



# Call Center Statistics

September 2021

Report Code: DE23

October 2021



## Summary Tables

### Number of Call Center Employees

	June 2021				Sept. 2021				
	Female	Male	Total	The average age	Female	Male	Total	The average age	Net change
The number of agents	6.387	2.361	8.748	27	6.073	2.260	8.333	27	-415
The number of supporting service personnel	594	258	852	33	551	250	801	34	-51
The number of managers	520	370	890	34	502	390	892	34	2
<b>Total</b>	<b>7.501</b>	<b>2.989</b>	<b>10.490</b>	-	<b>7.126</b>	<b>2.900</b>	<b>10.026</b>	-	<b>-464</b>
Outsource	-	-	3.253	-	-	-	3.928	-	675

### Distribution of Call Center Employees by City

	June 2021		Sept. 2021	
	Total	(%)	Total	(%)
Istanbul and Izmit	5.413	52	4.970	50
Other	5.077	48	5.056	50
<b>Total</b>	<b>10.490</b>	<b>100</b>	<b>10.026</b>	<b>100</b>

### Call Center Employee Profile

	June 2021					Sept. 2021				
	High school	College	University graduate	Post-graduate	Total	High school	College	University graduate	Post-graduate	Total
The number of agents	835	2.426	5.376	111	8.748	794	2.296	5.134	109	8.333
The number of supporting service personnel	88	214	487	63	852	76	185	471	69	801
The number of managers	48	161	597	84	890	46	162	609	75	892
<b>Total</b>	<b>971</b>	<b>2.801</b>	<b>6.460</b>	<b>258</b>	<b>10.490</b>	<b>916</b>	<b>2.643</b>	<b>6.214</b>	<b>253</b>	<b>10.026</b>

### Call Profile

	June 2021	Sept. 2021
<b>Inbound call</b>		
Total number of incoming calls (million)	98,7	105,6
Number of incoming calls answered by agents (million)	47,2	48,7
Answered Calls (%)	97	97
Average talk time (second)	179	175
<b>Outbound call</b>		
The total number of outbound call customers (million)	19,9	21,9
Customers reached (%)	47	40
Average talk time (second)	143	159
Number of e-mails received (thousand)	250,9	276,9
Number of faxes received (thousand)	1,1	1,2
The number of chat calls (thousand)	1.767,1	1.955,7
The number of IVN calls (million)	30,9	28,5
The number of video calls	822.037	1.379.646
Other (chat / co-browsing ..etc.) (thousand)	175,0	196,0

### Financial transactions

	June 2021	Sept. 2021
Number of transactions (million)*	2,4	2,6
Volume of transactions (billion TRY)*	13	13

\* The total number and volume of financial transactions was provided from 18 banks (out of 23).

**The Banks Association of Turkey**  
**Call Center Statistics\***  
**(Consolidated, 23 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. 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
March 2021	67	32	7.481	1.062	8.642	726	759	110	10.237
June 2021	82	32	7.565	1.069	8.748	852	714	176	10.490
Sept. 2021	133	55	7.151	994	8.333	801	787	105	10.026

The number of agents that resigned and fired		The number of agents that transferred to another department		Total Turnover (%)	The number of agents working in the Outsource company on behalf of Bank's call center
The number of personnel in the service of inbound calls	The number of personnel in the service of outbound calls	The number of personnel in the service of inbound calls	The number of personnel in the service of outbound calls		
457	91	60	11	8%	2.861
432	82	73	12	7%	3.252
454	94	156	17	8%	3.240
611	75	152	28	10%	3.253
814	136	160	31	14%	3.928

**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. 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
March 2021	6.319	2.323	501	225	503	366	7.323	2.914	28	33	35
June 2021	6.387	2.361	594	258	520	370	7.501	2.989	27	33	34
Sept. 2021	6.073	2.260	551	250	502	390	7.126	2.900	27	34	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. 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
March 2021	814	2.481	5.232	115	96	156	414	60	51	156	579	83	961	2.793	6.225	258
June 2021	835	2.426	5.376	111	88	214	487	63	48	161	597	84	971	2.801	6.460	258
Sept. 2021	794	2.296	5.134	109	76	185	471	69	46	162	609	75	916	2.643	6.214	253

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. 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
March 2021	4.098	4.544	602	124	519	350	5.219	5.018	133	27	61	221	250	69	142	461
June 2021	4.156	4.592	723	129	534	356	5.413	5.077	133	31	60	224	285	76	140	501
Sept. 2021	3.759	4.574	674	127	537	355	4.970	5.056	156	31	66	253	312	78	180	570

*ith 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, 23 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. 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
March 2021	54.768.494	50.626.928	105.395.422	1.269.639	97%	174	5	2	23	104	25.048.443
June 2021	51.550.873	47.152.810	98.703.683	1.280.427	97%	179	5	2	22	105	23.330.367
Sept. 2021	56.968.354	48.663.821	105.632.175	1.648.852	97%	175	5	2	27	110	23.976.133

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. 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
March 2021	19	20	18	9	22	16	11	5	7	5	18	11	7	9	4	21
June 2021	19	20	17	9	21	16	12	5	7	5	16	11	7	9	4	19
Sept. 2021	19	22	17	9	22	16	11	5	7	5	16	11	7	9	4	20

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. 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
March 2021	1	2	0	7	1	1	8	7	12	8	4	9	8	4	6	1
June 2021	1	2	0	7	1	1	9	7	12	8	5	9	8	4	5	1
Sept. 2021	2	2	0	7	2	2	10	7	12	8	6	10	8	3	5	2

**The Banks Association of Turkey**  
**Call Center Statistics\***  
**(Consolidated, 23 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. 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
March 2021	7.050.082	2.277.697	3.025	1.448.938	10.779.742	9.430.274	1.850.451	1.802	1.433.326	12.715.853	16.480.356	4.128.148	4.827	2.882.264	23.495.595
June 2021	6.398.801	1.632.065	2.908	1.343.128	9.376.902	7.883.728	1.325.166	2.040	1.301.739	10.512.673	14.282.529	2.957.231	4.948	2.644.867	19.889.575
Sept. 2021	6.217.667	1.013.894	3.359	1.540.883	8.775.803	10.102.084	1.460.479	3.399	1.592.379	13.158.341	16.319.751	2.474.373	6.758	3.133.262	21.934.144

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. 2020	47%	53%	53%	41%	46%	168	117	37	116	154
Dec. 2020	45%	52%	57%	51%	46%	160	144	40	140	155
March 2021	43%	55%	63%	50%	46%	160	123	37	136	149
June 2021	45%	55%	59%	51%	47%	155	111	43	124	143
Sept. 2021	38%	41%	50%	49%	40%	175	108	34	130	159

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.)
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
267.025	1.830	1.732.429	30.373.806	581.766	190.748
250.914	1.149	1.767.082	30.935.434	822.037	175.048
276.854	1.208	1.955.718	28.456.763	1.379.646	195.964

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. 2020	7	7	14	8	10	11	5	11	8	7
Dec. 2020	7	7	14	8	10	11	5	11	8	7
March 2021	6	6	14	8	9	10	4	10	7	7
June 2021	5	5	14	7	9	10	4	10	7	5
Sept. 2021	6	6	14	7	9	10	4	10	7	5

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. 2020	11	13	15	8	11	8	7	12	8	7
Dec. 2020	10	12	15	9	12	8	7	12	9	7
March 2021	10	13	15	8	11	8	7	13	9	7
June 2021	9	12	15	10	12	8	7	12	8	7
Sept. 2021	10	12	16	11	12	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, 23 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. 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
March 2021	7.759	20	17	233	40	48	1.419	20	18	111	41	49
June 2021	7.423	20	18	193	40	49	1.136	23	18	113	41	49
Sept. 2021	7.326	20	17	170	40	50	1.102	21	16	108	41	49

**E. Financial transactions**

Period	Number of transactions** *	Volume of transactions (Thousand TRY)***
Sept. 2020	2.394.784	14.989.831
Dec. 2020	2.473.593	13.475.948
March 2021	2.300.834	11.562.252
June 2021	2.415.026	12.813.353
Sept. 2021	2.560.634	12.592.231

\* 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 23).

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

**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. 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
March 2021	66	32	6.982	984	8.064	668	708	96	9.536
June 2021	82	32	7.059	982	8.155	796	664	162	9.777
Sept. 2021	124	55	6.705	911	7.795	741	738	92	9.366

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	
387	87	48	11	7%
393	79	59	11	7%
403	71	148	17	8%
580	73	147	25	10%
725	112	150	28	13%

The number of agents working in the Outsource company on behalf of Bank's call center
2.430
2.860
2.789
2.768
3.287

**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. 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
March 2021	5.903	2.161	470	198	470	334	6.843	2.693	27	33	34
June 2021	5.956	2.199	563	233	486	340	7.005	2.772	27	33	34
Sept. 2021	5.711	2.084	519	222	470	360	6.700	2.666	28	34	34

Period	The number of agents															
	Education				The number of agents				The number of agents				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. 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
March 2021	767	2.258	4.931	108	94	141	386	47	49	141	535	79	910	2.540	5.852	234
June 2021	788	2.205	5.057	105	85	204	456	51	46	146	553	81	919	2.555	6.066	237
Sept. 2021	753	2.094	4.842	106	72	173	439	57	44	148	566	72	869	2.415	5.847	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								
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
March 2021	3.800	4.264	562	106	475	329	4.837	4.699	128	27	60	215	204	55	127	386
June 2021	3.843	4.312	684	112	491	335	5.018	4.759	128	31	59	218	229	61	129	419
Sept. 2021	3.481	4.314	630	111	496	334	4.607	4.759	136	29	60	225	255	64	169	488

\* 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. 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
March 2021	51.677.011	47.357.059	99.034.070	1.191.219	97%	171	5	2	23	107	23.715.199
June 2021	48.381.765	43.921.946	92.303.711	1.203.337	97%	177	5	2	22	107	22.097.619
Sept. 2021	53.829.443	44.685.591	98.515.034	1.374.294	97%	169	6	2	25	96	22.500.869

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. 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
March 2021	10	10	10	5	10	8	7	2	2	2	7	5	4	4	4	10
June 2021	10	10	10	5	10	8	7	2	2	2	6	5	4	4	4	10
Sept. 2021	10	10	10	5	10	8	7	2	2	2	6	5	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. 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
March 2021	1	1	0	4	1	1	6	5	8	6	3	5	6	3	6	0
June 2021	1	1	0	4	1	1	6	5	8	6	4	5	6	3	5	0
Sept. 2021	1	1	0	4	1	1	6	5	8	6	4	5	6	2	5	0



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

Period	Outbound call profile														
	Number of reached customers					Number of customers not reached					The total number of outbound call customers				
	Outbound calls for sales	Outbound calls for collection	Outbound calls for ATM-POS monitoring	Other operational outbound calls	Total	Outbound calls for sales	Outbound calls for collection	Outbound calls for ATM-POS monitoring	Other operational outbound calls	Total	Outbound calls for sales	Outbound calls for collection	Outbound calls for ATM-POS monitoring	Other operational outbound calls	Total
Sept. 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
March 2021	6.342.412	2.207.224	3.025	1.418.238	9.970.899	8.884.638	1.816.271	1.802	1.411.539	12.114.250	15.227.050	4.023.495	4.827	2.829.777	22.085.149
June 2021	5.771.346	1.554.107	2.908	1.307.547	8.635.908	7.338.759	1.295.788	2.040	1.278.577	9.915.164	13.110.105	2.849.895	4.948	2.586.124	18.551.072
Sept. 2021	5.755.586	954.176	3.359	1.506.295	8.219.416	9.644.598	1.431.737	3.399	1.567.670	12.647.404	15.400.184	2.385.913	6.758	3.073.965	20.866.820

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. 2020	46%	53%	53%	41%	46%	177	121	37	116	160
Dec. 2020	44%	52%	57%	51%	46%	168	151	40	141	162
March 2021	42%	55%	63%	50%	45%	168	125	37	137	154
June 2021	44%	55%	59%	51%	47%	163	113	43	124	148
Sept. 2021	37%	40%	50%	49%	39%	181	110	34	129	163

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.)
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
147.293	723	1.672.269	28.430.131	578.154	0
149.121	731	1.717.588	28.931.980	796.460	0
143.904	673	1.917.287	27.732.098	1.327.640	1.067

Period	Outbound services (Number of banks)									
	Inhouse									
	Outbound calls for collection (credit cards)	Outbound calls for collection (consumer loans)	Outbound calls for sales	Outbound calls for updating data	Retention / Anti-attribution	Outbound for credit card limit increasing	Outbound calls for activation	Outbound calls for campaigns	Outbound calls for welcome	Outbound calls for resend card/account statement
Sept. 2020	4	4	7	4	6	5	3	5	3	2
Dec. 2020	4	4	7	4	6	5	3	5	3	3
March 2021	4	4	7	4	6	5	3	5	3	3
June 2021	3	3	7	3	6	5	3	5	3	3
Sept. 2021	3	3	7	3	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
Sept. 2020	7	7	9	4	6	3	5	7	4	5
Dec. 2020	7	7	9	5	7	3	5	7	4	5
March 2021	7	7	9	4	6	3	5	7	4	5
June 2021	6	6	9	6	7	3	5	7	4	5
Sept. 2021	6	6	9	6	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)
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
March 2021	7.006	20	17	330	41	51	1.186	21	19	91	44	47
June 2021	6.670	20	18	228	41	51	898	24	18	92	44	47
Sept. 2021	6.571	21	18	189	41	50	863	22	17	81	44	47

**E. Financial transactions**

Period	Number of transactions	Volume of transactions (Thousand TRY)
Sept. 2020	2.088.025	12.736.287
Dec. 2020	2.164.599	11.045.135
March 2021	2.076.273	9.604.683
June 2021	2.188.009	10.821.711
Sept. 2021	2.293.538	10.673.753

\* 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. 2020	0	0	400	62	462	44	35	4	545
Dec. 2020	0	0	331	44	375	36	28	2	441
March 2021	0	0	435	61	496	43	38	9	586
June 2021	0	0	440	68	508	41	39	9	597
Sept. 2021	9	0	330	59	398	37	32	7	474

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	
60	2	9	0	15%
30	1	4	1	10%
45	23	8	0	15%
27	2	3	1	6%
71	22	7	1	25%

The number of agents working in the Outsource company on behalf of Bank's call center
207
170
213
263
264

#### 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. 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
March 2021	374	122	22	21	28	19	424	162	27	32	33
June 2021	385	123	22	19	28	20	435	162	27	33	33
Sept. 2021	276	122	18	19	22	17	316	158	27	32	33

Period	Education															
	The number of agents				The number of supporting service personnel				The number of managers				Total			
	High school	College	University graduate	Post-graduate	High school	College	University graduate	Post-graduate	High school	College	University graduate	Post-graduate	High school	College	University graduate	Post-graduate
Sept. 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
March 2021	36	198	256	6	1	12	20	10	2	13	30	2	39	223	306	18
June 2021	35	194	273	6	3	7	22	9	2	13	31	2	40	214	326	17
Sept. 2021	32	175	189	2	4	10	16	7	2	13	23	1	38	198	228	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
	Istanbul and Izmit	Others	Istanbul and Izmit	Others	Istanbul and Izmit	Others	Istanbul and Izmit	Others								
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
March 2021	228	268	26	17	27	20	281	305	5	0	1	6	31	13	8	52
June 2021	243	265	25	16	28	20	296	301	5	0	1	6	31	14	7	65
Sept. 2021	153	245	22	15	19	20	194	280	11	0	2	13	19	10	6	35

\* 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. 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
March 2021	2.785.746	2.185.939	4.971.685	46.400	98%	219	3	2	18	62	1.021.724
June 2021	2.861.996	2.302.484	5.164.480	52.634	98%	200	4	3	17	89	943.208
Sept. 2021	2.637.707	2.234.417	4.872.124	59.086	97%	207	6	2	27	155	944.798

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. 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
March 2021	5	5	5	2	5	5	2	1	3	2	3	5	1	2	0	4
June 2021	5	5	5	2	5	5	3	1	3	2	3	5	1	2	0	4
Sept. 2021	4	4	4	2	4	4	3	1	3	2	3	4	1	2	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. 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
March 2021	0	0	0	2	0	0	2	1	1	1	1	2	1	1	0	1
June 2021	0	0	0	2	0	0	3	1	1	1	1	2	1	1	0	1
Sept. 2021	0	0	0	2	0	0	2	1	1	1	1	2	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. 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
March 2021	629.659	0	0	2.235	631.894	475.756	0	0	675	476.431	1.105.415	0	0	2.910	1.108.325
June 2021	561.381	0	0	1.991	563.372	457.385	0	0	592	457.977	1.018.766	0	0	2.583	1.021.349
Sept. 2021	394.774	0	0	2.557	397.331	360.367	0	0	1.150	361.517	755.141	0	0	3.707	758.848

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. 2020	58%	-	-	-	58%	84	-	-	-	84
Dec. 2020	59%	-	-	-	59%	73	-	-	-	73
March 2021	57%	-	-	77%	57%	81	-	-	153	81
June 2021	55%	-	-	77%	55%	75	-	-	159	75
Sept. 2021	52%	-	-	69%	52%	87	-	-	-	87

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	78.843	413.147	1.112	0
0	0	62.469	413.147	0	0
228	0	56.708	775.253	3.612	0
126	0	48.198	621.180	25.577	0
105	0	37.243	363.069	42.464	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. 2020	2	2	4	2	3	3	1	3	2	2
Dec. 2020	1	1	3	2	2	2	1	3	2	2
March 2021	2	2	5	3	3	4	1	4	3	2
June 2021	2	2	5	3	3	4	1	4	3	2
Sept. 2021	1	1	4	3	2	3	1	4	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. 2020	0	0	3	1	3	2	0	2	1	1
Dec. 2020	0	0	2	1	2	2	0	2	1	1
March 2021	0	1	4	2	3	3	0	3	2	1
June 2021	0	1	4	2	3	3	0	2	1	1
Sept. 2021	0	1	3	2	2	3	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. 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
March 2021	600	8	16	210	38	49	92	11	9	60	34	56
June 2021	601	9	16	174	38	48	95	10	9	60	34	56
Sept. 2021	479	4	15	155	38	51	81	6	10	45	38	53

**E. Financial transactions**

Period	Number of transactions	Volume of transactions (Thousand TRY)
Sept. 2020	260.690	1.560.300
Dec. 2020	155.671	1.595.543
March 2021	189.593	1.559.533
June 2021	191.593	1.648.659
Sept. 2021	162.223	1.583.534

\* 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: 9)

**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. 2020	1	0	92	27	120	13	16	7	156
Dec. 2020	1	0	144	30	175	22	23	7	227
March 2021	1	0	64	17	82	15	13	5	115
June 2021	0	0	66	19	85	15	11	5	116
Sept. 2021	0	0	116	24	140	23	17	6	186

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	
10	2	3	0	13%
9	2	10	0	12%
6	0	0	0	7%
4	0	2	2	9%
18	2	3	2	18%

The number of agents working in the Outsource company on behalf of Bank's call center
224
222
238
222
377

**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. 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
March 2021	42	40	9	6	5	13	56	59	28	38	39
June 2021	46	39	9	6	6	10	61	55	27	34	35
Sept. 2021	86	54	14	9	10	13	110	76	26	36	35

Period	Education															
	The number of agents				The number of supporting service personnel				The number of managers				Total			
	High school	College	University graduate	Post-graduate	High school	College	University graduate	Post-graduate	High school	College	University graduate	Post-graduate	High school	College	University graduate	Post-graduate
Sept. 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
March 2021	11	25	45	1	1	3	8	3	0	2	14	2	12	30	67	6
June 2021	12	27	46	0	0	3	9	3	0	2	13	1	12	32	68	4
Sept. 2021	9	27	103	1	0	2	16	5	0	1	20	2	9	30	139	8

Period	Geographical Location								Availability of SPK Licence				Foreign language speaking			
	The number of agents		The number of supporting service personnel		The number of managers		Total		The number of agents	The number of supporting service personnel	The number of managers	Total	The number of agents	The number of supporting service personnel	The number of managers	Total
	İstanbul and İzmit	Others	İstanbul and İzmit	Others	İstanbul and İzmit	Others	İstanbul and İzmit	Others								
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
March 2021	70	12	14	1	17	1	101	14	0	0	0	0	15	1	7	23
June 2021	70	15	14	1	15	1	99	17	0	0	0	0	12	1	4	17
Sept. 2021	125	15	22	1	22	1	169	17	9	2	4	15	38	4	5	47

\* 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: 9)**

**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. 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
March 2021	305.737	1.083.930	1.389.667	32.020	97%	213	3	3	18	54	311.520
June 2021	307.112	928.380	1.235.492	24.456	97%	205	2	7	18	47	289.540
Sept. 2021	501.204	1.743.813	2.245.017	215.472	88%	206	4	3	53	279	530.466

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. 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
March 2021	4	5	3	2	7	3	2	2	2	1	8	1	2	3	0	7
June 2021	4	5	2	2	6	3	2	2	2	1	7	1	2	3	0	5
Sept. 2021	5	8	3	2	8	4	1	2	2	1	7	2	2	3	0	7

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. 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
March 2021	0	1	0	1	0	0	0	1	3	1	0	2	1	0	0	0
June 2021	0	1	0	1	0	0	0	1	3	1	0	2	1	0	0	0
Sept. 2021	1	1	0	1	1	1	2	1	3	1	1	3	1	0	0	1



**The Banks Association of Turkey**  
**Call Center Statistics\***  
**(The number of agents ≤ 50) (Number of banks: 9)**

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. 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
March 2021	78.011	70.473	0	28.465	176.949	69.880	34.180	0	21.112	125.172	147.891	104.653	0	49.577	302.121
June 2021	66.074	77.958	0	33.590	177.622	87.584	29.378	0	22.570	139.532	153.658	107.336	0	56.160	317.154
Sept. 2021	67.307	59.718	0	32.031	159.056	97.119	28.742	0	23.559	149.420	164.426	88.460	0	55.590	308.476

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. 2020	39%	55%	-	53%	46%	157	68	-	110	118
Dec. 2020	49%	53%	-	55%	51%	141	60	-	125	113
March 2021	53%	67%	-	57%	59%	128	66	-	98	99
June 2021	43%	73%	-	60%	56%	131	68	-	146	106
Sept. 2021	41%	68%	-	58%	52%	141	66	-	168	121

E-mail - Fax - Other					
Number of e-mails received	Number of faxes received	The number of chat calls	The number of IVN calls	The number of video calls	Others (chat / co-browsing ..etc.)
105.277	1.578	4.376	2.654.192	0	175.543
132.280	1.382	5.020	1.488.865	2.879	221.986
119.504	1.107	3.452	1.168.422	0	190.748
101.667	418	1.296	1.382.274	0	175.048
132.845	535	1.188	361.596	9.542	194.897

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. 2020	1	1	3	2	1	3	1	3	3	3
Dec. 2020	2	2	4	2	2	4	1	3	3	2
March 2021	0	0	2	1	0	1	0	1	1	2
June 2021	0	0	2	1	0	1	0	1	1	0
Sept. 2021	2	2	3	1	1	2	0	1	1	0

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. 2020	4	6	3	3	2	3	2	3	3	1
Dec. 2020	3	5	4	3	3	3	2	3	4	1
March 2021	3	5	2	2	2	2	2	3	3	1
June 2021	3	5	2	2	2	2	2	3	3	1
Sept. 2021	4	5	4	3	3	2	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: 9)**

**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. 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
March 2021	153	42	11	138	39	45	141	9	4	208	45	45
June 2021	152	40	13	157	40	47	143	8	4	208	45	45
Sept. 2021	276	42	13	159	40	49	158	32	6	178	39	51

**E. Financial transactions**

	Number of transactions	Volume of transactions (Thousand TRY)
Sept. 2020	46.069	693.244
Dec. 2020	153.323	835.269
March 2021	34.968	398.036
June 2021	35.424	342.983
Sept. 2021	104.873	334.943

\* 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.

## *Banka Listesi*

- 1 Akbank T.A.Ş.
- 2 Aktif Yatırım Bankası A.Ş.
- 3 Alternatifbank A.Ş.
- 4 Anadolubank A.Ş.
- 5 Burgan Bank A.Ş.
- 6 Citibank 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 Vakıflar Bankası A.Ş.
- 23 Yapı ve Kredi Bankası A.Ş.

## *List of Banks*

- 1 Akbank T.A.Ş.
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- 22 Türkiye Vakıflar Bankası A.Ş.
- 23 Yapı ve Kredi Bankası A.Ş.

## Açıklamalar

### A. Çağrı Merkezi Çalışan Sayısı\*

\* Çağrı Merkezi tanımı kapsamına giren birim/bölmelerin 3 aylık toplam sayıları verilmiştir.

\* 1-6 numaralı maddeler bankanın kendi lokasyonunda çalışan müşteri temsilcilerini kapsamaktadır.

\* 7 numaralı madde bankanın kendi lokasyonu dışında, banka adına outsource çağrı merkezlerinde çalışan müşteri temsilcisi sayısını kapsamaktadır.

**1. Yarı zamanlı müşteri temsilcisi sayısı :** İlgili üç aylık dönem sonunda “yarı zamanlı” kategorisinde çalışan gelen çağrılara/dış aramalara hizmet veren müşteri temsilcilerinin toplamıdır. Gelen ve Giden çağrılar aynı müşteri danışmanları tarafından karşılanıyorsa müşteri danışmanı sayıları çağrı sayılarından nispi olarak hesaplanır.

**2. Tam zamanlı müşteri temsilcisi sayısı:** İlgili üç aylık dönem sonunda “tam zamanlı” kategorisinde çalışan gelen çağrılara/dış aramalara hizmet veren müşteri temsilcilerinin toplamıdır. Gelen ve Giden çağrılar aynı müşteri danışmanları tarafından karşılanıyorsa müşteri danışmanı sayıları çağrı sayılarından nispi olarak hesaplanır.

**3. Destek hizmeti veren personel sayısı :** İlgili üç aylık dönem sonunda Eğitim-Kalite-Raporlama, vb. birimlerde çalışan kişilerin toplamıdır. Gelen ve Giden çağrılar için ayrı destek ekipleri yok ise destek hizmeti veren personel sayıları çağrı sayılarından nispi olarak hesaplanır.

**4. Yönetici sayısı :** İlgili üç aylık dönem sonunda gelen çağrılara/dış aramalara hizmet veren müşteri temsilcilerini yöneten ve çağrı yapmayan yöneticilerin (takım lideri, ekip lideri, koç, supervisor, birim/bölüm yöneticisi, çağrı merkezi yöneticisi, vb.) toplamıdır. Gelen ve Giden çağrılar aynı müşteri danışmanları tarafından karşılanıyorsa yönetici sayıları çağrı sayılarından nispi olarak hesaplanır.

**5. İşten ayrılan ve çıkarılan müşteri temsilcisi sayısı :** İlgili üç aylık dönem içinde işten ayrılan ve çıkarılan müşteri temsilcileri toplamıdır.

**6. Başka bir bölümde görevlendirilen müşteri temsilcisi sayısı :** İlgili üç aylık dönem içinde banka içerisinde başka bir departmanda görevlendirilen müşteri temsilcileri toplamıdır.

**7. Banka adına outsource çağrı merkezlerinde çalışan müşteri temsilcisi sayısı:** Banka adına outsource çağrı merkezlerinde dış arama yapan ve veya gelen çağrı cevaplayan toplam müşteri temsilcisi sayısını kapsamaktadır.

### B. Çağrı Merkezi Çalışan Özellikleri\*

\* Çağrı Merkezi tanımı kapsamına giren birim/bölmelerin 3 aylık toplam sayıları verilmiştir.

\* Bu başlık altındaki maddelere A maddesi 7. kategoride belirtilen müşteri temsilcisi sayısı dahil edilmemiştir.

\* Ortalama içeren formüllerde bilgi ileten bankaların aritmetik ortalaması alınmıştır.

**1. Cinsiyet :** İlgili üç aylık dönem sonunda A1+A2, A3 ve A4 başlığı altında belirtilen kişilerin (müşteri temsilcileri, destek hizmeti veren personelin ve yöneticilerin) cinsiyet dağılımıdır. Oluşan toplamların A1+A2, A3 ve A4 başlıklarında verilen sayılara ayrı ayrı eşit olması gerekmektedir.

**2. Öğrenim Durumu :** Öğrenciler için son mezun olunan okul dikkate alınmıştır. İlgili üç aylık dönem sonunda A1+A2, A3 ve A4 başlığı altında belirtilen kişilerin (müşteri temsilcileri, destek hizmeti veren personelin ve yöneticilerin) öğrenim durumu bilgileridir. Oluşan toplamların A1+A2, A3 ve A4 başlıklarında verilen sayılara ayrı ayrı eşit olması gerekmektedir.

**3. Coğrafi Durum :** İlgili üç aylık dönem sonunda A1+A2, A3 ve A4 başlığı altında belirtilen kişilerin (müşteri temsilcileri, destek hizmeti veren personelin ve yöneticilerin) coğrafi dağılımıdır. Oluşan toplamların A1+A2, A3 ve A4 başlıklarında verilen sayılara ayrı ayrı eşit olması gerekmektedir.

**4. Yaş ortalaması :** İlgili üç aylık dönem sonunda A1+A2, A3 ve A4 başlığı altında belirtilen kişilerin (müşteri temsilcileri, destek hizmeti veren personelin ve yöneticilerin) yaş ortalamalarıdır.

**SPK lisansı olanlar :** İlgili üç aylık dönem sonunda A1+A2, A3 ve A4 başlığı altında belirtilen kişilerden (müşteri temsilcileri, destek hizmeti veren personelin ve yöneticilerin) SPK lisansına sahip olanların dağılımıdır.

**Yabancı dili olanlar :** İlgili üç aylık dönem sonunda A1+A2, A3 ve A4 başlığı altında belirtilen kişilerden (müşteri temsilcileri, destek hizmeti veren personelin ve yöneticilerin) yabancı dili olanların dağılımıdır.

### C. Çağrı Merkezi Özellikleri\*

\* Çağrı Merkezi tanımı kapsamına giren birim/bölmelerin 3 aylık toplam sayıları verilmiştir.

\* Ortalama içeren formüllerde ağırlıklı ortalama kullanılmıştır.

#### Gelen Çağrı Özellikleri

**1. Sesli yanıt sistemi (IVR)'nde karşılanan çağrı sayısı :** IVR'da kalan / sonlanan çağrılar toplamıdır. Müşteri temsilcisine bağlanan sayılar bu sayıya dahil edilmemiştir. IVR'da abandoned olanlar dahil edilmemiştir.

**2. Müşteri temsilcisine gelen çağrı sayısı :** MT'nin karşıladığı çağrılar ile MT'de kaçan (abandoned olan) çağrıların toplamıdır.

**Toplam gelen çağrı sayısı=** Sesli yanıt sistemi (IVR)'nde karşılanan çağrı sayısı+Müşteri temsilcisine gelen çağrı sayısı

**3. Müşteri temsilcisinde kaçan çağrı sayısı :** Abandoned olan çağrılar

**Karşılama Oranı(%) =** (müşteri temsilcisine gelen çağrı sayısı-müşteri temsilcisinde kaçan çağrı sayısı)/müşteri temsilcisine gelen çağrı sayısı

**4. Ortalama konuşma süresi (saniye) =** Avg Talk Time

**5. Ortalama çağrı sonrası toparlanma süresi (saniye) =** Avg ACW Time

**6. Ortalama çaldırma süresi (saniye) =** Avg Ringing Time

**7. Ortalama cevaplama süresi (saniye)=** Avg Speed of Answer

**8. Ortalama çağrı kaçırma süresi (saniye)=** Avg Abandoned Time

**9. Aktif müşteri sayısı (3 ayda en az bir kez arayan farklı müşteri sayısı) :** Çağrı merkezini ilgili üç aylık dönemde en az bir kez arayan ve tanımlanan müşteri sayısıdır. Müşterinin IVR ve/veya müşteri danışmanı ile tanınmış olması yeterlidir.

## Açıklamalar

**Dış Arama Özellikleri (Satış Aramaları-Tahsilat Çağrıları-ATM, POS İzleme Amaçlı Çağrılar, Diğer Operasyonel Aramalar ayrımında)**

**10. Ulaşılan müşteri sayısı :** Arama sayısı değil, müşteri sayısı yazılmalıdır.

**11. Ulaşılamayan müşteri sayısı:** Arama sayısı değil, müşteri sayısı yazılmalıdır.

**Ulaşma Oranı (%)** = ulaşılabilir müşteri sayısı/toplam müşteri sayısı\*100

**12. Eposta-Faks-Diğer :** ÇM bünyesinde hizmet verilen eposta, faks ve diğer sayılarıdır

**DIŞ ARAMA HİZMETLERİ** - inhouse ve/veya outsource ile bu hizmetler veriliyorsa "1", verilmiyorsa "0" olarak işaretlenmektedir.

### Hizmet Tipi

**13. Gelen e-posta sayısı :** Çağrı merkezine gelen ve işlenen eposta sayısı

**14. Gelen faks sayısı :** Çağrı merkezine gelen ve işlenen faks sayısı

**15. Chat Sayısı :** Çağrı Merkezine gelen Chat sayısı

**16. IVN (IVR Dialer) Sayısı :** Çağrı Merkezinden müşteriye doğru yapılan her türlü IVN aramaları sayısı

**17. Görüntülü Çağrı Sayısı :** Çağrı merkezinde gelen IVR ve/veya müşteri temsilcine gelen görüntülü çağrı sayısı

**18. Diğer Seçeneklerin Sayısı :** Geri arama isteği, co-browse vb diğer çağrılarının sayısı

## D. Diğer İstatistikler\* (Gelen Çağrı ve Dış Arama ayrımında)

\* Çağrı Merkezi tanımı kapsamına giren birim/bölümlerin 3 aylık toplam sayıları verilmiştir.

\* İkinci ve üçüncü maddelerde "ağırlıklı ortalama" kullanılmıştır.

\* Diğer maddelerde bilgi ileten bankaların aritmetik ortalaması alınmıştır.

**1. Müşteri temsilcisi koltuk sayısı :** Kullanılan koltuk sayısı (seat) yazılacaktır. Gelen ve Giden çağrılar aynı müşteri danışmanları tarafından karşılanıyorsa koltuk sayıları çağrı sayılarından nispi olarak hesaplanır.

**2. Müşteri temsilcisi başına değerlendirilen çağrı adedi:** Gelen çağrılar ve Dış arama ekiplerinde müşteri temsilcisi başına değerlendirilen çağrı sayılarıdır. Gelen ve Giden çağrılar aynı müşteri danışmanları tarafından karşılanıyorsa Dış arama kısmı boş bırakılmalıdır.

**3. İlk Amire düşen müşteri temsilcisi sayısı :** Gelen çağrılar ve Dış arama ekiplerinde ilk amire düşen müşteri temsilcisi sayıları yazılmalıdır. Gelen ve Giden çağrılar aynı müşteri danışmanları tarafından karşılanıyorsa Dış arama kısmı boş bırakılmalıdır.

**4. Gelen-Giden çağrı-Müşteri temsilcisi oryantasyon eğitim süresi (saat) :** Gelen çağrılar ve Dış arama ekiplerinde müşteri temsilcilerinin hazırlık dönemi (tüm çağrı türlerini cevaplayana kadar verilen) eğitim süresi yazılacaktır. Gelen ve Giden çağrılar aynı müşteri danışmanları tarafından karşılanıyorsa "Dış arama" kısmı boş bırakılmalıdır.

**5. Müşteri temsilcisi günlük ihtiyaç molası süresi (dakika) :** Gelen çağrılar ve Dış arama ekiplerinde 9 saat çalışan bir müşteri temsilcisine göre cevaplanmıştır. Çağrı merkezinde tanımlanmış standart yemek molası süresi yazılacaktır. Gelen ve Giden çağrılar aynı müşteri danışmanları tarafından karşılanıyorsa Dış arama kısmı boş bırakılmalıdır.

**6. Müşteri temsilcisi günlük yemek molası süresi (dakika) :** Gelen çağrılar ve Dış arama ekiplerinde 9 saat çalışan bir müşteri temsilcisine göre cevaplanmıştır. Çağrı merkezinde tanımlanmış standart günlük ihtiyaç molası süresi yazılacaktır. Gelen ve Giden çağrılar aynı müşteri danışmanları tarafından karşılanıyorsa Dış arama kısmı boş bırakılmalıdır.

## E. Finansal İşlemler\*

\* Çağrı Merkezi tanımı kapsamına giren birim/bölümlerin 3 aylık toplam sayıları verilmiştir.

**1. Muhasebe kaydı yaratan işlem adedi :** İlgili üç aylık dönem sonunda muhasebe kaydı yaratan işlem adedi toplamıdır.

**2. Muhasebe kaydı yaratan işlem hacmi (TL):** İlgili üç aylık dönem sonunda muhasebe kaydı yaratan işlem hacmi toplamıdır.

### Kısaltmalar

**Chat :** Çağrı merkezindeki MT'nin internet sitesine girmiş bir müşteri ile eşanlı olarak yazılı ortamda haberleşmesidir.

**Co-browsing :** Çağrı merkezindeki MT'nin internet sitesine girmiş bir müşteri ile birlikte sayfalarda gezinmesi ve ihtiyaç halinde sesli ve görsel yardımcı olmasını sağlayan sistemdir.

**IVR :** Interactive Voice Response, Sesli Yanıt Sistemi

**MT :** Müşteri Temsilcisi, Gelen ve giden çağrıları ele alan kişi

**SPK :** TC Başbakanlık Sermaye Piyasası Kurumu

Rapor içindeki bilgiler çağrı merkezi hizmeti veren bankaların Türkiye Bankalar Birliği'ne gönderdikleri istatistiki bilgilerden yararlanılarak hazırlanmıştır. Türkiye Bankalar Birliği bu yayında yer alan bilgilerin yanlışsız olması için gerekli özeni göstermiş olmakla birlikte, bu konuda herhangi bir sorumluluk üstlenmez.

Bu raporun tüm yayın hakları Türkiye Bankalar Birliği'ne aittir. Çalışma, kaynak gösterilmek şartıyla yapılacak alıntılar dışında Türkiye Bankalar Birliği'nin yazılı izni olmaksızın hiçbir yolla çoğaltılamaz.

### 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.

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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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