Call Center Statistics

September 2026

Report Code: DE23

November 2026

THE BANKS ASSOCIATION OF TÜRKİYE

Summary Tables

Number of Call Center Employees

	June 2026				Sept. 2026				
	Female	Male	Total	The average age	Female	Male	Total	The average age	Net change
The number of agents	6.655	2.160	8.815	28	6.416	2.131	8.547	29	-268
The number of supporting service personnel	763	403	1.166	36	763	392	1.155	36	-11
The number of managers	645	514	1.159	37	657	485	1.142	37	-17
Total	**8.063**	**3.077**	**11.140**	**-**	**7.836**	**3.008**	**10.844**	**-**	**-296**
Outsource	-	-	10.045	-	-	-	10.324	-	279

Distribution of Call Center Employees by City

	June 2026		Sept. 2026	
	Total	(%)	Total	(%)
Istanbul and Izmit	4.011	36	3.909	36
Other	7.129	64	6.935	64
Total	**11.140**	100	**10.844**	100

Call Center Employee Profile

	June 2026					Sept. 2026				
	High school	College	University graduate	Post-graduate	Total	High school	College	University graduate	Post-graduate	Total
The number of agents	525	2.654	5.476	160	8.815	501	2.555	5.332	159	8.547
The number of supporting service personnel	54	200	834	78	1.166	54	199	816	86	1.155
The number of managers	43	175	822	119	1.159	38	175	819	110	1.142
Total	622	3.029	7.132	357	11.140	593	2.929	6.967	355	10.844

Call Profile

	June 2026	Sept. 2026
Inbound call		
Total number of incoming calls (million)	101,9	111,7
Number of incoming calls answered by agents (million)	57,4	61,7
Answered Calls (%)	97	97
Average talk time (second)	199	193
Outbound call		
The total number of outbound call customers (million)	71,2	81,5
Customers reached (%)	42	40
Total outbound calls (million)	-	199,4
Average talk time (second)	121	116
The number of chat calls (thousand)	6.035,8	6.602,8
The number of IVN calls (million)	98,9	119,1
The number of video calls (thousand)	4.427	4.576
Other (chat / co-browsing ..etc.) (thousand)	111,8	108,3

Financial transactions

	June 2026	Sept. 2026
Number of transactions (million)*	2,1	2,0
Volume of transactions (billion TRY)*	70	78

** The total number and volume of financial transactions was provided from 21 banks (out of 28).*

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, 28 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. 2025	280	48	7.862	1.115	9.305	1.134	1.033	119	11.591
Dec. 2025	272	53	7.836	1.228	9.389	1.180	993	127	11.689
March 2026	280	45	7.670	1.128	9.123	1.186	1.002	120	11.431
June 2026	301	49	7.400	1.065	8.815	1.166	1.020	139	11.140
Sept. 2026	282	51	7.239	975	8.547	1.155	1.002	140	10.844

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	
497	58	107	16	**7%**
483	43	170	22	**8%**
435	34	239	30	**8%**
478	33	99	16	**7%**
543	50	78	19	**8%**

The number of agents working in the Outsource company on behalf of Bank's call center*
7.515
7.803
7.856
10.045
10.324

*Data for the June 2026 period has been revised.

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. 2025	6.945	2.360	772	362	670	482	8.387	3.204	28	35	36
Dec. 2025	7.014	2.375	813	367	633	487	8.460	3.229	28	36	36
March 2026	6.867	2.256	806	380	659	463	8.332	3.099	28	35	37
June 2026	6.655	2.160	763	403	645	514	8.063	3.077	28	36	37
Sept. 2026	6.416	2.131	763	392	657	485	7.836	3.008	29	36	37

Period	Education															
	The number of agents				The number of supporting service personnel				The number of managers				Total			
	High school	College	University graduate	Post-graduate	High school	College	University graduate	Post-graduate	High school	College	University graduate	Post-graduate	High school	College	University graduate	Post-graduate
Sept. 2025	573	2.892	5.680	160	55	219	780	80	39	187	820	106	667	3.298	7.280	346
Dec. 2025	529	2.892	5.808	160	57	213	830	80	38	181	793	108	624	3.286	7.431	348
March 2026	524	2.748	5.682	169	57	213	836	80	40	185	782	115	621	3.146	7.300	364
June 2026	525	2.654	5.476	160	54	200	834	78	43	175	822	119	622	3.029	7.132	357
Sept. 2026	501	2.555	5.332	159	54	199	816	86	38	175	819	110	593	2.929	6.967	355

Period	Geographical Location								Availability of SPK Licence				Foreign language speaking			
	The number of agents		The number of supporting service personnel		The number of managers		Total		The number of agents	The number of supporting service personnel	The number of managers	Total	The number of agents	The number of supporting service personnel	The number of managers	Total
	İstanbul and İzmit	Others	İstanbul and İzmit	Others	İstanbul and İzmit	Others	İstanbul and İzmit	Others								
Sept. 2025	2.915	6.390	834	300	584	568	4.333	7.258	118	26	69	213	321	115	124	560
Dec. 2025	2.680	6.709	868	312	521	599	4.069	7.620	126	23	73	222	313	103	127	543
March 2026	2.735	6.388	870	316	559	563	4.164	7.267	140	24	73	237	301	101	124	526
June 2026	2.586	6.229	853	313	572	587	4.011	7.129	130	21	68	219	328	97	129	554
Sept. 2026	2.515	6.032	852	303	542	600	3.909	6.935	139	30	59	228	405	93	120	618

** 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, 28 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 snswer (second)	Average time to abandon-ment (second)	Number of active customers
Sept. 2025	47.792.046	61.480.589	109.272.635	1.956.940	**97%**	193	4	2	25	99	31.190.018
Dec. 2025	47.686.907	61.380.336	109.067.243	1.392.777	**98%**	196	4	2	22	104	32.743.942
March 2026	46.546.978	62.400.346	108.947.324	1.835.791	**97%**	198	3	2	24	114	31.626.307
June 2026	44.507.245	57.437.033	101.944.278	1.735.601	**97%**	199	3	2	22	143	33.699.560
Sept. 2026	50.036.573	61.677.334	111.713.907	1.748.540	**97%**	193	3	2	23	141	34.734.002

*Data for the June 2026 period has been revised.

Period	Inbound call services (Number of banks)															
	From the same line															
	Banking services	Card services	Applications (credit card, supple-mentary card etc.)	Stock services	Foreign language services	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. 2025	24	24	19	10	21	15	11	8	9	6	22	9	11	14	3	25
Dec. 2025	25	24	19	9	21	15	11	8	8	6	23	10	10	13	3	25
March 2026	26	25	20	9	21	15	11	8	10	7	24	10	10	13	3	25
June 2026	26	25	20	12	22	15	11	10	11	7	25	12	11	15	3	25
Sept. 2026	26	25	20	12	22	15	11	10	11	7	25	12	11	15	3	25

Period	Inbound call services (Number of banks)															
	From the another line															
	Banking services	Card services	Applications (credit card, supple-mentary card etc.)	Stock services	Foreign language services	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. 2025	2	2	0	8	3	1	14	6	12	9	6	11	8	4	4	1
Dec. 2025	2	2	0	8	3	1	14	6	12	9	6	11	9	5	4	1
March 2026	2	2	0	8	3	1	14	6	13	9	6	11	9	5	4	1
June 2026	4	4	2	9	4	3	15	6	14	9	6	11	9	5	4	2
Sept. 2026	4	4	2	9	4	3	15	6	14	9	6	11	9	5	3	2

The Banks Association of Türkiye

Call Center Statistics*

(Consolidated, 28 banks)

Period	Outbound call profile														
	Number of reached customers					Number of customers not reached					Total 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. 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
Dec. 2025	12.207.979	1.673.312	13.176	2.712.063	16.606.530	13.729.851	4.951.085	5.258	2.528.461	21.214.655	25.937.830	6.624.397	18.434	5.240.524	37.821.185
March 2026	30.081.590	3.094.190	10.163	2.175.509	35.361.452	23.697.696	6.158.404	4.988	2.353.190	32.214.278	53.779.286	9.252.594	15.151	4.528.699	67.575.730
June 2026	23.398.753	3.835.729	8.850	2.796.016	30.039.348	29.565.106	6.970.745	4.231	4.578.288	41.118.370	52.963.859	10.806.474	13.081	7.374.304	71.157.718
Sept. 2026	24.870.008	4.961.739	10.121	3.139.399	32.981.267	31.072.566	12.342.090	3.679	5.100.262	48.518.597	55.942.574	17.303.829	13.800	8.239.661	81.499.864

Period	Outbound call profile														
	Number of connected calls					Number of unanswered calls					Total outbound calls				
	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. 2025	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Dec. 2025	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
March 2026	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
June 2026	39.784.765	7.318.563	13.938	3.853.776	50.971.042	75.564.247	29.113.789	13.376	14.698.149	119.389.561	115.349.012	36.432.352	27.314	18.551.925	170.360.603
Sept. 2026	41.853.893	9.336.885	10.373	3.998.000	55.199.151	81.341.597	45.227.232	17.021	17.630.757	144.216.606	123.195.490	54.564.117	27.394	21.628.757	199.415.758

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. 2025	47%	23%	63%	49%	**43%**	165	89	79	156	155
Dec. 2025	47%	25%	71%	52%	**44%**	148	88	81	150	142
March 2026	56%	33%	67%	48%	**52%**	143	84	79	134	137
June 2026	44%	35%	68%	38%	**42%**	128	82	83	116	121
Sept. 2026	44%	29%	73%	38%	**40%**	123	85	86	116	116

Period	E-mail - Fax - Other			
	The number of chat calls	The number of IVN calls*	The number of video calls	Others (chat / co-browsing ..etc.)
Sept. 2025	4.185.701	95.943.932	3.454.948	142.067
Dec. 2025	5.771.114	93.726.542	3.559.709	130.271
March 2026	5.871.060	79.786.668	3.737.406	126.016
June 2026	6.035.845	98.909.729	4.426.670	111.756
Sept. 2026	6.602.776	119.052.753	4.575.751	108.331

*Data for the June 2026 period has been revised.

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. 2025	9	9	15	12	9	13	10	13	10	6
Dec. 2025	7	7	15	13	10	13	10	14	11	7
March 2026	7	8	15	12	10	13	10	14	10	7
June 2026	7	8	16	13	9	12	11	15	9	8
Sept. 2026	8	8	16	11	9	13	10	15	10	9

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. 2025	10	11	15	9	10	9	10	12	11	6
Dec. 2025	11	12	15	9	10	8	9	12	11	7
March 2026	10	11	16	8	9	8	11	14	12	7
June 2026	10	11	15	9	9	9	11	14	11	7
Sept. 2026	10	11	14	9	9	9	11	13	11	7

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

The Banks Association of Türkiye

Call Center Statistics*

(Consolidated, 28 banks)

D. Other Statistics

Period	Other Statistics									
	Inbound calls					Outbound calls				
	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 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. 2025	24	16	216	39	51	36	18	146	41	50
Dec. 2025	27	16	215	39	51	40	20	140	41	50
March 2026	28	16	264	39	51	43	15	131	41	50
June 2026	27	15	207	39	50	36	13	153	42	51
Sept. 2026	26	15	185	40	50	43	13	143	42	51

E. Financial transactions

Period	Number of transactions***	Volume of transactions (Thousand TRY)***
Sept. 2025	2.259.795	70.530.915
Dec. 2025	2.200.305	71.558.213
March 2026	2.200.182	72.535.776
June 2026	2.082.397	70.176.119
Sept. 2026	1.986.731	78.026.206

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

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

#REF!

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. 2025	274	48	7.465	1.014	8.801	1.044	980	104	10.929
Dec. 2025	266	53	7.444	1.132	8.895	1.087	936	112	11.030
March 2026	276	45	7.190	1.034	8.545	1.094	944	106	10.689
June 2026	296	49	6.912	968	8.225	1.078	952	123	10.378
Sept. 2026	279	51	6.788	875	7.993	1.074	940	124	10.131

Period	The number of agents that resingned and fired		The number of agents that transferred to another department		Total Turnover (%)**	The number of agents working in the Outsource company on behalf of Bank's call center*
	The number of personnel in the service of inbound calls	The number of personnel in the service of outbound calls	The number of personnel in the service of inbound calls	The number of personnel in the service of outbound calls		
Sept. 2025	462	45	101	15	**7%**	6.892
Dec. 2025	451	40	164	22	**8%**	7.188
March 2026	389	31	223	30	**8%**	7.249
June 2026	341	31	87	16	**6%**	9.547
Sept. 2026	468	37	70	19	**7%**	9.757

*Data for the June 2026 period has been revised.

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. 2025	6.568	2.233	719	325	636	448	7.923	3.006	28	35	34
Dec. 2025	6.636	2.259	757	330	598	450	7.991	3.039	28	36	35
March 2026	6.431	2.114	751	343	622	428	7.804	2.885	28	36	35
June 2026	6.204	2.021	711	367	603	472	7.518	2.860	28	36	35
Sept. 2026	5.993	2.000	715	359	616	448	7.324	2.807	29	36	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. 2025	546	2.754	5.346	155	50	207	715	72	35	178	773	98	631	3.139	6.834	325
Dec. 2025	499	2.750	5.490	156	51	201	762	73	34	172	743	99	584	3.123	6.995	328
March 2026	481	2.587	5.317	160	50	198	771	75	36	177	731	106	567	2.962	6.819	341
June 2026	471	2.494	5.108	152	48	186	772	72	40	165	761	109	559	2.845	6.641	333
Sept. 2026	450	2.396	4.996	151	48	187	758	81	34	166	766	98	532	2.749	6.520	330

Period	Geographical Location								Availability of SPK Licence				Foreign language speaking			
	The number of agents		The number of supporting service personnel		The number of managers		Total		The number of agents	The number of supporting service personnel	The number of managers	Total	The number of agents	The number of supporting service personnel	The number of managers	Total
	İstanbul and İzmit	Others	İstanbul and İzmit	Others	İstanbul and İzmit	Others	İstanbul and İzmit	Others								
Sept. 2025	2.725	6.076	780	264	547	537	4.052	6.877	102	22	59	183	277	94	111	482
Dec. 2025	2.502	6.393	810	277	487	561	3.799	7.231	108	20	63	191	269	83	113	465
March 2026	2.513	6.032	814	280	526	524	3.853	6.836	123	22	63	208	257	82	110	449
June 2026	2.368	5.857	800	278	535	540	3.703	6.675	113	19	57	189	279	86	118	483
Sept. 2026	2.296	5.697	804	270	506	558	3.606	6.525	118	28	49	195	364	82	111	557

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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 snswer (second)	Average time to abandon-ment (second)	Number of active customers
Sept. 2025	45.908.584	59.377.112	105.285.696	1.888.830	**97%**	192	4	2	25	97	28.768.037
Dec. 2025	45.896.171	59.401.177	105.297.348	1.334.332	**98%**	195	4	2	22	102	30.293.088
March 2026	44.870.976	60.453.169	105.324.145	1.782.602	**97%**	196	3	2	24	113	29.211.031
June 2026	43.107.568	55.693.702	98.801.270	1.680.669	**97%**	198	3	2	22	142	31.299.668
Sept. 2026	48.330.954	59.691.852	108.022.806	1.656.990	**97%**	191	3	2	23	139	32.215.500

Period	Inbound call services (Number of banks)															
	From the same line															
	Banking services	Card services	Applications (credit card, supple-mentary card etc.)	Stock services	Foreign language services	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. 2025	11	11	11	6	9	8	6	3	3	2	8	4	4	3	3	11
Dec. 2025	11	11	11	6	9	8	6	3	3	2	8	4	4	3	3	11
March 2026	11	11	11	6	9	8	6	3	3	3	8	4	4	3	3	11
June 2026	11	11	11	8	10	8	6	5	4	3	9	6	5	5	3	11
Sept. 2026	11	11	11	8	10	8	6	5	4	3	9	6	5	5	3	11

Period	Inbound call services (Number of banks)															
	From the another line															
	Banking services	Card services	Applications (credit card, supple-mentary card etc.)	Stock services	Foreign language services	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. 2025	1	1	0	4	2	0	8	5	9	6	4	6	7	3	4	0
Dec. 2025	1	1	0	4	2	0	8	5	9	6	4	6	7	3	4	0
March 2026	1	1	0	4	2	0	8	5	9	5	4	6	7	3	4	0
June 2026	3	3	2	5	3	2	9	5	10	5	4	6	7	3	4	1
Sept. 2026	3	3	2	5	3	2	9	5	10	5	4	6	7	3	3	1

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					Total 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. 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
Dec. 2025	11.407.673	1.534.320	13.176	2.630.552	15.585.721	12.748.013	4.887.172	5.258	2.447.973	20.088.416	24.155.686	6.421.492	18.434	5.078.525	35.674.137
March 2026	29.277.759	2.971.420	10.163	2.128.263	34.387.605	22.632.014	6.098.880	4.988	2.314.190	31.050.072	51.909.773	9.070.300	15.151	4.442.453	65.437.677
June 2026	22.814.911	3.700.043	8.850	2.733.515	29.257.319	28.763.156	6.846.714	4.231	4.539.881	40.153.982	51.578.067	10.546.757	13.081	7.273.396	69.411.301
Sept. 2026	24.232.576	4.814.215	10.121	3.095.905	32.152.817	29.991.990	12.215.429	3.679	5.066.911	47.278.009	54.224.566	17.029.644	13.800	8.162.816	79.430.826

Period	Outbound call profile														
	Number of connected calls					Number of unanswered calls					Total outbound calls				
	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. 2025	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Dec. 2025	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
March 2026	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
June 2026	38.796.174	6.853.627	13.938	3.779.251	49.442.990	73.829.241	26.377.113	13.376	14.613.168	114.832.898	112.625.415	33.230.740	27.314	18.392.419	164.275.888
Sept. 2026	40.753.724	8.593.380	10.373	3.944.176	53.301.653	79.184.804	41.133.252	17.021	17.574.325	137.909.401	119.938.528	49.726.632	27.394	21.518.501	191.211.055

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. 2025	47%	22%	63%	49%	**42%**	166	89	79	157	156
Dec. 2025	47%	24%	71%	52%	**44%**	147	87	81	151	142
March 2026	56%	33%	67%	48%	**53%**	143	83	79	135	137
June 2026	44%	35%	68%	38%	**42%**	128	82	83	116	121
Sept. 2026	45%	28%	73%	38%	**40%**	123	85	86	116	117

E-mail - Fax - Other			
The number of chat calls	The number of IVN calls*	The number of video calls	Others (chat / co-browsing ..etc.)
3.770.801	94.325.959	2.893.386	370
5.452.265	92.053.640	2.805.817	387
5.542.973	78.003.645	2.930.716	1.913
5.748.590	97.328.854	3.576.661	303
6.211.281	116.964.235	3.593.528	347

*Data for the June 2026 period has been revised.

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. 2025	5	5	7	5	6	7	5	6	5	2
Dec. 2025	3	3	7	6	7	7	5	7	5	3
March 2026	3	3	7	6	7	7	5	7	5	3
June 2026	3	3	8	6	6	7	6	7	4	4
Sept. 2026	3	3	8	6	6	7	6	7	4	4

Period	Outbound services (Number of banks)									
	Outsource / Other departments									
	Outbound calls for collection (credit cards)	Outbound calls for collection (consumer loans)	Outbound calls for sales	Outbound calls for updating data	Retention / Anti-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. 2025	7	7	9	5	8	6	6	7	6	5
Dec. 2025	7	7	9	5	8	5	5	7	6	5
March 2026	7	7	9	5	7	5	6	7	6	5
June 2026	7	7	9	6	7	6	7	7	6	5
Sept. 2026	7	7	8	6	7	6	7	7	6	5

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

The Banks Association of Türkiye

Call Center Statistics*

(The number of agents ≥ 251) (Number of banks: 11)

D. Other Statistics

Period	Other Statistics									
	Inbound calls					Outbound calls				
	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 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. 2025	24	16	266	39	51	38	19	107	42	49
Dec. 2025	27	16	304	39	51	41	20	96	42	49
March 2026	28	16	392	39	51	46	16	107	44	49
June 2026	27	15	172	39	51	39	14	113	47	49
Sept. 2026	27	15	172	41	51	46	13	113	47	49

E. Financial transactions

Period	Number of transactions	Volume of transactions (Thousand TRY)
Sept. 2025	2.063.087	59.133.660
Dec. 2025	2.023.542	60.439.421
March 2026	2.029.857	60.823.400
June 2026	1.907.769	58.339.380
Sept. 2026	1.781.227	64.197.059

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

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

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. 2025	0	0	246	76	322	58	26	10	416
Dec. 2025	0	0	225	71	296	61	27	10	394
March 2026	0	0	307	68	375	64	31	9	479
June 2026	0	0	310	54	364	68	41	8	481
Sept. 2026	0	0	261	72	333	46	29	11	419

The number of agents that resingned and fired		The number of agents that transferred to another department		Total Turnover (%)	The number of agents working in the Outsource company on behalf of Bank's call center
The number of personnel in the service of inbound calls	The number of personnel in the service of outbound calls	The number of personnel in the service of inbound calls	The number of personnel in the service of outbound calls		
24	9	1	0	**11%**	278
17	3	6	0	**9%**	282
26	3	10	0	**10%**	257
122	1	12	0	**37%**	123
59	13	4	0	**23%**	147

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. 2025	237	85	34	24	19	17	290	126	27	35	34
Dec. 2025	221	75	37	24	19	18	277	117	28	35	34
March 2026	281	94	40	24	22	18	343	136	28	34	34
June 2026	281	83	42	26	27	22	350	131	28	32	33
Sept. 2026	245	88	29	17	26	14	300	119	27	33	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. 2025	11	76	231	4	2	8	41	7	1	6	24	5	14	90	296	16
Dec. 2025	10	74	209	3	3	8	44	6	1	6	25	5	14	88	278	14
March 2026	12	95	260	8	5	10	45	4	1	7	26	6	18	112	331	18
June 2026	32	92	234	6	4	11	48	5	1	8	33	7	37	111	315	18
Sept. 2026	35	79	215	4	3	5	35	3	1	6	27	6	39	90	277	13

Period	Geographical Location								Availability of SPK Licence				Foreign language speaking			
	The number of agents		The number of supporting service personnel		The number of managers		Total		The number of agents	The number of supporting service personnel	The number of managers	Total	The number of agents	The number of supporting service personnel	The number of managers	Total
	İstanbul and İzmit	Others	İstanbul and İzmit	Others	İstanbul and İzmit	Others	İstanbul and İzmit	Others								
Sept. 2025	121	201	32	26	18	18	171	245	1	1	4	6	15	16	7	38
Dec. 2025	106	190	36	25	16	21	158	236	2	0	4	6	12	15	7	34
March 2026	137	238	37	27	17	23	191	288	2	0	4	6	11	14	7	32
June 2026	114	250	38	30	18	31	170	311	0	0	3	3	22	6	5	33
Sept. 2026	142	191	32	14	22	18	196	223	4	0	4	8	21	6	5	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 snswer (second)	Average time to abandon-ment (second)	Number of active customers
Sept. 2025	1.224.415	1.039.126	2.263.541	22.452	**98%**	243	5	2	17	115	1.974.159
Dec. 2025	1.213.980	977.785	2.191.765	26.073	**97%**	236	6	2	19	130	2.000.090
March 2026	1.117.111	956.124	2.073.235	23.201	**98%**	230	5	2	20	134	1.971.055
June 2026	793.795	688.343	1.482.138	22.490	**97%**	242	4	2	23	154	1.923.885
Sept. 2026	733.589	686.410	1.419.999	20.061	**97%**	231	6	1	16	164	458.415

*Data for the June 2026 period has been revised.

Period	Inbound call services (Number of banks)															
	From the same line															
	Banking services	Card services	Applications (credit card, supple-mentary card etc.)	Stock services	Foreign language services	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. 2025	4	4	4	1	4	4	2	1	2	3	3	3	2	3	0	4
Dec. 2025	4	4	4	1	4	4	2	1	2	3	3	3	2	3	0	4
March 2026	4	4	4	1	4	4	2	2	2	3	3	3	2	3	0	4
June 2026	4	3	4	1	3	3	1	2	1	2	3	2	2	2	0	3
Sept. 2026	4	3	4	0	3	3	1	2	2	2	3	2	1	2	0	3

Period	Inbound call services (Number of banks)															
	From the another line															
	Banking services	Card services	Applications (credit card, supple-mentary card etc.)	Stock services	Foreign language services	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. 2025	0	0	0	1	0	0	2	0	0	1	0	1	0	1	0	0
Dec. 2025	0	0	0	1	0	0	2	0	0	1	0	1	0	1	0	0
March 2026	0	0	0	1	0	0	2	0	0	1	0	1	0	1	0	0
June 2026	0	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0
Sept. 2026	0	0	0	1	0	0	2	0	0	1	0	1	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					Total 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. 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
Dec. 2025	731.266	77.985	0	0	809.251	915.552	37.180	0	0	952.732	1.646.818	115.165	0	0	1.761.983
March 2026	710.386	62.719	0	8.731	781.836	944.040	34.438	0	8.321	986.799	1.654.426	97.157	0	17.052	1.768.635
June 2026	308.270	73.058	0	0	381.328	401.193	98.178	0	0	499.371	709.463	171.236	0	0	880.699
Sept. 2026	479.754	75.625	0	3.605	558.984	956.543	105.268	0	2.875	1.064.686	1.436.297	180.893	0	6.480	1.623.670

Period	Outbound call profile														
	Number of connected calls					Number of unanswered calls					Total outbound calls				
	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. 2025	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Dec. 2025	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
March 2026	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
June 2026	517.157	177.639	0	0	694.796	936.449	2.289.294	0	0	3.225.743	1.453.606	2.466.933	0	0	3.920.539
Sept. 2026	925.912	209.861	0	5.207	1.140.980	1.987.967	3.460.863	0	4.262	5.453.092	2.913.879	3.670.724	0	9.469	6.594.072

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. 2025	49%	71%	-	58%	**50%**	161	105	-	0	155
Dec. 2025	44%	68%	-	-	**46%**	160	108	-	-	155
March 2026	43%	65%	-	51%	**44%**	161	123	-	0	157
June 2026	43%	43%	-	-	**43%**	128	82	83	116	135
Sept. 2026	33%	42%	-	56%	**34%**	123	85	86	116	100

E-mail - Fax - Other			
The number of chat calls	The number of IVN calls	The number of video calls	Others (chat / co-browsing ..etc.)
109.407	797.780	381.943	0
23.340	993.229	515.310	0
64.307	1.077.811	551.985	0
54.714	922.752	550.496	0
1.029	383.908	514.767	4.035

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. 2025	1	1	4	3	1	3	3	3	2	1
Dec. 2025	1	1	4	3	1	3	3	3	2	1
March 2026	1	1	4	2	1	3	3	3	2	1
June 2026	1	2	3	2	1	1	2	3	1	1
Sept. 2026	1	2	3	1	0	2	2	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-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. 2025	1	2	4	2	1	2	2	3	2	0
Dec. 2025	1	2	4	2	1	2	2	3	2	0
March 2026	0	1	4	1	1	2	3	3	2	0
June 2026	0	0	2	0	1	1	1	3	1	0
Sept. 2026	0	1	2	1	0	1	2	3	1	0

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

The Banks Association of Türkiye

Call Center Statistics*

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

D. Other Statistics

Period	Other Statistics									
	Inbound calls					Outbound calls				
	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 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. 2025	20	14	242	40	49	19	13	258	38	55
Dec. 2025	20	13	176	40	49	17	12	251	38	55
March 2026	21	16	279	40	49	16	12	168	38	55
June 2026	7	13	243	39	51	6	10	158	42	55
Sept. 2026	16	13	149	43	54	11	10	121	39	56

E. Financial transactions

Period	Number of transactions	Volume of transactions (Thousand TRY)
Sept. 2025	114.744	7.035.630
Dec. 2025	102.638	7.321.519
March 2026	92.725	7.431.705
June 2026	85.812	4.922.082
Sept. 2026	114.411	9.600.262

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

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

The Banks Association of Türkiye

Call Center Statistics*

(The number of agents ≤ 50) (Number of banks: 13)

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. 2025	6	0	151	25	182	32	27	5	246
Dec. 2025	6	0	167	25	198	32	30	5	265
March 2026	4	0	173	26	203	28	27	5	263
June 2026	5	0	178	43	226	20	27	8	281
Sept. 2026	3	0	190	28	221	35	33	5	294

The number of agents that resingned and fired		The number of agents that transferred to another department		Total Turnover (%)	The number of agents working in the Outsource company on behalf of Bank's call center
The number of personnel in the service of inbound calls	The number of personnel in the service of outbound calls	The number of personnel in the service of inbound calls	The number of personnel in the service of outbound calls		
11	4	5	1	**12%**	345
15	0	0	0	**8%**	333
20	0	6	0	**13%**	350
15	1	0	0	**7%**	375
16	0	4	0	**9%**	420

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. 2025	140	42	19	13	15	17	174	72	28	36	39
Dec. 2025	157	41	19	13	16	19	192	73	28	36	38
March 2026	155	48	15	13	15	17	185	78	28	36	39
June 2026	170	56	10	10	15	20	195	86	29	39	39
Sept. 2026	178	43	19	16	15	23	212	82	29	38	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. 2025	16	62	103	1	3	4	24	1	3	3	23	3	22	69	150	5
Dec. 2025	20	68	109	1	3	4	24	1	3	3	25	4	26	75	158	6
March 2026	31	66	105	1	2	5	20	1	3	1	25	3	36	72	150	5
June 2026	22	68	134	2	2	3	14	1	2	2	28	3	26	73	176	6
Sept. 2026	16	80	121	4	3	7	23	2	3	3	26	6	22	90	170	12

Period	Geographical Location								Availability of SPK Licence				Foreign language speaking			
	The number of agents		The number of supporting service personnel		The number of managers		Total		The number of agents	The number of supporting service personnel	The number of managers	Total	The number of agents	The number of supporting service personnel	The number of managers	Total
	İstanbul and İzmit	Others	İstanbul and İzmit	Others	İstanbul and İzmit	Others	İstanbul and İzmit	Others								
Sept. 2025	69	113	22	10	19	13	110	136	15	3	6	24	29	5	6	40
Dec. 2025	72	126	22	10	18	17	112	153	16	3	6	25	32	5	7	44
March 2026	85	118	19	9	16	16	120	143	15	2	6	23	33	5	7	45
June 2026	104	122	15	5	19	16	138	143	17	2	8	27	27	5	6	38
Sept. 2026	77	144	16	19	14	24	107	187	17	2	6	25	20	5	4	29

** 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: 13)

C. Call Profile

Period	Inbound call profile										
	Number of incoming calls received by IVR	Number of incoming calls answered by agents	Total number of incoming calls	Number of abandoned calls from agents	Answered calls (%)	Average talk time (second)	Average after call work time (second)	Average ringing time (second)	Average speed of snswer (second)	Average time to abandon-ment (second)	Number of active customers
Sept. 2025	659.047	1.064.351	1.723.398	45.658	**96%**	217	4	3	28	186	447.822
Dec. 2025	576.756	1.001.374	1.578.130	32.372	**97%**	233	4	3	33	160	450.764
March 2026	558.891	991.053	1.549.944	29.988	**97%**	253	4	3	23	146	444.221
June 2026	605.882	1.054.988	1.660.870	32.442	**97%**	238	4	3	22	159	476.007
Sept. 2026	972.030	1.299.072	2.271.102	71.489	**94%**	245	4	2	30	207	2.060.087

Period	Inbound call services (Number of banks)															
	From the same line															
	Banking services	Card services	Applications (credit card, supple-mentary card etc.)	Stock services	Foreign language services	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. 2025	9	9	4	3	8	3	3	4	4	1	11	2	5	8	0	10
Dec. 2025	10	9	4	2	8	3	3	4	3	1	12	3	4	7	0	10
March 2026	11	10	5	2	8	3	3	3	5	1	13	3	4	7	0	10
June 2026	11	11	5	3	9	4	4	3	6	2	13	4	4	8	0	11
Sept. 2026	11	11	5	4	9	4	4	3	5	2	13	4	5	8	0	11

Period	Inbound call services (Number of banks)															
	From the another line															
	Banking services	Card services	Applications (credit card, supple-mentary card etc.)	Stock services	Foreign language services	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. 2025	1	1	0	3	1	1	4	1	3	2	2	4	1	0	0	1
Dec. 2025	1	1	0	3	1	1	4	1	3	2	2	4	2	1	0	1
March 2026	1	1	0	3	1	1	4	1	4	3	2	4	2	1	0	1
June 2026	1	1	0	4	1	1	5	1	4	4	2	5	2	2	0	1
Sept. 2026	1	1	0	3	1	1	4	1	4	3	2	4	2	1	0	1

The Banks Association of Türkiye

Call Center Statistics*

(The number of agents ≤ 50) (Number of banks: 13)

Period	Outbound call profile														
	Number of reached customers					Number of customers not reached					Total 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. 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
Dec. 2025	69.040	61.007	0	81.511	211.558	66.286	26.733	0	80.488	173.507	135.326	87.740	0	161.999	385.065
March 2026	93.445	60.051	0	38.515	192.011	121.642	25.086	0	30.679	177.407	215.087	85.137	0	69.194	369.418
June 2026	275.572	62.628	0	62.501	400.701	400.757	25.853	0	38.407	465.017	676.329	88.481	0	100.908	865.718
Sept. 2026	157.678	71.899	0	39.889	269.466	124.033	21.393	0	30.476	175.902	281.711	93.292	0	70.365	445.368

Period	Outbound call profile														
	Number of connected calls					Number of unanswered calls					Total outbound calls				
	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. 2025	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Dec. 2025	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
March 2026	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
June 2026	471.434	287.297	0	74.525	833.256	798.557	447.382	0	84.981	1.330.920	1.269.991	734.679	0	159.506	2.164.176
Sept. 2026	174.257	533.644	0	48.617	756.518	168.826	633.117	0	52.170	854.113	343.083	1.166.761	0	100.787	1.610.631

Period	Outbound call profile										E-mail - Fax - Other			
	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	The number of chat calls	The number of IVN calls	The number of video calls	Others (chat / co-browsing ..etc.)
Sept. 2025	57%	70%	-	43%	**55%**	108	66	-	147	105	305.493	820.193	179.619	141.697
Dec. 2025	51%	70%	-	50%	**55%**	104	72	-	109	97	295.509	679.673	238.582	129.884
March 2026	43%	71%	-	56%	**52%**	92	78	-	90	87	263.780	705.212	254.705	124.103
June 2026	41%	71%	-	62%	**46%**	128	82	83	116	97	232.541	658.123	299.513	111.453
Sept. 2026	56%	77%	-	57%	**61%**	123	85	86	116	92	390.466	1.704.610	467.456	103.949

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. 2025	3	3	4	4	2	3	2	4	3	3
Dec. 2025	3	3	4	4	2	3	2	4	4	3
March 2026	3	4	4	4	2	3	2	4	3	3
June 2026	3	3	5	5	2	4	3	5	4	3
Sept. 2026	4	3	5	4	3	4	2	5	4	4

Period	Outbound services (Number of banks)									
	Outsource / Other departments									
	Outbound calls for collection (credit cards)	Outbound calls for collection (consumer loans)	Outbound calls for sales	Outbound calls for updating data	Retention / Anti-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. 2025	2	2	2	2	1	1	2	2	3	1
Dec. 2025	3	3	2	2	1	1	2	2	3	2
March 2026	3	3	3	2	1	1	2	4	4	2
June 2026	3	4	4	3	1	2	3	4	4	2
Sept. 2026	3	3	4	2	2	2	2	3	4	2

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

The Banks Association of Türkiye

Call Center Statistics*

(The number of agents ≤ 50) (Number of banks: 13)

D. Other Statistics

Period	Other Statistics									
	Inbound calls					Outbound calls				
	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 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. 2025	43	15	151	39	52	23	10	157	42	48
Dec. 2025	36	12	140	38	53	22	10	157	42	48
March 2026	38	16	141	39	51	20	5	145	38	50
June 2026	44	15	227	39	49	22	4	217	36	51
Sept. 2026	36	18	210	38	48	19	2	217	38	49

E. Financial transactions

	Number of transactions	Volume of transactions (Thousand TRY)
Sept. 2025	81.964	4.361.625
Dec. 2025	74.125	3.797.273
March 2026	77.600	4.280.672
June 2026	88.816	6.914.656
Sept. 2026	91.093	4.228.884

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

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

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

List of participating banks

1 Akbank T.A.Ş.
2 Aktif Yatırım Bankası A.Ş.
3 Alternatifbank A.Ş.
4 Anadolubank A.Ş.
5 Burgan Bank A.Ş.
6 Colendi Bank A.Ş.
7 Denizbank A.Ş.
8 Enpara Bank A.Ş.
9 Fibabanka A.Ş.
10 FUPS Bank A.Ş.
11 Golden Global Yatırım Bankası A.Ş.
12 HSBC Bank A.Ş.
13 ICBC Turkey Bank A.Ş.
14 ING Bank A.Ş.
15 Misyon Yatırım Bankası A.Ş.
16 Odea Bank A.Ş.
17 QNB Bank A.Ş.
18 Şekerbank T.A.Ş.
19 Freedom Bank A.Ş.
20 Türk Ekonomi Bankası A.Ş.
21 Türk Ticaret Bankası A.Ş.
22 Türkiye Cumhuriyeti Ziraat Bankası A.Ş.
23 Türkiye Garanti Bankası A.Ş.
24 Türkiye Halk Bankası A.Ş.
25 Türkiye İş Bankası A.Ş.
26 Türkiye Vakıflar Bankası A.Ş.
27 Yapı ve Kredi Bankası A.Ş.
28 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 who work on the bank's own payroll or that of its subsidiaries.*
** Entry 7 includes the number of agents working on be half of bank's call center, outside of the banks location.*

1. The number of part-time agents : Total number of part-time agents that worked in the related three-month period.

2. The number of full-time agents: Total number of full-time agents that worked in the related three-month period.

3. The number of supporting service staff : Total number of employees who do not take calls in the call center in the related thre-month period.

4. The number of managers : Number of management team members who do not take calls in the related three-month period. ie. Team leaders, supervisors, call center manager

5. The number of agents that resigned and fired : Total number of agents that resignd and laid off in the related three-month period.

6. The number of agents that transferred to another department : Total number of agents that transferred to another department in the related three-month period.

7. The number of agents working in the Outsource company on behalf of Bank's call center: Number of Agents working in the outsource company and giving the service of inbound and outbound calls on behalf of bank's call center.

B. Call Center Employee Profile*

** Data, in each period, is not cumulative, only quarterly data is given in each 3-months period. The data A-7 is not included in this category.*
** Arithmetic mean (for data "greater than zero") is used in calculating the average ratios.*

1. Gender : The distribution by gender of the total number agents, supporting service staff and managers in the related three-month period.

2. Academic background : The distribution by education of the total number of agents, supporting service staff and managers in the related three-month period. Last school graduation was considered for students.

3. Geographical location : The distribution by geographical location of the total number of agents, supporting service staff and managers in the related three-month period.

4. Average age : The average age of agents, supporting service staff and managers in the related three-month period.

Availability of CMB License : Total number of agents, supporting service staff and managers where CMB 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.*
** Data from outsourced call centers on behalf of the bank is included.*
** Weighted avarage is used in average formulas.*

Inbound*

**Video calls are not included.*

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. Video calls are not included.

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

Glossary

Outbound

10. Number of connected calls: The ratio of successful calls made to the total number of call attempts should be written.

11. Number of reached customers : Not number of calls, the number of customers will be used.

12. Number of unanswered calls: The number of calls that could not be reached at all should be written. If the customer was successfully reached, it will not be included here

13. Number of customers not reached: Not number of calls, the number of customers will be used.

Customers reached (%) = (Number of unique customers reached / Total number of unique customers)*100

14. Average talk time (seconds) = Avg Talk Time

Outbound call services - From the same line / another line (Number of banks)

Outbound call profile

15. The number of chat calls

16. The number of IVN calls: The number of all types of IVN calls made from the Call Center to the customer (including AI calls)

17. The number of video calls

18. Others (chat / co-browsing ..etc.)

D. Other Statistics* - Both inbound calls and outbound calls

** Data, in each period, is not cumulative, only quarterly data is given in each 3-months period.*
** Weighted avarage is used in items 1 and 2.*
** Arithmetic mean (for data "greater than zero") is used for items 4, 5 and 6.*

1. Number of calls evaluated per agent : These are the numbers of evaluated calls per agent in Inbound and Outbound teams. If Inbound and Outbound calls are handled by the same agents, the Outbound section has been calculated as left blank

2. Number of agents per first manager: These are the numbers of agents reporting to the first-level supervisor in Inbound and Outbound teams. If Inbound and Outbound calls are handled by the same agents, the Outbound section has been calculated as left blank

3. Training time per agent (hour) : The standard training duration of the preparation period (provided until all call types are answered) for agents in Inbound and Outbound teams shall be entered. If Inbound and Outbound calls are handled by the same agents, the Outbound section has been calculated as left blank

5. Daily lunch time per agent (minute) : This has been answered based on an agent working 9 hours in Inbound and Outbound teams. The standard daily personal break duration defined in the call center shall be entered. If Inbound and Outbound calls are handled by the same agents, the Outbound section has been calculated as left blank

E. Financial Transactions*

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

1. Number of transactions : Total number of financial tranactions in the related three-month period.

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

Abbreviations

AI: Artificial Intelligence

Agent: Customer Representative; the person who handles inbound and outbound calls.

CMB: Capital Markets Board of Türkiye

Chat: Simultaneous written communication between the agent in the call center and a customer logged into the website/mobile application

Co-browsing: The system that enables the call center agent to navigate through pages simultaneously with a customer on the website and provide voice and visual assistance when needed.

IVR: Interactive Voice Response

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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