10,729,507	17,329,655	985,134	60,634	5,082,047	23,457,470

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
Sept. 2014	61%	41%	50%	45%	53%	84	94	17	150	109
Dec. 2014	61%	41%	61%	43%	53%	140	62	11	135	135
March 2015	58%	39%	59%	53%	55%	141	67	36	122	132
June 2015	58%	47%	57%	57%	57%	142	151	40	146	143
Sept. 2015	55%	43%	52%	55%	54%	127	138	46	144	131

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.)
474,225	41,271	210,531	21,788,779	1,734	240,000
664,595	50,666	227,106	24,828,222	566	303,167
511,300	24,525	218,786	18,519,510	1,404	315,806
466,652	11,087	217,615	19,005,594	1,290	223,290
438,369	8,241	307,465	20,218,849	2,470	295,210

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
Sept. 2014	7	9	12	10	14	10	5	10	7	7
Dec. 2014	7	9	11	10	12	9	5	9	7	7
March 2015	6	8	12	10	12	10	6	9	7	7
June 2015	6	8	12	10	13	12	6	8	7	7
Sept. 2015	5	7	12	9	12	11	5	9	7	7

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
Sept. 2014	10	10	14	7	8	7	10	12	8	9
Dec. 2014	10	12	14	8	10	7	9	12	8	9
March 2015	10	12	14	8	9	7	8	11	7	8
June 2015	10	12	15	10	10	7	9	12	8	10
Sept. 2015	10	11	13	9	10	9	9	12	8	9

\* 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, 25 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)
Sept. 2014	5,626	17	14	217	40	52	1,804	14	15	161	37	53
Dec. 2014	5,804	15	14	194	40	53	1,827	15	14	166	37	54
March 2015	6,085	16	14	172	39	53	1,667	14	14	128	37	53
June 2015	5,944	16	14	178	40	52	1,594	14	14	127	37	53
Sept. 2015	5,954	17	14	178	40	52	1,512	16	15	120	39	52

**E. Financial transactions**

Period	Number of transactions***	Volume of transactions*** (Thousand TRY)
Sept. 2014	1,527,593	5,356,531
Dec. 2014	1,624,741	4,753,032
March 2015	1,618,113	4,300,356
June 2015	1,646,592	4,321,631
Sept. 2015	1,651,733	4,323,627

\* 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 19 banks (out of 25).

\*\*\*\* The data of March and June 2015 was revised by 1 bank.

**The Banks Association of Turkey**  
**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 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	
Sept. 2014	25	0	4,381	1,019	5,425	468	609	129	6,631
Dec. 2014	25	0	5,017	936	5,978	534	567	134	7,213
March 2015	22	0	4,850	882	5,754	572	549	122	6,997
June 2015	20	0	4,794	839	5,653	611	537	128	6,929
Sept. 2015	8	0	4,962	967	5,937	658	600	148	7,343

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	
433	65	148	30	12%
350	56	99	42	9%
361	42	160	12	10%
462	39	144	27	12%
434	58	152	49	12%

The number of agents working in the Outsource company on behalf of Bank's call center
1,422
1,977
2,358
1,797
1,924

**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			
Sept. 2014	3,915	1,510	335	133	401	337	4,651	1,980	25	29	31
Dec. 2014	4,319	1,659	392	142	459	242	5,170	2,043	26	29	30
March 2015	4,154	1,600	417	155	382	289	4,953	2,044	25	30	32
June 2015	4,141	1,512	453	158	399	266	4,993	1,936	25	30	32
Sept. 2015	4,320	1,617	477	181	460	288	5,257	2,086	25	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
Sept. 2014	1,323	2,271	1,798	33	114	116	228	10	87	146	455	50	1,524	2,533	2,481	93
Dec. 2014	1,511	2,500	1,929	38	126	135	260	13	85	141	418	57	1,722	2,776	2,607	108
March 2015	1,283	2,472	1,952	47	130	145	275	22	77	135	397	62	1,490	2,752	2,624	131
Sept. 2015	1,178	2,562	2,158	39	139	177	318	24	72	153	461	62	1,389	2,892	2,937	125

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								
Sept. 2014	4,008	1,417	462	6	587	151	5,057	1,574	75	20	41	136	234	68	126	428
Dec. 2014	4,207	1,771	520	14	541	160	5,268	1,945	87	24	43	154	220	70	127	417
March 2015	4,073	1,681	557	15	507	164	5,137	1,860	96	16	52	164	175	61	133	369
June 2015	3,972	1,681	597	14	514	151	5,083	1,846	89	23	52	164	178	62	135	375
Sept. 2015	3,914	2,023	638	20	566	182	5,118	2,225	78	20	66	164	193	62	137	392

\* 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\***  
**(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 Answer (second)	Average Time to Abandonment (second)	Number of Active Customers
Sept. 2014	41,123,749	30,299,175	71,422,924	1,519,207	95%	165	5	2	54	69	7,545,246
Dec. 2014	46,697,452	33,834,618	80,532,070	1,779,224	95%	165	5	2	43	76	12,627,126
March 2015	48,175,408	33,152,635	81,328,043	1,576,200	95%	164	5	2	44	72	12,375,448
June 2015	50,607,254	32,732,122	83,339,376	1,785,328	95%	165	5	2	48	82	13,454,426
Sept. 2015	62,545,119	34,593,787	97,138,906	2,444,622	93%	170	5	1	55	104	16,123,882

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
Sept. 2014	8	8	8	4	8	7	5	3	1	2	4	5	2	2	3	7
Dec. 2014	9	9	9	4	9	7	6	3	1	2	5	5	2	2	3	8
March 2015	10	10	10	6	10	8	6	4	1	2	5	6	2	2	3	10
June 2015	10	10	10	5	10	7	6	3	2	1	5	5	2	3	4	10
Sept. 2015	10	10	10	5	10	7	6	3	2	1	5	5	3	3	3	10

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
Sept. 2014	0	0	0	2	0	1	5	2	6	4	4	3	5	2	4	0
Dec. 2014	0	0	0	3	0	1	5	3	6	5	4	4	5	2	4	0
March 2015	0	0	0	4	1	1	6	4	7	6	5	5	6	3	4	0
June 2015	0	1	0	5	0	1	6	6	8	6	5	6	7	2	4	0
Sept. 2015	0	1	0	5	0	1	7	4	7	7	5	6	7	2	5	0

**The Banks Association of Turkey**  
**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
Sept. 2014	3,786,393	17,133	38,362	1,914,261	5,756,149	2,364,481	54,678	29,867	1,785,111	4,234,137	6,150,874	71,811	68,229	3,699,372	9,990,286
Dec. 2014	5,324,980	172,682	32,909	2,363,323	7,893,894	3,456,801	317,190	18,896	3,270,091	7,062,978	8,781,781	489,872	51,805	5,633,414	14,956,872
March 2015	7,443,700	195,401	37,170	4,447,227	12,123,498	5,558,752	392,567	24,861	4,080,360	10,056,540	13,002,452	587,968	62,031	8,527,587	22,180,038
June 2015	9,706,597	406,060	33,780	2,890,967	13,037,404	7,207,392	524,514	25,823	2,041,619	9,799,348	16,913,989	930,574	59,603	4,932,586	22,836,752
Sept. 2015	8,080,082	341,501	29,726	2,593,099	11,044,408	6,960,703	522,392	25,165	2,233,543	9,741,803	15,040,785	863,893	54,891	4,826,642	20,786,211

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
Sept. 2014	62%	24%	56%	52%	58%	75	0	0	165	104
Dec. 2014	61%	35%	64%	42%	53%	138	40	0	135	134
March 2015	57%	33%	60%	52%	55%	140	55	35	114	129
June 2015	57%	44%	57%	59%	57%	142	160	40	144	143
Sept. 2015	54%	40%	54%	54%	53%	128	156	38	142	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.)
148,987	33,631	163,880	18,770,739	0	0
148,029	39,560	178,263	24,509,537	0	0
90,517	14,895	177,580	18,183,009	216	0
79,367	7,218	177,920	18,391,112	158	0
73,490	4,363	288,708	19,834,526	127	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
Sept. 2014	4	4	7	7	8	6	3	6	6	4
Dec. 2014	5	5	7	7	8	7	3	6	6	4
March 2015	4	4	7	7	8	8	4	6	6	4
June 2015	4	4	6	6	7	7	4	5	4	2
Sept. 2015	3	3	6	5	6	6	3	6	4	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-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
Sept. 2014	6	5	8	3	4	6	5	7	6	5
Dec. 2014	6	6	9	4	6	5	6	8	7	6
March 2015	6	6	9	4	5	5	5	7	6	5
June 2015	6	6	9	6	6	3	6	7	5	7
Sept. 2015	6	6	8	5	6	5	6	7	5	6

\* 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: 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)
Sept. 2014	4,373	17	14	271	37	53	1,471	15	15	200	37	54
Dec. 2014	4,715	15	14	257	36	54	1,457	15	15	179	36	54
March 2015	4,972	15	14	203	36	54	1,326	14	14	116	36	54
June 2015	4,660	16	14	210	39	53	1,256	14	14	113	36	54
Sept. 2015	4,912	17	14	221	39	54	1,277	16	16	109	37	53

**E. Financial transactions**

Period	Number of transactions***	Volume of transactions*** (Thousand TRY)
Sept. 2014	1,355,301	4,977,748
Dec. 2014	1,468,445	4,333,914
March 2015	1,499,184	3,894,977
June 2015	1,528,097	3,895,214
Sept. 2015	1,443,709	3,866,282

\* 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 data of March and June 2015 was revised by 1 bank.

**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	
Sept. 2014	0	0	682	43	725	86	102	9	922
Dec. 2014	0	0	462	19	481	90	81	3	655
March 2015	0	0	460	21	481	75	73	3	632
June 2015	0	0	462	29	491	59	67	3	620
Sept. 2015	0	0	539	29	568	58	57	5	688

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	
48	3	10	0	8%
10	2	34	1	10%
11	0	17	0	6%
124	2	40	0	34%
25	2	38	0	11%

The number of agents working in the Outsource company on behalf of Bank's call center
829
842
876
901
454

**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			
Sept. 2014	505	220	61	25	64	47	630	292	25	30	32
Dec. 2014	333	148	65	25	43	41	441	214	26	29	32
March 2015	334	147	55	20	36	40	425	207	27	31	33
June 2015	338	153	44	15	36	34	418	202	26	31	33
Sept. 2015	399	169	43	15	35	27	477	211	26	30	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
Sept. 2014	81	115	512	17	1	6	69	10	1	0	95	15	83	121	676	42
Dec. 2014	6	39	422	14	2	10	72	6	0	1	78	5	8	50	572	25
March 2015	4	32	432	13	0	5	63	7	0	1	70	5	4	38	565	25
Sept. 2015	4	133	425	6	0	8	43	7	0	8	49	5	4	149	517	18

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								
Sept. 2014	686	39	85	1	107	4	878	44	0	1	11	12	26	10	30	66
Dec. 2014	446	35	90	0	80	4	616	39	0	3	12	15	20	10	22	52
March 2015	447	34	75	0	73	3	595	37	0	4	14	18	17	10	21	48
June 2015	224	267	49	10	48	22	321	299	0	2	9	11	16	6	16	38
Sept. 2015	408	160	50	8	47	15	505	183	0	4	2	6	19	10	14	43

\* 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\***  
**(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
Sept. 2014	16,857,129	7,858,328	24,715,457	2,181,289	72%	167	8	1	175	236	6,257,609
Dec. 2014	13,084,561	6,043,450	19,128,011	812,908	87%	176	7	1	97	156	3,147,551
March 2015	13,198,520	6,446,771	19,645,291	981,517	85%	180	7	1	116	167	2,847,236
June 2015	11,883,964	5,584,304	17,468,268	518,541	91%	182	8	1	61	137	2,846,502
Sept. 2015	4,730,375	4,326,114	9,056,489	552,965	87%	208	5	2	94	157	1,739,459

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
Sept. 2014	5	4	4	0	5	2	4	0	0	0	5	2	2	3	1	5
Dec. 2014	4	3	3	0	4	2	3	0	0	0	4	2	2	3	1	4
March 2015	4	3	3	0	4	2	3	0	0	0	4	2	2	3	1	4
June 2015	4	3	3	1	4	3	3	1	1	1	4	3	2	2	0	4
Sept. 2015	4	3	3	1	4	3	3	1	1	1	4	3	1	2	1	4

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
Sept. 2014	0	1	0	3	0	0	1	3	1	4	0	3	1	0	1	0
Dec. 2014	0	1	0	2	0	0	1	2	1	3	0	2	1	0	1	0
March 2015	0	1	0	2	0	0	1	2	1	3	0	2	0	0	1	0
June 2015	0	1	0	1	0	0	1	1	0	2	0	1	0	0	1	0
Sept. 2015	0	1	0	1	0	0	0	2	1	1	0	1	0	0	0	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
Sept. 2014	541,867	36,141	4,499	623,404	1,205,911	371,378	89,164	13,062	1,263,282	1,736,886	913,245	125,305	17,561	1,886,686	2,942,797
Dec. 2014	309,574	0	2,585	348,970	661,129	95,166	0	4,161	216,613	315,940	404,740	0	6,746	565,583	977,069
March 2015	410,337	0	164	298,346	708,847	114,567	0	571	118,923	234,061	524,904	0	735	417,269	942,908
June 2015	346,632	0	0	72,061	418,693	115,974	0	0	56,472	172,446	462,606	0	0	128,533	591,139
Sept. 2015	1,295,422	0	1,684	151,501	1,448,607	571,350	0	3,238	53,067	627,655	1,866,772	0	4,922	204,568	2,076,262

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
Sept. 2014	59%	29%	26%	33%	41%	146	111	155	123	133
Dec. 2014	76%	-	38%	62%	68%	166	#DIV/0!	152	156	161
March 2015	78%	-	22%	71%	75%	141	-	190	164	151
June 2015	75%	-	-	56%	71%	116	-	-	129	118
Sept. 2015	69%	-	34%	74%	70%	120	60	179	185	127

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.)
7,970	4,150	45,876	2,909,213	1,734	0
8,864	4,509	45,990	317,390	566	0
16,632	4,863	40,665	316,825	1,188	0
4,852	358	39,133	484,934	1,132	0
19,023	1,366	18,147	381,882	2,343	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
Sept. 2014	1	1	3	1	2	3	1	2	1	1
Dec. 2014	0	0	2	1	0	0	0	1	0	0
March 2015	0	0	2	1	0	0	0	1	0	0
June 2015	0	0	3	2	2	2	0	1	1	1
Sept. 2015	0	0	3	2	2	2	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-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
Sept. 2014	2	2	4	3	3	0	4	4	1	3
Dec. 2014	1	2	2	2	2	0	2	3	0	2
March 2015	1	2	2	2	2	0	2	3	0	2
June 2015	1	2	3	1	1	1	1	3	1	1
Sept. 2015	0	1	3	1	1	1	1	3	1	1

\* 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)
Sept. 2014	1,082	16	14	218	48	44	155	9	11	90	37	53
Dec. 2014	920	15	14	209	53	40	124	10	10	97	40	50
March 2015	961	16	15	212	53	40	126	10	10	88	40	50
June 2015	1,115	14	17	255	45	48	138	6	6	89	40	50
Sept. 2015	872	13	16	201	41	48	31	8	7	110	30	60

**E. Financial transactions**

Period	Number of transactions***	Volume of transactions*** (Thousand TRY)
Sept. 2014	169,122	365,138
Dec. 2014	153,372	402,136
March 2015	115,718	396,932
June 2015	114,047	407,039
Sept. 2015	204,286	442,697

\* 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 data of March and June 2015 was revised by 1 bank.

**The Banks Association of Turkey**  
**Call Center Statistics\***

(The number of agents ≤ 50) (Number of banks: 11)

**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	
Sept. 2014	0	0	53	10	63	1	14	1	79
Dec. 2014	1	0	60	12	73	1	17	2	93
March 2015	1	0	59	12	72	0	18	2	92
June 2015	13	7	44	3	67	0	17	2	86
Sept. 2015	12	7	44	3	66	0	17	2	85

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	2	0	0	13%
3	0	0	0	4%
4	0	0	0	6%
3	0	3	1	10%
6	0	4	0	15%

The number of agents working in the Outsource company on behalf of Bank's call center
314
300
288
291
295

**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			
Sept. 2014	38	25	0	1	11	4	49	30	28	24	35
Dec. 2014	45	28	0	1	13	6	58	35	28	24	37
March 2015	43	29	0	0	14	6	57	35	28	24	37
June 2015	40	27	0	0	13	6	53	33	28	-	38
Sept. 2015	38	28	0	0	13	6	51	34	28	#DIV/0!	37

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
Sept. 2014	13	16	34	0	1	0	0	0	1	2	10	2	15	18	44	2
Dec. 2014	16	19	38	0	0	0	1	0	2	2	13	2	18	21	52	2
March 2015	18	19	34	1	0	0	0	0	2	2	14	2	20	21	48	3
June 2015	16	18	31	2	0	0	0	0	1	2	14	2	17	20	45	4
Sept. 2015	17	18	29	2	0	0	0	0	1	2	14	2	18	20	43	4

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 İzmit	Others	Istanbul and İzmit	Others	Istanbul and İzmit	Others	Istanbul and İzmit	Others								
Sept. 2014	63	0	1	0	15	0	79	0	0	0	1	1	14	0	10	24
Dec. 2014	73	0	1	0	19	0	93	0	0	0	1	1	7	0	11	18
March 2015	72	0	0	0	20	0	92	0	1	0	1	2	15	0	11	26
June 2015	67	0	0	0	19	0	86	0	1	0	1	2	13	0	11	24
Sept. 2015	59	7	0	0	16	3	75	10	1	0	1	2	12	0	11	23

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

**The Banks Association of Turkey**  
**Call Center Statistics\***  
**(The number of agents ≤ 50) (Number of banks: 11)**

**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
Sept. 2014	197,912	515,523	713,435	35,054	93%	204	5	4	33	105	316,455
Dec. 2014	204,823	472,794	677,617	27,693	94%	194	5	4	14	84	317,110
March 2015	209,088	570,443	779,531	24,983	96%	183	5	4	15	77	171,445
June 2015	218,568	552,668	771,236	24,733	96%	176	4	4	14	64	203,397
Sept. 2015	202,144	525,957	728,101	30,353	94%	183	5	4	22	96	184,022

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
Sept. 2014	6	5	6	2	8	3	2	1	2	2	7	2	1	3	0	8
Dec. 2014	8	6	5	3	9	3	3	1	3	2	8	3	2	4	1	9
March 2015	8	6	5	3	9	3	3	1	3	2	8	4	2	4	2	9
June 2015	8	7	5	3	10	3	3	1	4	2	8	2	2	4	0	10
Sept. 2015	9	7	6	3	10	3	3	1	4	2	9	3	2	5	1	10

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
Sept. 2014	0	0	0	1	0	0	0	0	2	2	0	1	1	0	1	0
Dec. 2014	0	0	0	1	0	0	0	1	2	1	0	2	1	0	1	0
March 2015	0	0	0	1	0	0	0	1	2	1	0	1	1	0	0	0
June 2015	0	0	0	1	0	0	0	1	2	1	0	2	1	0	1	0
Sept. 2015	0	0	0	1	0	0	0	1	2	1	0	2	1	0	1	0

**The Banks Association of Turkey**  
**Call Center Statistics\***  
**(The number of agents ≤ 50) (Number of banks: 11)**

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
Sept. 2014	56,467	64,493	111	217,013	338,084	99,168	25,372	68	319,163	443,771	155,635	89,865	179	536,176	781,855
Dec. 2014	140,939	69,766	42	235,112	445,859	151,257	29,783	83	365,845	546,968	292,196	99,549	125	600,957	992,827
March 2015	119,676	78,380	5	167,237	365,298	176,261	29,254	25	168,442	373,982	295,937	107,634	30	335,679	739,280
June 2015	102,897	78,726	11	113,035	294,669	151,550	31,238	9	222,887	405,684	254,447	109,964	20	335,922	700,353
Sept. 2015	117,965	85,477	374	31,132	234,948	304,133	35,764	447	19,705	360,049	422,098	121,241	821	50,837	594,997

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
Sept. 2014	36%	72%	62%	40%	43%	111	109	115	90	97
Dec. 2014	48%	70%	34%	39%	45%	161	116	110	103	123
March 2015	40%	73%	17%	50%	49%	182	99	162	257	199
June 2015	40%	72%	55%	34%	42%	174	105	47	204	167
Sept. 2015	28%	71%	46%	61%	39%	169	65	92	107	126

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.)
317,268	3,490	775	108,827	0	240,000
507,702	6,597	2,853	1,295	0	303,167
404,151	4,767	541	19,676	0	315,806
382,433	3,511	562	129,548	0	223,290
345,856	2,512	610	2,441	0	295,210

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
Sept. 2014	2	4	2	2	4	1	1	2	0	2
Dec. 2014	2	4	2	2	4	2	2	2	1	3
March 2015	2	4	3	2	4	2	2	2	1	3
June 2015	2	4	3	2	4	3	2	2	2	4
Sept. 2015	2	4	3	2	4	3	2	2	2	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
Sept. 2014	2	3	2	1	1	1	1	1	1	1
Dec. 2014	3	4	3	2	2	2	1	1	1	1
March 2015	3	4	3	2	2	2	1	1	1	1
June 2015	3	4	3	3	3	3	2	2	2	2
Sept. 2015	4	4	2	3	3	3	2	2	2	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.

**The Banks Association of Turkey**  
**Call Center Statistics\***  
**(The number of agents ≤ 50) (Number of banks: 11)**

**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)
Sept. 2014	171	12	10	163	39	56	178	14	14	150	40	50
Dec. 2014	169	45	9	125	38	57	246	13	12	174	39	55
March 2015	152	47	9	125	38	57	215	12	12	174	39	53
June 2015	169	46	8	122	40	54	200	12	11	174	39	53
Sept. 2015	170	57	7	124	41	54	204	3	1	150	46	48

**E. Financial transactions**

	Number of transactions***	Volume of transactions*** (Thousand TRY)
Sept. 2014	3,170	13,644
Dec. 2014	2,924	16,982
March 2015	3,211	8,447
June 2015	4,448	19,378
Sept. 2015	3,738	14,648

\* 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 data of March and June 2015 was revised by 1 bank.

## *List of participating banks*

- 1 Akbank T.A.Ş.
- 2 Aktif Yatırım Bankası A.Ş.
- 3 Alternatifbank A.Ş.
- 4 Anadolubank A.Ş.
- 5 Arap Türk Bankası A.Ş.
- 6 BankPozitif Kredi ve Kalkınma Bankası A.Ş.
- 7 Burgan Bank A.Ş.
- 8 Denizbank A.Ş.
- 9 Fibabanka A.Ş.
- 10 Finans Bank A.Ş.
- 11 HSBC Bank A.Ş.
- 12 ING Bank A.Ş.
- 13 Odea Bank A.Ş.
- 14 Société Générale (SA)
- 15 Şekerbank T.A.Ş.
- 16 Turkish Bank A.Ş.
- 17 Tekstil Bankası A.Ş.
- 18 Türk Ekonomi Bankası A.Ş.
- 19 Türkiye Cumhuriyeti Ziraat Bankası A.Ş.
- 20 Türkiye Garanti Bankası A.Ş.
- 21 Türkiye Halk Bankası A.Ş.
- 22 Türkiye İş Bankası A.Ş.
- 23 Türkiye Sınai Kalkınma Bankası A.Ş.
- 24 Türkiye Vakıflar Bankası A.Ş.
- 25 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.

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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.