Call Center Statistics

September 2024

THE BANKS ASSOCIATION OF TÜRKİYE

Number of Call Center Employees

	June 2024				Sept. 2024				
	Female	Male	Total	The average age	Female	Male	Total	The average age	Net change
The number of agents	6.309	2.291	8.600	28	6.340	2.306	8.646	28	46
The number of supporting service personnel	636	288	924	35	630	296	926	35	2
The number of managers	590	453	1.043	36	592	448	1.040	36	-3
Total	**7.535**	**3.032**	**10.567**	**-**	**7.562**	**3.050**	**10.612**	**-**	**45**
Outsource	-	-	6.333	-	-	-	7.014	-	681

Distribution of Call Center Employees by City

	June 2024		Sept. 2024	
	Total	(%)	Total	(%)
Istanbul and Izmit	4.214	40	4.089	39
Other	6.353	60	6.523	61
Total	**10.567**	100	**10.612**	100

Call Center Employee Profile

	June 2024					Sept. 2024				
	High school	College	University graduate	Post-graduate	Total	High school	College	University graduate	Post-graduate	Total
The number of agents	733	2.517	5.195	155	8.600	728	2.554	5.206	158	8.646
The number of supporting service personnel	69	200	598	57	924	70	204	597	55	926
The number of managers	41	171	743	88	1.043	36	166	745	93	1.040
Total	843	2.888	6.536	300	10.567	834	2.924	6.548	306	10.612

Call Profile

	June 2024	Sept. 2024
Inbound call		
Total number of incoming calls (million)	104,2	108,9
Number of incoming calls answered by agents (million)	56,3	58,9
Answered Calls (%)	96	97
Average talk time (second)	194	194
Outbound call		
The total number of outbound call customers (million)	23,0	28,9
Customers reached (%)	49	46
Average talk time (second)	180	170
Number of e-mails received (thousand)	169,4	144,8
Number of faxes received (thousand)	0,5	0,6
The number of chat calls (thousand)	3.416,9	3.958,8
The number of IVN calls (million)	72,2	81,4
The number of video calls (thousand)	3.136	3.497
Other (chat / co-browsing ..etc.) (thousand)	121,4	92,7

Financial transactions

	June 2024	Sept. 2024
Number of transactions (million)*	2,3	2,2
Volume of transactions (billion TRY)*	40	50

The total number and volume of financial transactions was provided from 19 banks (out of 21).

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

The Banks Association of Türkiye
Call Center Statistics*
(Consolidated, 21 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. 2023	159	37	7.171	944	8.311	922	885	104	10.222
Dec. 2023	154	45	7.269	891	8.359	922	888	104	10.273
March 2024	202	48	7.550	870	8.670	887	956	104	10.617
June 2024	222	51	7.473	854	8.600	924	939	104	10.567
Sept. 2024	212	47	7.468	919	8.646	926	940	100	10.612

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		
516	64	182	35	10%	6.328
513	55	204	18	9%	6.666
548	61	240	24	10%	6.758
560	67	296	17	11%	6.333
634	90	208	25	11%	7.014

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. 2023	6.092	2.219	643	279	560	429	7.295	2.927	27	34	35
Dec. 2023	6.129	2.230	640	282	565	427	7.334	2.939	27	35	36
March 2024	6.393	2.277	613	274	617	443	7.623	2.994	28	35	36
June 2024	6.309	2.291	636	288	590	453	7.535	3.032	28	35	36
Sept. 2024	6.340	2.306	630	296	592	448	7.562	3.050	28	35	36

Period	Education															
	The number of agents				The number of supporting service personnel				The number of managers				Total			
	High school	College	University graduate	Post-graduate	High school	College	University graduate	Post-graduate	High school	College	University graduate	Post-graduate	High school	College	University graduate	Post-graduate
Sept. 2023	667	2.357	5.157	130	83	220	558	61	36	167	709	77	786	2.744	6.424	268
Dec. 2023	680	2.391	5.150	138	82	212	567	61	37	165	706	84	799	2.768	6.423	283
March 2024	709	2.534	5.281	146	72	199	560	56	42	179	756	83	823	2.912	6.597	285
June 2024	733	2.517	5.195	155	69	200	598	57	41	171	743	88	843	2.888	6.536	300
Sept. 2024	728	2.554	5.206	158	70	204	597	55	36	166	745	93	834	2.924	6.548	306

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. 2023	3.082	5.229	762	160	557	432	4.401	5.821	115	26	71	212	344	96	156	596
Dec. 2023	2.945	5.414	771	151	547	445	4.263	6.010	112	26	68	206	345	92	153	590
March 2024	2.996	5.674	730	157	589	471	4.315	6.302	118	26	65	209	309	105	148	562
June 2024	2.880	5.720	757	167	577	466	4.214	6.353	105	27	69	201	334	112	153	599
Sept. 2024	2.770	5.876	752	174	567	473	4.089	6.523	101	25	65	191	341	111	150	602

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

The Banks Association of Türkiye
Call Center Statistics*
(Consolidated, 21 banks)

C. Call Profile

Period	Inbound call profile										
	Number of incoming calls received by IVR	Number of incoming calls answered by agents	Total number of incoming calls	Number of abandoned calls from agents	Answered calls (%)	Average talk time (second)	Average after call work time (second)	Average ringing time (second)	Average speed of snswer (second)	Average time to abandon-ment (second)	Number of active customers
Sept. 2023	56.167.619	60.502.600	116.670.219	1.874.328	97%	193	4	2	26	130	31.358.700
Dec. 2023	59.420.822	63.530.837	122.951.659	2.529.123	96%	194	4	2	34	175	32.711.667
March 2024	51.730.980	62.534.940	114.265.920	1.719.703	97%	194	4	2	27	124	32.720.085
June 2024	47.835.358	56.325.229	104.160.587	2.398.602	96%	194	3	2	35	130	30.595.789
Sept. 2024	50.007.328	58.920.897	108.928.225	1.474.636	97%	194	3	2	24	108	33.247.846

Period	Inbound call services (Number of banks)															
	From the same line															
	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. 2023	19	21	17	10	19	16	11	7	7	6	16	10	6	9	3	19
Dec. 2023	19	21	17	10	19	15	12	6	7	6	17	10	6	9	3	20
March 2024	19	21	17	10	19	15	11	7	7	6	17	10	6	9	3	20
June 2024	19	21	17	10	19	15	11	7	7	6	17	10	6	9	3	20
Sept. 2024	20	21	17	10	19	15	10	7	7	6	17	9	7	10	3	20

Period	Inbound call services (Number of banks)															
	From the another line															
	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. 2023	3	3	1	8	4	2	15	7	14	10	7	12	9	4	4	3
Dec. 2023	3	3	1	8	4	2	15	6	13	10	7	12	8	3	4	2
March 2024	3	3	1	8	4	2	15	6	13	10	7	12	8	3	4	2
June 2024	3	3	1	8	4	2	15	6	13	10	7	12	8	3	4	2
Sept. 2024	2	2	0	8	3	1	14	6	12	9	6	11	8	3	4	1

The Banks Association of Türkiye
Call Center Statistics*
(Consolidated, 21 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. 2023	6.383.268	762.083	489	2.379.645	9.525.485	6.858.415	553.807	270	1.329.447	8.741.939	13.241.683	1.315.890	759	3.709.092	18.267.424
Dec. 2023	7.090.529	769.503	492	2.408.288	10.268.812	6.494.061	889.229	231	1.211.491	8.595.012	13.584.590	1.658.732	723	3.619.779	18.863.824
March 2024	8.153.419	775.587	384	2.575.941	11.505.331	8.152.415	859.896	195	1.972.706	10.985.212	16.305.834	1.635.483	579	4.548.647	22.490.543
June 2024	8.271.083	768.371	566	2.197.355	11.237.375	9.337.665	971.733	332	1.490.363	11.800.093	17.608.748	1.740.104	898	3.687.718	23.037.468
Sept. 2024	9.843.346	894.449	323	2.717.544	13.455.662	12.031.305	1.216.902	254	2.238.963	15.487.424	21.874.651	2.111.351	577	4.956.507	28.943.086

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. 2023	48%	58%	64%	64%	52%	163	148	42	194	170
Dec. 2023	52%	46%	68%	67%	54%	173	154	68	333	209
March 2024	50%	47%	66%	57%	51%	163	161	41	234	179
June 2024	47%	44%	63%	60%	49%	166	184	78	233	180
Sept. 2024	45%	42%	56%	55%	46%	157	193	44	209	170

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.)
280.119	1.477	3.606.921	72.297.123	3.265.222	200.243
233.066	1.135	4.160.717	76.536.548	3.392.602	161.735
223.648	847	4.324.197	77.199.026	4.028.845	146.180
169.402	521	3.416.855	72.168.159	3.135.890	121.370
144.813	600	3.958.773	81.373.693	3.496.857	92.717

Period	Outbound services (Number of banks)									
	Inhouse									
	Outbound calls for collection (credit cards)	Outbound calls for collection (consumer loans)	Outbound calls for sales	Outbound calls for updating data	Retention / Anti-attrition	Outbound for credit card limit increasing	Outbound calls for activation	Outbound calls for campaigns	Outbound calls for welcome	Outbound calls for resend card/account statement
Sept. 2023	6	6	14	10	9	11	5	12	7	6
Dec. 2023	6	6	14	9	9	11	6	12	7	6
March 2024	7	7	14	9	9	11	6	12	7	6
June 2024	7	7	14	9	9	11	6	12	7	6
Sept. 2024	8	8	15	10	10	13	7	12	7	7

Period	Outbound services (Number of banks)									
	Outsource / Other departments									
	Outbound calls for collection (credit cards)	Outbound calls for collection (consumer loans)	Outbound calls for sales	Outbound calls for updating data	Retention / Anti-attrition	Outbound for credit card limit increasing	Outbound calls for activation	Outbound calls for campaigns	Outbound calls for welcome	Outbound calls for resend card/account statement
Sept. 2023	10	11	14	9	11	9	8	12	8	7
Dec. 2023	10	11	14	9	11	9	8	12	8	7
March 2024	10	11	14	9	11	10	8	13	9	7
June 2024	10	11	14	9	11	10	8	13	9	7
Sept. 2024	9	10	14	9	11	9	8	12	9	7

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

The Banks Association of Türkiye
Call Center Statistics*
(Consolidated, 21 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. 2023	7.566	23	16	204	41	50	1.373	31	15	116	40	50
Dec. 2023	7.423	25	16	224	41	50	1.308	38	22	116	40	50
March 2024	7.568	25	16	254	41	50	1.340	31	16	134	41	50
June 2024	7.439	25	16	202	41	49	1.333	31	16	125	41	50
Sept. 2024	7.272	25	17	207	41	49	1.330	37	13	126	41	50

E. Financial transactions

Period	Number of transactions***	Volume of transactions (Thousand TRY)***
Sept. 2023	2.448.027	30.920.887
Dec. 2023	2.704.608	35.752.855
March 2024	2.594.305	42.349.954
June 2024	2.258.210	40.118.119
Sept. 2024	2.206.784	49.761.790

* 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.

* The total number and volume of financial transactions was provided from 19 banks (out of 21).

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

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

A. Number of Call Center Employees

Period	The number of part-time agents – The number of personnel in the service of inbound calls	The number of part-time agents – The number of personnel in the service of outbound calls	The number of full-time agents – The number of personnel in the service of inbound calls	The number of full-time agents – The number of personnel in the service of outbound calls	Total number of agents	The number of supporting service personnel	The number of managers – The number of personnel in the service of inbound calls	The number of managers – The number of personnel in the service of outbound calls	The number of managers – Total
Sept. 2023	159	37	6.736	884	7.816	833	836	95	9.580
Dec. 2023	154	45	6.849	821	7.869	831	837	92	9.629
March 2024	195	48	7.184	798	8.225	798	908	91	10.022
June 2024	216	51	7.102	776	8.145	836	892	89	9.962
Sept. 2024	205	47	7.070	833	8.155	847	892	84	9.978

Period	The number of agents that resigned and fired – The number of personnel in the service of inbound calls	The number of agents that resigned and fired – The number of personnel in the service of outbound calls	The number of agents that transferred to another department – The number of personnel in the service of inbound calls	The number of agents that transferred to another department – The number of personnel in the service of outbound calls	Total Turnover (%)	The number of agents working in the Outsource company on behalf of Bank's call center
Sept. 2023	477	61	170	35	10%	5.660
Dec. 2023	467	55	185	15	9%	6.028
March 2024	508	60	230	20	10%	6.028
June 2024	523	64	290	13	11%	5.671
Sept. 2024	580	82	191	25	11%	6.296

B. Call Center Employee Profile

Period	Gender – The number of agents Female	Male	Gender – The number of supporting service personnel Female	Male	Gender – The number of managers Female	Male	Gender – Total Female	Male	Average Age Agent	Average Age Supporting service personnel	Average Age Manager
Sept. 2023	5.728	2.088	593	240	529	402	6.850	2.730	28	34	33
Dec. 2023	5.786	2.083	589	242	530	399	6.905	2.724	28	35	34
March 2024	6.065	2.160	565	233	588	411	7.218	2.804	28	35	34
June 2024	5.975	2.170	589	247	561	420	7.125	2.837	28	34	34
Sept. 2024	5.975	2.180	587	260	563	413	7.125	2.853	28	34	34

Education

Period	Agents High school	Agents College	Agents University graduate	Agents Post-graduate	Supporting service personnel High school	College	University graduate	Post-graduate	Managers High school	College	University graduate	Post-graduate	Total High school	College	University graduate	Post-graduate
Sept. 2023	624	2.230	4.838	124	74	200	509	50	36	157	668	70	734	2.587	6.015	244
Dec. 2023	635	2.261	4.842	131	75	192	514	50	36	153	661	79	746	2.606	6.017	260
March 2024	673	2.412	5.001	139	64	185	499	50	41	171	709	78	778	2.768	6.209	267
June 2024	700	2.402	4.896	147	62	187	536	51	39	164	696	82	801	2.753	6.128	280
Sept. 2024	697	2.430	4.881	147	65	192	540	50	35	160	694	87	797	2.782	6.115	284

Geographical Location / Availability of SPK Licence / Foreign language speaking

Period	Agents İstanbul and İzmit	Agents Others	Supporting service personnel İstanbul and İzmit	Others	Managers İstanbul and İzmit	Others	Total İstanbul and İzmit	Others	SPK Licence – The number of agents	SPK Licence – The number of supporting service personnel	SPK Licence – The number of managers	SPK Total	Foreign language – The number of agents	Foreign language – The number of supporting service personnel	Foreign language – The number of managers	Foreign language Total
Sept. 2023	2.785	5.031	700	133	516	415	4.001	5.579	98	23	63	184	296	84	143	523
Dec. 2023	2.683	5.186	709	122	503	426	3.895	5.734	95	23	60	178	300	82	142	524
March 2024	2.777	5.448	671	127	551	448	3.999	6.023	104	23	57	184	266	94	137	497
June 2024	2.667	5.478	703	133	540	441	3.910	6.052	95	24	60	179	289	101	140	530
Sept. 2024	2.558	5.597	702	145	528	448	3.788	6.190	90	23	57	170	295	101	136	532

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

The Banks Association of Türkiye
Call Center Statistics*
(The number of agents ≥ 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 snswer (second)	Average time to abandonment (second)	Number of active customers
Sept. 2023	53.958.760	57.374.819	111.333.579	1.768.882	97%	188	4	2	27	129	28.608.082
Dec. 2023	57.333.563	60.587.661	117.921.224	2.434.202	96%	191	4	2	35	177	30.038.465
March 2024	49.836.972	59.452.798	109.289.770	1.612.654	97%	191	4	2	27	123	30.022.902
June 2024	46.173.496	53.728.230	99.901.726	2.283.015	96%	191	3	2	35	130	28.104.162
Sept. 2024	48.001.966	56.081.288	104.083.254	1.345.848	98%	191	3	2	24	105	30.622.020

| Period | Inbound call services (Number of banks) | | | | | | | | | | | | | | | |
| | From the same line | | | | | | | | | | | | | | | |
	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. 2023	10	10	10	6	9	8	6	3	2	2	7	4	3	3	3	10
Dec. 2023	10	10	10	6	9	8	6	3	2	2	7	4	3	3	3	10
March 2024	10	10	10	6	9	8	6	3	2	2	7	4	3	3	3	10
June 2024	10	10	10	6	9	8	6	3	2	2	7	4	3	3	3	10
Sept. 2024	10	10	10	6	9	8	6	3	2	2	7	4	3	3	3	10

| Period | Inbound call services (Number of banks) | | | | | | | | | | | | | | | |
| | From the another line | | | | | | | | | | | | | | | |
	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. 2023	1	1	0	4	2	0	8	5	9	6	4	6	7	3	4	0
Dec. 2023	1	1	0	4	2	0	8	5	9	6	4	6	7	3	4	0
March 2024	1	1	0	4	2	0	8	5	9	6	4	6	7	3	4	0
June 2024	1	1	0	4	2	0	8	5	9	6	4	6	7	3	4	0
Sept. 2024	1	1	0	4	2	0	8	5	9	6	4	6	7	3	4	0

The Banks Association of Türkiye
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. 2023	5.660.254	727.882	489	2.276.012	8.664.637	6.431.639	535.794	270	1.285.422	8.253.125	12.091.893	1.263.676	759	3.561.434	16.917.762
Dec. 2023	6.571.356	738.237	492	2.314.639	9.624.724	6.155.696	864.822	231	1.166.091	8.186.840	12.727.052	1.603.059	723	3.480.730	17.811.564
March 2024	7.705.221	741.507	384	2.489.164	10.936.276	7.815.581	838.614	195	1.929.171	10.583.561	15.520.802	1.580.121	579	4.418.335	21.519.837
June 2024	7.737.979	736.495	566	2.111.610	10.586.650	8.862.866	953.996	332	1.441.329	11.258.523	16.600.845	1.690.491	898	3.552.939	21.845.173
Sept. 2024	9.201.324	807.781	323	2.640.633	12.650.061	11.394.685	1.159.529	254	2.196.342	14.750.810	20.596.009	1.967.310	577	4.836.975	27.400.871

| 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. 2023	47%	58%	64%	64%	**51%**	171	151	42	198	176
Dec. 2023	52%	46%	68%	66%	**54%**	177	157	68	342	336
March 2024	50%	47%	66%	56%	**51%**	165	165	41	238	254
June 2024	47%	44%	63%	59%	**48%**	168	188	78	238	219
Sept. 2024	45%	41%	56%	55%	**46%**	158	202	44	212	172

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.)
167.502	1.271	3.224.818	71.262.365	2.877.658	435
160.269	956	3.793.533	75.620.789	2.941.698	534
121.020	539	3.958.687	76.318.428	3.619.188	386
88.921	442	3.060.690	71.431.846	2.706.865	302
89.766	537	3.237.551	80.516.251	2.944.452	263

| Period | Outbound services (Number of banks) | | | | | | | | | |
| | Inhouse | | | | | | | | | |
	Outbound calls for collection (credit cards)	Outbound calls for collection (consumer loans)	Outbound calls for sales	Outbound calls for updating data	Retention / Anti-attrition	Outbound for credit card limit increasing	Outbound calls for activation	Outbound calls for campaigns	Outbound calls for welcome	Outbound calls for resend card/account statement
Sept. 2023	4	4	7	5	7	6	3	6	3	3
Dec. 2023	4	4	7	5	7	6	3	6	3	3
March 2024	4	4	7	5	7	6	3	6	3	3
June 2024	4	4	7	5	7	6	3	6	3	3
Sept. 2024	4	4	7	5	7	7	3	6	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-attrition	Outbound for credit card limit increasing	Outbound calls for activation	Outbound calls for campaigns	Outbound calls for welcome	Outbound calls for resend card/account statement
Sept. 2023	7	7	9	5	8	5	6	7	5	5
Dec. 2023	7	7	9	5	8	5	6	7	5	5
March 2024	7	7	9	5	8	6	6	7	5	5
June 2024	7	7	9	5	8	6	6	7	5	5
Sept. 2024	7	7	9	5	8	5	5	7	5	5

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

The Banks Association of Türkiye
Call Center Statistics*
(The number of agents ≥ 251) (Number of banks: 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. 2023	6.791	23	16	250	41	51	1.156	32	15	100	44	47
Dec. 2023	6.862	26	16	270	42	49	1.152	22	14	79	34	36
March 2024	7.016	25	17	309	42	49	1.154	17	13	95	35	36
June 2024	6.896	25	16	229	42	48	1.164	32	16	121	52	40
Sept. 2024	6.729	25	17	217	41	50	1.155	39	13	85	44	47

E. Financial transactions

Period	Number of transactions	Volume of transactions (Thousand TRY)
Sept. 2023	2.193.286	27.026.126
Dec. 2023	2.440.327	30.203.380
March 2024	2.320.435	34.570.224
June 2024	2.035.921	32.503.629
Sept. 2024	1.960.137	39.956.023

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

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

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

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. 2023	0	0	323	45	368	70	32	6	476
Dec. 2023	0	0	348	46	394	71	38	7	510
March 2024	7	0	259	36	302	71	30	6	409
June 2024	0	0	265	46	311	55	31	9	406
Sept. 2024	7	0	326	57	390	63	34	11	498

The number of agents that resingned and fired		The number of agents that transferred to another department		Total Turnover (%)	The number of agents working in the Outsource company on behalf of Bank's call center
The number of personnel in the service of inbound calls	The number of personnel in the service of outbound calls	The number of personnel in the service of inbound calls	The number of personnel in the service of outbound calls		
24	3	10	0	10%	245
41	0	16	3	15%	267
34	1	8	4	16%	246
30	3	1	0	11%	289
47	8	15	0	18%	362

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. 2023	291	77	42	28	23	15	356	120	28	33	34
Dec. 2023	293	101	42	29	28	17	363	147	28	34	34
March 2024	245	57	40	31	20	16	305	104	29	35	35
June 2024	221	90	31	24	22	18	274	132	28	34	33
Sept. 2024	293	97	36	27	20	25	349	149	29	35	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. 2023	23	102	241	2	5	18	37	10	0	9	25	4	28	129	303	16
Dec. 2023	28	103	259	4	5	17	39	10	0	12	30	3	33	132	328	17
March 2024	15	90	193	4	7	12	46	6	1	5	26	4	23	107	265	14
June 2024	16	85	205	5	6	7	36	6	2	5	28	5	24	97	269	16
Sept. 2024	18	99	266	7	4	10	44	5	0	5	35	5	22	114	345	17

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. 2023	189	179	44	26	22	16	255	221	5	0	1	6	16	10	6	32
Dec. 2023	207	187	44	27	30	15	281	229	7	0	3	10	24	9	6	39
March 2024	121	181	43	28	17	19	181	228	6	0	1	7	14	10	5	29
June 2024	163	148	28	27	24	16	215	191	4	0	4	8	21	7	7	35
Sept. 2024	159	231	36	27	24	21	219	279	4	0	3	7	28	10	8	46

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

The Banks Association of Türkiye
Call Center Statistics*
(51 ≤ The number of agents ≤ 250) (Number of banks: 5)

C. Call Profile

Period	Inbound call profile										
	Number of incoming calls received by IVR	Number of incoming calls answered by agents	Total number of incoming calls	Number of abandoned calls from agents	Answered calls (%)	Average talk time (second)	Average after call work time (second)	Average ringing time (second)	Average speed of snswer (second)	Average time to abandon-ment (second)	Number of active customers
Sept. 2023	1.276.065	1.542.186	2.818.251	37.372	98%	233	3	2	14	125	2.147.799
Dec. 2023	1.409.117	1.664.256	3.073.373	45.591	97%	240	3	2	19	115	2.192.350
March 2024	860.716	1.418.789	2.279.505	38.066	97%	259	4	2	19	116	2.076.129
June 2024	794.779	1.283.507	2.078.286	47.787	96%	248	4	2	24	116	2.019.725
Sept. 2024	1.192.066	1.456.818	2.648.884	40.603	97%	238	4	2	22	123	2.115.041

Period	Inbound call services (Number of banks)															
	From the same line															
	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. 2023	4	4	4	2	4	4	2	1	2	2	2	4	1	1	0	3
Dec. 2023	5	5	5	2	5	4	3	1	3	3	4	5	1	2	0	5
March 2024	4	4	4	2	4	3	2	1	2	2	3	4	1	1	0	4
June 2024	4	4	4	1	4	4	3	1	2	3	3	4	1	2	0	4
Sept. 2024	5	5	5	2	5	4	2	1	3	3	4	4	2	3	0	5

Period	Inbound call services (Number of banks)															
	From the another line															
	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. 2023	1	1	1	1	1	1	3	1	2	2	2	2	1	1	0	2
Dec. 2023	1	1	1	2	1	1	4	0	1	3	2	3	0	0	0	1
March 2024	1	1	1	1	1	1	3	0	1	2	2	2	0	0	0	1
June 2024	1	1	1	1	1	1	3	0	1	2	1	2	0	0	0	1
Sept. 2024	0	0	0	2	0	0	3	0	0	2	1	2	0	0	0	0

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. 2023	604.420	0	0	0	604.420	329.520	0	0	0	329.520	933.940	0	0	0	933.940
Dec. 2023	435.936	0	0	0	435.936	254.906	0	0	0	254.906	690.842	0	0	0	690.842
March 2024	304.008	0	0	0	304.008	173.102	0	0	0	173.102	477.110	0	0	0	477.110
June 2024	468.154	0	0	0	468.154	410.182	0	0	0	410.182	878.336	0	0	0	878.336
Sept. 2024	570.066	53.346	0	0	623.412	580.360	38.704	0	0	619.064	1.150.426	92.050	0	0	1.242.476

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. 2023	65%	-	-	-	65%	93	-	-	-	93
Dec. 2023	63%	-	-	-	63%	129	-	-	-	221
March 2024	64%	-	-	-	64%	134	-	-	-	235
June 2024	53%	-	-	-	53%	144	-	-	-	164
Sept. 2024	50%	58%	-	-	50%	151	121	-	-	149

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	44.198	532.344	267.433	0
219	0	39.572	618.439	405.335	0
0	0	23.576	618.780	248.142	0
299	0	59.281	469.662	367.375	0
360	0	87.072	528.549	479.740	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-attrition	Outbound for credit card limit increasing	Outbound calls for activation	Outbound calls for campaigns	Outbound calls for welcome	Outbound calls for resend card/account statement
Sept. 2023	1	1	4	3	2	3	2	4	2	2
Dec. 2023	1	1	5	3	2	4	3	5	3	2
March 2024	2	2	4	2	2	3	3	4	2	2
June 2024	1	1	4	2	1	3	2	4	3	1
Sept. 2024	2	2	5	3	2	4	3	4	2	2

Period	Outbound services (Number of banks)									
	Outsource / Other departments									
	Outbound calls for collection (credit cards)	Outbound calls for collection (consumer loans)	Outbound calls for sales	Outbound calls for updating data	Retention / Anti-attrition	Outbound for credit card limit increasing	Outbound calls for activation	Outbound calls for campaigns	Outbound calls for welcome	Outbound calls for resend card/account statement
Sept. 2023	0	0	2	1	2	2	0	2	1	1
Dec. 2023	0	1	3	2	2	3	0	3	2	1
March 2024	0	0	2	1	2	2	0	3	1	1
June 2024	0	1	3	1	1	2	0	4	2	0
Sept. 2024	0	1	3	2	2	3	1	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.

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. 2023	594	8	15	143	38	47	78	6	13	60	35	55
Dec. 2023	409	13	13	140	37	47	26	8	6	16	23	40
March 2024	370	7	13	125	39	48	38	5	7	22	26	38
June 2024	329	17	13	168	38	49	34	20	11	69	34	60
Sept. 2024	389	15	14	217	40	48	46	16	9	140	36	56

E. Financial transactions

Period	Number of transactions	Volume of transactions (Thousand TRY)
Sept. 2023	183.232	2.021.488
Dec. 2023	197.927	3.777.028
March 2024	184.076	3.268.765
June 2024	115.356	4.517.131
Sept. 2024	161.567	6.978.046

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

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

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

The Banks Association of Türkiye
Call Center Statistics*
(The number of agents ≤ 50) (Number of banks: 6)

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. 2023	0	0	112	15	127	19	17	3	166
Dec. 2023	0	0	72	24	96	20	13	5	134
March 2024	0	0	107	36	143	18	18	7	186
June 2024	6	0	106	32	144	33	16	6	199
Sept. 2024	0	0	72	29	101	16	14	5	136

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		
15	0	2	0	13%	423
5	0	3	0	8%	371
6	0	2	0	6%	484
7	0	5	4	11%	373
7	0	2	0	9%	356

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. 2023	73	54	8	11	8	12	89	77	26	34	39
Dec. 2023	50	46	9	11	7	11	66	68	27	35	40
March 2024	83	60	8	10	9	16	100	86	27	35	39
June 2024	113	31	16	17	7	15	136	63	28	36	41
Sept. 2024	72	29	7	9	9	10	88	48	28	36	41

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. 2023	20	25	78	4	4	2	12	1	0	1	16	3	24	28	106	8
Dec. 2023	17	27	49	3	2	3	14	1	1	0	15	2	20	30	78	6
March 2024	21	32	87	3	1	2	15	0	0	3	21	1	22	37	123	4
June 2024	17	30	94	3	1	6	26	0	0	2	19	1	18	38	139	4
Sept. 2024	13	25	59	4	1	2	13	0	1	1	16	1	15	28	88	5

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. 2023	108	19	18	1	19	1	145	21	12	3	7	22	32	2	7	41
Dec. 2023	55	41	18	2	14	4	87	47	10	3	5	18	21	1	5	27
March 2024	98	45	16	2	21	4	135	51	8	3	7	18	29	1	6	36
June 2024	50	94	26	7	13	9	89	110	6	3	5	14	24	4	6	34
Sept. 2024	53	48	14	2	15	4	82	54	7	2	5	14	18	0	6	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.

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. 2023	932.794	1.585.595	2.518.389	68.074	96%	286	3	3	24	148	602.819
Dec. 2023	678.142	1.278.920	1.957.062	49.330	96%	268	3	3	22	141	480.852
March 2024	1.033.292	1.663.353	2.696.645	68.983	96%	243	3	3	27	146	621.054
June 2024	867.083	1.313.492	2.180.575	67.800	95%	235	3	3	28	174	471.902
Sept. 2024	813.296	1.382.791	2.196.087	88.185	94%	232	3	3	37	231	510.785

Period	Inbound call services (Number of banks)															
	From the same line															
	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. 2023	5	7	3	2	6	4	3	3	3	2	7	2	2	5	0	6
Dec. 2023	4	6	2	2	5	3	3	2	2	1	6	1	2	4	0	5
March 2024	5	7	3	2	6	4	3	3	3	2	7	2	2	5	0	6
June 2024	5	7	3	3	6	3	2	3	3	1	7	2	2	4	0	6
Sept. 2024	5	6	2	2	5	3	2	3	2	1	6	1	2	4	0	5

Period	Inbound call services (Number of banks)															
	From the another line															
	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. 2023	1	1	0	3	1	1	4	1	3	2	1	4	1	0	0	1
Dec. 2023	1	1	0	2	1	1	3	1	3	1	1	3	1	0	0	1
March 2024	1	1	0	3	1	1	4	1	3	2	1	4	1	0	0	1
June 2024	1	1	0	3	1	1	4	1	3	2	2	4	1	0	0	1
Sept. 2024	1	1	0	2	1	1	3	1	3	1	1	3	1	0	0	1

The Banks Association of Türkiye

Call Center Statistics*

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

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. 2023	118.594	34.201	0	103.633	256.428	97.256	18.013	0	44.025	159.294	215.850	52.214	0	147.658	415.722
Dec. 2023	83.237	31.266	0	93.649	208.152	83.459	24.407	0	45.400	153.266	166.696	55.673	0	139.049	361.418
March 2024	144.190	34.080	0	86.777	265.047	163.732	21.282	0	43.535	228.549	307.922	55.362	0	130.312	493.596
June 2024	64.950	31.876	0	85.745	182.571	64.617	17.737	0	49.034	131.388	129.567	49.613	0	134.779	313.959
Sept. 2024	71.956	33.322	0	76.911	182.189	56.260	18.669	0	42.621	117.550	128.216	51.991	0	119.532	299.739

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. 2023	55%	66%	-	70%	**62%**	137	83	-	116	122
Dec. 2023	50%	56%	-	67%	**58%**	127	86	-	121	294
March 2024	47%	62%	-	67%	**54%**	99	67	-	117	163
June 2024	50%	64%	-	64%	**58%**	129	81	-	118	327
Sept. 2024	56%	64%	-	64%	**61%**	147	85	-	117	123

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.)
112.617	206	337.905	502.414	120.131	199.808
72.578	179	327.612	297.320	45.569	161.201
102.628	308	341.934	261.818	161.515	145.794
80.182	79	296.884	266.651	61.650	121.068
54.687	63	634.150	328.893	72.665	92.454

Period	Outbound services (Number of banks)									
	Inhouse									
	Outbound calls for collection (credit cards)	Outbound calls for collection (consumer loans)	Outbound calls for sales	Outbound calls for updating data	Retention / Anti-attrition	Outbound for credit card limit increasing	Outbound calls for activation	Outbound calls for campaigns	Outbound calls for welcome	Outbound calls for resend card/account statement
Sept. 2023	1	1	3	2	0	2	0	2	2	1
Dec. 2023	1	1	2	1	0	1	0	1	1	1
March 2024	1	1	3	2	0	2	0	2	2	1
June 2024	2	2	3	2	1	2	1	2	1	2
Sept. 2024	2	2	3	2	1	2	1	2	2	2

Period	Outbound services (Number of banks)									
	Outsource / Other departments									
	Outbound calls for collection (credit cards)	Outbound calls for collection (consumer loans)	Outbound calls for sales	Outbound calls for updating data	Retention / Anti-attrition	Outbound for credit card limit increasing	Outbound calls for activation	Outbound calls for campaigns	Outbound calls for welcome	Outbound calls for resend card/account statement
Sept. 2023	3	4	3	3	1	2	2	3	2	1
Dec. 2023	3	3	2	2	1	1	2	2	1	1
March 2024	3	4	3	3	1	2	2	3	3	1
June 2024	3	3	2	3	2	2	2	2	2	2
Sept. 2024	2	2	2	1	1	2	2	2	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.

The Banks Association of Türkiye
Call Center Statistics*
(The number of agents ≤ 50) (Number of banks: 6)

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. 2023	181	44	13	173	41	50	139	37	4	186	39	51
Dec. 2023	152	36	11	201	42	50	130	21	1	160	33	39
March 2024	182	47	10	230	41	50	148	25	4	155	31	45
June 2024	214	40	11	197	43	48	135	17	8	146	40	32
Sept. 2024	154	64	12	180	42	50	129	21	10	186	41	49

E. Financial transactions

	Number of transactions	Volume of transactions (Thousand TRY)
Sept. 2023	71.509	1.873.273
Dec. 2023	66.354	1.772.447
March 2024	89.794	4.510.965
June 2024	106.933	3.097.358
Sept. 2024	85.080	2.827.720

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

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

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

While the data of the banks were aggregated, the data was not singularized.

List of participating banks

1 Akbank T.A.Ş.
2 Aktif Yatırım Bankası A.Ş.
3 Alternatifbank A.Ş.
4 Anadolubank A.Ş.
5 Burgan Bank A.Ş.
6 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 Bank 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.

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

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.

*Publication Periods of the Report:

March: May 1.Week

June: August 1.Week

September: November 1.Week

December: February 1.Week