# Call Center Statistics

March 2025

Report Code: DE23

April 2025



# Summary Tables

#### **Number of Call Center Employees**

		Dec	. 2024			March	2025		
	Female	Male	Total	The average age	Female	Male	Total	The average age	Net change
The number of agents	6,415	2,320	8,735	28	6,640	2,412	9,052	28	317
The number of supporting									
service personnel	760	347	1,107	35	762	360	1,122	35	15
The number of managers	607	472	1,079	36	638	484	1,122	35	43
Total	7,782	3,139	10,921	-	8,040	3,256	11,296	-	375
Outsource	-	-	7,501	-	-	-	7,457	-	-44

#### Distribution of Call Center Employees by City

	Dec.	2024	Marc	h 2025
	Total	(%)	Total	(%)
Istanbul and Izmit	3,943	36	3,913	35
Other	6,978	64	7,383	65
Total	10,921	100	11,296	100

#### **Call Center Employee Profile**

			Dec. 202	4				March 202	!5	
	High school	College	University graduate	Post- graduate	Total	High school	College	University graduate	Post- graduate	Total
The number of agents	694	2,630	5,255	156	8,735	656	2,805	5,434	157	9,052
The number of supporting										
service personnel	66	244	737	60	1,107	66	243	736	77	1,122
The number of managers	39	173	771	96	1,079	36	193	752	141	1,122
Total	799	3,047	6,763	312	10,921	758	3,241	6,922	375	11,296

#### **Call Profile**

	Dec.	March
	2024	2025
Inbound call		
Total number of incoming		
calls (million)	110.7	102.5
Number of incoming calls	110.7	102.0
answered by agents (million)	59.6	57.1
Answered Calls (%)	97	98
Average talk time (second)	195	197
Outbound call		
The total number of outbound		
call customers (million)	33.3	31.3
Customers reached (%)	47	44
Average talk time (second)	153	155
Number of e-mails received		
(thousand)	217.1	278.5
Number of faxes received		
(thousand)	0.5	0.6
The number of chat calls		
(thousand)	4,633.9	4,009.3
The number of IVN calls		
(million)	85.3	87.3
The number of video calls		
(thousand)	3,401	3,275
Other (chat / co-browsing		
etc.) (thousand)	117.2	114.7

#### Financial transactions

	Dec. 2024	March 2025
Number of transactions (million)*	2.1	2.3
Volume of transactions (billion TRY)*	54	62

 $<sup>^{\</sup>star}$  The total number and volume of financial transactions was provided from 20 banks (out of 22).

#### A. Number of Call Center Employees

	The number of part-time agents		The number of	full-time agents		The number	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	f personnel in the service of inhound outbound calls					
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
Dec. 2024	245	55	7,490	945	8,735	1,107	966	113	10,921
March 2025	278	58	7,676	1,040	9,052	1,122	1,006	116	11,296

The number of resingned	•	The number of transferred depart		
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 (%)
548	61	240	24	10%
560	67	296	17	11%
634	90	208	25	11%
465	38	135	11	7%
456	41	340	9	9%

The number of agents working in the Outsource company on behalf of Bank's call
center
<b>center</b> 6,758
6,758
6,758 6,333

#### **B. Call Center Employee Profile**

				Gend	ler				Average Age			
Period	The number of agents			of supporting personnel	The number	of managers	To	otal	Agent	Supporting service	Manager	
	Female	Male	Female	Male	Female	Male	Female	Male		personnel		
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	
Dec. 2024	6,415	2,320	760	347	607	472	7,782	3,139	28	35	36	
March 2025	6,640	2,412	762	360	638	484	8,040	3,256	28	35	35	

								Educati	on							
Period		The number	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
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
Dec. 2024	694	2,630	5,255	156	66	244	737	60	39	173	771	96	799	3,047	6,763	312
March 2025	656	2.805	5,434	157	66	243	736	77	36	193	752	141	758	3.241	6.922	375

				Geographica	I Location					Availability o	f SPK Licence		Foreign language speaking			
Period	The numbe	service personnel		number of agents 1 I he number of managers 1 Total		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			or agents	personnel	or managers	
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
Dec. 2024	2,559	6,176	835	272	549	530	3,943	6,978	91	25	67	183	367	121	152	640
March 2025	2,527	6,525	829	293	557	565	3,913	7,383	101	24	69	194	398	118	143	659

<sup>\*</sup> 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

					Inbo	ound call profil	e <sup>1</sup>				
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
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
Dec. 2024	51,096,844	59,575,512	110,672,356	1,697,958	97%	195	3	2	28	124	33,975,560
March 2025	45,469,738	57,053,592	102,523,330	1,303,340	98%	197	3	2	22	110	32,406,072

<sup>1</sup>Data for the December 2024 period has been revised by a bank.

							Inboun	d call services		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		Customer satisfaction or complaint line	Investment line	SME and Commercial banking line	Corporate banking line	Mortgage line	Internet banking support line
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
Dec. 2024	20	21	17	10	19	15	10	7	7	6	17	9	7	10	3	20
March 2025	21	22	18	10	19	15	10	7	8	6	18	9	8	10	3	21

							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	Sunnort line	Customer satisfaction or complaint line	Investment line	SME and Commercial banking line	Corporate banking line	Mortgage line	Internet banking support line
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
Dec. 2024	2	2	0	8	3	1	14	6	12	9	6	11	8	3	4	1
March 2025	2	2	0	8	3	1	14	6	12	9	6	11	8	3	4	1

							Outl	bound call profil	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
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
Dec. 2024	11,652,387	1,050,825	135	3,049,556	15,752,903	13,235,471	1,678,367	78	2,601,629	17,515,545	24,887,858	2,729,192	213	5,651,185	33,268,448
March 2025	10,325,618	1,085,320	32	2,402,414	13,813,384	13,611,842	1,475,025	5	2,350,979	17,437,851	23,937,460	2,560,345	37	4,753,393	31,251,235

					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
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
Dec. 2024	47%	39%	63%	54%	47%	161	104	59	144	153
March 2025	43%	42%	86%	51%	44%	164	102	103	141	155

				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
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
Dec. 2024	8	8	15	11	10	12	7	12	7	6
March 2025	9	9	15	12	10	12	9	12	9	6

				Outbo	und services (N	lumber of ban	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
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
Dec. 2024	10	11	14	9	11	9	9	12	10	7
March 2025	10	11	14	9	10	8	9	12	10	6

<sup>\*</sup> 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 <sup>1</sup>	Others (chat / co- browsing etc.)
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
217,122	497	4,633,905	85,321,490	3,400,883	117,168
278,506	576	4,009,261	87,294,003	3,275,332	114,684

<sup>&</sup>lt;sup>1</sup>Data for the December 2024 period has been revised by a bank.

#### D. Other Statistics

						Other Sta	tistics					
			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)
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
Dec. 2024	7,451	26	15	227	41	50	1,334	34	16	130	41	50
March 2025	7,332	25	16	221	40	50	1,324	33	18	129	41	50

#### E. Financial transactions

	Number of transactions**	transactions (Thousand
Period March 2024	2.594.305	TRY)*** 42.349.954
June 2024	2,258,210	40,118,119
Sept. 2024	2,206,784	49,761,790
Dec. 2024	2,144,664	53,866,555
March 2025	2,295,986	61,503,770

<sup>\*</sup> 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. While the data of the banks were aggregated, the data was not singularized.

<sup>&</sup>quot;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.

<sup>\*</sup> The total number and volume of financial transactions was provided from 20 banks (out of 22).

#### Call Center Statistics\*

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

#### A. Number of Call Center Employees

		of part-time ents	The number of	full-time agents		The number	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	of personnel	The number of personnel in the service of outbound calls	Total number of agents	of supporting service personnel	The number of personnel in the service of inbound calls	The number of	
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
Dec. 2024	240	55	6,997	865	8,157	1,022	918	96	10,193
March 2025	272	58	7,246	928	8,504	1,019	954	99	10,576

The number or 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 (%)
508	60	230	20	10%
523	64	290	13	11%
580	82	191	25	11%
405	29	128	11	7%
381	29	336	8	9%

the Outsource company on behalf of Bank's call center
6,028
6,028 5,671
- ,
5,671

#### B. Call Center Employee Profile

				Gend	ler					Average Age	
Period	The number	er of agents		of supporting personnel	The number	of managers	T	otal	Agent	Supporting service	Manager
	Female	Male	Female	Male	Female	Male	Female	Male		personnel	
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
Dec. 2024	5,968	2,189	709	313	580	434	7,257	2,936	28	35	34
March 2025	6,224	2,280	703	316	607	446	7,534	3,042	28	35	33

								Educati	on							
Period		The number	er of agents		The nur	mber of suppor	rting service p	ersonnel		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
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
Dec. 2024	663	2,481	4,870	143	61	232	675	54	36	166	722	90	760	2,879	6,267	287
March 2025	631	2,668	5,058	147	60	230	663	66	34	182	702	135	725	3,080	6,423	348

				Geographica	I Location					Availability of	f SPK Licence			Foreign langua	age speaking	
Period	The number	of agents		of supporting personnel	The number	of managers	Te	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	o. agoo	service personnel	managoro		o. agoo	personnel	or managoro	
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
Dec. 2024	2,340	5,817	779	243	511	503	3,630	6,563	82	23	58	163	289	103	135	527
March 2025	2,326	6,178	760	259	517	536	3,603	6,973	94	22	60	176	320	100	124	544

<sup>\*</sup> 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	e <sup>1</sup>				
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
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
Dec. 2024	49,245,750	57,010,345	106,256,095	1,619,166	97%	194	3	2	28	124	31,399,237
March 2025	43,611,682	54,603,743	98,215,425	1,231,490	98%	195	3	2	22	109	29,885,044

<sup>1</sup>Data for the December 2024 period has been revised by a bank.

							Inbour	nd call services (	Number of ban	ks)						
								From the sa								
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		SME and Commercial banking line	Corporate banking line	Mortgage line	Internet banking support line
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
Dec. 2024	10	10	10	6	9	8	6	3	2	2	7	4	3	3	3	10
March 2025	10	10	10	6	9	8	6	3	2	2	7	4	3	3	3	10

							Inbour	nd call services (		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	satistaction or	line	SME and Commercial banking line	Corporate banking line	Mortgage line	Internet banking support line
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
Dec. 2024	1	1	0	4	2	0	8	5	9	6	4	6	7	3	4	0
March 2025	- 1	- 1	٥	4	2	٥	0	-	0	6	1	6	7	2	4	0

# Call Center Statistics\*

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

							Out	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
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
Dec. 2024	10,945,036	952,397	135	2,997,598	14,895,166	12,508,503	1,604,783	78	2,559,980	16,673,344	23,453,539	2,557,180	213	5,557,578	31,568,510
March 2025	9,662,073	969,985	32	2,345,454	12,977,544	12,829,007	1,430,116	5	2,277,971	16,537,099	22,491,080	2,400,101	37	4,623,425	29,514,643

					Outbound ca	III profile				
		Cus	tomers Reache	d (%)			Avera	ge Talk Time (se	cond)	
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
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
Dec. 2024	47%	37%	63%	54%	47%	161	102	59	144	154
March 2025	43%	40%	86%	51%	44%	161	101	103	141	153

				Outbo	und services (N	lumber of ban	ks)			
					Inhous	se				
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
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
Dec. 2024	4	4	7	5	7	6	3	6	3	2
March 2025	4	4	7	6	6	6	4	6	4	2

				Outbo	und services (N	lumber of ban	ks)			
				Ou	tsource / Other	departments				
Period	Outbound calls for collection (credit cards)	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	calls for resend card/accoun t statement
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
Dec. 2024	7	7	9	5	8	5	6	7	5	5
March 2025	7	7	9	5	8	5	6	7	5	5

<sup>\*</sup> 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	ax - 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 <sup>1</sup>	Others (chat / co- browsing etc.)
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
136,556	486	3,893,139	84,461,053	2,569,933	494
201,195	574	3,448,801	86,346,248	2,676,683	461

<sup>1</sup>Data for the December 2024 period has been revised by a bank.

#### Call Center Statistics\*

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

#### 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)
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
Dec. 2024	6,808	26	15	264	40	51	1,157	36	17	102	42	49
March 2025	6,722	25	16	238	40	51	1,123	35	18	88	42	49

#### E. Financial transactions

	Number of	transactions (Thousand
Period	transactions	TRY)
March 2024	2,320,435	34,570,224
June 2024	2,035,921	32,503,629
Sept. 2024	1,960,137	39,956,023
Dec. 2024	1,894,536	43,680,727
March 2025	2,063,938	50,153,124

<sup>\*</sup> 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. While the data of the banks were aggregated, the data was not singularized.

<sup>&</sup>quot;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

		r of part-time ents	The number of	full-time agents		The number	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	of personnel in the service of inhound the service of		Total number of agents	of supporting	The number of personnel in the service of inbound calls	The number of personnel in the service of outbound calls	
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
Dec. 2024	5	0	413	53	471	69	34	11	585
March 2025	6	0	340	85	431	74	32	12	549

The number of resingned		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 (%)
34	1	8	4	16%
30	3	1	0	11%
47	8	15	0	18%
54	9	5	0	14%
64	12	4	1	19%

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#### B. Call Center Employee Profile

				Gend	er					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		Male		personnel		
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
Dec. 2024	366	105	41	28	21	24	428	157	28	35	35
March 2025	325	106	43	31	21	23	389	160	28	35	35

								Educat	ion							
Period		The number	er of agents		The number of supporting service personnel					The number	of managers			Tota	nl	
	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
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
Dec. 2024	20	120	320	11	4	10	49	6	1	6	33	5	25	136	402	22
March 2025	15	99	309	8	5	11	51	7	1	8	31	4	21	118	391	19

				Geographica	I Location					Availability of	f SPK Licence		Foreign language speaking				
Period	The numbe	r of agents	service personnel				otal	The number	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 agents service personne	service personnel	managoro		or agents	personnel	or managers		
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	
Dec. 2024	156	315	42	27	23	22	221	364	2	0	3	5	59	18	11	88	
March 2025	123	308	42	32	19	25	184	365	1	0	3	4	60	18	13	91	

<sup>\*</sup> 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

					Inbe	ound call profi	le				
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
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
Dec. 2024	1,160,956	1,416,810	2,577,766	33,437	98%	248	4	2	19	118	2,121,063
March 2025	1,173,092	1,294,809	2,467,901	25,138	98%	254	4	2	15	108	2,062,325

							Inbour	d 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		Customer satisfaction or complaint line	Investment line	SME and Commercial banking line	Corporate banking line	Mortgage line	Internet banking support line
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
Dec. 2024	5	5	5	2	5	4	2	1	3	3	4	4	2	3	0	5
March 2025	5	5	5	2	5	4	2	1	3	3	4	4	2	3	0	5

							Inboun	d call services (	Number of bank	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		Customer satisfaction or complaint line	Investment line	SME and Commercial banking line	Corporate banking line	Mortgage line	Internet banking support line
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
Dec. 2024	0	0	0	2	0	0	3	0	0	2	1	2	0	0	0	0
March 2025	0	0	0	2	0	0	3	0	0	2	1	2	0	0	0	0

#### Call Center Statistics\*

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

							Outl	oound call profile	е						
		Numbe	r of reached cu	stomers			Number	of customers no	t reached		TI	ne total numb	er of outbound o	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
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
Dec. 2024	647,227	68,131	0	0	715,358	680,032	40,012	0	0	720,044	1,327,259	108,143	0	0	1,435,402
March 2025	583,664	88,927	0	11,054	683,645	708,294	28,796	0	21,354	758,444	1,291,958	117,723	0	32,408	1,442,089

					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
March 2024	64%	-	-	-	64%	134	-	-	-	235
June 2024	53%	-	-	-	53%	144	-	-	-	164
Sept. 2024	50%	58%	_	-	50%	151	121	-	-	149
Dec. 2024	49%	63%	-	-	50%	155	136	#DIV/0!	#DIV/0!	153
March 2025	45%	76%	-	34%	47%	216	119	#DIV/0!	72	201

				Outbo	und services (N	Number of bank	ks)			
					Inhous	se				
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
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
Dec. 2024	2	2	5	4	2	4	3	4	2	2
March 2025	2	2	5	4	3	4	3	4	2	2

		Outbound services (Number of banks)												
				Oι	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				
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				
Dec. 2024	1	2	3	2	2	3	1	3	2	1				
March 2025	1	2	3	2	1	2	1	3	2	0				

<sup>\*</sup> 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	ax - 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	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
316	0	113,482	589,559	699,758	0
436	0	107,148	659,821	509,325	0

#### Call Center Statistics\*

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

#### D. Other Statistics

						Other Sta	itistics					
			Inboun	d calls					Outbour	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)
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
Dec. 2024	471	13	18	211	40	48	48	17	9	118	40	53
March 2025	429	14	16	237	40	48	74	16	12	150	40	53

#### E. Financial transactions

Period	Number of transactions	transactions (Thousand TRY)
March 2024	184,076	3,268,765
June 2024	115,356	4,517,131
Sept. 2024	161,567	6,978,046
Dec. 2024	170,827	7,578,909
March 2025	157,600	8,193,039

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.

<sup>\*</sup> 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: 7)

#### A. Number of Call Center Employees

		r of part-time ents	The number of	full-time agents		The number	The number	r of managers	
Period	The number of of personnel in the service of inbound calls  The number of personnel in the service of outbound calls		of personnel The number of		Total number of agents	of supporting service personnel	The number of personnel in the service of inbound calls		
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
Dec. 2024	0	0	80	27	107	16	14	6	143
March 2025	0	0	90	27	117	29	20	5	171

The number o	•	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 (%)
6	0	2	0	6%
7	0	5	4	11%
7	0	2	0	9%
6	0	2	0	7%
11	0	0	0	9%

The number of agents working in the Outsource company on behalf of Bank's call center
484
373
373 356

#### B. Call Center Employee Profile

				Gend	ler				Average Age		
Period	The number of agents			of supporting personnel	The number	of managers	т	otal	Agent	Supporting service	Manager
	Female	Male	Female	Male	Female	Male	Female	Male		personnel	
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
Dec. 2024	81	26	10	6	6	14	97	46	27	36	41
March 2025	91	26	16	13	10	15	117	54	28	35	39

		Education														
Period		The number	er of agents		The nur	mber of suppo	rting service p	ersonnel		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
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
Dec. 2024	11	29	65	2	1	2	13	0	2	1	16	1	14	32	94	3
March 2025	10	38	67	2	1	2	22	4	1	3	19	2	12	43	108	8

				Geographica	I Location					Availability of	f SPK Licence			Foreign langua	ge speaking	
Period	The number	r of agents		of supporting personnel	The number of	of managers	To	otal	The number of agents	supporting	The number of	Total	The number of agents	The number of supporting service		
	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	
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
Dec. 2024	63	44	14	2	15	5	92	51	7	2	6	15	19	0	6	25
March 2025	78	39	27	2	21	4	126	45	6	2	6	14	18	0	6	24

<sup>\*</sup> 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: 7)

#### C. Call Profile

					Inbe	ound call profi	le				
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
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
Dec. 2024	690,138	1,148,357	1,838,495	45,355	96%	222	4	3	29	135	455,260
March 2025	684,964	1,155,040	1,840,004	46,712	96%	221	4	3	29	132	458,703

		Inbound call services (Number of banks)														
		From the same line														
Period	Banking services	Card services	(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		Investment line	SME and Commercial banking line	Corporate banking line	Mortgage line	Internet banking support line
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
Dec. 2024	5	6	2	2	5	3	2	3	2	1	6	1	2	4	0	5
March 2025	6	7	3	2	5	3	2	3	3	1	7	1	3	4	0	6

							Inbour	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	Branch support line	Customer satisfaction or complaint line	Investment line	SME and Commercial banking line	Corporate banking line	Mortgage line	Internet banking support line
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
Dec. 2024	1	1	0	2	1	1	3	1	3	1	1	3	1	0	0	1
March 2025	1	1	0	2	1	1	3	1	3	1	1	3	1	0	0	1

# Call Center Statistics\*

(The number of agents ≤ 50) (Number of banks: 7)

							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
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
Dec. 2024	60,124	30,297	0	51,958	142,379	46,936	33,572	0	41,649	122,157	107,060	63,869	0	93,607	264,536
March 2025	79,881	26,408	0	45,906	152,195	74,541	16,113	0	51,654	142,308	154,422	42,521	0	97,560	294,503

					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	
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	
Dec. 2024	56%	47%	-	56%	54%	115	78	#DIV/0!	135	114	
March 2025	52%	62%	-	47%	52%	142	74	#DIV/0!	150	133	

		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	
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	
Dec. 2024	2	2	3	2	1	2	1	2	2	2	
March 2025	3	3	2	2	- 1	3	3	2	2	2	

				Outbo	und services (N	lumber of ban	(S)			
				Οι	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
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	2	1	1	2	2	2	1
Dec. 2024	2	2	2	2	1	1	2	2	3	1
March 2025	2	2	2	2	1	1	2	2	3	1

<sup>\*</sup> 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.)						
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						
80,250	11	627,284	270,878	131,192	116,674						
76,875	2	453,312	287,934	89,324	114,223						

#### Call Center Statistics\*

(The number of agents ≤ 50) (Number of banks: 7)

#### **D. Other Statistics**

						Other Sta	tistics						
			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)	
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	
Dec. 2024	172	74	15	180	42	50	129	23	10	186	41	49	
March 2025	181	70	14	185	40	51	127	23	10	186	41	49	

#### E. Financial transactions

	Number of transactions	transactions (Thousand TRY)
March 2024	89,794	4,510,965
June 2024	106,933	3,097,358
Sept. 2024	85,080	2,827,720
Dec. 2024	79,301	2,606,919
March 2025	74,448	3,157,607

<sup>\*</sup> 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. While the data of the banks were aggregated, the data was not singularized.

<sup>\*\*</sup>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 Enpara Bank A.Ş.
- 8 Fibabanka A.Ş.
- 9 HSBC Bank A.Ş.
- 10 ICBC Turkey Bank A.Ş.
- 11 ING Bank A.Ş.
- 12 Odea Bank A.Ş.
- 13 QNB Bank A.Ş.
- 14 Şekerbank T.A.Ş.
- 15 Turkish Bank A.Ş.
- 16 Türk Ekonomi Bankası A.Ş.
- 17 Türkiye Cumhuriyeti Ziraat Bankası A.Ş.
- 18 Türkiye Garanti Bankası A.Ş.
- 19 Türkiye Halk Bankası A.Ş.
- 20 Türkiye İş Bankası A.Ş.
- 21 Türkiye Vakıflar Bankası A.Ş.
- 22 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 resigned and laid off in the related three-month period.
- **6.** The number of agents that transferred to another department: Total number of agents that transferred to another department in the related three-month period.
- 7. The number of agents working in the Outsource company on behalf of Bank's call center: Number of Agents working in the outsource company and giving the service of inbound and outbound calls on behalf of bank's call center.

#### B. Call Center Employee Profile\*

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

Availability of SPK License: Total number of agents, supporting service staff and managers where SPK license is available in the related three-month period.

**Foreign language speaking :** Total number of agents, supporting service staff and managers who speak foreign language in the related three-month period.

#### C. Call Profile\*

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

#### \*Publication Periods of the Report:

магсп: мау 1.vveeк June: August 1.Week

September: November 1.Week December: February 1.Week

This report is prepared from the related statistics of member banks that give call center service to the customers. The data of participation banks is not included.

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

Whilst every effort has been made to ensure that the information contained in this book is correct, the Banks Association of Türkiye can not accept any responsibility for any errors or omissions or for any consequences resulting therefrom.

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