



Call Center Statistics

December 2020

Report Code: DE23
January 2020



Summary Tables

Number of Call Center Employees

	Sept. 2020				Dec. 2020				
	Female	Male	Total	The average age	Female	Male	Total	The average age	Net change
The number of agents	5,758	2,237	7,995	27	6,001	2,314	8,315	27	320
The number of supporting service personnel	479	221	700	33	480	223	703	33	3
The number of managers	474	351	825	34	476	357	833	34	8
Total	6,711	2,809	9,520	-	6,957	2,894	9,851	-	331
Outsource			2,861				3,252		391

Distribution of Call Center Employees by City

	Sept. 2020		Dec. 2020	
	Total	(%)	Total	(%)
Istanbul and Izmit	5,133	54	5,177	53
Other	4,387	46	4,674	47
Total	9,520	100	9,851	100

Call Center Employee Profile

	Sept. 2020					Dec. 2020				
	High school	College	University graduate	Post-graduate	Total	High school	College	University graduate	Post-graduate	Total
The number of agents	811	2,441	4,643	100	7,995	816	2,440	4,962	97	8,315
The number of supporting service personnel	84	169	395	52	700	87	167	391	58	703
The number of managers	59	145	529	92	825	54	128	571	80	833
Total	954	2,755	5,567	244	9,520	957	2,735	5,924	235	9,851

Call Profile

	Sept. 2020	Dec. 2020
Inbound call		
Total number of incoming calls (million)	112.3	115.8
Number of incoming calls answered by agents (million)	50.4	52.0
Answered Calls (%)	93	96
Average talk time (second)	175	169
Outbound call		
The total number of outbound call customers (million)	19.0	22.3
Customers reached (%)	46	46
Average talk time (second)	154	155
Number of e-mails received (thousand)	338.0	344.1
Number of faxes received (thousand)	2.8	2.3
The number of chat calls (thousand)	1,365.3	1,606.1
The number of IVN calls (million)	19.2	17.9
The number of video calls	178,147	229,704
Other (chat / co-browsing ..etc.) (thousand)	175.5	222.0

Financial transactions

	Sept. 2020	Dec. 2020
Number of transactions (million)*	2.4	2.5
Volume of transactions (billion TRY)*	15	13

* 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	
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
Dec. 2020	48	38	7,239	990	8,315	703	736	97	9,851

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	
432	88	112	20	9%
373	72	217	49	10%
177	51	59	9	4%
457	91	60	11	8%
432	82	73	12	7%

The number of agents working in the Outsource company on behalf of Bank's call center
2,866
2,794
2,619
2,861
3,252

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			
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
Dec. 2020	6,001	2,314	480	223	476	357	6,957	2,894	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
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
Dec. 2020	816	2,440	4,962	97	87	167	391	58	54	128	571	80	957	2,735	5,924	235

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								
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
Dec. 2020	4,077	4,238	590	113	510	323	5,177	4,674	102	30	60	192	228	73	138	439

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
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
Dec. 2020	63,742,912	52,049,424	115,792,336	1,833,871	96%	169	5	2	36	120	26,211,217

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
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
Dec. 2020	21	20	18	9	22	16	13	5	8	5	18	12	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
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
Dec. 2020	1	2	0	6	1	1	8	8	10	9	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
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
Dec. 2020	7,528,512	1,059,690	4,953	1,726,979	10,320,134	9,337,329	984,585	3,716	1,661,761	11,987,391	16,865,841	2,044,275	8,669	3,388,740	22,307,525

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
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
Dec. 2020	45%	52%	57%	51%	46%	160	144	40	140	155

E-mail - Fax - Other					
Number of e-mails received	Number of faxes received	The number of chat calls	The number of IVN calls	The number of video calls	Others (chat / co-browsing ..etc.)
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
344,138	2,337	1,606,134	17,875,894	229,704	221,986

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
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
Dec. 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
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
Dec. 2020	10	12	15	9	12	8	7	12	9	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)
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
Dec. 2020	7,534	19	18	247	40	48	1,395	22	18	114	41	49

E. Financial transactions

Period	Number of transactions** *	Volume of transactions (Thousand TRY)***
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
Dec. 2020	2,473,593	13,475,948

* 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	
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
Dec. 2020	47	38	6,764	916	7,765	645	685	88	9,183

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	
381	83	91	20	9%
326	71	211	48	11%
157	51	55	7	4%
387	87	48	11	7%
393	79	59	11	7%

The number of agents working in the Outsource company on behalf of Bank's call center
2,421
2,331
2,179
2,430
2,860

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			
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
Dec. 2020	5,608	2,157	449	196	442	331	6,499	2,684	27	33	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
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
Dec. 2020	759	2,217	4,698	91	83	150	364	48	52	114	530	77	894	2,481	5,592	216

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								
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
Dec. 2020	3,827	3,938	550	95	469	304	4,846	4,337	97	29	59	185	185	59	123	367

* 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
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
Dec. 2020	60,456,989	48,851,567	109,308,556	1,761,258	96%	167	5	2	37	123	25,091,553

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
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
Dec. 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
Dec. 2019																
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
Dec. 2020	1	1	0	4	1	1	6	5	8	6	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				
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	1,432,967	14,498	3,571,831	17,531,465
Dec. 2020	6,798,171	980,743	4,953	1,688,193	9,472,060	8,777,910	913,754	3,716	1,629,647	11,325,027	15,576,081	1,894,497	8,669	3,317,840	20,797,087

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
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
Dec. 2020	44%	52%	57%	51%	46%	168	151	40	141	162

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.)
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
211,858	955	1,538,645	15,973,882	226,825	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
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
Dec. 2020	4	4	7	4	6	5	3	5	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
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
Dec. 2020	7	7	9	5	7	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)
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
Dec. 2020	6,792	19	18	399	41	51	1,160	23	19	103	44	47

E. Financial transactions

Period	Number of transactions	Volume of transactions (Thousand TRY)
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
Dec. 2020	2,164,599	11,045,135

* 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: 3)

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	
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
Dec. 2020	0	0	331	44	375	36	28	2	441

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	
43	5	16	0	16%
39	1	5	0	9%
18	0	3	0	4%
60	2	9	0	15%
30	1	4	1	10%

The number of agents working in the Outsource company on behalf of Bank's call center
143
229
220
207
170

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			
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
Dec. 2020	291	84	17	19	20	10	328	113	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
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
Dec. 2020	31	189	152	3	1	16	13	6	1	11	18	0	33	216	183	9

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								
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
Dec. 2020	86	289	19	17	12	18	117	324	1	0	0	1	11	10	5	26

* 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: 3)

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
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
Dec. 2020	2,782,718	2,018,756	4,801,474	31,206	98%	204	4	2	14	87	739,433

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
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	1	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
Dec. 2020	3	3	3	2	3	3	1	1	2	1	2	3	1	1	0	2

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
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
Dec. 2020	0	0	0	1	0	0	1	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: 3)

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
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
Dec. 2020	595,877	0	0	0	595,877	419,395	0	0	0	419,395	1,015,272	0	0	0	1,015,272

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
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	-	-	-	84
Dec. 2020	59%	-	-	-	59%	73	-	-	-	73

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	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
0	0	62,469	413,147	0	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
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
Dec. 2020	1	1	3	2	2	2	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
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
Dec. 2020	0	0	2	1	2	2	0	2	1	1

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

The Banks Association of Turkey
Call Center Statistics*
(51 ≤ The number of agents ≤ 250) (Number of banks: 3)

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)
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
Dec. 2020	449	5	18	161	38	48	64	7	11	45	38	53

E. Financial transactions

Period	Number of transactions	Volume of transactions (Thousand TRY)
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
Dec. 2020	155,671	1,595,543

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

A. Number of Call Center Employees

Period	The number of part-time agents		The number of full-time agents		Total number of agents	The number of supporting service personnel	The number of managers		Total
	The number of personnel in the service of inbound calls	The number of personnel in the service of outbound calls	The number of personnel in the service of inbound calls	The number of personnel in the service of outbound calls			The number of personnel in the service of inbound calls	The number of personnel in the service of outbound calls	
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
Dec. 2020	1	0	144	30	175	22	23	7	227

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

The number of agents working in the Outsource company on behalf of Bank's call center
302
234
220
224
222

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			
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
Dec. 2020	102	73	14	8	14	16	130	97	27	35	36

Period	Education															
	The number of agents				The number of supporting service personnel				The number of managers				Total			
	High school	College	University graduate	Post-graduate	High school	College	University graduate	Post-graduate	High school	College	University graduate	Post-graduate	High school	College	University graduate	Post-graduate
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
Dec. 2020	26	34	112	3	3	1	14	4	1	3	23	3	30	38	149	10

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								
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
Dec. 2020	164	11	21	1	29	1	214	13	4	1	1	6	32	4	10	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*
(The number of agents ≤ 50) (Number of banks: 11)

C. Call Profile

Period	Inbound call profile										
	Number of incoming calls received by IVR	Number of incoming calls answered by agents	Total number of incoming calls	Number of abandoned calls from agents	Answered calls (%)	Average talk time (second)	Average after call work time (second)	Average ringing time (second)	Average speed of answer (second)	Average time to abandonment (second)	Number of active customers
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
Dec. 2020	503,205	1,179,101	1,682,306	41,407	96%	192	4	3	18	55	380,231

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
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
Dec. 2020	8	7	5	2	9	5	5	2	4	2	9	3	3	6	0	9

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
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
Dec. 2020	0	1	0	1	0	0	1	2	1	2	0	5	1	0	1	0

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

Period	Outbound call profile														
	Number of reached customers					Number of customers not reached					The total number of outbound call customers				
	Outbound calls for sales	Outbound calls for collection	Outbound calls for ATM-POS monitoring	Other operational outbound calls	Total	Outbound calls for sales	Outbound calls for collection	Outbound calls for ATM-POS monitoring	Other operational outbound calls	Total	Outbound calls for sales	Outbound calls for collection	Outbound calls for ATM-POS monitoring	Other operational outbound calls	Total
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
Dec. 2020	134,464	78,947	0	38,786	252,197	140,024	70,831	0	32,114	242,969	274,488	149,778	0	70,900	495,166

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
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
Dec. 2020	49%	53%	-	55%	51%	141	60	#DIV/0!	125	113

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.)
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
132,280	1,382	5,020	1,488,865	2,879	221,986

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
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	2	1	3	1	3	3	3
Dec. 2020	2	2	4	2	2	4	1	3	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
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
Dec. 2020	3	5	4	3	3	3	2	3	4	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.

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

D. Other Statistics

Period	Other Statistics											
	Inbound calls						Outbound calls					
	Number of seats	Number of calls evaluated per agent**	Number of agents per first manager**	Inbound-training time per agent (hour)	Daily break time per agent (minute)	Daily lunch time per agent (minute)	Number of seats	Number of calls evaluated per agent	Number of agents per first manager	Inbound-training time per agent (hour)	Daily break time per agent (minute)	Daily lunch time per agent (minute)
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
Dec. 2020	293	49	12	131	40	45	171	16	6	159	39	51

E. Financial transactions

	Number of transactions	Volume of transactions (Thousand TRY)
Dec. 2019	65,850	485,428
March 2020	44,696	330,658
June 2020	41,079	358,488
Sept. 2020	46,069	693,244
Dec. 2020	153,323	835,269

* 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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