Call Center Statistics

September 2022

Report Code: DE23

November 2022



Summary Tables

Number of Call Center Employees

		June	2022			Sept.	2022		
	Female	Male	Total	The average age	Female	Male	Total	The average age	Net change
The number of agents	6,045	2,206	8,251	27	6,151	2,282	8,433	27	182
The number of supporting									
service personnel	659	278	937	34	695	297	992	34	55
The number of managers	508	418	926	34	516	416	932	34	6
Total	7,212	2,902	10,114	-	7,362	2,995	10,357	-	243
Outsource	-	-	4,648	-	-	-	5,052	-	404

Distribution of Call Center Employees by City

	June	2022	Sept	. 2022
	Total	(%)	Total	(%)
Istanbul and Izmit	4,761	47	4,947	48
Other	5,353	53	5,410	52
Total	10,114	100	10,357	100

Call Center Employee Profile

			June 202	2				Sept. 202	2	
	High school	College	University graduate	Post- graduate	Total	High school	College	University graduate	Post- graduate	Total
The number of agents	745	2,278	5,092	136	8,251	728	2,340	5,232	133	8,433
The number of supporting										
service personnel	87	244	540	66	937	80	259	584	69	992
The number of managers	47	174	628	77	926	45	172	638	77	932
Total	879	2,696	6,260	279	10,114	853	2,771	6,454	279	10,357

Call Profile

	June 2022	Sept. 2022
Inbound call		
Total number of incoming calls (million)	101.9	112.4
Number of incoming calls answered by agents (million)	49.4	57.1
Answered Calls (%)	97	94
Average talk time (second)	185	184
Outbound call The total number of outbound		
call customers (million)	22.4	18.9
Customers reached (%)	44	49
Average talk time (second)	165	168
Number of e-mails received (thousand)	265.2	251.1
Number of faxes received (thousand)	1.2	1.7
The number of chat calls (thousand)	2,877.7	3,385.5
The number of IVN calls	2,011.1	3,363.3
(million)	53.6	37.8
The number of video calls	2,433,622	2,827,527
Other (chat / co-browsing		
etc.) (thousand)	181.6	206.0

Financial transactions

	June 2022	Sept. 2022
Number of transactions (million)*	2.4	2.2
Volume of transactions (billion TRY)*	14	16

^{*} The total number and volume of financial transactions was provided from 18 banks (out of 21).

A. Number of Call Center Employees

		of part-time ents	The number of full-time agents			-1	The number		
Period	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	Total number of agents	The number of supporting service personnel	The number of personnel in the service of inbound calls	The number of personnel in the service of outbound calls	Total
	400		7.454	004	0.000	004	707	405	40.000
Sept. 2021	133	55	7,151	994	8,333	801	787	105	10,026
Dec. 2021	123	64	7,195	961	8,343	896	813	105	10,157
March 2022	116	69	7,154	974	8,313	922	841	107	10,183
June 2022	127	40	7,137	947	8,251	937	820	106	10,114
Sept. 2022	132	41	7,376	884	8,433	992	822	110	10,357

The number of resingned	•	transferred	of agents that I to another tment	
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	Total Turnover (%)
814	136	160	31	14%
661	99	203	27	12%
537	91	220	41	11%
526	88	247	37	11%
518	72	166	33	9%

The number of agents working in the Outsource company on behalf of Bank's call
center
center 3,928
3,928
3,928 4,596

B. Call Center Employee Profile

				Gend	er					Average Age	
Period	The number	er of agents		number of supporting service personnel		of managers	Total		Agent	Supporting service	Manager
	Female	Male	Female	Male	Female	Male	Female	Male		personnel	
Sept. 2021	6,073	2,260	551	250	502	390	7,126	2,900	27	34	34
Dec. 2021	6,142	2,201	617	279	518	400	7,277	2,880	27	34	34
March 2022	6,051	2,262	656	266	533	415	7,240	2,943	27	34	34
June 2022	6,045	2,206	659	278	508	418	7,212	2,902	27	34	34
Sept. 2022	6,151	2,282	695	297	516	416	7,362	2,995	27	34	34

								Educati	on								
Period					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. 2021	794	2,296	5,134	109	76	185	471	69	46	162	609	75	916	2,643	6,214	253	
Dec. 2021	747	2,290	5,190	116	85	224	518	69	50	165	629	74	882	2,679	6,337	259	
March 2022	736	2,312	5,143	122	89	240	524	69	47	167	655	79	872	2,719	6,322	270	
June 2022	745	2,278	5,092	136	87	244	540	66	47	174	628	77	879	2,696	6,260	279	
Sept. 2022	728	2,340	5,232	133	80	259	584	69	45	172	638	77	853	2,771	6,454	279	

				Geographica	I Location					Availability o	f SPK Licence		Foreign language speaking			
Period	The number of agents		The number of supporting service personnel		The number of	or of managers Total		otal	The number of agents	supporting	The number of managers	Total	The number of agents	The number of supporting service	The number of managers	Total
	İstanbul and İzmit	Others	İstanbul and İzmit	Others	İstanbul and İzmit	Others	İstanbul and İzmit	Others	or agonto	service personnel	managero		or agents	personnel	or managers	
Sept. 2021	3,759	4,574	674	127	537	355	4,970	5,056	156	31	66	253	312	78	180	570
Dec. 2021	3,681	4,662	764	132	560	358	5,005	5,152	149	27	74	250	331	76	181	588
March 2022	3,522	4,791	777	145	568	380	4,867	5,316	146	28	75	249	299	73	178	550
June 2022	3,439	4,812	780	157	542	384	4,761	5,353	142	27	74	243	274	69	181	524
Sept. 2022	3,596	4,837	803	189	548	384	4,947	5,410	144	28	73	245	292	65	161	518

1ths period. In calculating the average ratios, the data that is "greater than zero" is used in this report.

C. Call Profile

					Inbo	ound call profil	е				
Period	Number of incoming calls received by IVR	Number of incoming calls answered by agents	Total number of incoming calls	Number of abandoned calls from agents	Answered calls (%)	Average talk time (second)	Average after call work time (second)	Average ringing time (second)	Average speed of snswer (second)	Average time to abandon- ment (second)	Number of active customers
Sept. 2021	56,968,354	48,663,821	105,632,175	1,648,852	97%	175	5	2	27	110	23,976,133
Dec. 2021	60,268,300	52,435,062	112,703,362	1,716,338	97%	181	5	2	27	109	26,172,990
March 2022	50,666,632	48,882,767	99,549,399	1,286,432	97%	187	5	2	22	104	25,162,672
June 2022	52,437,718	49,448,995	101,886,713	1,286,759	97%	185	4	2	24	119	25,880,462
Sept. 2022	55,363,841	57,077,166	112,441,007	3,372,993	94%	184	4	2	41	134	26,602,700

							Inbour	nd call services (Number of ban	ks)						
								From the sa	me line							
Period	Banking services	Card services	Applications (credit card, supple- mentary 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. 2021	19	22	17	9	22	16	11	5	7	5	16	11	7	9	4	20
Dec. 2021	19	22	17	9	22	16	11	5	7	5	16	11	7	10	4	20
March 2022	19	22	17	10	22	16	12	6	7	5	16	11	7	10	4	20
June 2022	19	22	17	10	22	16	12	6	7	5	16	11	7	10	4	20
Sept. 2022	19	21	17	10	21	16	12	6	7	5	16	11	7	10	4	19

							Inboun	d call services	Number of ban	ks)						
								From the and	ther line							
Period	Banking services	Card services	Applications (credit card, supple- mentary card etc.)	Stock services	Service in English	Cross-sell	Private banking line	Insurance / Individual pension system line	ATM-POS support line		satistaction or	Investment line	SME and Commercial banking line	Corporate banking line	Mortgage line	Internet banking support line
Sept. 2021	2	2	0	7	2	2	10	7	12	8	6	10	8	3	5	2
Dec. 2021	3	3	1	7	3	3	11	7	13	9	7	11	8	3	5	3
March 2022	3	3	1	7	3	3	11	8	14	10	6	13	8	3	6	3
June 2022	3	3	1	8	3	3	11	8	14	11	6	13	8	3	6	3
Sept. 2022	3	3	1	8	3	3	12	8	14	11	6	13	8	3	6	3

							Outl	bound call profil	e						
		Numbe	r of reached cu	stomers			Number	of customers no	t reached		TH	ne total numb	er of outbound	call customers	
Period	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. 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
Dec. 2021	7,349,501	1,380,329	4,005	1,652,865	10,386,700	13,363,201	1,747,906	2,964	1,887,881	17,001,952	20,712,702	3,128,235	6,969	3,540,746	27,388,652
March 2022	7,391,978	1,502,625	2,118	1,364,511	10,261,232	10,962,935	2,347,871	1,587	1,299,336	14,611,729	18,354,913	3,850,496	3,705	2,663,847	24,872,961
June 2022	7,365,855	1,293,629	2,341	1,267,514	9,929,339	9,473,014	2,002,383	1,160	997,081	12,473,638	16,838,869	3,296,012	3,501	2,264,595	22,402,977
Sept. 2022	6,798,581	1,171,017	1,388	1,379,937	9,350,923	7,296,088	1,283,524	1,037	990,721	9,571,370	14,094,669	2,454,541	2,425	2,370,658	18,922,293

					Outbound ca	II profile				
		Cus	tomers Reache	d (%)			Avera	ge Talk Time (se	econd)	
Period	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. 2021	38%	41%	50%	49%	40%	175	108	34	130	159
Dec. 2021	35%	44%	57%	47%	38%	178	104	40	141	163
March 2022	40%	39%	57%	51%	41%	195	200	37	182	194
June 2022	44%	39%	67%	56%	44%	163	154	47	184	165
Sept. 2022	48%	48%	57%	58%	49%	166	151	45	190	168

				Outbo	und services (N Inhous		ks)			
Period	Outbound calls for collection (credit cards)	Outbound calls for collection (consumer loans)	Outbound calls for sales	Outbound calls for updating data	Retention / Anti-attrition	Outbound for credit card limit increasing	Outbound calls for activation	Outbound calls for campaigns	Outbound calls for welcome	Outbound calls for resend card/accoun t statement
Sept. 2021	6	6	14	7	9	10	4	10	7	5
Dec. 2021	5	5	14	7	9	10	4	11	8	6
March 2022	6	6	14	8	10	10	4	11	8	6
June 2022	6	6	14	8	10	10	4	12	8	6
Sept. 2022	6	6	14	9	10	10	5	13	8	6

				Outbo	und services (N	lumber of banl	ks)			
				Ou	tsource / Other	departments				
Period	Outbound calls for collection (credit cards)	Outbound calls for collection (consumer loans)	Outbound calls for sales	Outbound calls for updating data	Retention / Anti-attrition	Outbound for credit card limit increasing	Outbound calls for activation	Outbound calls for campaigns	Outbound calls for welcome	Outbound calls for resend card/accoun t statement
Sept. 2021	10	12	16	11	12	8	7	12	8	7
Dec. 2021	10	12	16	11	12	8	8	12	8	7
March 2022	10	11	15	11	11	7	7	11	8	7
June 2022	10	11	15	11	11	9	7	12	8	7
Sept. 2022	10	11	14	11	10	7	7	12	7	7

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

		E-mail - Fa	v Other		
Number of e- mails received	Number of faxes received	The number	The number	The number of video calls	Others (chat / co- browsing etc.)
276,854	1,208	1,955,718	28,456,763	1,379,646	195,964
299,218	1,243	2,268,503	37,211,494	1,668,876	219,252
290,037	1,387	2,401,856	44,868,442	1,573,434	203,225
265,186	1,224	2,877,703	53,572,036	2,433,622	181,614
251,127	1,665	3,385,463	37,817,318	2,827,527	205,997

D. Other Statistics

						Other Sta	itistics					
			Inboun	d calls					Outbour	nd calls		
Period	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. 2021	7,326	20	17	170	40	50	1,102	21	16	108	41	49
Dec. 2021	7,243	21	17	199	40	50	976	24	18	116	41	49
March 2022	7,031	22	16	199	40	50	1,027	28	16	107	40	50
June 2022	7,271	21	16	172	40	50	955	33	16	121	40	50
Sept. 2022	7,732	19	16	187	41	50	1,350	31	14	118	40	50

E. Financial transactions

Period	Number of transactions**	Volume of transactions (Thousand TRY)***
Sept. 2021	2,560,634	12,592,231
Dec. 2021	2,614,641	17,072,315
March 2022	2,283,782	11,460,866
June 2022	2,425,486	14,329,305
Sept. 2022	2,242,990	16,430,782

^{*} 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.

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

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

^{*} The total number and volume of financial transactions was provided from 18 banks (out of 21).

Call Center Statistics*

(The number of agents ≥ 251) (Number of banks: 10)

A. Number of Call Center Employees

		r of part-time ents	The number of	full-time agents		-1	The numbe	r of managers	
Period	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	Total number of agents	The number of supporting service personnel	The number of personnel in the service of inbound calls	The number of personnel in the service of outbound calls	
Sept. 2021	124	55	6,705	911	7,795	741	738	92	9,366
Dec. 2021	111	64	6,754	884	7,813	811	760	91	9,475
March 2022	109	69	6,741	896	7,815	842	789	95	9,541
June 2022	107	40	6,723	869	7,739	855	771	96	9,461
Sept. 2022	114	41	6,926	817	7,898	910	774	99	9,681

The number of resingned a		transferred	of agents that to another tment	
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	Total Turnover (%)
725	112	150	28	13%
615	95	195	21	12%
501	89	212	35	11%
472	77	229	30	10%
481	66	156	25	9%

The number of agents working in the Outsource company on behalf of Bank's call
center
center 3,287
3,287
3,287 3,999

B. Call Center Employee Profile

				Gend	ler					Average Age	1
Period	The number	er of agents		of supporting personnel	The number of	of managers	T	otal	Agent	Supporting service	Manager
	Female	Male	Female	Male	Female	Male	Female	Male		personnel	
Sept. 2021	5,711	2,084	519	222	470	360	6,700	2,666	28	34	34
Dec. 2021	5,752	2,061	575	236	483	368	6,810	2,665	28	34	34
March 2022	5,722	2,093	611	231	501	383	6,834	2,707	27	34	34
June 2022	5,660	2,079	613	242	479	388	6,752	2,709	28	34	34
Sept. 2022	5,749	2,149	650	260	489	384	6,888	2,793	28	34	34

	Education															
					•			The number of	of agents						•	·
Period																
	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. 2021	753	2,094	4,842	106	72	173	439	57	44	148	566	72	869	2,415	5,847	235
Dec. 2021	707	2,089	4,908	109	81	209	467	54	48	148	584	71	836	2,446	5,959	234
March 2022	698	2,128	4,871	118	81	225	481	55	46	154	609	75	825	2,507	5,961	248
June 2022	708	2,093	4,808	130	80	225	498	52	46	162	585	74	834	2,480	5,891	256
Sept. 2022	695	2,151	4,926	126	73	241	540	56	44	161	595	73	812	2,553	6,061	255

				Geographica	I Location					Availability of	of SPK Licence			Foreign langua	ge speaking	
Period	The numbe	er of agents		of supporting personnel	The number of	of managers	To	otal	The number	supporting	The number of	Total	The number of agents	The number of supporting service	The number	Total
	İstanbul and İzmit	Others	İstanbul and İzmit	Others	İstanbul and İzmit	Others	İstanbul and İzmit	Others	or agents	service personnel	munugers		or agents	personnel	or managers	
Sept. 2021	3,481	4,314	630	111	496	334	4,607	4,759	136	29	60	225	255	64	169	488
Dec. 2021	3,401	4,412	695	116	514	337	4,610	4,865	134	25	65	224	246	62	165	473
March 2022	3,252	4,563	715	127	524	360	4,491	5,050	131	25	66	222	249	59	166	474
June 2022	3,168	4,571	715	140	503	364	4,386	5,075	126	24	68	218	234	57	167	458
Sept. 2022	3,292	4,606	737	173	510	363	4,539	5,142	122	25	67	214	240	55	148	443

^{*} 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.

Call Center Statistics*

(The number of agents ≥ 251) (Number of banks: 10)

C. Call Profile

					Inbo	ound call profil	е				
Period	Number of incoming calls received by IVR	Number of incoming calls answered by agents	Total number of incoming calls	Number of abandoned calls from agents	Answered calls (%)	Average talk time (second)	Average after call work time (second)	Average ringing time (second)	Average speed of snswer (second)	Average time to abandon- ment (second)	Number of active customers
Sept. 2021	53,829,443	44,685,591	98,515,034	1,374,294	97%	169	6	2	25	96	22,500,869
Dec. 2021	57,164,779	48,564,435	105,729,214	1,519,143	97%	175	5	2	26	97	24,590,638
March 2022	47,890,031	45,342,102	93,232,133	1,135,323	97%	184	5	2	21	100	23,591,640
June 2022	49,711,973	45,958,890	95,670,863	1,137,473	98%	182	4	2	24	116	24,308,819
Sept. 2022	52,510,747	53,433,451	105,944,198	3,116,980	94%	180	4	2	41	132	25,041,718

							Inbour	nd call services (ks)						
Period	Banking services	Card services	Applications (credit card, supple- mentary card etc.)	Stock services	Service in English	Cross-sell	Private banking line	From the sa 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. 2021	10	10	10	5	10	8	7	2	2	2	6	5	4	4	4	10
Dec. 2021	10	10	10	5	10	8	7	2	2	2	6	5	4	4	4	10
March 2022	10	10	10	6	10	8	7	3	2	2	7	5	4	4	4	10
June 2022	10	10	10	6	10	8	7	3	2	2	7	5	4	4	4	10
Sept. 2022	10	10	10	6	10	8	7	3	2	2	7	5	4	4	4	10

							Inbou	nd call services	Number of bank	(S)						
								From the and	ther line							
Period	Banking services	Card services	Applications (credit card, supple- mentary card etc.)	Stock services	Service in English	Cross-sell	Private banking line	Insurance / Individual pension system line	ATM-POS support line				SME and Commercial banking line	Corporate banking line	Mortgage line	Internet banking support line
Sept. 2021	1	1	0	4	1	1	6	5	8	6	4	5	6	2	5	0
Dec. 2021	1	1	0	4	1	1	6	5	8	6	4	5	6	2	5	0
March 2022	1	1	0	4	1	1	6	5	9	6	3	6	6	2	5	0
June 2022	1	1	0	4	1	1	6	5	9	6	3	6	6	2	5	0
Sept. 2022								,	0						-	

Call Center Statistics*

(The number of agents ≥ 251) (Number of banks: 10)

							Outl	bound call profile	е						
		Numbe	r of reached cu	stomers			Number	of customers no	t reached		Th	ne total numb	er of outbound	call customers	
Period	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. 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
Dec. 2021	6,690,662	1,309,142	4,005	1,611,079	9,614,888	12,739,419	1,716,040	2,964	1,842,210	16,300,633	19,430,081	3,025,182	6,969	3,453,289	25,915,521
March 2022	6,898,192	1,421,625	2,118	1,313,440	9,635,375	10,560,407	2,317,996	1,587	1,245,162	14,125,152	17,458,599	3,739,621	3,705	2,558,602	23,760,527
June 2022	6,764,430	1,218,033	2,341	1,204,098	9,188,902	8,973,764	1,971,933	1,160	912,622	11,859,479	15,738,194	3,189,966	3,501	2,116,720	21,048,381
Sept. 2022	6,283,782	1,119,839	1,388	1,309,963	8,714,972	6,925,855	1,257,879	1,037	934,877	9,119,648	13,209,637	2,377,718	2,425	2,244,840	17,834,620

					Outbound ca	II profile				
		Cus	tomers Reache	d (%)			Avera	ge Talk Time (se	econd)	
Period	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. 2021	37%	40%	50%	49%	39%	181	110	34	129	163
Dec. 2021	34%	43%	57%	47%	37%	187	106	40	142	168
March 2022	40%	38%	57%	51%	41%	203	207	37	184	201
June 2022	43%	38%	67%	57%	44%	170	160	47	188	171
Sept. 2022	48%	47%	57%	58%	49%	172	154	45	188	172

				Outbo	und services (N Inhous		(S)			
Period	Outbound calls for collection (credit cards)	Outbound calls for collection (consumer loans)	Outbound calls for sales	Outbound calls for updating data	Retention / Anti-attrition	Outbound for credit card limit increasing	Outbound calls for activation	Outbound calls for campaigns	Outbound calls for welcome	Outbound calls for resend card/accoun t statement
Sept. 2021	3	3	7	3	6	5	3	5	3	3
Dec. 2021	3	3	7	3	6	5	3	6	4	3
March 2022	4	4	7	4	7	5	3	6	4	3
June 2022	4	4	7	4	7	5	3	7	4	3
Sept. 2022	4	1	7	4	7	_	2	7	1	3

				Outbo	und services (N	lumber of bank	ks)			
				Ou	tsource / Other	departments				
Period	Outbound calls for collection (credit cards)	Outbound calls for collection (consumer loans)	Outbound calls for sales	Outbound calls for updating data	Retention / Anti-attrition	Outbound for credit card limit increasing	Outbound calls for activation	Outbound calls for campaigns	Outbound calls for welcome	Outbound calls for resend card/accoun t statement
Sept. 2021	6	6	9	6	7	3	5	7	4	5
Dec. 2021	6	6	9	6	7	3	6	7	4	5
March 2022	7	7	9	6	7	3	5	7	5	5
June 2022	7	7	9	6	7	5	5	7	4	5
Sept. 2022	7	7	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 avarage" formula is used in average formulas as of December 2012 period.

		E-mail - Fa	x - 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.)
143,904	673	1,917,287	27,732,098	1,327,640	1,067
182,392	638	2,232,131	36,482,672	1,569,344	663
170,695	727	2,366,034	43,906,752	1,422,404	582
152,284	654	2,848,118	52,805,161	2,243,170	566
145.476	864	3.356,222	36.924.714	2.621.198	480

Call Center Statistics*

(The number of agents ≥ 251) (Number of banks: 10)

D. Other Statistics

						Other Sta	ntistics					
			Inboun	d calls					Outboun	d calls		
Period	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. 2021	6,571	21	18	189	41	50	863	22	17	81	44	47
Dec. 2021	6,496	22	17	267	41	50	741	25	19	100	44	47
March 2022	6,289	22	16	237	41	51	797	29	16	82	44	47
June 2022	6,519	22	16	189	41	51	725	35	16	111	44	47
Sept. 2022	6,963	19	16	212	41	51	1,128	33	14	104	44	47

E. Financial transactions

Period	Number of transactions	Volume of transactions (Thousand TRY)
Sept. 2021	2,293,538	10,673,753
Dec. 2021	2,369,572	14,340,347
March 2022	2,042,846	9,767,553
June 2022	2,178,647	12,112,341
Sept. 2022	2,004,161	14,292,563

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

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

Call Center Statistics*

(51 ≤ The number of agents ≤ 250) (Number of banks: 5)

A. Number of Call Center Employees

		of part-time ents	The number of	full-time agents		Th	The number	r of managers	
Period	of personnel in the service of inhound		The number of personnel in the service of inbound calls		Total number of agents	The number of supporting service personnel	in the service of	The number of personnel in the service of outbound calls	
Sept. 2021	9	0	330	59	398	37	32	7	474
Dec. 2021	12	0	378		451	69	39	9	568
March 2022	7	0	353	66	426	62	37	8	533
June 2022	20	0	307	62	389	55	32	6	482
Sept. 2022	18	0	375	58	451	63	37	8	559

The number of resingned			of agents that to another tment	
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	Total Turnover (%)
71	22	7	1	25%
39	3	7	4	12%
32	1	5	4	10%
40	7	12	5	16%
34	6	5	6	11%

The number of agents working in the Outsource company on behalf of Bank's call center
264
264 219
219

B. Call Center Employee Profile

				Gend	12.0					A A	
				Gend	ier					Average Age	
Period	The number	er of agents		of supporting personnel	The number	of managers	т	otal	Agent	Supporting service	Manager
	Female	Male	Female	Male	Female	Male	Female	Male		personnel	
Sept. 2021	276	122	18	19	22	17	316	158	27	32	33
Dec. 2021	344	107	32	37	28	20	404	164	27	32	33
March 2022	289	137	34	28	26	19	349	184	27	34	32
June 2022	309	80	30	25	21	17	360	122	28	34	33
Sept. 2022	351	100	35	28	22	23	408	151	28	34	33

								Educat	ion							
Period		The number	er of agents		The number of supporting service personnel					The number	of managers			Tota	al	
	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. 2021	32	175	189	2	4	10	16	7	2	13	23	1	38	198	228	10
Dec. 2021	32	178	234	7	4	13	40	12	2	13	31	2	38	204	305	21
March 2022	28	166	229	3	5	14	32	11	1	11	31	2	34	191	292	16
June 2022	25	167	195	2	5	16	25	9	1	11	25	1	31	194	245	12
Sept. 2022	27	169	251	4	5	16	32	10	1	11	31	2	33	196	314	16

				Geographica	I Location					Availability of	f SPK Licence		Foreign language speaking				
Period	The number	number of agents The number of supporting service personnel The number of managers Total		otal	The number of agents	supporting	The number of managers	Total	The number of agents		The number of managers	Total					
	İstanbul and İzmit	Others	İstanbul and İzmit	Others	İstanbul and İzmit	Others	İstanbul and İzmit	Others	agents	service personnel	managers		agents	personnel	Of Illaliagers		
Sept. 2021	153	245	22	15	19	20	194	280	11	0	2	13	19	10	6	35	
Dec. 2021	216	235	54	15	28	20	298	270	7	0	2	9	71	13	12	96	
March 2022	213	213	45	17	26	19	284	249	7	0	2	9	38	12	10	60	
June 2022	163	226	39	16	19	19	221	261	8	0	2	10	20	7	10	37	
Sept. 2022	235	216	48	15	25	20	308	251	10	0	2	12	32	9	10	51	

^{*} 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.

Call Center Statistics*

(51 ≤ The number of agents ≤ 250) (Number of banks: 5)

C. Call Profile

					Inb	ound call profil	е				
Period	Number of incoming calls received by IVR	Number of incoming calls answered by agents	Total number of incoming calls	Number of abandoned calls from agents	Answered calls (%)	Average talk time (second)	Average after call work time (second)	Average ringing time (second)	Average speed of snswer (second)	Average time to abandon- ment (second)	Number of active customers
Sept. 2021	2,637,707	2,234,417	4,872,124	59,086	97%	207	6	2	27	155	944,798
Dec. 2021	2,617,591	2,082,092	4,699,683	58,546	97%	218	2	1	32	160	1,034,356
March 2022	2,275,975	1,913,262	4,189,237	45,731	98%	243	3	2	22	96	1,019,096
June 2022	2,231,763	1,852,587	4,084,350	53,136	97%	240	3	2	20	107	1,026,877
Sept. 2022	2,248,443	1,982,672	4,231,115	57,433	97%	236	3	2	19	103	1,047,432

							Inbour	nd call services	Number of bank	ks)						
								From the sa	me line							
Period	Banking services	Card services	Applications (credit card, supple- mentary card etc.)	Stock services	Service in English	Cross-sell	Private banking line	Insurance / Individual pension system line	ATM-POS support line	Branch support line			SME and Commercial banking line	Corporate banking line	Mortgage line	Internet banking support line
Sept. 2021	4	4	4	2	4	4	3	1	3	2	3	4	1	2	0	3
Dec. 2021	5	5	5	2	5	5	3	1	3	2	3	5	1	2	0	4
March 2022	5	5	5	2	5	5	3	1	3	2	3	5	1	2	0	4
June 2022	4	4	4	2	4	4	3	1	3	2	3	4	1	2	0	3
Sept. 2022	5	5	5	2	5	5	3	1	3	2	3	5	1	2	0	4

							Inbour	nd call services (Number of ban	ks)						
								From the and	ther line							
Period	Banking services	Card services	Applications (credit card, supple- mentary 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. 2021	0	0	0	2	0	0	2	1	1	1	1	2	1	1	0	1
Dec. 2021	1	1	1	2	1	1	4	1	2	2	2	3	1	1	0	2
March 2022	1	1	1	2	1	1	4	1	2	2	2	3	1	1	0	2
June 2022	1	1	1	2	1	1	3	1	2	3	2	3	1	1	0	2
Sept. 2022	1	1	1	2	1	1	4	1	2	3	2	3	1	1	0	2

Call Center Statistics*

(51 ≤ The number of agents ≤ 250) (Number of banks: 5)

							Out	bound call profil	е						
		Numbe	r of reached cu	stomers			Number	of customers no	t reached		TI	he total numb	er of outbound o	call customers	
Period	collection route outbound calls					Outbound calls for sales	Outbound calls for collection	Outbound calls for ATM- POS monitoring	Other operational outbound calls	Total	Outbound calls for sales	Outbound calls for collection	Outbound calls for ATM- POS monitoring	Other operational outbound calls	Total
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
Dec. 2021	626,475	0	0	4,074	630,549	595,795	0	0	3,037	598,832	1,222,270	0	0	7,111	1,229,381
March 2022	456,458	0	0	12,109	468,567	338,275	0	0	17,143	355,418	794,733	0	0	29,252	823,985
June 2022	517,262	0	0	15,588	532,850	386,934	0	0	44,555	431,489	904,196	0	0	60,143	964,339
Sept. 2022	490,850	0	0	19,754	510,604	344,250	0	0	9,628	353,878	835,100	0	0	29,382	864,482

					Outbound ca	II profile				
		Cus	stomers Reache	d (%)			Avera	ige Talk Time (se	econd)	
Period	Outbound calls for sales	calls for	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. 2021	52%	-	-	69%	52%	87	-	-	-	87
Dec. 2021	51%	-	-	57%	51%	87	-	-	-	87
March 2022	57%	-	-	41%	57%	90	-	-	108	90
June 2022	57%	-	-	26%	55%	81	-	-	104	82
Sept. 2022	59%	-	-	67%	59%	93		-	104	94

		Outbound services (Number of banks)												
		Inhouse												
Period	Outbound calls for collection (credit cards)	Outbound calls for collection (consumer loans)	Outbound calls for sales	Outbound calls for updating data	Retention / Anti-attrition	Outbound for credit card limit increasing	Outbound calls for activation	Outbound calls for campaigns	Outbound calls for welcome	Outbound calls for resend card/accoun t statement				
Sept. 2021	1	1	4	3	2	3	1	4	3	2				
Dec. 2021	1	1	5	3	3	4	1	4	3	2				
March 2022	1	1	5	3	3	4	1	4	3	2				
June 2022	1	1	4	3	2	3	1	4	3	2				
Sept. 2022	1	1	5	4	3	4	2	5	3	2				

				Outbo	und services (N	lumber of bank	ks)			
				Ou	tsource / Other	departments				
Period	Outbound calls for collection (credit cards)	(consumer	Outbound calls for sales	Outbound calls for updating data	Retention / Anti-attrition	Outbound for credit card limit increasing	Outbound calls for activation	Outbound calls for campaigns	Outbound calls for welcome	Outbound calls for resend card/accoun t statement
Sept. 2021	0	1	3	2	2	3	0	2	1	1
Dec. 2021	0	1	4	2	3	3	0	2	1	1
March 2022	0	1	4	2	3	3	0	2	1	1
June 2022	0	1	3	2	2	3	0	3	2	1
Sept. 2022	0	1	3	2	2	3	0	3	2	1

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

		E-mail - Fa	x - 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	0	37,243	363,069	42,464	0
110	0	34,650	312,835	96,034	0
130	0	33,759	803,866	147,571	0
131	0	27,299	453,305	173,541	0
172	0	26.815	435.306	189.021	0

Call Center Statistics*

(51 ≤ The number of agents ≤ 250) (Number of banks: 5)

D. Other Statistics

						Other Sta	itistics						
			Inboun	d calls			Outbound calls						
Period	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		Daily break time per agent (minute)	Daily lunch time per agent (minute)	
Sept. 2021	479	4	15	155	38	51	81	6	10	45	38	53	
Dec. 2021	594	4	15	157	38	51	95	5	10	45	38	53	
March 2022	591	9	16	143	38	48	95	8	13	60	34	56	
June 2022	481	9	16	139	36	49	82	7	13	45	35	55	
Sept. 2022	611	11	15	147	38	48	89	7	12	60	34	56	

E. Financial transactions

Period	Number of transactions	Volume of transactions (Thousand TRY)
Sept. 2021	162,223	1,583,534
Dec. 2021	190,597	2,318,042
March 2022	189,872	1,285,791
June 2022	144,823	1,565,625
Sept. 2022	183,672	1,540,551

^{*}Data, in each period, is not cumulative, only quarterly data is given in each 3-months period. In calculating the average ratios, the data that is "greater than zero" is used in this report.
**Weighted avarage is used in calculating "Number of calls evaluated per agent" and "Number of agents per first manager" as of December 2012 period. Aritmetic mean (of data greater than zero) is used in other ratios.

Call Center Statistics*

(The number of agents ≤ 50) (Number of banks: 6)

A. Number of Call Center Employees

		of part-time ents	The number of	full-time agents		-1	The number	r of managers		
Period	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	Total number of agents	The number of supporting service personnel	The number of personnel in the service of inbound calls			
Sept. 2021	0	0	116	24	140	23	17	6	186	
Dec. 2021	0	0	63	16	79	16	14	5	114	
March 2022	0	0	60	12	72	18	15	4	109	
June 2022	0	0	107	16	123	27	17	4	171	
Sept. 2022	0	0	75	9	84	19	11	3	117	

The number of resingned	•	transferred		
The number of personnel in the service of inbound calls	The number of personnel in the service of outbound calls	The number	personnel the service in in the service of outbound calls 3 2	
18	2	3	2	18%
7	1	1	2	14%
4	1	3	2	14%
14	4	6	2	21%
3	0	5	2	12%

The number of agents working in the Outsource company on behalf of Bank's call center
377
377 378
378

B. Call Center Employee Profile

				Gend	ler				Average Age			
Period	The number of agents		ents The number of supporting service personnel		The number	of managers	Т	otal	Agent	Supporting service	Manager	
	Female	Male	Female	Male	Female	Male	Female	Male		personnel		
Sept. 2021	86	54	14	9	10	13	110	76	26	36	35	
Dec. 2021	46	33	10	6	7	12	63	51	25	34	34	
March 2022	40	32	11	7	6	13	57	52	25	36	35	
June 2022	76	47	16	11	8	13	100	71	26	33	36	
Sept. 2022	51	33	10	9	5	9	66	51	25	36	37	

								Educat	on							
Period		The number	er of agents		The nur	mber of suppo	rting service p	ersonnel		The number	of managers			Tota	d	
	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. 2021	9	27	103	1	0	2	16	5	0	1	20	2	9	30	139	8
Dec. 2021	8	23	48	0	0	2	11	3	0	4	14	1	8	29	73	4
March 2022	10	18	43	1	3	1	11	3	0	2	15	2	13	21	69	6
June 2022	12	18	89	4	2	3	17	5	0	1	18	2	14	22	124	11
Sept. 2022	6	20	55	3	2	2	12	3	0	0	12	2	8	22	79	8

				Geographica	al Location					Availability o	f SPK Licence		Foreign language speaking				
Period	The numbe	r of agents		of supporting personnel	The number of	of managers	Т	otal	The number	supporting	The number of	Total	The number of agents	The number of supporting service	The number of managers	Total	
	İstanbul and İzmit	Others	İstanbul and İzmit	Others	İstanbul and İzmit	Others	İstanbul and İzmit	Others	or agents	service personnel	managers		or agents	personnel	or managers		
Sept. 2021	125	15	22	1	22	1	169	17	9	2	4	15	38	4	5	47	
Dec. 2021	64	15	15	1	18	1	97	17	8	2	7	17	14	1	4	19	
March 2022	57	15	17	1	18	1	92	17	8	3	7	18	12	2	2	16	
June 2022	108	15	26	1	20	1	154	17	8	3	4	15	20	5	4	29	
Sept. 2022	69	15	18	1	13	1	100	17	12	3	4	19	20	1	3	24	

^{*} 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.

Call Center Statistics*

(The number of agents ≤ 50) (Number of banks: 6)

C. Call Profile

					Inbo	ound call profil	е				
Period	Number of incoming calls received by IVR	Number of incoming calls answered by agents	Total number of incoming calls	Number of abandoned calls from agents	Answered calls (%)	Average talk time (second)	Average after call work time (second)	Average ringing time (second)	Average speed of snswer (second)	Average time to abandon- ment (second)	Number of active customers
Sept. 2021	501,204	1,743,813	2,245,017	215,472	88%	206	4	3	53	279	530,466
Dec. 2021	485,930	1,788,535	2,274,465	138,649	92%	207	4	4	36	224	547,996
March 2022	500,626	1,627,403	2,128,029	105,378	94%	203	4	4	31	222	551,936
June 2022	493,982	1,637,518	2,131,500	96,150	94%	209	3	3	28	204	544,766
Sept. 2022	604,651	1,661,043	2,265,694	198,580	88%	237	2	3	54	250	513,550

							Inbour	Inbound call services (Number of banks)										
								From the sa	me line									
Period	Banking services	Card services	Applications (credit card, supple- mentary card etc.)	Stock services	Service in English	Cross-sell	Private banking line	Insurance / Individual pension system line	ATM-POS support line		Customer satisfaction or complaint line	Investment line	SME and Commercial banking line	Corporate banking line	Mortgage line	Internet banking support line		
Sept. 2021	5	8	3	2	8	4	1	2	2	1	7	2	2	3	0	7		
Dec. 2021	4	7	2	2	7	3	1	2	2	1	7	1	2	4	0	6		
March 2022	4	7	2	2	7	3	2	2	2	1	6	1	2	4	0	6		
June 2022	5	8	3	2	8	4	2	2	2	1	6	2	2	4	0	7		
Sept. 2022	4	6	2	2	6	3	2	2	2	1	6	1	2	4	0	5		

							Inbour	nd call services (Number of ban	ks)						
								From the and	ther line							
Period	Banking services	Card services	Applications (credit card, supple- mentary 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		SME and Commercial banking line	Corporate banking line	Mortgage line	Internet banking support line
Sept. 2021	1	1	0	1	1	1	2	1	3	1	1	3	1	0	0	1
Dec. 2021	1	1	0	1	1	1	1	1	3	1	1	3	1	0	0	1
March 2022	1	1	0	1	1	1	1	2	3	2	1	4	1	0	1	1
June 2022	1	1	0	2	1	1	2	2	3	2	1	4	1	0	1	1
Sept. 2022																

Call Center Statistics*

(The number of agents ≤ 50) (Number of banks: 6)

							Outl	bound call profil	е						
		Numbe	r of reached cu	stomers			Number	of customers no	t reached		The total number of outbound call customers				
Period	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. 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
Dec. 2021	32,364	71,187	0	37,712	141,263	27,987	31,866	0	42,634	102,487	60,351	103,053	0	80,346	243,750
March 2022	37,328	81,000	0	38,962	157,290	64,253	29,875	0	37,031	131,159	101,581	110,875	0	75,993	288,449
June 2022	84,163	75,596	0	47,828	207,587	112,316	30,450	0	39,904	182,670	196,479	106,046	0	87,732	390,257
Sept. 2022	23,949	51,178	0	50,220	125,347	25,983	25,645	0	46,216	97,844	49,932	76,823	0	96,436	223,191

					Outbound ca	II profile					
		Cus	tomers Reache	d (%)		Average Talk Time (second)					
Period	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. 2021	41%	68%	-	58%	52%	141	66	-	168	121	
Dec. 2021	54%	69%	-	47%	58%	138	64	-	112	110	
March 2022	37%	73%	-	51%	55%	122	67	-	131	96	
June 2022	43%	71%	-	55%	53%	132	67	-	113	104	
Sept. 2022	48%	67%	-	52%	56%	138	71	-	280	167	

		Outbound services (Number of banks) Inhouse									
Period	Outbound calls for collection (credit cards)	Outbound calls for collection (consumer loans)	Outbound calls for sales	Outbound calls for updating data	Retention / Anti-attrition	Outbound for credit card limit increasing	Outbound calls for activation	Outbound calls for campaigns	Outbound calls for welcome	Outbound calls for resend card/accoun t statement	
Sept. 2021	2	2	3	1	1	2	0	1	1	0	
Dec. 2021	1	1	2	1	0	1	0	1	1	1	
March 2022	1	1	2	1	0	1	0	1	1	1	
June 2022	1	1	3	1	1	2	0	1	1	1	
Sept. 2022	1	1	2	1	0	1	0	1	1	1	

				Outbo	und services (N	lumber of banl	ks)			
				Ou	tsource / Other	departments				
Period	Outbound calls for collection (credit cards)	Outbound calls for collection (consumer loans)	Outbound calls for sales	Outbound calls for updating data	Retention / Anti-attrition	Outbound for credit card limit increasing	Outbound calls for activation	Outbound calls for campaigns	Outbound calls for welcome	Outbound calls for resend card/accoun t statement
Sept. 2021	4	5	4	3	3	2	2	3	3	1
Dec. 2021	4	5	3	3	2	2	2	3	3	1
March 2022	3	3	2	3	1	1	2	2	2	1
June 2022	3	3	3	3	2	1	2	2	2	1
Sept. 2022	3	3	2	3	1	1	2	2	1	1

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

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.)				
132,845	535	1,188	361,596	9,542	194,897				
116,716	605	1,722	415,987	3,498	218,589				
119,212	660	2,063	157,824	3,459	202,643				
112,771	570	2,286	313,570	16,911	181,048				
105,479	801	2,426	457,298	17.308	205.517				

Call Center Statistics*

(The number of agents ≤ 50) (Number of banks: 6)

D. Other Statistics

						Other Sta	itistics						
			Inboun	d calls			Outbound calls						
Period	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. 2021	276	42	13	159	40	49	158	32	6	178	39	51	
Dec. 2021	153	30	12	155	40	49	140	19	5	178	39	51	
March 2022	151	47	12	177	40	51	135	31	3	186	41	49	
June 2022	271	31	12	166	41	51	148	27	5	167	39	51	
Sept. 2022	158	41	11	180	42	50	133	38	2	186	41	49	

E. Financial transactions

	Number of transactions	Volume of transactions (Thousand TRY)
Sept. 2021	104,873	334,943
Dec. 2021	54,472	413,926
March 2022	51,064	407,522
June 2022	102,016	651,339
Sept. 2022	55,157	597,668

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

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

List of participating banks

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

Glossary

A. Total Number of Call Center Personnel*

- * Data, in each period, is not cumulative, only quarterly data is given in each 3-months period.
- * Entry 1 to 6 include the number of agents working in the bank's call center.
- * Entry 7 includes the number of agents working on be half of bank's call center, outside of the banks location.
- 1. The number of part-time agents: Total number of part-time agents that worked in the related three-month period.
- 2. The number of full-time agents: Total number of full-time agents that worked in the related three-month period.
- 3. The number of supporting service staff: Total number of employees who do not take calls in the call center in the related thre-month period.
- **4. The number of managers :** Number of management team members who do not take calls in the related three-month period. ie. Team leaders, supervisors, call center manager
- 5. The number of agents that resigned and fired: Total number of agents that resignd and laid off in the related three-month period.
- **6.** The number of agents that transferred to another department: Total number of agents that transferred to another department in the related three-month period.
- 7. The number of agents working in the Outsource company on behalf of Bank's call center: Number of Agents working in the outsource company and giving the service of inbound and outbound calls on behalf of bank's call center.

B. Call Center Employee Profile*

- * Data, in each period, is not cumulative, only quarterly data is given in each 3-months period. The data A-7 is not included in this category.
- * Arithmetic mean (for data "greater than zero") is used in calculating the average ratios.
- 1. Gender: The distribution by gender of the total number agents, supporting service staff and managers in the related three-month period.
- 2. Academic background: The distribution by education of the total number of agents, supporting service staff and managers in the related three-month period. Last school graduation was considered for students.
- **3. Geographical location:** The distribution by geographical location of the total number of agents, supporting service staff and managers in the related three-month period.
- 4. Average age: The average age of agents, supporting service staff and managers in the related three-month period.

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