



Call Center Statistics

September 2020

Report Code: DE23

October 2020



Summary Tables

Number of Call Center Employees

	June 2020				Sept. 2020				
	Female	Male	Total	The average age	Female	Male	Total	The average age	Net change
The number of agents	5,569	2,076	7,645	27	5,758	2,237	7,995	27	350
The number of supporting service personnel	436	242	678	33	479	221	700	33	22
The number of managers	465	345	810	35	474	351	825	34	15
Total	6,470	2,663	9,133	-	6,711	2,809	9,520	-	387
Outsource			2,619				2,861		242

Distribution of Call Center Employees by City

	June 2020		Sept. 2020	
	Total	(%)	Total	(%)
Istanbul and Izmit	4,809	53	5,133	54
Other	4,324	47	4,387	46
Total	9,133	100	9,520	100

Call Center Employee Profile

	June 2020					Sept. 2020				
	High school	College	University graduate	Post-graduate	Total	High school	College	University graduate	Post-graduate	Total
The number of agents	843	2,457	4,257	88	7,645	811	2,441	4,643	100	7,995
The number of supporting service personnel	86	167	369	56	678	84	169	395	52	700
The number of managers	63	144	511	92	810	59	145	529	92	825
Total	992	2,768	5,137	236	9,133	954	2,755	5,567	244	9,520

Call Profile

	June 2020	Sept. 2020
Inbound call		
Total number of incoming calls (million)	133.8	112.3
Number of incoming calls answered by agents (million)	53.9	50.4
Answered Calls (%)	86	93
Average Talk Time (second)	176	175
Outbound call		
The total number of outbound call customers (million)	18.1	19.0
Customers Reached (%)	46	46
Average Talk Time (second)	172	154
Number of e-mails received (thousand)	541.8	338.0
Number of faxes received (thousand)	6.1	2.8
The number of chat calls (thousand)	2,105.2	1,365.3
The number of IVN calls (million)	13.8	19.2
The number of video calls	201,925	178,147
Other (chat / co-browsing ..etc.) (thousand)	164.7	175.5

Financial transactions

	June 2020	Sept. 2020
Number of transactions (million) *	2.1	2.4
Volume of transactions (billion TRY) *	14	15

* The total number and volume of financial transactions was provided from 18 banks (out of 24).

The Banks Association of Turkey
Call Center Statistics*
(Consolidated, 24 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. 2019	57	33	6,065	978	7,133	699	693	100	8,625
Dec. 2019	50	37	6,198	948	7,233	692	696	91	8,712
March 2020	46	21	5,833	922	6,822	698	670	88	8,278
June 2020	39	22	6,646	938	7,645	678	718	92	9,133
Sept. 2020	45	34	6,931	985	7,995	700	727	98	9,520

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	
483	109	142	16	11%
432	88	112	20	9%
373	72	217	49	10%
177	51	59	9	4%
457	91	60	11	8%

The number of agents working in the Outsource company on behalf of Bank's call center
2,766
2,866
2,794
2,619
2,861

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. 2019	5,223	1,910	476	223	452	341	6,151	2,474	27	33	34
Dec. 2019	5,300	1,933	479	213	449	338	6,228	2,484	27	33	34
March 2020	5,001	1,821	482	216	432	326	5,915	2,363	27	33	34
June 2020	5,569	2,076	436	242	465	345	6,470	2,663	27	33	35
Sept. 2020	5,758	2,237	479	221	474	351	6,711	2,809	27	33	34

Period	Education															
	The number of agents				The number of supporting service personnel				The number of managers				Total			
	High School	College	University graduate	Post-graduate	High School	College	University graduate	Post-graduate	High School	College	University graduate	Post-graduate	High School	College	University graduate	Post-graduate
Sept. 2019	830	2,471	3,745	87	97	164	383	55	61	151	491	90	988	2,786	4,619	232
Dec. 2019	819	2,406	3,922	86	91	165	381	55	61	149	485	92	971	2,720	4,788	233
March 2020	789	2,242	3,718	73	87	170	380	61	58	141	473	86	934	2,553	4,571	220
June 2020	843	2,457	4,257	88	86	167	369	56	63	144	511	92	992	2,768	5,137	236
Sept. 2020	811	2,441	4,643	100	84	169	395	52	59	145	529	92	954	2,755	5,567	244

Period	Geographical Location								Availability of SPK Licence				Foreign language speaking			
	The number of agents		The number of supporting service personnel		The number of managers		Total		The number of agents	The number of supporting service personnel	The number of managers	Total	The number of agents	The number of supporting service personnel	The number of managers	Total
	İstanbul and izmit	Others	İstanbul and izmit	Others	İstanbul and izmit	Others	İstanbul and izmit	Others								
Sept. 2019	3,533	3,600	612	87	482	311	4,627	3,998	189	31	75	295	233	76	138	447
Dec. 2019	3,503	3,730	613	79	479	308	4,595	4,117	188	33	73	294	236	72	137	445
March 2020	3,320	3,502	602	96	451	307	4,373	3,905	94	29	57	180	223	72	132	427
June 2020	3,733	3,912	574	104	502	308	4,809	4,324	87	28	61	176	230	74	135	439
Sept. 2020	4,026	3,969	594	106	513	312	5,133	4,387	95	29	57	181	239	73	139	451

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

The Banks Association of Turkey
Call Center Statistics*
(Consolidated, 24 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. 2019	67,490,803	45,266,823	112,757,626	3,692,759	92%	162	4	2	76	122	24,919,457
Dec. 2019	69,674,244	46,781,805	116,456,049	3,355,840	93%	164	4	2	65	113	24,234,703
March 2020	69,225,546	48,586,575	117,812,121	5,642,154	88%	166	4	2	92	161	24,119,467
June 2020	79,862,484	53,932,827	133,795,311	7,776,462	86%	176	5	2	133	220	28,275,191
Sept. 2020	61,837,977	50,435,034	112,273,011	3,474,906	93%	175	5	2	67	146	24,381,097

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. 2019	22	21	20	9	23	16	13	6	8	6	18	13	9	11	4	23
Dec. 2019	22	20	20	9	23	16	13	6	8	6	18	13	9	11	4	23
March 2020	22	20	20	9	23	16	13	6	8	6	18	13	8	11	4	23
June 2020	22	20	20	9	23	16	13	6	8	6	18	13	8	11	4	23
Sept. 2020	21	20	19	9	22	16	13	5	8	6	18	11	8	11	4	21

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. 2019	1	2	0	6	1	1	8	8	11	8	4	9	8	3	7	1
Dec. 2019	1	2	0	6	1	1	8	8	11	8	4	8	8	3	7	1
March 2020	1	2	0	6	1	1	8	8	11	8	4	8	8	3	7	1
June 2020	1	2	0	6	1	1	8	8	11	8	4	8	8	3	7	1
Sept. 2020	1	2	0	7	1	1	8	8	11	8	4	10	9	3	8	1

The Banks Association of Turkey
Call Center Statistics*
(Consolidated, 24 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. 2019	7,684,508	1,823,326	6,999	1,387,103	10,901,936	9,556,665	1,999,725	6,071	1,850,128	13,412,589	17,241,173	3,823,051	13,070	3,237,231	24,314,525
Dec. 2019	7,978,145	1,656,916	7,506	1,375,936	11,018,503	9,657,197	1,614,264	6,572	1,546,019	12,824,052	17,635,342	3,271,180	14,078	2,921,955	23,842,555
March 2020	6,631,306	1,404,173	5,246	1,833,699	9,874,424	8,310,014	1,343,268	4,151	1,759,637	11,417,070	14,941,320	2,747,441	9,397	3,593,336	21,291,494
June 2020	6,713,073	98,819	6,290	1,460,171	8,278,353	8,357,399	75,259	4,606	1,340,075	9,777,339	15,070,472	174,078	10,896	2,800,246	18,055,692
Sept. 2020	6,441,189	827,169	7,648	1,513,097	8,789,103	7,347,979	736,181	6,850	2,141,679	10,232,689	13,789,168	1,563,350	14,498	3,654,776	19,021,792

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. 2019	45%	48%	54%	43%	45%	167	144	35	164	163
Dec. 2019	45%	51%	53%	47%	46%	173	138	36	160	166
March 2020	44%	51%	56%	51%	46%	182	136	42	133	166
June 2020	45%	57%	58%	52%	46%	181	89	38	138	172
Sept. 2020	47%	53%	53%	41%	46%	168	117	37	116	154

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.)
242,301	2,298	1,146,694	20,909,169	28,645	81,405
252,148	3,005	1,474,546	19,020,202	34,357	79,027
263,153	2,746	1,818,717	18,966,455	58,665	144,317
541,843	6,061	2,105,201	13,808,763	201,925	164,700
338,047	2,783	1,365,342	19,238,336	178,147	175,543

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. 2019	6	6	14	9	12	10	5	10	6	9
Dec. 2019	6	6	14	10	12	10	5	11	7	9
March 2020	7	7	14	10	12	10	5	11	7	9
June 2020	6	6	14	10	12	10	5	11	7	7
Sept. 2020	7	7	14	8	10	11	5	11	8	7

Period	Outbound services (Number of banks)									
	Outsource / Other departments									
	Outbound calls for collection (credit cards)	Outbound calls for collection (consumer loans)	Outbound calls for sales	Outbound calls for updating data	Retention / Anti-attribution	Outbound for credit card limit increasing	Outbound calls for activation	Outbound calls for campaigns	Outbound calls for welcome	Outbound calls for resend card/account statement
Sept. 2019	9	11	15	9	11	9	7	10	10	6
Dec. 2019	10	12	14	8	11	8	7	10	10	6
March 2020	11	12	15	9	11	8	6	11	10	7
June 2020	9	11	16	9	11	8	6	11	9	7
Sept. 2020	11	13	15	8	11	8	7	12	8	7

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

The Banks Association of Turkey
Call Center Statistics*
(Consolidated, 24 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. 2019	7,040	20	16	164	39	51	1,525	20	15	99	39	50
Dec. 2019	7,054	20	17	156	39	51	1,524	21	16	103	39	50
March 2020	7,074	20	17	160	39	51	1,350	21	15	98	39	50
June 2020	7,094	17	17	191	39	49	1,356	20	15	105	39	50
Sept. 2020	7,589	19	17	227	40	49	1,379	21	17	97	41	49

E. Financial transactions

Period	Number of transactions** *	Volume of transactions*** (Thousand TRY)
Sept. 2019	2,791,903	13,672,256
Dec. 2019	3,563,163	15,525,374
March 2020	2,505,331	13,834,287
June 2020	2,141,188	13,567,507
Sept. 2020	2,394,784	14,989,831

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

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

* The total number and volume of financial transactions was provided from 18 banks (out of 24).

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

A. Number of Call Center Employees

Period	The number of part-time agents		The number of full-time agents		Total number of agents	The number of supporting service personnel	The number of managers		Total
	The number of personnel in the service of inbound calls	The number of personnel in the service of outbound calls	The number of personnel in the service of inbound calls	The number of personnel in the service of outbound calls			The number of personnel in the service of inbound calls	The number of personnel in the service of outbound calls	
Sept. 2019	56	33	5,814	910	6,813	660	648	91	8,212
Dec. 2019	49	37	5,716	886	6,688	639	639	82	8,048
March 2020	45	21	5,322	830	6,218	639	615	80	7,552
June 2020	38	22	6,139	845	7,044	619	666	81	8,410
Sept. 2020	44	34	6,439	896	7,413	643	676	87	8,819

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	
459	105	134	16	10%
381	83	91	20	9%
326	71	211	48	11%
157	51	55	7	4%
387	87	48	11	7%

The number of agents working in the Outsource company on behalf of Bank's call center
2,417
2,421
2,331
2,179
2,430

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. 2019	5,006	1,807	453	207	428	311	5,887	2,325	27	32	32
Dec. 2019	4,909	1,779	449	190	416	305	5,774	2,274	27	32	33
March 2020	4,575	1,643	452	187	398	297	5,425	2,127	27	33	34
June 2020	5,146	1,898	406	213	431	316	5,983	2,427	28	33	34
Sept. 2020	5,357	2,056	449	194	440	323	6,246	2,573	27	32	34

Period	Education															
	The number of agents															
	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. 2019	790	2,359	3,580	84	96	153	364	47	59	140	456	84	945	2,652	4,400	215
Dec. 2019	784	2,182	3,640	82	90	152	348	49	59	131	446	85	933	2,465	4,434	216
March 2020	721	1,997	3,431	69	86	153	348	52	56	125	433	81	863	2,275	4,212	202
June 2020	784	2,203	3,974	83	85	149	335	50	61	129	471	86	930	2,481	4,780	219
Sept. 2020	757	2,203	4,360	93	82	150	368	43	57	131	487	88	896	2,484	5,215	224

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. 2019	3,306	3,507	574	86	439	300	4,319	3,893	186	31	75	292	196	69	124	389
Dec. 2019	3,296	3,392	571	68	436	285	4,303	3,745	185	33	73	291	196	59	121	376
March 2020	3,046	3,172	560	79	408	287	4,014	3,538	90	28	56	174	181	57	116	354
June 2020	3,468	3,576	534	85	458	289	4,460	3,950	81	27	60	168	189	59	121	369
Sept. 2020	3,753	3,660	555	88	471	292	4,779	4,040	90	28	56	174	190	60	124	374

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

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

C. Call Profile

Period	Inbound call profile										
	Number of incoming calls received by IVR	Number of incoming calls answered by agents	Total number of incoming calls	Number of abandoned calls from agents	Answered Calls (%)	Average Talk Time (second)	Average After Call Work Time (second)	Average Ringing Time (second)	Average Speed of Answer (second)	Average Time to Abandonment (second)	Number of Active Customers
Sept. 2019	64,945,044	42,838,286	107,783,330	3,553,243	92%	161	4	1	78	124	24,172,614
Dec. 2019	64,512,052	42,829,160	107,341,212	3,135,361	93%	161	4	1	67	117	22,704,227
March 2020	64,527,840	44,534,735	109,062,575	5,433,459	88%	163	4	1	96	169	22,631,470
June 2020	75,562,745	50,132,382	125,695,127	7,498,111	85%	172	5	2	138	228	26,685,749
Sept. 2020	57,965,769	47,151,891	105,117,660	3,394,669	93%	172	5	2	70	151	23,140,311

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. 2019	11	11	11	6	11	9	8	3	2	3	8	7	5	5	4	11
Dec. 2019	10	10	10	5	10	8	7	2	2	2	7	6	4	4	4	10
March 2020	10	10	10	5	10	8	7	2	2	2	7	6	4	4	4	10
June 2020	10	10	10	5	10	8	7	2	2	2	7	6	4	4	4	10
Sept. 2020	10	10	10	5	10	8	7	2	2	2	7	6	4	4	4	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. 2019																
Dec. 2019	1	1	0	4	1	1	6	5	8	5	3	4	6	2	6	0
March 2020	1	1	0	4	1	1	6	5	8	5	3	4	6	2	6	0
June 2020	1	1	0	4	1	1	6	5	8	5	3	4	6	2	6	0
Sept. 2020	1	1	0	4	1	1	6	5	8	5	3	4	7	2	7	0

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

Outbound call profile

Period	Number of reached customers														
	Outbound calls for sales					Outbound calls for sales					Outbound calls for sales				
Sept. 2019	7,311,933	1,637,785	6,999	1,324,982	10,281,699	9,165,418	1,836,212	6,071	1,786,149	12,793,850	16,477,351	3,473,997	13,070	3,111,131	23,075,549
Dec. 2019	7,082,307	1,466,186	7,506	1,305,051	9,861,050	8,919,975	1,455,623	6,572	1,467,344	11,849,514	16,002,282	2,921,809	14,078	2,772,395	21,710,564
March 2020	5,561,763	1,270,387	5,246	1,763,349	8,600,745	7,654,248	1,223,416	4,151	1,678,203	10,560,018	13,216,011	2,493,803	9,397	3,441,552	19,160,763
June 2020	6,085,561	37,615	6,290	1,416,225	7,545,691	7,917,892	36,726	4,606	1,305,408	9,264,632	14,003,453	74,341	10,896	2,721,633	16,810,323
Sept. 2020	5,747,804	755,503	7,648	1,469,458	7,980,413	6,764,365	677,464	6,850	2,102,373	9,551,052	12,512,169	14,498	3,571,831	17,531,465	

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. 2019	44%	47%	54%	43%	45%	170	150	35	166	166
Dec. 2019	44%	50%	53%	47%	45%	181	144	36	163	173
March 2020	42%	51%	56%	51%	45%	198	143	42	133	176
June 2020	43%	51%	58%	52%	45%	186	94	38	138	177
Sept. 2020	46%	53%	53%	41%	46%	177	121	37	116	160

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.)
150,160	649	1,141,500	18,520,471	27,238	0
169,289	1,050	1,372,839	16,971,083	33,455	0
162,499	814	1,729,385	17,250,774	57,498	0
435,454	3,370	1,976,086	13,187,916	200,745	0
232,770	1,205	1,282,123	16,170,997	177,035	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. 2019	4	4	8	5	8	6	3	6	4	4
Dec. 2019	4	4	7	4	7	5	3	5	3	3
March 2020	4	4	7	4	7	5	3	5	3	3
June 2020	4	4	7	4	7	5	3	5	3	2
Sept. 2020	4	4	7	4	6	5	3	5	3	2

Period	Outbound services (Number of banks)									
	Outsource / Other departments									
	Outbound calls for collection (credit cards)	Outbound calls for collection (consumer loans)	Outbound calls for sales	Outbound calls for updating data	Retention / Anti-attribution	Outbound for credit card limit increasing	Outbound calls for activation	Outbound calls for campaigns	Outbound calls for welcome	Outbound calls for resend card/account statement
Sept. 2019	6	6	9	5	7	5	5	7	6	4
Dec. 2019	7	7	8	5	6	4	5	6	5	4
March 2020	7	7	8	5	6	3	4	6	4	5
June 2020	6	6	9	5	6	3	4	6	3	5
Sept. 2020	7	7	9	4	6	3	5	7	4	5

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

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

D. Other Statistics

Period	Other Statistics											
	Inbound calls						Outbound calls					
	Number of seats	Number of calls evaluated per agent**	Number of agents per first manager**	Inbound-training time per agent (hour)	Daily break time per agent (minute)	Daily lunch time per agent (minute)	Number of seats	Number of calls evaluated per agent	Number of agents per first manager	Inbound-training time per agent (hour)	Daily break time per agent (minute)	Daily lunch time per agent (minute)
Sept. 2019	6,627	20	16	201	39	52	1,313	21	15	79	42	47
Dec. 2019	6,326	21	17	177	40	51	1,312	22	16	87	42	47
March 2020	6,326	21	16	182	40	51	1,107	22	16	74	42	47
June 2020	6,353	18	17	269	40	51	1,114	21	16	88	42	47
Sept. 2020	6,806	20	17	351	41	51	1,135	22	18	68	44	47

E. Financial transactions

Period	Number of transactions	Volume of transactions (Thousand TRY)
Sept. 2019	2,486,244	12,620,429
Dec. 2019	2,466,537	14,086,442
March 2020	2,160,574	12,116,254
June 2020	1,837,309	11,677,134
Sept. 2020	2,088,025	12,736,287

* 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 Banks Association of Turkey

Call Center Statistics*

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

A. Number of Call Center Employees

Period	The number of part-time agents		The number of full-time agents		Total number of agents	The number of supporting service personnel	The number of managers		Total
	The number of personnel in the service of inbound calls	The number of personnel in the service of outbound calls	The number of personnel in the service of inbound calls	The number of personnel in the service of outbound calls			The number of personnel in the service of inbound calls	The number of personnel in the service of outbound calls	
Sept. 2019	0	0	133	33	166	24	15	5	210
Dec. 2019	0	0	361	29	390	39	28	5	462
March 2020	0	0	425	69	494	45	38	4	581
June 2020	0	0	415	65	480	45	35	4	564
Sept. 2020	0	0	400	62	462	44	35	4	545

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	
13	4	1	0	11%
43	5	16	0	16%
39	1	5	0	9%
18	0	3	0	4%
60	2	9	0	15%

The number of agents working in the Outsource company on behalf of Bank's call center
48
143
229
220
207

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. 2019	131	35	13	11	10	10	154	56	27	32	34
Dec. 2019	299	91	21	18	20	13	340	122	27	32	33
March 2020	367	127	21	24	25	17	413	168	27	31	33
June 2020	361	119	21	24	24	15	406	158	27	31	33
Sept. 2020	346	116	22	22	25	14	393	152	27	31	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. 2019	0	69	97	0	0	7	12	5	0	7	11	2	0	83	120	7
Dec. 2019	0	179	211	0	0	9	26	4	0	14	16	3	0	202	253	7
March 2020	42	213	236	3	0	13	27	5	1	13	25	3	43	239	288	11
June 2020	35	217	225	3	0	14	27	4	1	12	24	2	36	243	276	9
Sept. 2020	36	206	215	5	1	16	20	7	1	12	25	1	38	234	260	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
	Istanbul and Izmit	Others	Istanbul and Izmit	Others	Istanbul and Izmit	Others	Istanbul and Izmit	Others								
Sept. 2019	82	84	24	0	10	10	116	94	0	0	0	0	18	5	2	25
Dec. 2019	64	326	29	10	11	22	104	358	0	0	0	0	22	11	4	37
March 2020	176	318	29	16	23	19	228	353	1	0	0	1	24	13	7	44
June 2020	154	326	27	18	21	18	202	362	1	0	0	1	23	13	5	41
Sept. 2020	162	300	27	17	20	19	209	336	1	0	0	1	28	12	6	46

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

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

C. Call Profile

Period	Inbound call profile										
	Number of incoming calls received by IVR	Number of incoming calls answered by agents	Total number of incoming calls	Number of abandoned calls from agents	Answered Calls (%)	Average Talk Time (second)	Average After Call Work Time (second)	Average Ringing Time (second)	Average Speed of Answer (second)	Average Time to Abandonment (second)	Number of Active Customers
Sept. 2019	1,591,800	741,939	2,333,739	75,254	90%	164	4	2	79	126	52,420
Dec. 2019	4,190,538	2,199,391	6,389,929	172,168	92%	168	4	2	70	119	898,974
March 2020	3,924,245	2,738,372	6,662,617	163,924	94%	170	4	2	99	171	933,852
June 2020	3,828,599	2,818,038	6,646,637	215,077	92%	229	4	3	74	127	1,122,554
Sept. 2020	3,287,419	2,379,436	5,666,855	53,187	98%	207	4	3	20	99	903,230

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. 2019	2	2	2	1	2	2	0	0	1	0	0	2	0	0	0	1
Dec. 2019	3	3	3	2	3	3	1	1	1	1	1	3	1	1	0	2
March 2020	4	4	4	2	4	4	1	2	2	2	2	4	1	1	0	3
June 2020	4	4	4	2	4	4	1	2	2	1	2	4	1	1	0	3
Sept. 2020	4	4	4	2	4	4	1	1	2	1	2	4	1	1	0	3

Period	Inbound call services (Number of banks)															
	From the another line															
	Banking services	Card services	Applications (credit card, supplementary card etc.)	Stock services	Service in English	Cross-sell	Private Banking Line	Insurance / Individual Pension System Line	ATM-POS support line	Branch support line	Customer satisfaction or complaint line	Investment line	SME and Commercial banking line	Corporate banking line	Mortgage line	Internet banking support line
Sept. 2019	0	0	0	1	0	0	2	1	1	1	1	1	1	1	0	1
Dec. 2019	0	0	0	1	0	0	2	1	1	1	1	1	1	1	0	1
March 2020	0	0	0	1	0	0	2	1	1	1	1	1	1	1	0	1
June 2020	0	0	0	1	0	0	2	1	1	1	1	1	1	1	0	1
Sept. 2020	0	0	0	1	0	0	2	1	1	1	1	1	1	1	0	1

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

Period	Outbound call profile														
	Number of reached customers					Number of customers not reached					The total number of outbound call customers				
	Outbound calls for sales	Outbound calls for collection	Outbound calls for ATM-POS monitoring	Other operational outbound calls	Total	Outbound calls for sales	Outbound calls for collection	Outbound calls for ATM-POS monitoring	Other operational outbound calls	Total	Outbound calls for sales	Outbound calls for collection	Outbound calls for ATM-POS monitoring	Other operational outbound calls	Total
Sept. 2019	166,650	60,015	0	0	226,665	246,245	56,169	0	0	302,414	412,895	116,184	0	0	529,079
Dec. 2019	690,108	49,022	0	13,905	753,035	554,367	46,192	0	21,743	622,302	1,244,475	95,214	0	35,648	1,375,337
March 2020	982,834	32,567	0	0	1,015,401	526,437	30,192	0	0	556,629	1,509,271	62,759	0	0	1,572,030
June 2020	575,531	0	0	0	575,531	353,918	0	0	0	353,918	929,449	0	0	0	929,449
Sept. 2020	591,928	0	0	0	591,928	426,513	0	0	0	426,513	1,018,441	0	0	0	1,018,441

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. 2019	40%	52%	-	-	43%	7,535	4,089	-	-	7,593
Dec. 2019	55%	51%	-	39%	55%	1,936	4,316	-	-	2,338
March 2020	65%	52%	-	-	65%	1,180	5,567	-	-	1,553
June 2020	62%	-	-	-	62%	123	-	-	-	123
Sept. 2020	58%	-	-	-	58%	84	#DIV/0!	#DIV/0!	#DIV/0!	84

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.)
0	0	0	0	1,407	0
0	0	98,966	297,206	902	0
0	0	85,092	375,801	1,167	0
0	0	124,269	258,615	1,180	0
0	0	78,843	413,147	1,112	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. 2019	2	2	2	1	2	2	1	1	0	1
Dec. 2019	2	2	3	2	3	3	1	2	1	2
March 2020	2	2	4	3	3	3	1	3	2	2
June 2020	2	2	4	3	3	3	1	3	2	2
Sept. 2020	2	2	4	2	3	3	1	3	2	2

Period	Outbound services (Number of banks)									
	Outsource / Other departments									
	Outbound calls for collection (credit cards)	Outbound calls for collection (consumer loans)	Outbound calls for sales	Outbound calls for updating data	Retention / Anti-attribution	Outbound for credit card limit increasing	Outbound calls for activation	Outbound calls for campaigns	Outbound calls for welcome	Outbound calls for resend card/account statement
Sept. 2019	0	0	1	1	2	1	0	0	0	1
Dec. 2019	0	0	2	1	3	2	0	1	1	1
March 2020	0	0	3	1	3	2	0	2	2	1
June 2020	0	0	3	1	3	2	0	2	2	1
Sept. 2020	0	0	3	1	3	2	0	2	1	1

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

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

D. Other Statistics

Period	Other Statistics											
	Inbound calls						Outbound calls					
	Number of seats	Number of calls evaluated per agent**	Number of agents per first manager**	Inbound-training time per agent (hour)	Daily break time per agent (minute)	Daily lunch time per agent (minute)	Number of seats	Number of calls evaluated per agent	Number of agents per first manager	Inbound-training time per agent (hour)	Daily break time per agent (minute)	Daily lunch time per agent (minute)
Sept. 2019	196	887	720	145	45	45	49	598	442	65	38	53
Dec. 2019	508	335	280	174	40	50	49	691	520	65	38	53
March 2020	567	263	223	143	38	53	90	271	195	60	35	55
June 2020	560	5	23	143	38	53	89	8	11	60	35	55
Sept. 2020	611	6	22	143	36	53	88	8	11	60	35	55

E. Financial transactions

Period	Number of transactions	Volume of transactions (Thousand TRY)
Sept. 2019	229,823	467,256
Dec. 2019	1,030,776	953,504
March 2020	300,061	1,387,375
June 2020	262,800	1,531,885
Sept. 2020	260,690	1,560,300

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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.

The Banks Association of Turkey
Call Center Statistics*
(The number of agents ≤ 50) (Number of banks: 10)

A. Number of Call Center Employees

Period	The number of part-time agents		The number of full-time agents		Total number of agents	The number of supporting service personnel	The number of managers		Total
	The number of personnel in the service of inbound calls	The number of personnel in the service of outbound calls	The number of personnel in the service of inbound calls	The number of personnel in the service of outbound calls			The number of personnel in the service of inbound calls	The number of personnel in the service of outbound calls	
Sept. 2019	1	0	118	35	154	15	30	4	203
Dec. 2019	1	0	121	33	155	14	29	4	202
March 2020	1	0	86	23	110	14	17	4	145
June 2020	1	0	92	28	121	14	17	7	159
Sept. 2020	1	0	92	27	120	13	16	7	156

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	
11	0	7	0	12%
8	0	5	0	8%
8	0	1	1	9%
2	0	1	2	4%
10	2	3	0	13%

The number of agents working in the Outsource company on behalf of Bank's call center
301
302
234
220
224

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. 2019	86	68	10	5	14	20	110	93	27	36	35
Dec. 2019	92	63	9	5	13	20	114	88	27	36	36
March 2020	59	51	9	5	9	12	77	68	27	38	35
June 2020	62	59	9	5	10	14	81	78	27	38	36
Sept. 2020	55	65	8	5	9	14	72	84	27	38	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. 2019	40	43	68	3	1	4	7	3	2	4	24	4	43	51	99	10
Dec. 2019	35	45	71	4	1	4	7	2	2	4	23	4	38	53	101	10
March 2020	26	32	51	1	1	4	5	4	1	3	15	2	28	39	71	7
June 2020	24	37	58	2	1	4	7	2	1	3	16	4	26	44	81	8
Sept. 2020	18	32	68	2	1	3	7	2	1	2	17	3	20	37	92	7

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. 2019	145	9	14	1	33	1	192	11	3	0	0	3	19	2	12	33
Dec. 2019	143	12	13	1	32	1	188	14	3	0	0	3	18	2	12	32
March 2020	98	12	13	1	20	1	131	14	3	1	1	5	18	2	9	29
June 2020	111	10	13	1	23	1	147	12	5	1	1	7	18	2	9	29
Sept. 2020	111	9	12	1	22	1	145	11	4	1	1	6	21	1	9	31

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

The Banks Association of Turkey
Call Center Statistics*
(The number of agents ≤ 50) (Number of banks: 10)

C. Call Profile

Period	Inbound call profile										
	Number of incoming calls received by IVR	Number of incoming calls answered by agents	Total number of incoming calls	Number of abandoned calls from agents	Answered Calls (%)	Average Talk Time (second)	Average After Call Work Time (second)	Average Ringing Time (second)	Average Speed of Answer (second)	Average Time to Abandonment (second)	Number of Active Customers
Sept. 2019	953,959	1,686,598	2,640,557	64,262	96%	178	4	3	23	62	694,423
Dec. 2019	971,654	1,753,254	2,724,908	48,311	97%	187	3	2	18	45	631,502
March 2020	773,461	1,313,468	2,086,929	44,771	97%	170	3	3	20	33	554,145
June 2020	471,140	982,407	1,453,547	63,274	94%	196	3	3	28	51	466,888
Sept. 2020	584,789	903,707	1,488,496	27,050	97%	200	3	3	18	52	337,556

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. 2019	9	8	7	2	10	5	5	3	5	3	10	4	4	6	0	11
Dec. 2019	9	7	7	2	10	5	5	3	5	3	10	4	4	6	0	11
March 2020	8	6	6	2	9	4	5	2	4	3	9	3	3	6	0	10
June 2020	8	6	6	2	9	4	5	2	4	3	9	3	3	6	0	10
Sept. 2020	7	6	5	2	8	4	5	2	4	3	9	1	3	6	0	8

Period	Inbound call services (Number of banks)															
	From the another line															
	Banking services	Card services	Applications (credit card, supplementary card etc.)	Stock services	Service in English	Cross-sell	Private Banking Line	Insurance / Individual Pension System Line	ATM-POS support line	Branch support line	Customer satisfaction or complaint line	Investment line	SME and Commercial banking line	Corporate banking line	Mortgage line	Internet banking support line
Sept. 2019	0	1	0	1	0	0	0	2	2	2	0	4	1	0	1	0
Dec. 2019	0	1	0	1	0	0	0	2	2	2	0	3	1	0	1	0
March 2020	0	1	0	1	0	0	0	2	2	2	0	3	1	0	1	0
June 2020	0	1	0	1	0	0	0	2	2	2	0	3	1	0	1	0
Sept. 2020	0	1	0	2	0	0	0	2	2	2	0	5	1	0	1	0

The Banks Association of Turkey
Call Center Statistics*
(The number of agents ≤ 50) (Number of banks: 10)

Period	Outbound call profile														
	Number of reached customers					Number of customers not reached					The total number of outbound call customers				
	Outbound calls for sales	Outbound calls for collection	Outbound calls for ATM-POS monitoring	Other operational outbound calls	Total	Outbound calls for sales	Outbound calls for collection	Outbound calls for ATM-POS monitoring	Other operational outbound calls	Total	Outbound calls for sales	Outbound calls for collection	Outbound calls for ATM-POS monitoring	Other operational outbound calls	Total
Sept. 2019	205,925	125,526	0	62,121	393,572	145,002	107,344	0	63,979	316,325	350,927	232,870	0	126,100	709,897
Dec. 2019	205,730	141,708	0	56,980	404,418	182,855	112,449	0	56,932	352,236	388,585	254,157	0	113,912	756,654
March 2020	86,709	101,219	0	70,350	258,278	129,329	89,660	0	81,434	300,423	216,038	190,879	0	151,784	558,701
June 2020	51,981	61,204	0	43,946	157,131	85,589	38,533	0	34,667	158,789	137,570	99,737	0	78,613	315,920
Sept. 2020	101,457	71,666	0	43,639	216,762	157,101	58,717	0	39,306	255,124	258,558	130,383	0	82,945	471,886

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. 2019	59%	54%	-	49%	55%	123	59	-	129	103
Dec. 2019	53%	56%	-	50%	53%	136	58	-	126	107
March 2020	40%	53%	-	46%	46%	182	55	-	124	117
June 2020	38%	61%	-	56%	50%	219	86	-	111	137
Sept. 2020	39%	55%	-	53%	46%	157	68	#DIV/0!	110	118

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.)
92,141	1,649	5,194	2,388,698	0	81,405
82,859	1,955	2,741	1,751,913	0	79,027
100,654	1,932	4,240	1,339,880	0	144,317
106,389	2,691	4,846	362,232	0	164,700
105,277	1,578	4,376	2,654,192	0	175,543

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. 2019	0	0	4	3	2	2	1	3	2	4
Dec. 2019	0	0	4	4	2	2	1	4	3	4
March 2020	1	1	3	3	2	2	1	3	2	4
June 2020	0	0	3	3	2	2	1	3	2	3
Sept. 2020	1	1	3	3	2	1	3	3	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. 2019	3	5	5	3	2	3	2	3	4	1
Dec. 2019	3	5	4	2	2	2	2	3	4	1
March 2020	4	5	4	3	2	3	2	3	4	1
June 2020	3	5	4	3	2	3	2	3	4	1
Sept. 2020	4	6	3	3	2	3	2	3	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 Turkey
Call Center Statistics*
(The number of agents ≤ 50) (Number of banks: 10)

D. Other Statistics

Period	Other Statistics											
	Inbound calls						Outbound calls					
	Number of seats	Number of calls evaluated per agent**	Number of agents per first manager**	Inbound-training time per agent (hour)	Daily break time per agent (minute)	Daily lunch time per agent (minute)	Number of seats	Number of calls evaluated per agent	Number of agents per first manager	Inbound-training time per agent (hour)	Daily break time per agent (minute)	Daily lunch time per agent (minute)
Sept. 2019	217	32	11	134	37	51	163	7	8	141	36	54
Dec. 2019	220	26	11	134	37	51	163	7	8	141	36	54
March 2020	181	40	9	145	39	50	153	6	3	164	38	53
June 2020	181	35	10	145	39	47	153	9	3	164	38	53
Sept. 2020	172	37	12	135	40	46	156	17	6	176	41	49

E. Financial transactions

	Number of transactions	Volume of transactions (Thousand TRY)
Sept. 2019	75,836	584,572
Dec. 2019	65,850	485,428
March 2020	44,696	330,658
June 2020	41,079	358,488
Sept. 2020	46,069	693,244

* 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.

List of participating banks

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

A. Total Number of Call Center Personnel*

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

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

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

1. **The number of part-time agents** : Total number of part-time agents that worked in the related three-month period.
2. **The number of full-time agents**: Total number of full-time agents that worked in the related three-month period.
3. **The number of supporting service staff** : Total number of employees who do not take calls in the call center in the related three-month period.
4. **The number of managers** : Number of management team members who do not take calls in the related three-month period. ie. Team leaders, supervisors, call center manager
5. **The number of agents that resigned and fired** : Total number of agents that resigned and laid off in the related three-month period.
6. **The number of agents that transferred to another department** : Total number of agents that transferred to another department in the related three-month period.
7. **The number of agents working in the Outsource company on behalf of Bank's call center**: Number of Agents working in the outsource company and giving the service of inbound and outbound calls on behalf of bank's call center.

B. Call Center Employee Profile*

* Data, in each period, is not cumulative, only quarterly data is given in each 3-months period. The data A-7 is not included in this category.

* Arithmetic mean (for data "greater than zero") is used in calculating the average ratios.

1. **Gender** : The distribution by gender of the total number agents, supporting service staff and managers in the related three-month period.
 2. **Academic background** : The distribution by education of the total number of agents, supporting service staff and managers in the related three-month period. Last school graduation was considered for students.
 3. **Geographical location** : The distribution by geographical location of the total number of agents, supporting service staff and managers in the related three-month period.
 4. **Average age** : The average age of agents, supporting service staff and managers in the related three-month period.
- Availability of SPK License** : Total number of agents, supporting service staff and managers where SPK license is available in the related three-month period.
- Foreign language speaking** : Total number of agents, supporting service staff and managers who speak foreign language in the related three-month period.

C. Call Profile*

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

* Weighted average is used in average formulas.

Inbound

1. **Number of incoming calls received calls by IVR** : All calls answered or ceased in the IVR system. Calls incoming to agents or abandoned by the agents are not included.
 2. **Number of incoming calls answered by agents** : Number of incoming calls answered and abandoned by the agents.
- Total number of incoming calls** = Number of calls answered by the agents + Number of calls abandoned by the agents.
3. **Number of abandoned calls from agents**

Answered calls (%) = (Number of incoming calls to agents-Number of agent abandoned calls) / Number of incoming calls to agents

4. **Average talk time (second)**
5. **Average after call work time (second)**
6. **Average ringing time (second)**
7. **Average speed of answer (second)**
8. **Average time to abandonment (second)**
9. **Number of active customers**: Number of customers that has called at least once in the past 3 months

Inbound call services - From the same line / another line

Glossary

Outbound

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

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

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

12. E-mail - Fax - Other : Number of mails, faxes or others.

Outbound call services - From the same line / another line

Outbound call profile

13. Number of e-mails received

14. Number of faxes received

15. The number of chat calls

16. The number of IVN calls

17. The number of video calls

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

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

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

** Weighted average is used in items 2 and 3.*

** Arithmetic mean (for data "greater than zero") is used for items 4, 5 and 6.*

1. Number of seats : Number of seats occupied.

2. Number of calls evaluated per agent : Inbound and outbound calls evaluated per agent will be used.

3. Number of agents per first manager

4. Training time per agent (hour) : For a full time agent who works 9 hours in a day.

5. Daily break time per agent (minute) : For a full time agent who works 9 hours in a day. Standard legal break time will be given.

6. Daily lunch time per agent (minute) : For a full time agent who works 9 hours in a day. Standard legal lunch time will be given.

E. Financial Transactions*

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

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

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

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

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