



# Call Center Statistics

September  
2025

Report Code: DE23

October 2025



## Summary Tables

### Number of Call Center Employees

	June 2025				Sept. 2025				
	Female	Male	Total	The average age	Female	Male	Total	The average age	Net change
The number of agents	6,523	2,322	8,845	28	6,945	2,360	9,305	28	460
The number of supporting service personnel	756	360	1,116	35	772	362	1,134	35	18
The number of managers	632	468	1,100	37	670	482	1,152	36	52
<b>Total</b>	<b>7,911</b>	<b>3,150</b>	<b>11,061</b>	-	<b>8,387</b>	<b>3,204</b>	<b>11,591</b>	-	<b>530</b>
Outsource	-	-	7,254	-	-	-	7,515	-	261

### Distribution of Call Center Employees by City

	June 2025		Sept. 2025	
	Total	(%)	Total	(%)
Istanbul and Izmit	3,819	35	4,333	37
Other	7,242	65	7,258	63
<b>Total</b>	<b>11,061</b>	<b>100</b>	<b>11,591</b>	<b>100</b>

### Call Center Employee Profile

	June 2025					Sept. 2025				
	High school	College	University graduate	Post-graduate	Total	High school	College	University graduate	Post-graduate	Total
The number of agents	609	2,743	5,337	156	8,845	573	2,892	5,680	160	9,305
The number of supporting service personnel	61	240	739	76	1,116	55	219	780	80	1,134
The number of managers	37	196	768	99	1,100	39	187	820	106	1,152
<b>Total</b>	<b>707</b>	<b>3,179</b>	<b>6,844</b>	<b>331</b>	<b>11,061</b>	<b>667</b>	<b>3,298</b>	<b>7,280</b>	<b>346</b>	<b>11,591</b>

### Call Profile

	June 2025	Sept. 2025
<b>Inbound call</b>		
Total number of incoming calls (million)	101.2	109.3
Number of incoming calls answered by agents (million)	56.5	61.5
Answered Calls (%)	97	97
Average talk time (second)	194	193
<b>Outbound call</b>		
The total number of outbound call customers (million)	29.3	34.1
Customers reached (%)	45	43
Average talk time (second)	149	155
Number of e-mails received (thousand)	113.2	94.0
Number of faxes received (thousand)	0.4	0.5
The number of chat calls (thousand)	3,789.1	4,185.7
The number of IVN calls (million)	80.7	95.9
The number of video calls (thousand)	3,284	3,455
Other (chat / co-browsing ..etc.) (thousand)	114.5	142.1

### Financial transactions

	June 2025	Sept. 2025
Number of transactions (million)*	2.3	2.3
Volume of transactions (billion TRY)*	69	71

\* The total number and volume of financial transactions was provided from 21 banks (out of 26).

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, 26 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. 2024	212	47	7,468	919	8,646	926	940	100	10,612
Dec. 2024	245	55	7,490	945	8,735	1,107	966	113	10,921
March 2025	278	58	7,676	1,040	9,052	1,122	1,006	116	11,296
June 2025	280	52	7,453	1,060	8,845	1,116	982	118	11,061
Sept. 2025	280	48	7,862	1,115	9,305	1,134	1,033	119	11,591

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	
634	90	208	25	11%
465	38	135	11	7%
456	41	340	9	9%
488	59	183	15	8%
623	62	171	19	9%

The number of agents working in the Outsource company on behalf of Bank's call center
7,014
7,501
7,457
7,254
7,515

**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. 2024	6,340	2,306	630	296	592	448	7,562	3,050	28	35	36
Dec. 2024	6,415	2,320	760	347	607	472	7,782	3,139	28	35	36
March 2025	6,640	2,412	762	360	638	484	8,040	3,256	28	35	35
June 2025	6,523	2,322	756	360	632	468	7,911	3,150	28	35	37
Sept. 2025	6,945	2,360	772	362	670	482	8,387	3,204	28	35	36

Period	Education															
	The number of agents				The number of supporting service personnel				The number of managers				Total			
	High school	College	University graduate	Post-graduate	High school	College	University graduate	Post-graduate	High school	College	University graduate	Post-graduate	High school	College	University graduate	Post-graduate
Sept. 2024	728	2,554	5,206	158	70	204	597	55	36	166	745	93	834	2,924	6,548	306
Dec. 2024	694	2,630	5,255	156	66	244	737	60	39	173	771	96	799	3,047	6,763	312
March 2025	656	2,805	5,434	157	66	243	736	77	36	193	752	141	758	3,241	6,922	375
June 2025	609	2,743	5,337	156	61	240	739	76	37	196	768	99	707	3,179	6,844	331
Sept. 2025	573	2,892	5,680	160	55	219	780	80	39	187	820	106	667	3,298	7,280	346

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. 2024	2,770	5,876	752	174	567	473	4,089	6,523	101	25	65	191	341	111	150	602
Dec. 2024	2,559	6,176	835	272	549	530	3,943	6,978	91	25	67	183	367	121	152	640
March 2025	2,527	6,525	829	293	557	565	3,913	7,383	101	24	69	194	398	118	143	659
June 2025	2,463	6,382	812	304	544	556	3,819	7,242	111	24	69	204	361	122	132	615
Sept. 2025	2,915	6,390	834	300	584	568	4,333	7,258	118	26	69	213	321	115	124	560

\* 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\***  
**(Consolidated, 26 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. 2024	50,007,328	58,920,897	108,928,225	1,474,636	97%	194	3	2	24	108	33,247,846
Dec. 2024	51,096,844	59,575,512	110,672,356	1,697,958	97%	195	3	2	28	124	33,975,560
March 2025	45,469,738	57,053,592	102,523,330	1,303,340	98%	197	3	2	22	110	32,406,072
June 2025	44,622,636	56,549,132	101,171,768	1,623,171	97%	194	3	2	23	96	31,727,002
Sept. 2025	47,792,046	61,480,589	109,272,635	1,956,940	97%	193	4	2	25	99	31,190,018

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. 2024	20	21	17	10	19	15	10	7	7	6	17	9	7	10	3	20
Dec. 2024	20	21	17	10	19	15	10	7	7	6	17	9	7	10	3	20
March 2025	21	22	18	10	19	15	10	7	8	6	18	9	8	10	3	21
June 2025	23	23	18	10	21	15	10	7	8	6	21	9	11	12	3	23
Sept. 2025	24	24	19	10	21	15	11	8	9	6	22	9	11	14	3	25

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. 2024	2	2	0	8	3	1	14	6	12	9	6	11	8	3	4	1
Dec. 2024	2	2	0	8	3	1	14	6	12	9	6	11	8	3	4	1
March 2025	2	2	0	8	3	1	14	6	12	9	6	11	8	3	4	1
June 2025	2	2	0	8	3	1	14	6	12	9	6	11	8	4	4	1
Sept. 2025	2	2	0	8	3	1	14	6	12	9	6	11	8	4	4	1

**The Banks Association of Türkiye**  
**Call Center Statistics\***  
**(Consolidated, 26 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. 2024	9,843,346	894,449	9,078	2,708,789	13,455,662	12,031,305	1,216,902	4,778	2,234,439	15,487,424	21,874,651	2,111,351	13,856	4,943,228	28,943,086
Dec. 2024	11,652,387	1,050,825	22,518	3,027,173	15,752,903	13,235,471	1,678,367	13,770	2,587,937	17,515,545	24,887,858	2,729,192	36,288	5,615,110	33,268,448
March 2025	10,325,618	1,085,320	16,405	2,386,041	13,813,384	13,611,842	1,475,025	9,699	2,341,285	17,437,851	23,937,460	2,560,345	26,104	4,727,326	31,251,235
June 2025	10,068,686	1,149,644	17,405	2,024,693	13,260,428	12,189,377	1,671,550	10,676	2,141,424	16,013,027	22,258,063	2,821,194	28,081	4,166,117	29,273,455
Sept. 2025	10,576,807	1,527,598	13,235	2,391,217	14,508,857	12,053,087	5,067,995	7,657	2,500,244	19,628,983	22,629,894	6,595,593	20,892	4,891,461	34,137,840

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. 2024	45%	42%	56%	55%	46%	157	193	139	210	170
Dec. 2024	47%	39%	63%	54%	47%	161	104	146	145	154
March 2025	43%	42%	86%	51%	44%	164	102	185	142	155
June 2025	45%	41%	62%	49%	45%	156	99	83	142	149
Sept. 2025	47%	23%	63%	49%	43%	165	89	79	156	155

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.)
144,813	600	3,958,773	81,373,693	3,496,857	92,717
217,122	497	4,633,905	85,321,490	3,400,883	117,168
278,506	576	4,009,261	87,294,003	3,275,332	114,684
113,194	437	3,789,062	80,722,006	3,284,445	114,461
93,987	546	4,185,701	95,943,932	3,454,948	142,067

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. 2024	8	8	15	10	10	13	7	12	7	7
Dec. 2024	8	8	15	11	10	12	7	12	7	6
March 2025	9	9	15	12	10	12	9	12	9	6
June 2025	9	9	15	12	9	12	9	12	9	6
Sept. 2025	9	9	15	12	9	13	10	13	10	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. 2024	9	10	14	9	11	9	8	12	9	7
Dec. 2024	10	11	14	9	11	9	9	12	10	7
March 2025	10	11	14	9	10	8	9	12	10	6
June 2025	10	11	14	9	10	8	10	12	10	6
Sept. 2025	10	11	15	9	10	9	10	12	11	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 Türkiye**  
**Call Center Statistics\***  
**(Consolidated, 26 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. 2024	7,272	25	17	207	41	49	1,330	37	13	126	41	50
Dec. 2024	7,451	26	15	227	41	50	1,334	34	16	130	41	50
March 2025	7,332	25	16	221	40	50	1,324	33	18	129	41	50
June 2025	7,306	25	16	211	40	51	1,350	36	19	139	41	50
Sept. 2025	7,858	24	16	216	39	51	1,377	36	18	146	41	50

**E. Financial transactions**

Period	Number of transactions**	Volume of transactions (Thousand TRY)***
Sept. 2024	2,206,784	49,761,790
Dec. 2024	2,144,664	53,866,555
March 2025	2,295,986	61,503,770
June 2025	2,337,581	68,725,671
Sept. 2025	2,259,795	70,530,915

\* 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 21 banks (out of 26).

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: 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. 2024	205	47	7,070	833	8,155	847	892	84	9,978
Dec. 2024	240	55	6,997	865	8,157	1,022	918	96	10,193
March 2025	272	58	7,246	928	8,504	1,019	954	99	10,576
June 2025	274	52	7,040	951	8,317	1,010	928	101	10,356
Sept. 2025	274	48	7,465	1,014	8,801	1,044	980	104	10,929

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	
580	82	191	25	11%
405	29	128	11	7%
381	29	336	8	9%
426	43	174	14	8%
588	49	165	18	9%

The number of agents working in the Outsource company on behalf of Bank's call center
6,296
6,753
6,840
6,619
6,892

**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. 2024	5,975	2,180	587	260	563	413	7,125	2,853	28	34	34
Dec. 2024	5,968	2,189	709	313	580	434	7,257	2,936	28	35	34
March 2025	6,224	2,280	703	316	607	446	7,534	3,042	28	35	33
June 2025	6,128	2,189	696	314	595	434	7,419	2,937	28	35	35
Sept. 2025	6,568	2,233	719	325	636	448	7,923	3,006	28	35	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. 2024	697	2,430	4,881	147	65	192	540	50	35	160	694	87	797	2,782	6,115	284
Dec. 2024	663	2,481	4,870	143	61	232	675	54	36	166	722	90	760	2,879	6,267	287
March 2025	631	2,668	5,058	147	60	230	663	66	34	182	702	135	725	3,080	6,423	348
June 2025	582	2,593	4,991	151	56	226	663	65	34	186	717	92	672	3,005	6,371	308
Sept. 2025	546	2,754	5,346	155	50	207	715	72	35	178	773	98	631	3,139	6,834	325

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. 2024	2,558	5,597	702	145	528	448	3,788	6,190	90	23	57	170	295	101	136	532
Dec. 2024	2,340	5,817	779	243	511	503	3,630	6,563	82	23	58	163	289	103	135	527
March 2025	2,326	6,178	760	259	517	536	3,603	6,973	94	22	60	176	320	100	124	544
June 2025	2,254	6,063	742	268	503	526	3,499	6,857	99	21	60	180	312	102	119	533
Sept. 2025	2,725	6,076	780	264	547	537	4,052	6,877	102	22	59	183	277	94	111	482

\* 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: 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. 2024	48,001,966	56,081,288	104,083,254	1,345,848	98%	191	3	2	24	105	30,622,020
Dec. 2024	49,245,750	57,010,345	106,256,095	1,619,166	97%	194	3	2	28	124	31,399,237
March 2025	43,611,682	54,603,743	98,215,425	1,231,490	98%	195	3	2	22	109	29,885,044
June 2025	42,809,218	54,452,327	97,261,545	1,560,530	97%	192	3	2	23	95	29,349,977
Sept. 2025	45,908,584	59,377,112	105,285,696	1,888,830	97%	192	4	2	25	97	28,768,037

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. 2024	10	10	10	6	9	8	6	3	2	2	7	4	3	3	3	10
Dec. 2024	10	10	10	6	9	8	6	3	2	2	7	4	3	3	3	10
March 2025	10	10	10	6	9	8	6	3	2	2	7	4	3	3	3	10
June 2025	10	10	10	6	9	8	6	3	2	2	7	4	3	3	3	10
Sept. 2025	11	11	11	6	9	8	6	3	3	2	8	4	4	3	3	11

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. 2024	1	1	0	4	2	0	8	5	9	6	4	6	7	3	4	0
Dec. 2024	1	1	0	4	2	0	8	5	9	6	4	6	7	3	4	0
March 2025	1	1	0	4	2	0	8	5	9	6	4	6	7	3	4	0
June 2025	1	1	0	4	2	0	8	5	9	6	4	6	7	3	4	0
Sept. 2025	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: 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. 2024	9,201,324	807,781	9,078	2,631,878	12,650,061	11,394,685	1,159,529	4,778	2,191,818	14,750,810	20,596,009	1,967,310	13,856	4,823,696	27,400,871
Dec. 2024	10,945,036	952,397	22,518	2,975,215	14,895,166	12,508,503	1,604,783	13,770	2,546,288	16,673,344	23,453,539	2,557,180	36,288	5,521,503	31,568,510
March 2025	9,662,073	969,985	16,405	2,329,081	12,977,544	12,829,007	1,430,116	9,699	2,268,277	16,537,099	22,491,080	2,400,101	26,104	4,597,358	29,514,643
June 2025	9,312,958	1,009,852	17,405	1,971,240	12,311,455	11,480,465	1,610,259	10,676	2,056,781	15,158,181	20,793,423	2,620,111	28,081	4,028,021	27,469,636
Sept. 2025	9,680,736	1,380,489	13,235	2,329,071	13,403,531	11,127,936	5,006,417	7,657	2,420,508	18,562,518	20,808,672	6,386,906	20,892	4,749,579	31,966,049

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. 2024	45%	41%	56%	55%	46%	158	202	139	213	172
Dec. 2024	47%	37%	63%	54%	47%	161	102	146	145	154
March 2025	43%	40%	86%	51%	44%	161	101	185	143	153
June 2025	45%	39%	62%	49%	45%	156	99	83	143	149
Sept. 2025	47%	22%	63%	49%	42%	166	89	79	157	156

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.)
89,766	537	3,237,551	80,516,251	2,944,452	263
136,556	486	3,893,139	84,461,053	2,569,933	494
201,195	574	3,448,801	86,346,248	2,676,683	461
112,328	436	3,460,324	79,579,287	2,684,715	453
92,619	546	3,770,801	94,325,959	2,893,386	370

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. 2024	4	4	7	5	7	7	3	6	3	3	
Dec. 2024	4	4	7	5	7	6	3	6	3	2	
March 2025	4	4	7	6	6	6	4	6	4	2	
June 2025	4	4	7	5	6	6	4	6	3	2	
Sept. 2025	5	5	7	5	6	7	5	6	5	2	

Period	Outbound services (Number of banks)										
	Outsource / Other departments										
	Outbound calls for collection (credit cards)	Outbound calls for collection (consumer loans)	Outbound calls for sales	Outbound calls for updating data	Retention / Anti-attrition	Outbound for credit card limit increasing	Outbound calls for activation	Outbound calls for campaigns	Outbound calls for welcome	Outbound calls for resend card/account statement	
Sept. 2024	7	7	9	5	8	5	5	7	5	5	
Dec. 2024	7	7	9	5	8	5	6	7	5	5	
March 2025	7	7	9	5	8	5	6	7	5	5	
June 2025	7	7	9	5	8	5	6	7	5	5	
Sept. 2025	7	7	9	5	8	6	6	7	6	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: 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. 2024	6,729	25	17	217	41	50	1,155	39	13	85	44	47
Dec. 2024	6,808	26	15	264	40	51	1,157	36	17	102	42	49
March 2025	6,722	25	16	238	40	51	1,123	35	18	88	42	49
June 2025	6,691	25	16	248	40	51	1,143	38	19	98	42	49
Sept. 2025	7,279	24	16	266	39	51	1,176	38	19	107	42	49

**E. Financial transactions**

Period	Number of transactions	Volume of transactions (Thousand TRY)
Sept. 2024	1,960,137	39,956,023
Dec. 2024	1,894,536	43,680,727
March 2025	2,063,938	50,153,124
June 2025	2,126,324	56,396,433
Sept. 2025	2,063,087	59,133,660

\* 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. 2024	7	0	326	57	390	63	34	11	498
Dec. 2024	5	0	413	53	471	69	34	11	585
March 2025	6	0	340	85	431	74	32	12	549
June 2025	6	0	244	81	331	61	21	10	423
Sept. 2025	0	0	246	76	322	58	26	10	416

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	
47	8	15	0	18%
54	9	5	0	14%
64	12	4	1	19%
43	11	6	1	18%
24	9	1	0	11%

The number of agents working in the Outsource company on behalf of Bank's call center
362
371
310
299
278

#### 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. 2024	293	97	36	27	20	25	349	149	29	35	34
Dec. 2024	366	105	41	28	21	24	428	157	28	35	35
March 2025	325	106	43	31	21	23	389	160	28	35	35
June 2025	252	79	33	28	16	15	301	122	28	36	36
Sept. 2025	237	85	34	24	19	17	290	126	27	35	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. 2024	18	99	266	7	4	10	44	5	0	5	35	5	22	114	345	17
Dec. 2024	20	120	320	11	4	10	49	6	1	6	33	5	25	136	402	22
March 2025	15	99	309	8	5	11	51	7	1	8	31	4	21	118	391	19
June 2025	14	95	218	4	3	12	40	6	1	7	21	2	18	114	279	12
Sept. 2025	11	76	231	4	2	8	41	7	1	6	24	5	14	90	296	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. 2024	159	231	36	27	24	21	219	279	4	0	3	7	28	10	8	46
Dec. 2024	156	315	42	27	23	22	221	364	2	0	3	5	59	18	11	88
March 2025	123	308	42	32	19	25	184	365	1	0	3	4	60	18	13	91
June 2025	87	244	29	32	10	21	126	297	4	0	2	6	21	18	7	46
Sept. 2025	121	201	32	26	18	18	171	245	1	1	4	6	15	16	7	38

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**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. 2024	1,192,066	1,456,818	2,648,884	40,603	97%	238	4	2	22	123	2,115,041
Dec. 2024	1,160,956	1,416,810	2,577,766	33,437	98%	248	4	2	19	118	2,121,063
March 2025	1,173,092	1,294,809	2,467,901	25,138	98%	254	4	2	15	108	2,062,325
June 2025	1,240,378	1,067,311	2,307,689	25,185	98%	242	4	2	16	123	1,960,054
Sept. 2025	1,224,415	1,039,126	2,263,541	22,452	98%	243	5	2	17	115	1,974,159

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. 2024	5	5	5	2	5	4	2	1	3	3	4	4	2	3	0	5
Dec. 2024	5	5	5	2	5	4	2	1	3	3	4	4	2	3	0	5
March 2025	5	5	5	2	5	4	2	1	3	3	4	4	2	3	0	5
June 2025	4	4	4	2	4	3	2	1	3	2	4	3	2	3	0	4
Sept. 2025	4	4	4	1	4	4	2	1	2	3	3	3	2	3	0	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. 2024	0	0	0	2	0	0	3	0	0	2	1	2	0	0	0	0
Dec. 2024	0	0	0	2	0	0	3	0	0	2	1	2	0	0	0	0
March 2025	0	0	0	2	0	0	3	0	0	2	1	2	0	0	0	0
June 2025	0	0	0	2	0	0	2	0	0	2	1	2	0	1	0	0
Sept. 2025	0	0	0	1	0	0	2	0	0	1	1	0	0	1	0	0

**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. 2024	570,066	53,346	0	0	623,412	580,360	38,704	0	0	619,064	1,150,426	92,050	0	0	1,242,476
Dec. 2024	647,227	68,131	0	0	715,358	680,032	40,012	0	0	720,044	1,327,259	108,143	0	0	1,435,402
March 2025	583,664	88,927	0	11,054	683,645	708,294	28,796	0	21,354	758,444	1,291,958	117,723	0	32,408	1,442,089
June 2025	558,411	87,432	0	10,495	656,338	501,940	32,114	0	28,378	562,432	1,060,351	119,546	0	38,873	1,218,770
Sept. 2025	826,766	84,141	0	6,932	917,839	872,382	34,178	0	5,096	911,656	1,699,148	118,319	0	12,028	1,829,495

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. 2024	50%	58%	-	-	50%	151	121	-	-	149
Dec. 2024	49%	63%	-	-	50%	155	136	-	-	153
March 2025	45%	76%	-	34%	47%	216	119	-	72	201
June 2025	53%	73%	-	27%	54%	179	107	-	72	168
Sept. 2025	49%	71%	-	58%	50%	161	105	-	0	155

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.)
360	0	87,072	528,549	479,740	0
316	0	113,482	589,559	699,758	0
436	0	107,148	659,821	509,325	0
414	0	91,767	418,001	485,823	0
411	0	109,407	797,780	381,943	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. 2024	2	2	5	3	2	4	3	4	2	2
Dec. 2024	2	2	5	4	2	4	3	4	2	2
March 2025	2	2	5	4	3	4	3	4	2	2
June 2025	2	2	4	3	2	3	3	3	2	2
Sept. 2025	1	1	4	3	1	3	3	3	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. 2024	0	1	3	2	2	3	1	3	2	1
Dec. 2024	1	2	3	2	2	3	1	3	2	1
March 2025	1	2	3	2	1	2	1	3	2	0
June 2025	1	2	3	2	1	2	2	2	2	0
Sept. 2025	1	2	4	2	1	2	2	3	2	0

\* 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. 2024	389	15	14	217	40	48	46	16	9	140	36	56
Dec. 2024	471	13	18	211	40	48	48	17	9	118	40	53
March 2025	429	14	16	237	40	48	74	16	12	150	40	53
June 2025	332	16	16	266	40	49	77	16	14	172	38	55
Sept. 2025	323	20	14	242	40	49	74	19	13	258	38	55

**E. Financial transactions**

Period	Number of transactions	Volume of transactions (Thousand TRY)
Sept. 2024	161,567	6,978,046
Dec. 2024	170,827	7,578,909
March 2025	157,600	8,193,039
June 2025	88,057	6,965,241
Sept. 2025	114,744	7,035,630

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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: 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. 2024	0	0	72	29	101	16	14	5	136
Dec. 2024	0	0	80	27	107	16	14	6	143
March 2025	0	0	90	27	117	29	20	5	171
June 2025	0	0	169	28	197	45	33	7	282
Sept. 2025	6	0	151	25	182	32	27	5	246

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	
7	0	2	0	9%
6	0	2	0	7%
11	0	0	0	9%
19	5	3	0	14%
11	4	5	1	12%

The number of agents working in the Outsource company on behalf of Bank's call center
356
377
307
336
345

**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. 2024	72	29	7	9	9	10	88	48	28	36	41
Dec. 2024	81	26	10	6	6	14	97	46	27	36	41
March 2025	91	26	16	13	10	15	117	54	28	35	39
June 2025	143	54	27	18	21	19	191	91	28	36	39
Sept. 2025	140	42	19	13	15	17	174	72	28	36	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. 2024	13	25	59	4	1	2	13	0	1	1	16	1	15	28	88	5
Dec. 2024	11	29	65	2	1	2	13	0	2	1	16	1	14	32	94	3
March 2025	10	38	67	2	1	2	22	4	1	3	19	2	12	43	108	8
June 2025	13	55	128	1	2	2	36	5	2	3	30	5	17	60	194	11
Sept. 2025	16	62	103	1	3	4	24	1	3	3	23	3	22	69	150	5

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. 2024	53	48	14	2	15	4	82	54	7	2	5	14	18	0	6	24
Dec. 2024	63	44	14	2	15	5	92	51	7	2	6	15	19	0	6	25
March 2025	78	39	27	2	21	4	126	45	6	2	6	14	18	0	6	24
June 2025	122	75	41	4	31	9	194	88	8	3	7	18	28	2	6	36
Sept. 2025	69	113	22	10	19	13	110	136	15	3	6	24	29	5	6	40

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**The Banks Association of Türkiye**  
**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. 2024	813,296	1,382,791	2,196,087	88,185	94%	232	3	3	37	231	510,785
Dec. 2024	690,138	1,148,357	1,838,495	45,355	96%	222	4	3	29	135	455,260
March 2025	684,964	1,155,040	1,840,004	46,712	96%	221	4	3	29	132	458,703
June 2025	573,040	1,029,494	1,602,534	37,456	96%	221	4	3	31	134	416,971
Sept. 2025	659,047	1,064,351	1,723,398	45,658	96%	217	4	3	28	186	447,822

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. 2024	5	6	2	2	5	3	2	3	2	1	6	1	2	4	0	5
Dec. 2024	5	6	2	2	5	3	2	3	2	1	6	1	2	4	0	5
March 2025	6	7	3	2	5	3	2	3	3	1	7	1	3	4	0	6
June 2025	9	9	4	2	8	4	2	3	3	2	10	2	6	6	0	9
Sept. 2025	9	9	4	3	8	3	3	4	4	1	11	2	5	8	0	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. 2024	1	1	0	2	1	1	3	1	3	1	1	3	1	0	0	1
Dec. 2024	1	1	0	2	1	1	3	1	3	1	1	3	1	0	0	1
March 2025	1	1	0	2	1	1	3	1	3	1	1	3	1	0	0	1
June 2025	1	1	0	2	1	1	4	1	3	1	1	3	1	0	0	1
Sept. 2025	1	1	0	3	1	1	4	1	3	2	2	4	1	0	0	1

**The Banks Association of Türkiye**  
**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. 2024	71,956	33,322	0	76,911	182,189	56,260	18,669	0	42,621	117,550	128,216	51,991	0	119,532	299,739
Dec. 2024	60,124	30,297	0	51,958	142,379	46,936	33,572	0	41,649	122,157	107,060	63,869	0	93,607	264,536
March 2025	79,881	26,408	0	45,906	152,195	74,541	16,113	0	51,654	142,308	154,422	42,521	0	97,560	294,503
June 2025	197,317	52,360	0	42,958	292,635	206,972	29,177	0	56,265	292,414	404,289	81,537	0	99,223	585,049
Sept. 2025	69,305	62,968	0	55,214	187,487	52,769	27,400	0	74,640	154,809	122,074	90,368	0	129,854	342,296

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. 2024	56%	64%	-	64%	61%	147	85	-	117	123
Dec. 2024	56%	47%	-	56%	54%	115	78	-	135	114
March 2025	52%	62%	-	47%	52%	142	74	-	150	133
June 2025	49%	64%	-	43%	50%	122	78	-	141	117
Sept. 2025	57%	70%	-	43%	55%	108	66	-	147	105

E-mail - Fax - Other					
Number of e-mails received	Number of faxes received	The number of chat calls	The number of IVN calls	The number of video calls	Others (chat / co-browsing ..etc.)
54,687	63	634,150	328,893	72,665	92,454
80,250	11	627,284	270,878	131,192	116,674
76,875	2	453,312	287,934	89,324	114,223
452	1	236,971	724,718	113,907	114,008
957	0	305,493	820,193	179,619	141,697

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. 2024	2	2	3	2	1	2	1	2	2	2
Dec. 2024	2	2	3	2	1	2	1	2	2	2
March 2025	3	3	3	2	1	2	2	2	3	2
June 2025	3	3	4	4	1	3	2	3	4	2
Sept. 2025	3	3	4	4	2	3	2	4	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-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. 2024	2	2	2	2	1	1	2	2	2	1
Dec. 2024	2	2	2	2	1	1	2	2	3	1
March 2025	2	2	2	2	1	1	2	2	3	1
June 2025	2	2	2	2	1	1	2	3	3	1
Sept. 2025	2	2	2	2	1	1	2	2	3	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: 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. 2024	154	64	12	180	42	50	129	21	10	186	41	49
Dec. 2024	172	74	15	180	42	50	129	23	10	186	41	49
March 2025	181	70	14	185	40	51	127	23	10	186	41	49
June 2025	283	36	12	151	40	52	130	22	9	186	42	48
Sept. 2025	256	43	15	151	39	52	127	23	10	157	42	48

**E. Financial transactions**

	Number of transactions	Volume of transactions (Thousand TRY)
Sept. 2024	85,080	2,827,720
Dec. 2024	79,301	2,606,919
March 2025	74,448	3,157,607
June 2025	123,200	5,363,997
Sept. 2025	81,964	4,361,625

\* 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 Colendi Bank A.Ş.
- 7 Denizbank A.Ş.
- 8 Enpara Bank A.Ş.
- 9 Fibabanka A.Ş.
- 10 FUPS Bank A.Ş.
- 11 HSBC Bank A.Ş.
- 12 ICBC Turkey Bank A.Ş.
- 13 ING Bank A.Ş.
- 14 Odea Bank A.Ş.
- 15 QNB Bank A.Ş.
- 16 Şekerbank T.A.Ş.
- 17 Turkish Bank A.Ş.
- 18 Türk Ekonomi Bankası A.Ş.
- 19 Türk Ticaret Bankası A.Ş.
- 20 Türkiye Cumhuriyeti Ziraat Bankası A.Ş.
- 21 Türkiye Garanti Bankası A.Ş.
- 22 Türkiye Halk Bankası A.Ş.
- 23 Türkiye İş Bankası A.Ş.
- 24 Türkiye Vakıflar Bankası A.Ş.
- 25 Yapı ve Kredi Bankası A.Ş.
- 26 Ziraat Dinamik Banka 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

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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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