

Call Center Statistics

September 2023

Report Code: DE23

October 2023



Summary Tables

Number of Call Center Employees

	June 2023				Sept. 2023				
	Female	Male	Total	The average age	Female	Male	Total	The average age	Net change
The number of agents	6,175	2,289	8,464	27	6,092	2,219	8,311	27	-153
The number of supporting service personnel	640	295	935	34	643	279	922	34	-13
The number of managers	558	428	986	35	560	429	989	35	3
Total	7,373	3,012	10,385	-	7,295	2,927	10,222	-	-163
Outsource	-	-	6,504	-	-	-	6,328	-	-176

Distribution of Call Center Employees by City

	June 2023		Sept. 2023	
	Total	(%)	Total	(%)
Istanbul and Izmit	4,572	44	4,401	43
Other	5,813	56	5,821	57
Total	10,385	100	10,222	100

Call Center Employee Profile

	June 2023					Sept. 2023				
	High school	College	University graduate	Post-graduate	Total	High school	College	University graduate	Post-graduate	Total
The number of agents	737	2,386	5,206	135	8,464	667	2,357	5,157	130	8,311
The number of supporting service personnel	96	217	564	58	935	83	220	558	61	922
The number of managers	42	172	696	76	986	36	167	709	77	989
Total	875	2,775	6,466	269	10,385	786	2,744	6,424	268	10,222

Call Profile

	June 2023	Sept. 2023
Inbound call		
Total number of incoming calls (million)	114.6	116.7
Number of incoming calls answered by agents (million)	58.9	60.5
Answered Calls (%)	96	97
Average talk time (second)	194	193
Outbound call		
The total number of outbound call customers (million)	18.8	18.3
Customers reached (%)	49	52
Average talk time (second)	175	170
Number of e-mails received (thousand)	262.9	280.1
Number of faxes received (thousand)	1.6	1.5
The number of chat calls (thousand)	3,272.2	3,606.9
The number of IVN calls (million)	64.7	72.3
The number of video calls (thousand)	3,004	3,265
Other (chat / co-browsing ..etc.) (thousand)	168.8	200.2

Financial transactions

	June 2023	Sept. 2023
Number of transactions (million)*	2.5	2.4
Volume of transactions (billion TRY)*	29	31

* The total number and volume of financial transactions was provided from 18 banks (out of 21).

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

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

A. Number of Call Center Employees

Period	The number of part-time agents		The number of full-time agents		Total number of agents	The number of supporting service personnel	The number of managers		Total
	The number of 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. 2022	132	41	7,376	884	8,433	992	822	110	10,357
Dec. 2022	143	43	7,418	916	8,520	1,015	857	111	10,503
March 2023	153	41	7,422	932	8,548	926	865	111	10,450
June 2023	141	39	7,325	959	8,464	935	879	107	10,385
Sept. 2023	159	37	7,171	944	8,311	922	885	104	10,222

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	
518	72	166	33	9%
525	63	201	24	10%
448	76	167	26	8%
611	79	246	49	12%
516	64	182	35	10%

The number of agents working in the Outsource company on behalf of Bank's call center
5,052
6,168
6,477
6,504
6,328

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. 2022	6,151	2,282	695	297	516	416	7,362	2,995	27	34	34
Dec. 2022	6,212	2,308	706	309	529	439	7,447	3,056	27	34	34
March 2023	6,231	2,317	653	273	552	424	7,436	3,014	27	34	35
June 2023	6,175	2,289	640	295	558	428	7,373	3,012	27	34	35
Sept. 2023	6,092	2,219	643	279	560	429	7,295	2,927	27	34	35

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. 2022	728	2,340	5,232	133	80	259	584	69	45	172	638	77	853	2,771	6,454	279
Dec. 2022	710	2,341	5,312	157	83	256	607	69	45	175	664	84	838	2,772	6,583	310
March 2023	744	2,351	5,310	143	72	227	566	61	46	181	669	80	862	2,759	6,545	284
June 2023	737	2,386	5,206	135	96	217	564	58	42	172	696	76	875	2,775	6,466	269
Sept. 2023	667	2,357	5,157	130	83	220	558	61	36	167	709	77	786	2,744	6,424	268

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. 2022	3,596	4,837	803	189	548	384	4,947	5,410	144	28	73	245	292	65	161	518
Dec. 2022	3,534	4,986	821	194	576	392	4,931	5,572	143	32	70	245	265	76	161	502
March 2023	3,446	5,102	771	155	556	420	4,773	5,677	137	29	76	242	287	75	160	522
June 2023	3,242	5,222	773	162	557	429	4,572	5,813	119	29	157	305	281	93	147	521
Sept. 2023	3,082	5,229	762	160	557	432	4,401	5,821	115	26	71	212	344	96	156	596

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

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

C. Call Profile

Period	Inbound call profile										
	Number of incoming calls received by IVR	Number of incoming calls answered by agents	Total number of incoming calls	Number of abandoned calls from agents	Answered calls (%)	Average talk time (second)	Average after call work time (second)	Average ringing time (second)	Average speed of answer (second)	Average time to abandonment (second)	Number of active customers
Sept. 2022	55,363,841	57,077,166	112,441,007	3,372,993	94%	184	4	2	41	134	26,602,700
Dec. 2022	56,655,411	58,081,139	114,736,550	1,855,424	97%	192	4	2	29	118	29,040,651
March 2023	52,002,236	56,871,972	108,874,208	1,774,414	97%	195	4	2	25	131	30,426,350
June 2023	55,715,882	58,899,193	114,615,075	2,127,748	96%	194	4	2	30	136	31,092,566
Sept. 2023	56,167,619	60,502,600	116,670,219	1,874,328	97%	193	4	2	26	130	31,358,700

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. 2022	19	21	17	10	21	16	12	6	7	5	16	11	7	10	4	19
Dec. 2022	19	21	17	10	21	16	11	6	7	5	17	11	7	10	4	19
March 2023	19	21	17	10	20	16	10	7	7	5	16	10	6	9	4	19
June 2023	19	21	17	10	20	16	11	7	7	6	16	10	6	9	3	19
Sept. 2023	19	21	17	10	19	16	11	7	7	6	16	10	6	9	3	19

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. 2022	3	3	1	8	3	3	12	8	14	11	6	13	8	3	6	3
Dec. 2022	3	3	1	8	3	3	12	8	14	11	6	13	8	3	5	3
March 2023	3	3	1	8	4	2	15	7	14	11	7	12	9	4	4	3
June 2023	3	3	1	8	4	2	15	7	14	10	7	12	9	4	4	3
Sept. 2023	3	3	1	8	4	2	15	7	14	10	7	12	9	4	4	3

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

Period	Outbound call profile														
	Number of reached customers					Number of customers not reached					The total number of outbound call customers				
	Outbound calls for sales	Outbound calls for collection	Outbound calls for ATM-POS monitoring	Other operational outbound calls	Total	Outbound calls for sales	Outbound calls for collection	Outbound calls for ATM-POS monitoring	Other operational outbound calls	Total	Outbound calls for sales	Outbound calls for collection	Outbound calls for ATM-POS monitoring	Other operational outbound calls	Total
Sept. 2022	6,798,581	1,171,017	1,388	1,379,937	9,350,923	7,296,088	1,283,524	1,037	990,721	9,571,370	14,094,669	2,454,541	2,425	2,370,658	18,922,293
Dec. 2022	9,381,087	1,364,821	964	2,965,417	13,712,289	8,223,343	1,749,004	508	1,717,616	11,690,471	17,604,430	3,113,825	1,472	4,683,033	25,402,760
March 2023	6,964,206	571,199	349	1,649,950	9,185,704	7,145,463	902,713	194	741,125	8,789,495	14,109,669	1,473,912	543	2,391,075	17,975,199
June 2023	6,689,098	731,213	660	1,760,886	9,181,857	7,645,988	1,082,044	359	905,536	9,633,927	14,335,086	1,813,257	1,019	2,666,422	18,815,784
Sept. 2023	6,383,268	762,083	489	2,379,645	9,525,485	6,858,415	553,807	270	1,329,447	8,741,939	13,241,683	1,315,890	759	3,709,092	18,267,424

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. 2022	48%	48%	57%	58%	49%	166	151	45	190	168
Dec. 2022	53%	44%	65%	63%	54%	156	173	47	152	157
March 2023	49%	39%	64%	69%	51%	143	231	49	186	156
June 2023	47%	40%	65%	66%	49%	173	201	46	174	175
Sept. 2023	48%	58%	64%	64%	52%	163	148	42	194	170

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.)
251,127	1,665	3,385,463	37,817,318	2,827,527	205,997
285,728	1,294	3,106,263	69,606,157	2,468,365	202,685
244,397	1,450	3,026,381	53,290,857	2,882,320	191,015
262,875	1,558	3,272,205	64,686,435	3,004,402	168,770
280,119	1,477	3,606,921	72,297,123	3,265,222	200,243

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. 2022	6	6	14	9	10	10	5	13	8	6
Dec. 2022	6	6	14	9	10	10	5	13	9	7
March 2023	6	6	14	10	10	11	5	12	8	7
June 2023	6	6	15	10	9	10	6	12	8	7
Sept. 2023	6	6	14	10	9	11	5	12	7	6

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. 2022	10	11	14	11	10	7	7	12	7	7
Dec. 2022	10	11	14	11	11	8	7	12	8	7
March 2023	10	11	14	10	11	9	8	12	7	7
June 2023	10	11	13	9	11	8	7	13	7	7
Sept. 2023	10	11	14	9	11	9	8	12	8	7

* 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 Türkiye
Call Center Statistics*
(Consolidated, 21 banks)

D. Other Statistics

Period	Other Statistics											
	Inbound calls						Outbound calls					
	Number of seats	Number of calls evaluated per agent**	Number of agents per first manager**	Inbound-training time per agent (hour)	Daily break time per agent (minute)	Daily lunch time per agent (minute)	Number of seats	Number of calls evaluated per agent	Number of agents per first manager	Inbound-training time per agent (hour)	Daily break time per agent (minute)	Daily lunch time per agent (minute)
Sept. 2022	7,732	19	16	187	41	50	1,350	31	14	118	40	50
Dec. 2022	7,811	20	16	178	41	50	1,391	31	15	112	40	50
March 2023	7,693	20	16	186	41	50	1,377	29	15	108	40	50
June 2023	7,592	21	16	183	41	50	1,381	27	15	118	40	50
Sept. 2023	7,566	23	16	204	41	50	1,373	31	15	116	40	50

E. Financial transactions

Period	Number of transactions**	Volume of transactions (Thousand TRY)***
Sept. 2022	2,242,990	16,430,782
Dec. 2022	2,810,224	18,813,864
March 2023	2,666,992	26,058,672
June 2023	2,538,537	29,477,183
Sept. 2023	2,448,027	30,920,887

* 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 21).

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

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

A. Number of Call Center Employees

Period	The number of part-time agents		The number of 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. 2022	114	41	6,926	817	7,898	910	774	99	9,681
Dec. 2022	128	43	6,918	841	7,930	931	804	100	9,765
March 2023	140	41	6,890	859	7,930	836	811	102	9,679
June 2023	141	39	6,890	892	7,962	843	828	98	9,731
Sept. 2023	159	37	6,736	884	7,816	833	836	95	9,580

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	
481	66	156	25	9%
488	57	182	17	9%
413	68	151	23	8%
531	72	235	48	11%
477	61	170	35	10%

The number of agents working in the Outsource company on behalf of Bank's call center
4,425
5,497
5,761
5,830
5,660

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. 2022	5,749	2,149	650	260	489	384	6,888	2,793	28	34	34
Dec. 2022	5,784	2,146	662	269	498	406	6,944	2,821	28	34	34
March 2023	5,784	2,146	607	229	517	396	6,908	2,771	28	35	34
June 2023	5,812	2,150	587	256	525	401	6,924	2,807	28	35	34
Sept. 2023	5,728	2,088	593	240	529	402	6,850	2,730	28	34	33

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. 2022	695	2,151	4,926	126	73	241	540	56	44	161	595	73	812	2,553	6,061	255
Dec. 2022	677	2,120	4,987	146	73	240	561	57	44	165	615	80	794	2,525	6,163	283
March 2023	691	2,188	4,918	133	63	209	514	50	45	170	624	74	799	2,567	6,056	257
June 2023	691	2,247	4,895	129	87	197	510	49	42	162	653	69	820	2,606	6,058	247
Sept. 2023	624	2,230	4,838	124	74	200	509	50	36	157	668	70	734	2,587	6,015	244

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. 2022	3,292	4,606	737	173	510	363	4,539	5,142	122	25	67	214	240	55	148	443
Dec. 2022	3,195	4,735	754	177	532	372	4,481	5,284	117	29	63	209	220	64	147	431
March 2023	3,075	4,855	701	135	511	402	4,287	5,392	114	26	68	208	239	64	146	449
June 2023	2,945	5,017	709	134	515	411	4,169	5,562	102	26	150	278	241	82	134	457
Sept. 2023	2,785	5,031	700	133	516	415	4,001	5,579	98	23	63	184	296	84	143	523

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

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

C. Call Profile

Period	Inbound call profile										
	Number of incoming calls received by IVR	Number of incoming calls answered by agents	Total number of incoming calls	Number of abandoned calls from agents	Answered calls (%)	Average talk time (second)	Average after call work time (second)	Average ringing time (second)	Average speed of answer (second)	Average time to abandonment (second)	Number of active customers
Sept. 2022	52,510,747	53,433,451	105,944,198	3,116,980	94%	180	4	2	41	132	25,041,718
Dec. 2022	54,420,807	54,704,171	109,124,978	1,716,119	97%	189	4	2	29	117	27,484,484
March 2023	49,963,802	53,855,928	103,819,730	1,689,306	97%	191	4	2	25	130	27,722,869
June 2023	53,567,517	55,810,651	109,378,168	2,022,412	96%	190	4	2	31	136	28,387,750
Sept. 2023	53,958,760	57,374,819	111,333,579	1,768,882	97%	188	4	2	27	129	28,608,082

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

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

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

Period	Outbound call profile														
	Number of reached customers					Number of customers not reached					The total number of outbound call customers				
	Outbound calls for sales	Outbound calls for collection	Outbound calls for ATM-POS monitoring	Other operational outbound calls	Total	Outbound calls for sales	Outbound calls for collection	Outbound calls for ATM-POS monitoring	Other operational outbound calls	Total	Outbound calls for sales	Outbound calls for collection	Outbound calls for ATM-POS monitoring	Other operational outbound calls	Total
Sept. 2022	6,283,782	1,119,839	1,388	1,309,963	8,714,972	6,925,855	1,257,879	1,037	934,877	9,119,648	13,209,637	2,377,718	2,425	2,244,840	17,834,620
Dec. 2022	8,634,400	1,315,940	964	2,894,746	12,846,050	7,613,208	1,726,685	508	1,643,693	10,984,094	16,247,608	3,042,625	1,472	4,538,439	23,830,144
March 2023	6,300,455	530,944	349	1,579,985	8,411,733	6,731,533	883,531	194	682,319	8,297,577	13,031,988	1,414,475	543	2,262,304	16,709,310
June 2023	5,955,743	689,148	660	1,655,908	8,301,459	7,155,870	1,066,531	359	859,149	9,081,909	13,111,613	1,755,679	1,019	2,515,057	17,383,368
Sept. 2023	5,660,254	727,882	489	2,276,012	8,664,637	6,431,639	535,794	270	1,285,422	8,253,125	12,091,893	1,263,676	759	3,561,434	16,917,762

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. 2022	48%	47%	57%	58%	49%	172	154	45	188	172
Dec. 2022	53%	43%	65%	64%	54%	161	177	47	152	161
March 2023	48%	38%	64%	70%	50%	146	243	49	188	160
June 2023	45%	39%	65%	66%	48%	181	208	46	177	182
Sept. 2023	47%	58%	64%	64%	51%	171	151	42	198	176

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.)
145,476	864	3,356,222	36,924,714	2,621,198	480
170,062	973	3,051,677	68,573,108	2,243,281	498
171,241	1,117	2,862,289	52,467,162	2,635,060	393
172,911	1,259	2,999,410	63,792,663	2,657,770	504
167,502	1,271	3,224,818	71,262,365	2,877,658	435

Period	Outbound services (Number of banks)									
	Inhouse									
	Outbound calls for collection (credit cards)	Outbound calls for collection (consumer loans)	Outbound calls for sales	Outbound calls for updating data	Retention / Anti-attrition	Outbound for credit card limit increasing	Outbound calls for activation	Outbound calls for campaigns	Outbound calls for welcome	Outbound calls for resend card/account statement
Sept. 2022	4	4	7	4	7	5	3	7	4	3
Dec. 2022	4	4	7	4	7	5	3	7	4	3
March 2023	4	4	7	5	7	6	3	6	3	3
June 2023	4	4	8	5	7	6	3	6	3	3
Sept. 2023	4	4	7	5	7	6	3	6	3	3

Period	Outbound services (Number of banks)									
	Outsource / Other departments									
	Outbound calls for collection (credit cards)	Outbound calls for collection (consumer loans)	Outbound calls for sales	Outbound calls for updating data	Retention / Anti-attrition	Outbound for credit card limit increasing	Outbound calls for activation	Outbound calls for campaigns	Outbound calls for welcome	Outbound calls for resend card/account statement
Sept. 2022	7	7	9	6	7	3	5	7	4	5
Dec. 2022	7	7	9	6	8	4	5	7	4	5
March 2023	7	7	9	5	8	5	6	7	4	5
June 2023	7	7	8	5	8	4	6	7	4	5
Sept. 2023	7	7	9	5	8	5	6	7	5	5

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

D. Other Statistics

Period	Other Statistics											
	Inbound calls						Outbound calls					
	Number of seats	Number of calls evaluated per agent**	Number of agents per first manager**	Inbound-training time per agent (hour)	Daily break time per agent (minute)	Daily lunch time per agent (minute)	Number of seats	Number of calls evaluated per agent	Number of agents per first manager	Inbound-training time per agent (hour)	Daily break time per agent (minute)	Daily lunch time per agent (minute)
Sept. 2022	6,963	19	16	212	41	51	1,128	33	14	104	44	47
Dec. 2022	7,017	20	16	190	41	51	1,164	33	15	92	44	47
March 2023	6,902	21	16	197	41	51	1,151	31	16	85	44	47
June 2023	6,811	21	16	198	41	51	1,157	28	15	104	44	47
Sept. 2023	6,791	23	16	250	41	51	1,156	32	15	100	44	47

E. Financial transactions

Period	Number of transactions	Volume of transactions (Thousand TRY)
Sept. 2022	2,004,161	14,292,563
Dec. 2022	2,551,014	15,737,776
March 2023	2,416,888	22,354,382
June 2023	2,311,532	26,457,448
Sept. 2023	2,193,286	27,026,126

* 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.

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

The Banks Association of Türkiye

Call Center Statistics*

(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. 2022	18	0	375	58	451	63	37	8	559
Dec. 2022	15	0	433	66	514	65	40	8	627
March 2023	13	0	456	66	535	71	42	7	655
June 2023	0	0	320	54	374	73	33	6	486
Sept. 2023	0	0	323	45	368	70	32	6	476

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	
34	6	5	6	11%
30	6	15	4	11%
32	8	14	2	10%
58	4	7	0	18%
24	3	10	0	10%

The number of agents working in the Outsource company on behalf of Bank's call center
270
250
301
261
245

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. 2022	351	100	35	28	22	23	408	151	28	34	33
Dec. 2022	382	132	35	30	27	21	444	183	27	33	33
March 2023	395	140	38	33	30	19	463	192	28	33	33
June 2023	295	79	45	28	24	15	364	122	28	33	33
Sept. 2023	291	77	42	28	23	15	356	120	28	33	34

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. 2022	27	169	251	4	5	16	32	10	1	11	31	2	33	196	314	16
Dec. 2022	27	203	276	8	7	14	34	10	1	10	35	2	35	227	345	20
March 2023	45	142	342	6	6	16	39	10	1	11	33	4	52	169	414	20
June 2023	26	115	231	2	5	18	42	8	0	8	27	4	31	141	300	14
Sept. 2023	23	102	241	2	5	18	37	10	0	9	25	4	28	129	303	16

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. 2022	235	216	48	15	25	20	308	251	10	0	2	12	32	9	10	51
Dec. 2022	278	236	49	16	29	19	356	271	13	0	2	15	27	11	10	48
March 2023	304	231	52	19	32	17	388	287	12	0	3	15	29	10	10	49
June 2023	188	186	46	27	22	17	256	230	5	0	1	6	16	10	6	32
Sept. 2023	189	179	44	26	22	16	255	221	5	0	1	6	16	10	6	32

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

The Banks Association of Türkiye
Call Center Statistics*
(51 ≤ The number of agents ≤ 250) (Number of banks: 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. 2022	2,248,443	1,982,672	4,231,115	57,433	97%	236	3	2	19	103	1,047,432
Dec. 2022	1,678,395	1,960,452	3,638,847	41,890	98%	241	3	2	17	101	1,083,477
March 2023	1,473,760	1,679,047	3,152,807	33,315	98%	242	3	2	14	108	2,215,282
June 2023	1,315,044	1,634,646	2,949,690	41,842	97%	238	3	2	17	127	2,155,517
Sept. 2023	1,276,065	1,542,186	2,818,251	37,372	98%	233	3	2	14	125	2,147,799

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. 2022	5	5	5	2	5	5	3	1	3	2	3	5	1	2	0	4
Dec. 2022	5	5	5	2	5	5	3	1	3	2	3	5	1	2	0	4
March 2023	5	5	5	2	5	5	3	1	3	3	3	5	1	2	0	4
June 2023	4	4	4	2	4	4	2	1	2	2	2	4	1	1	0	3
Sept. 2023	4	4	4	2	4	4	2	1	2	2	2	4	1	1	0	3

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. 2022	1	1	1	2	1	1	4	1	2	3	2	3	1	1	0	2
Dec. 2022	1	1	1	2	1	1	4	1	2	3	2	3	1	1	0	2
March 2023	1	1	1	2	1	1	4	1	2	3	2	3	1	1	0	2
June 2023	1	1	1	1	1	1	3	1	2	2	2	2	1	1	0	2
Sept. 2023	1	1	1	1	1	1	3	1	2	2	2	2	1	1	0	2

The Banks Association of Türkiye
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. 2022	490,850	0	0	19,754	510,604	344,250	0	0	9,628	353,878	835,100	0	0	29,382	864,482
Dec. 2022	708,096	0	0	17,601	725,697	540,311	0	0	23,806	564,117	1,248,407	0	0	41,407	1,289,814
March 2023	635,113	0	0	15,795	650,908	386,303	0	0	14,509	400,812	1,021,416	0	0	30,304	1,051,720
June 2023	654,283	0	0	0	654,283	417,710	0	0	0	417,710	1,071,993	0	0	0	1,071,993
Sept. 2023	604,420	0	0	0	604,420	329,520	0	0	0	329,520	933,940	0	0	0	933,940

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. 2022	59%	-	-	67%	59%	93	-	-	104	94
Dec. 2022	57%	-	-	43%	56%	97	-	-	102	97
March 2023	62%	-	-	52%	62%	106	-	-	166	107
June 2023	61%	-	-	-	61%	108	-	-	-	108
Sept. 2023	65%	-	-	-	65%	93	-	-	-	93

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.)
172	0	26,815	435,306	189,021	0
219	0	33,172	434,911	210,875	0
175	0	27,418	381,604	228,029	0
0	0	37,147	464,900	249,233	0
0	0	44,198	532,344	267,433	0

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. 2022	1	1	5	4	3	4	2	5	3	2
Dec. 2022	1	1	5	4	3	4	2	5	4	3
March 2023	1	1	5	4	3	4	2	5	4	3
June 2023	1	1	4	3	2	2	3	4	3	3
Sept. 2023	1	1	4	3	2	3	2	4	2	2

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. 2022	0	1	3	2	2	3	0	3	2	1
Dec. 2022	0	1	3	2	2	3	0	3	2	1
March 2023	0	1	3	2	2	3	0	3	2	1
June 2023	0	0	2	1	2	2	0	2	1	1
Sept. 2023	0	0	2	1	2	2	0	2	1	1

* 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 Türkiye
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. 2022	611	11	15	147	38	48	89	7	12	60	34	56
Dec. 2022	644	10	15	151	38	48	94	8	12	60	34	56
March 2023	632	9	15	171	38	48	95	8	12	60	34	56
June 2023	598	8	15	143	38	47	85	6	13	60	35	55
Sept. 2023	594	8	15	143	38	47	78	6	13	60	35	55

E. Financial transactions

Period	Number of transactions	Volume of transactions (Thousand TRY)
Sept. 2022	183,672	1,540,551
Dec. 2022	204,237	2,222,476
March 2023	195,248	2,838,023
June 2023	167,234	1,551,735
Sept. 2023	183,232	2,021,488

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**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.

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

The Banks Association of Türkiye
Call Center Statistics*
(The number of agents ≤ 50) (Number of banks: 7)

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. 2022	0	0	75	9	84	19	11	3	117
Dec. 2022	0	0	67	9	76	19	13	3	111
March 2023	0	0	76	7	83	19	12	2	116
June 2023	0	0	115	13	128	19	18	3	168
Sept. 2023	0	0	112	15	127	19	17	3	166

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	
3	0	5	2	12%
7	0	4	3	18%
3	0	2	1	7%
22	3	4	1	23%
15	0	2	0	13%

The number of agents working in the Outsource company on behalf of Bank's call center
357
421
415
413
423

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. 2022	51	33	10	9	5	9	66	51	25	36	37
Dec. 2022	46	30	9	10	4	12	59	52	25	34	36
March 2023	52	31	8	11	5	9	65	51	25	34	38
June 2023	68	60	8	11	9	12	85	83	26	34	39
Sept. 2023	73	54	8	11	8	12	89	77	26	34	39

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. 2022	6	20	55	3	2	2	12	3	0	0	12	2	8	22	79	8
Dec. 2022	6	18	49	3	3	2	12	2	0	0	14	2	9	20	75	7
March 2023	8	21	50	4	3	2	13	1	0	0	12	2	11	23	75	7
June 2023	20	24	80	4	4	2	12	1	0	2	16	3	24	28	108	8
Sept. 2023	20	25	78	4	4	2	12	1	0	1	16	3	24	28	106	8

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. 2022	69	15	18	1	13	1	100	17	12	3	4	19	20	1	3	24
Dec. 2022	61	15	18	1	15	1	94	17	13	3	5	21	18	1	4	23
March 2023	67	16	18	1	13	1	98	18	11	3	5	19	19	1	4	24
June 2023	109	19	18	1	20	1	147	21	12	3	6	21	24	1	7	32
Sept. 2023	108	19	18	1	19	1	145	21	12	3	7	22	32	2	7	41

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

The Banks Association of Türkiye
Call Center Statistics*
(The number of agents ≤ 50) (Number of banks: 7)

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. 2022	604,651	1,661,043	2,265,694	198,580	88%	237	2	3	54	250	513,550
Dec. 2022	556,209	1,416,516	1,972,725	97,415	93%	261	3	3	35	201	472,690
March 2023	564,674	1,336,997	1,901,671	51,793	96%	297	3	3	22	169	488,199
June 2023	833,321	1,453,896	2,287,217	63,494	96%	291	3	4	22	153	549,299
Sept. 2023	932,794	1,585,595	2,518,389	68,074	96%	286	3	3	24	148	602,819

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

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. 2022	1	1	0	2	1	1	2	2	3	2	1	4	1	0	1	1
Dec. 2022	1	1	0	2	1	1	2	2	3	2	1	4	1	0	1	1
March 2023	1	1	0	2	1	1	3	1	3	1	1	3	1	0	0	1
June 2023	1	1	0	3	1	1	4	1	3	2	1	4	1	0	0	1
Sept. 2023	1	1	0	3	1	1	4	1	3	2	1	4	1	0	0	1

The Banks Association of Türkiye
Call Center Statistics*
(The number of agents ≤ 50) (Number of banks: 7)

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. 2022	23,949	51,178	0	50,220	125,347	25,983	25,645	0	46,216	97,844	49,932	76,823	0	96,436	223,191
Dec. 2022	38,591	48,881	0	53,070	140,542	69,824	22,319	0	50,117	142,260	108,415	71,200	0	103,187	282,802
March 2023	28,638	40,255	0	54,170	123,063	27,627	19,182	0	44,297	91,106	56,265	59,437	0	98,467	214,169
June 2023	79,072	42,065	0	104,978	226,115	72,408	15,513	0	46,387	134,308	151,480	57,578	0	151,365	360,423
Sept. 2023	118,594	34,201	0	103,633	256,428	97,256	18,013	0	44,025	159,294	215,850	52,214	0	147,658	415,722

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. 2022	48%	67%	-	52%	56%	138	71	-	280	167
Dec. 2022	36%	69%	-	51%	50%	143	69	-	131	113
March 2023	51%	68%	-	55%	57%	160	79	-	127	119
June 2023	52%	73%	-	69%	63%	134	80	-	119	117
Sept. 2023	55%	66%	-	70%	62%	137	83	-	116	122

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.)
105,479	801	2,426	457,298	17,308	205,517
115,447	321	21,414	598,138	14,209	202,187
72,981	333	136,674	442,091	19,231	190,622
89,964	299	235,648	428,872	97,399	168,266
112,617	206	337,905	502,414	120,131	199,808

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. 2022	1	1	2	1	0	1	0	1	1	1
Dec. 2022	1	1	2	1	0	1	0	1	1	1
March 2023	1	1	2	1	0	1	0	1	1	1
June 2023	1	1	3	2	0	2	0	2	2	1
Sept. 2023	1	1	3	2	0	2	0	2	2	1

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. 2022	3	3	2	3	1	1	2	2	1	1
Dec. 2022	3	3	2	3	1	1	2	2	2	1
March 2023	3	3	2	3	1	1	2	2	1	1
June 2023	3	4	3	3	1	2	1	4	2	1
Sept. 2023	3	4	3	3	1	2	2	3	2	1

* 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 Türkiye
Call Center Statistics*
(The number of agents ≤ 50) (Number of banks: 7)

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. 2022	158	41	11	180	42	50	133	38	2	186	41	49
Dec. 2022	150	41	10	180	42	50	133	38	2	186	41	49
March 2023	159	40	14	180	42	50	131	46	2	186	41	49
June 2023	183	30	13	184	41	50	139	33	4	186	39	51
Sept. 2023	181	44	13	173	41	50	139	37	4	186	39	51

E. Financial transactions

	Number of transactions	Volume of transactions (Thousand TRY)
Sept. 2022	55,157	597,668
Dec. 2022	54,973	853,612
March 2023	54,856	866,267
June 2023	59,771	1,468,000
Sept. 2023	71,509	1,873,273

* 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.

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

List of participating banks

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

Glossary

A. Total Number of Call Center Personnel*

* Data, in each period, is not cumulative, only quarterly data is given in each 3-months period.

* Entry 1 to 6 include the number of agents working in the bank's call center.

* Entry 7 includes the number of agents working on be half of bank's call center, outside of the banks location.

- 1. The number of part-time agents :** Total number of part-time agents that worked in the related three-month period.
- 2. The number of full-time agents:** Total number of full-time agents that worked in the related three-month period.
- 3. The number of supporting service staff :** Total number of employees who do not take calls in the call center in the related 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.

***Publication Periods of the Report:**

March: May 1.Week

June: August 1.Week

September: November 1.Week

December: February 1.Week

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

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

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

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