



Call Center Statistics

December 2025

Report Code: DE23

February 2025



Summary Tables

Number of Call Center Employees

	Sept. 2025				Dec. 2025				Net change
	Female	Male	Total	The average age	Female	Male	Total	The average age	
The number of agents	6,945	2,360	9,305	28	7,014	2,375	9,389	28	84
The number of supporting service personnel	772	362	1,134	35	813	367	1,180	36	46
The number of managers	670	482	1,152	36	633	487	1,120	36	-32
Total	8,387	3,204	11,591	-	8,460	3,229	11,689	-	98
Outsource	-	-	7,515	-	-	-	7,803	-	288

Distribution of Call Center Employees by City

	Sept. 2025		Dec. 2025	
	Total	(%)	Total	(%)
Istanbul and Izmit	4,333	37	4,069	35
Other	7,258	63	7,620	65
Total	11,591	100	11,689	100

Call Center Employee Profile

	Sept. 2025					Dec. 2025				
	High school	College	University graduate	Post-graduate	Total	High school	College	University graduate	Post-graduate	Total
The number of agents	573	2,892	5,680	160	9,305	529	2,892	5,808	160	9,389
The number of supporting service personnel	55	219	780	80	1,134	57	213	830	80	1,180
The number of managers	39	187	820	106	1,152	38	181	793	108	1,120
Total	667	3,298	7,280	346	11,591	624	3,286	7,431	348	11,689

Call Profile

	Sept. 2025	Dec. 2025
Inbound call		
Total number of incoming calls (million)	109.3	109.1
Number of incoming calls answered by agents (million)	61.5	61.4
Answered Calls (%)	97	98
Average talk time (second)	193	196
Outbound call		
The total number of outbound call customers (million)	34.1	37.8
Customers reached (%)	43	44
Average talk time (second)	155	142
Number of e-mails received (thousand)	94.0	102.3
Number of faxes received (thousand)	0.5	0.6
The number of chat calls (thousand)	4,185.7	5,771.1
The number of IVN calls (million)	95.9	93.7
The number of video calls (thousand)	3,455	3,560
Other (chat / co-browsing ..etc.) (thousand)	142.1	130.3

Financial transactions

	Sept. 2025	Dec. 2025
Number of transactions (million)*	2.3	2.2
Volume of transactions (billion TRY)*	71	72

* The total number and volume of financial transactions was provided from 21 banks (out of 27).

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, 27 banks)

A. Number of Call Center Employees

Period	The number of part-time agents		The number of full-time agents		Total number of agents	The number of supporting service personnel	The number of managers		Total
	The number of personnel in the service of inbound calls	The number of personnel in the service of outbound calls	The number of personnel in the service of inbound calls	The number of personnel in the service of outbound calls			The number of personnel in the service of inbound calls	The number of personnel in the service of outbound calls	
Dec. 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
June 2025	280	52	7,453	1,060	8,845	1,116	982	118	11,061
Sept. 2025	280	48	7,862	1,115	9,305	1,134	1,033	119	11,591
Dec. 2025	272	53	7,836	1,228	9,389	1,180	993	127	11,689

The number of agents that resigned and fired		The number of agents that transferred to another department		Total Turnover (%)**
The number of personnel in the service of inbound calls*	The number of personnel in the service of outbound calls*	The number of personnel in the service of inbound calls**	The number of personnel in the service of outbound calls*	
465	38	135	11	7%
456	41	338	9	9%
457	58	144	13	8%
497	58	107	16	7%
483	43	170	22	8%

The number of agents working in the Outsource company on behalf of Bank's call center
7,501
7,457
7,254
7,515
7,803

*Data for June 2025 and September 2025 have been revised.

**Data for March 2025, June 2025, and September 2025 have been revised.

B. Call Center Employee Profile

Period	Gender								Average Age		
	The number of agents		The number of supporting service personnel		The number of managers		Total		Agent	Supporting service personnel	Manager
	Female	Male	Female	Male	Female	Male	Female	Male			
Dec. 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
June 2025	6,523	2,322	756	360	632	468	7,911	3,150	28	35	37
Sept. 2025	6,945	2,360	772	362	670	482	8,387	3,204	28	35	36
Dec. 2025	7,014	2,375	813	367	633	487	8,460	3,229	28	36	36

Period	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
	High school	College	University graduate	Post-graduate	High school	College	University graduate	Post-graduate	High school	College	University graduate	Post-graduate	High school	College	University graduate	Post-graduate
Dec. 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
June 2025	609	2,743	5,337	156	61	240	739	76	37	196	768	99	707	3,179	6,844	331
Sept. 2025	573	2,892	5,680	160	55	219	780	80	39	187	820	106	667	3,298	7,280	346
Dec. 2025	529	2,892	5,808	160	57	213	830	80	38	181	793	108	624	3,286	7,431	348

Period	Geographical Location								Availability of SPK Licence				Foreign language speaking			
	The number of agents		The number of supporting service personnel		The number of managers		Total		The number of agents	The number of supporting service personnel	The number of managers	Total	The number of agents	The number of supporting service personnel	The number of managers	Total
	Istanbul and Izmit	Others	Istanbul and Izmit	Others	Istanbul and Izmit	Others	Istanbul and Izmit	Others								
Dec. 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
June 2025	2,463	6,382	812	304	544	556	3,819	7,242	111	24	69	204	361	122	132	615
Sept. 2025	2,915	6,390	834	300	584	568	4,333	7,258	118	26	69	213	321	115	124	560
Dec. 2025	2,680	6,709	868	312	521	599	4,069	7,620	126	23	73	222	313	103	127	543

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

The Banks Association of Türkiye

Call Center Statistics*

(Consolidated, 27 banks)

C. Call Profile

Period	Inbound call profile										
	Number of incoming calls received by IVR	Number of incoming calls answered by agents	Total number of incoming calls	Number of abandoned calls from agents	Answered calls (%)	Average talk time (second)	Average after call work time (second)	Average ringing time (second)	Average speed of answer (second)	Average time to abandonment (second)	Number of active customers
Dec. 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
June 2025	44,622,636	56,549,132	101,171,768	1,623,171	97%	194	3	2	23	96	31,727,002
Sept. 2025	47,792,046	61,480,589	109,272,635	1,956,940	97%	193	4	2	25	99	31,190,018
Dec. 2025	47,686,907	61,380,336	109,067,243	1,392,777	98%	196	4	2	22	104	32,743,942

Period	Inbound call services (Number of banks)															
	From the same line															
Banking services	Card services	Applications (credit card, supplementary card etc.)	Stock services	Service in English	Cross-sell	Private banking line	Insurance / Individual pension system line	ATM-POS support line	Branch support line	Customer satisfaction or complaint line	Investment line	SME and Commercial banking line	Corporate banking line	Mortgage line	Internet banking support line	
Dec. 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
June 2025	23	23	18	10	21	15	10	7	8	6	21	9	11	12	3	23
Sept. 2025	24	24	19	10	21	15	11	8	9	6	22	9	11	14	3	25
Dec. 2025	25	24	19	9	21	15	11	8	8	6	23	10	10	13	3	25

Period	Inbound call services (Number of banks)															
	From the another line															
Banking services	Card services	Applications (credit card, supplementary card etc.)	Stock services	Service in English	Cross-sell	Private banking line	Insurance / Individual pension system line	ATM-POS support line	Branch support line	Customer satisfaction or complaint line	Investment line	SME and Commercial banking line	Corporate banking line	Mortgage line	Internet banking support line	
Dec. 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
June 2025	2	2	0	8	3	1	14	6	12	9	6	11	8	4	4	1
Sept. 2025	2	2	0	8	3	1	14	6	12	9	6	11	8	4	4	1
Dec. 2025	2	2	0	8	3	1	14	6	12	9	6	11	9	5	4	1

The Banks Association of Türkiye

Call Center Statistics*

(Consolidated, 27 banks)

Period	Outbound call profile														
	Number of reached customers					Number of customers not reached					The total number of outbound call customers				
	Outbound calls for sales	Outbound calls for collection	Outbound calls for ATM-POS monitoring	Other operational outbound calls	Total	Outbound calls for sales	Outbound calls for collection	Outbound calls for ATM-POS monitoring	Other operational outbound calls	Total	Outbound calls for sales	Outbound calls for collection	Outbound calls for ATM-POS monitoring	Other operational outbound calls	Total
Dec. 2024	11,652,387	1,050,825	22,518	3,027,173	15,752,903	13,235,471	1,678,367	13,770	2,587,937	17,515,545	24,887,858	2,729,192	36,288	5,615,110	33,268,448
March 2025	10,325,618	1,085,320	16,405	2,386,041	13,813,384	13,611,842	1,475,025	9,699	2,341,285	17,437,851	23,937,460	2,560,345	26,104	4,727,326	31,251,235
June 2025	10,068,686	1,149,644	17,405	2,024,693	13,260,428	12,189,377	1,671,550	10,676	2,141,424	16,013,027	22,258,063	2,821,194	28,081	4,166,117	29,273,455
Sept. 2025	10,576,807	1,527,598	13,235	2,391,217	14,508,857	12,053,087	5,067,995	7,657	2,500,244	19,628,983	22,629,894	6,595,593	20,892	4,891,461	34,137,840
Dec. 2025	12,207,979	1,673,312	13,176	2,712,063	16,606,530	13,729,851	4,951,085	5,258	2,528,461	21,214,655	25,937,830	6,624,397	18,434	5,240,524	37,821,185

Period	Outbound call profile									
	Customers Reached (%)					Average Talk Time (second)				
	Outbound calls for sales	Outbound calls for collection	Outbound calls for ATM-POS monitoring	Other operational outbound calls	Total	Outbound calls for sales	Outbound calls for collection	Outbound calls for ATM-POS monitoring	Other operational outbound calls	Total
Dec. 2024	47%	39%	63%	54%	47%	161	104	146	145	154
March 2025	43%	42%	86%	51%	44%	164	102	185	142	155
June 2025	45%	41%	62%	49%	45%	156	99	83	142	149
Sept. 2025	47%	23%	63%	49%	43%	165	89	79	156	155
Dec. 2025	47%	25%	71%	52%	44%	148	88	81	150	142

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.)
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
113,194	437	3,789,062	80,722,006	3,284,445	114,461
93,987	546	4,185,701	95,943,932	3,454,948	142,067
102,272	598	5,771,114	93,726,542	3,559,709	130,271

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
Dec. 2024	8	8	15	11	10	12	7	12	7	6
March 2025	9	9	15	12	10	12	9	12	9	6
June 2025	9	9	15	12	9	12	9	12	9	6
Sept. 2025	9	9	15	12	9	13	10	13	10	6
Dec. 2025	7	7	15	13	10	13	10	14	11	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
Dec. 2024	10	11	14	9	11	9	9	12	10	7
March 2025	10	11	14	9	10	8	9	12	10	6
June 2025	10	11	14	9	10	8	10	12	10	6
Sept. 2025	10	11	15	9	10	9	10	12	11	6
Dec. 2025	11	12	15	9	10	8	9	12	11	7

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

The Banks Association of Türkiye

Call Center Statistics*

(Consolidated, 27 banks)

D. Other Statistics

Period	Other Statistics											
	Inbound calls						Outbound calls					
	Number of seats	Number of calls evaluated per agent**	Number of agents per first manager**	Inbound-training time per agent (hour)	Daily break time per agent (minute)	Daily lunch time per agent (minute)	Number of seats	Number of calls evaluated per agent	Number of agents per first manager	Inbound-training time per agent (hour)	Daily break time per agent (minute)	Daily lunch time per agent (minute)
Dec. 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
June 2025	7,306	25	16	211	40	51	1,350	36	19	139	41	50
Sept. 2025	7,858	24	16	216	39	51	1,377	36	18	146	41	50
Dec. 2025	7,856	27	16	215	39	51	1,412	40	20	140	41	50

E. Financial transactions

Period	Number of transactions** * *Weighted average is used in calculating "Number of calls evaluated per agent" and "Number of agents per first manager" as of December 2012 period. Arithmetic mean (of data greater than zero) is used in other ratios.	Volume of transactions (Thousand TRY)***
Dec. 2024	2,144,664	53,866,555
March 2025	2,295,986	61,503,770
June 2025	2,337,581	68,725,671
Sept. 2025	2,259,795	70,530,915
Dec. 2025	2,200,305	71,558,213

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

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

* The total number and volume of financial transactions was provided from 21 banks (out of 27).

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: 11)

A. Number of Call Center Employees

Period	The number of part-time agents		The number of full-time agents		Total number of agents	The number of supporting service personnel	The number of managers		Total
	The number of personnel in the service of inbound calls	The number of personnel in the service of outbound calls	The number of personnel in the service of inbound calls	The number of personnel in the service of outbound calls			The number of personnel in the service of inbound calls	The number of personnel in the service of outbound calls	
Dec. 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
June 2025	274	52	7,040	951	8,317	1,010	928	101	10,356
Sept. 2025	274	48	7,465	1,014	8,801	1,044	980	104	10,929
Dec. 2025	266	53	7,444	1,132	8,895	1,087	936	112	11,030

The number of agents that resigned and fired		The number of agents that transferred to another department		Total Turnover (%)**
The number of personnel in the service of inbound calls*	The number of personnel in the service of outbound calls*	The number of personnel in the service of inbound calls**	The number of personnel in the service of outbound calls*	
405	29	128	11	7%
381	29	334	8	9%
395	42	135	12	7%
462	45	101	15	7%
451	40	164	22	8%

The number of agents working in the Outsource company on behalf of Bank's call center
6,753
6,840
6,619
6,892
7,188

*Data for June 2025 and September 2025 have been revised.

**Data for March 2025, June 2025, and September 2025 have been revised.

B. Call Center Employee Profile

Period	Gender								Average Age					
	The number of agents		The number of supporting service personnel		The number of managers		Total		Agent	Supporting service personnel	Manager			
	Female	Male	Female	Male	Female	Male	Female	Male						
Dec. 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			
June 2025	6,128	2,189	696	314	595	434	7,419	2,937	28	35	35			
Sept. 2025	6,568	2,233	719	325	636	448	7,923	3,006	28	35	34			
Dec. 2025	6,636	2,259	757	330	598	450	7,991	3,039	28	36	35			

Period	Education								Total							
	The number of agents				The number of supporting service personnel				The number of managers				Total			
	High school	College	University graduate	Post-graduate	High school	College	University graduate	Post-graduate	High school	College	University graduate	Post-graduate	High school	College	University graduate	Post-graduate
Dec. 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
June 2025	582	2,593	4,991	151	56	226	663	65	34	186	717	92	672	3,005	6,371	308
Sept. 2025	546	2,754	5,346	155	50	207	715	72	35	178	773	98	631	3,139	6,834	325
Dec. 2025	499	2,750	5,490	156	51	201	762	73	34	172	743	99	584	3,123	6,995	328

Period	Geographical Location								Availability of SPK Licence				Foreign language speaking			
	The number of agents		The number of supporting service personnel		The number of managers		Total		The number of agents	The number of supporting service personnel	The number of managers	Total	The number of agents	The number of supporting service personnel	The number of managers	Total
	Istanbul and Izmit	Others	Istanbul and Izmit	Others	Istanbul and Izmit	Others	Istanbul and Izmit	Others								
Dec. 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
June 2025	2,254	6,063	742	268	503	526	3,499	6,857	99	21	60	180	312	102	119	533
Sept. 2025	2,725	6,076	780	264	547	537	4,052	6,877	102	22	59	183	277	94	111	482
Dec. 2025	2,502	6,393	810	277	487	561	3,799	7,231	108	20	63	191	269	83	113	465

* 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: 11)

C. Call Profile

Period	Inbound call profile										
	Number of incoming calls received by IVR	Number of incoming calls answered by agents	Total number of incoming calls	Number of abandoned calls from agents	Answered calls (%)	Average talk time (second)	Average after call work time (second)	Average ringing time (second)	Average speed of answer (second)	Average time to abandonment (second)	Number of active customers
Dec. 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
June 2025	42,809,218	54,452,327	97,261,545	1,560,530	97%	192	3	2	23	95	29,349,977
Sept. 2025	45,908,584	59,377,112	105,285,696	1,888,830	97%	192	4	2	25	97	28,768,037
Dec. 2025	45,896,171	59,401,177	105,297,348	1,334,332	98%	195	4	2	22	102	30,293,088

Period	Inbound call services (Number of banks)														
	From the same line														
Banking services	Card services	Applications (credit card, supplementary card etc.)	Stock services	Service in English	Cross-sell	Private banking line	Insurance / Individual pension system line	ATM-POS support line	Branch support line	Customer satisfaction or complaint line	Investment line	SME and Commercial banking line	Corporate banking line	Mortgage line	Internet banking support line
Dec. 2024	10	10	10	6	9	8	6	3	2	2	7	4	3	3	10
March 2025	10	10	10	6	9	8	6	3	2	2	7	4	3	3	10
June 2025	10	10	10	6	9	8	6	3	2	2	7	4	3	3	10
Sept. 2025	11	11	11	6	9	8	6	3	3	2	8	4	4	3	11
Dec. 2025	11	11	11	6	9	8	6	3	3	2	8	4	4	3	11

Period	Inbound call services (Number of banks)															
	From the another line															
Banking services	Card services	Applications (credit card, supplementary card etc.)	Stock services	Service in English	Cross-sell	Private banking line	Insurance / Individual pension system line	ATM-POS support line	Branch support line	Customer satisfaction or complaint line	Investment line	SME and Commercial banking line	Corporate banking line	Mortgage line	Internet banking support line	
Dec. 2024	1	1	0	4	2	0	8	5	9	6	4	6	7	3	4	0
March 2025	1	1	0	4	2	0	8	5	9	6	4	6	7	3	4	0
June 2025	1	1	0	4	2	0	8	5	9	6	4	6	7	3	4	0
Sept. 2025	1	1	0	4	2	0	8	5	9	6	4	6	7	3	4	0
Dec. 2025	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: 11)

Period	Outbound call profile														
	Number of reached customers					Number of customers not reached					The total number of outbound call customers				
	Outbound calls for sales	Outbound calls for collection	Outbound calls for ATM-POS monitoring	Other operational outbound calls	Total	Outbound calls for sales	Outbound calls for collection	Outbound calls for ATM-POS monitoring	Other operational outbound calls	Total	Outbound calls for sales	Outbound calls for collection	Outbound calls for ATM-POS monitoring	Other operational outbound calls	Total
Dec. 2024	10,945,036	952,397	22,518	2,975,215	14,895,166	12,508,503	1,604,783	13,770	2,546,288	16,673,344	23,453,539	2,557,180	36,288	5,521,503	31,568,510
March 2025	9,662,073	969,985	16,405	2,329,081	12,977,544	12,829,007	1,430,116	9,699	2,268,277	16,537,099	22,491,080	2,400,101	26,104	4,597,358	29,514,643
June 2025	9,312,958	1,009,852	17,405	1,971,240	12,311,455	11,480,465	1,610,259	10,676	2,056,781	15,158,181	20,793,423	2,620,111	28,081	4,028,021	27,469,636
Sept. 2025	9,680,736	1,380,489	13,235	2,329,071	13,403,531	11,127,936	5,006,417	7,657	2,420,508	18,562,518	20,808,672	6,386,906	20,892	4,749,579	31,966,049
Dec. 2025	11,407,673	1,534,320	13,176	2,630,552	15,585,721	12,748,013	4,887,172	5,258	2,447,973	20,088,416	24,155,686	6,421,492	18,434	5,078,525	35,674,137

Period	Outbound call profile									
	Customers Reached (%)					Average Talk Time (second)				
	Outbound calls for sales	Outbound calls for collection	Outbound calls for ATM-POS monitoring	Other operational outbound calls	Total	Outbound calls for sales	Outbound calls for collection	Outbound calls for ATM-POS monitoring	Other operational outbound calls	Total
Dec. 2024	47%	37%	63%	54%	47%	161	102	146	145	154
March 2025	43%	40%	86%	51%	44%	161	101	185	143	153
June 2025	45%	39%	62%	49%	45%	156	99	83	143	149
Sept. 2025	47%	22%	63%	49%	42%	166	89	79	157	156
Dec. 2025	47%	24%	71%	52%	44%	147	87	81	151	142

E-mail - Fax - Other					
Number of emails 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.)
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
112,328	436	3,460,324	79,579,287	2,684,715	453
92,619	546	3,770,801	94,325,959	2,893,386	370
100,599	595	5,452,265	92,053,640	2,805,817	387

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
Dec. 2024	4	4	7	5	7	6	3	6	3	2
March 2025	4	4	7	6	6	6	4	6	4	2
June 2025	4	4	7	5	6	6	4	6	3	2
Sept. 2025	5	5	7	5	6	7	5	6	5	2
Dec. 2025	3	3	7	6	7	7	5	7	5	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
Dec. 2024	7	7	9	5	8	5	6	7	5	5
March 2025	7	7	9	5	8	5	6	7	5	5
June 2025	7	7	9	5	8	5	6	7	5	5
Sept. 2025	7	7	9	5	8	6	6	7	6	5
Dec. 2025	7	7	9	5	8	5	5	7	6	5

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

The Banks Association of Türkiye

Call Center Statistics*

(The number of agents ≥ 251) (Number of banks: 11)

D. Other Statistics

Period	Other Statistics											
	Inbound calls						Outbound calls					
	Number of seats	Number of calls evaluated per agent**	Number of agents per first manager**	Inbound-training time per agent (hour)	Daily break time per agent (minute)	Daily lunch time per agent (minute)	Number of seats	Number of calls evaluated per agent	Number of agents per first manager	Inbound-training time per agent (hour)	Daily break time per agent (minute)	Daily lunch time per agent (minute)
Dec. 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
June 2025	6,691	25	16	248	40	51	1,143	38	19	98	42	49
Sept. 2025	7,279	24	16	266	39	51	1,176	38	19	107	42	49
Dec. 2025	7,311	27	16	304	39	51	1,215	41	20	96	42	49

E. Financial transactions

Period	Number of transactions	Volume of transactions
		(Thousand TRY)
Dec. 2024	1,894,536	43,680,727
March 2025	2,063,938	50,153,124
June 2025	2,126,324	56,396,433
Sept. 2025	2,063,087	59,133,660
Dec. 2025	2,023,542	60,439,421

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

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

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*

(51 ≤ The number of agents ≤ 250) (Number of banks: 4)

A. Number of Call Center Employees

Period	The number of part-time agents		The number of full-time agents		Total number of agents	The number of supporting service personnel	The number of managers		Total
	The number of personnel in the service of inbound calls	The number of personnel in the service of outbound calls	The number of personnel in the service of inbound calls	The number of personnel in the service of outbound calls			The number of personnel in the service of inbound calls	The number of personnel in the service of outbound calls	
Dec. 2024	5	0	413	53	471	69	34	11	585
March 2025	6	0	340	85	431	74	32	12	549
June 2025	6	0	244	81	331	61	21	10	423
Sept. 2025	0	0	246	76	322	58	26	10	416
Dec. 2025	0	0	225	71	296	61	27	10	394

The number of agents that resigned and fired		The number of agents that transferred to another department		Total Turnover (%)
The number of personnel in the service of inbound calls	The number of personnel in the service of outbound calls	The number of personnel in the service of inbound calls	The number of personnel in the service of outbound calls	
54	9	5	0	14%
64	12	4	1	19%
43	11	6	1	18%
24	9	1	0	11%
17	3	6	0	9%

The number of agents working in the Outsource company on behalf of Bank's call center
371
310
299
278
282

B. Call Center Employee Profile

Period	Gender								Average Age		
	The number of agents		The number of supporting service personnel		The number of managers		Total		Agent	Supporting service personnel	Manager
	Female	Male	Female	Male	Female	Male	Female	Male			
Dec. 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
June 2025	252	79	33	28	16	15	301	122	28	36	36
Sept. 2025	237	85	34	24	19	17	290	126	27	35	34
Dec. 2025	221	75	37	24	19	18	277	117	28	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
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
June 2025	14	95	218	4	3	12	40	6	1	7	21	2	18	114	279	12
Sept. 2025	11	76	231	4	2	8	41	7	1	6	24	5	14	90	296	16
Dec. 2025	10	74	209	3	3	8	44	6	1	6	25	5	14	88	278	14

Period	Geographical Location								Availability of SPK Licence				Foreign language speaking			
	The number of agents		The number of supporting service personnel		The number of managers		Total		The number of agents	The number of supporting service personnel	The number of managers	Total	The number of agents	The number of supporting service personnel	The number of managers	Total
	Istanbul and Izmit	Others	Istanbul and Izmit	Others	Istanbul and Izmit	Others	Istanbul and Izmit	Others								
Dec. 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
June 2025	87	244	29	32	10	21	126	297	4	0	2	6	21	18	7	46
Sept. 2025	121	201	32	26	18	18	171	245	1	1	4	6	15	16	7	38
Dec. 2025	106	190	36	25	16	21	158	236	2	0	4	6	12	15	7	34

* 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: 4)

C. Call Profile

Period	Inbound call profile										
	Number of incoming calls received by IVR	Number of incoming calls answered by agents	Total number of incoming calls	Number of abandoned calls from agents	Answered calls (%)	Average talk time (second)	Average after call work time (second)	Average ringing time (second)	Average speed of answer (second)	Average time to abandonment (second)	Number of active customers
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
June 2025	1,240,378	1,067,311	2,307,689	25,185	98%	242	4	2	16	123	1,960,054
Sept. 2025	1,224,415	1,039,126	2,263,541	22,452	98%	243	5	2	17	115	1,974,159
Dec. 2025	1,213,980	977,785	2,191,765	26,073	97%	236	6	2	19	130	2,000,090

Period	Inbound call services (Number of banks)															
	From the same line															
Banking services	Card services	Applications (credit card, supplementary card etc.)	Stock services	Service in English	Cross-sell	Private banking line	Insurance / Individual pension system line	ATM-POS support line	Branch support line	Customer satisfaction or complaint line	Investment line	SME and Commercial banking line	Corporate banking line	Mortgage line	Internet banking support line	
Dec. 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
June 2025	4	4	4	2	4	3	2	1	3	2	4	3	2	3	0	4
Sept. 2025	4	4	4	1	4	4	2	1	2	3	3	3	2	3	0	4
Dec. 2025	4	4	4	1	4	4	2	1	2	3	3	3	2	3	0	4

Period	Inbound call services (Number of banks)															
	From the another line															
Banking services	Card services	Applications (credit card, supplementary card etc.)	Stock services	Service in English	Cross-sell	Private banking line	Insurance / Individual pension system line	ATM-POS support line	Branch support line	Customer satisfaction or complaint line	Investment line	SME and Commercial banking line	Corporate banking line	Mortgage line	Internet banking support line	
Dec. 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
June 2025	0	0	0	2	0	0	2	0	0	2	1	2	0	1	0	0
Sept. 2025	0	0	0	1	0	0	2	0	0	1	0	1	0	1	0	0
Dec. 2025	0	0	0	1	0	0	2	0	0	1	0	1	0	1	0	0

The Banks Association of Türkiye

Call Center Statistics*

(51 ≤ The number of agents ≤ 250) (Number of banks: 4)

Period	Outbound call profile										The total number of outbound call customers					
	Number of reached customers					Number of customers not reached				The total number of outbound call customers						
	Outbound calls for sales	Outbound calls for collection	Outbound calls for ATM-POS monitoring	Other operational outbound calls	Total	Outbound calls for sales	Outbound calls for collection	Outbound calls for ATM-POS monitoring	Other operational outbound calls	Total	Outbound calls for sales	Outbound calls for collection	Outbound calls for ATM-POS monitoring	Other operational outbound calls	Total	
Dec. 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	
June 2025	558,411	87,432	0	10,495	656,338	501,940	32,114	0	28,378	562,432	1,060,351	119,546	0	38,873	1,218,770	
Sept. 2025	826,766	84,141	0	6,932	917,839	872,382	34,178	0	5,096	911,656	1,699,148	118,319	0	12,028	1,829,495	
Dec. 2025	731,266	77,985	0	0	809,251	915,552	37,180	0	0	952,732	1,646,818	115,165	0	0	1,761,983	

Period	Outbound call profile									
	Customers Reached (%)					Average Talk Time (second)				
	Outbound calls for sales	Outbound calls for collection	Outbound calls for ATM-POS monitoring	Other operational outbound calls	Total	Outbound calls for sales	Outbound calls for collection	Outbound calls for ATM-POS monitoring	Other operational outbound calls	Total
Dec. 2024	49%	63%	-	-	50%	155	136	-	-	153
March 2025	45%	76%	-	34%	47%	216	119	-	72	201
June 2025	53%	73%	-	27%	54%	179	107	-	72	168
Sept. 2025	49%	71%	-	58%	50%	161	105	-	0	155
Dec. 2025	44%	68%	-	-	46%	160	108	#DIV/0!	#DIV/0!	155

E-mail - Fax - Other					
Number of e-mails received	Number of faxes received	The number of chat calls	The number of IVN calls	The number of video calls	Others (chat / co-browsing ..etc.)
316	0	113,482	589,559	699,758	0
436	0	107,148	659,821	509,325	0
414	0	91,767	418,001	485,823	0
411	0	109,407	797,780	381,943	0
462	0	23,340	993,229	515,310	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	
Dec. 2024	2	2	5	4	2	4	3	4	2	2
March 2025	2	2	5	4	3	4	3	4	2	2
June 2025	2	2	4	3	2	3	3	3	2	2
Sept. 2025	1	1	4	3	1	3	3	3	2	1
Dec. 2025	1	1	4	3	1	3	3	3	2	1

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	
Dec. 2024	1	2	3	2	2	3	1	3	2	1
March 2025	1	2	3	2	1	2	1	3	2	0
June 2025	1	2	3	2	1	2	2	2	2	0
Sept. 2025	1	2	4	2	1	2	2	3	2	0
Dec. 2025	1	2	4	2	1	2	2	3	2	0

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

The Banks Association of Türkiye

Call Center Statistics*

(51 ≤ The number of agents ≤ 250) (Number of banks: 4)

D. Other Statistics

Period	Other Statistics											
	Inbound calls						Outbound calls					
	Number of seats	Number of calls evaluated per agent**	Number of agents per first manager**	Inbound-training time per agent (hour)	Daily break time per agent (minute)	Daily lunch time per agent (minute)	Number of seats	Number of calls evaluated per agent	Number of agents per first manager	Inbound-training time per agent (hour)	Daily break time per agent (minute)	Daily lunch time per agent (minute)
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
June 2025	332	16	16	266	40	49	77	16	14	172	38	55
Sept. 2025	323	20	14	242	40	49	74	19	13	258	38	55
Dec. 2025	269	20	13	176	40	49	69	17	12	251	38	55

E. Financial transactions

Period	Number of transactions	Volume of transactions (Thousand TRY)
Dec. 2024	170,827	7,578,909
March 2025	157,600	8,193,039
June 2025	88,057	6,965,241
Sept. 2025	114,744	7,035,630
Dec. 2025	102,638	7,321,519

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

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: 12)

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 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			The number of personnel in the service of inbound calls	The number of personnel in the service of outbound calls						
	Dec. 2024	0	0	80	27	107	16	14	6	143	6	0	2	0
March 2025	0	0	90	27	117	29	20	5	171	11	0	0	0	9%
June 2025	0	0	169	28	197	45	33	7	282	19	5	3	0	14%
Sept. 2025	6	0	151	25	182	32	27	5	246	11	4	5	1	12%
Dec. 2025	6	0	167	25	198	32	30	5	265	15	0	0	0	8%

B. Call Center Employee Profile

Period	Gender								Average Age		
	The number of agents		The number of supporting service personnel		The number of managers		Total		Agent	Supporting service personnel	Manager
	Female	Male	Female	Male	Female	Male	Female	Male			
Dec. 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
June 2025	143	54	27	18	21	19	191	91	28	36	39
Sept. 2025	140	42	19	13	15	17	174	72	28	36	39
Dec. 2025	157	41	19	13	16	19	192	73	28	36	38

Period	Education															
	The number of agents				The number of supporting service personnel				The number of managers				Total			
	High school	College	University graduate	Post-graduate	High school	College	University graduate	Post-graduate	High school	College	University graduate	Post-graduate	High school	College	University graduate	Post-graduate
Dec. 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
June 2025	13	55	128	1	2	2	36	5	2	3	30	5	17	60	194	11
Sept. 2025	16	62	103	1	3	4	24	1	3	3	23	3	22	69	150	5
Dec. 2025	20	68	109	1	3	4	24	1	3	3	25	4	26	75	158	6

Period	Geographical Location								Availability of SPK Licence				Foreign language speaking			
	The number of agents		The number of supporting service personnel		The number of managers		Total		The number of agents	The number of supporting service personnel	The number of managers	Total	The number of agents	The number of supporting service personnel	The number of managers	Total
	Istanbul and Izmit	Others	Istanbul and Izmit	Others	Istanbul and Izmit	Others	Istanbul and Izmit	Others								
Dec. 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
June 2025	122	75	41	4	31	9	194	88	8	3	7	18	28	2	6	36
Sept. 2025	69	113	22	10	19	13	110	136	15	3	6	24	29	5	6	40
Dec. 2025	72	126	22	10	18	17	112	153	16	3	6	25	32	5	7	44

* 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 ≤ 50) (Number of banks: 12)

C. Call Profile

Period	Inbound call profile										
	Number of incoming calls received by IVR	Number of incoming calls answered by agents	Total number of incoming calls	Number of abandoned calls from agents	Answered calls (%)	Average talk time (second)	Average after call work time (second)	Average ringing time (second)	Average speed of answer (second)	Average time to abandonment (second)	Number of active customers
Dec. 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
June 2025	573,040	1,029,494	1,602,534	37,456	96%	221	4	3	31	134	416,971
Sept. 2025	659,047	1,064,351	1,723,398	45,658	96%	217	4	3	28	186	447,822
Dec. 2025	576,756	1,001,374	1,578,130	32,372	97%	233	4	3	33	160	450,764

Period	Inbound call services (Number of banks)															
	From the same line															
Banking services	Card services	Applications (credit card, supplementary card etc.)	Stock services	Service in English	Cross-sell	Private banking line	Insurance / Individual pension system line	ATM-POS support line	Branch support line	Customer satisfaction or complaint line	Investment line	SME and Commercial banking line	Corporate banking line	Mortgage line	Internet banking support line	
Dec. 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
June 2025	9	9	4	2	8	4	2	3	3	2	10	2	6	6	0	9
Sept. 2025	9	9	4	3	8	3	3	4	4	1	11	2	5	8	0	10
Dec. 2025	10	9	4	2	8	3	3	4	3	1	12	3	4	7	0	10

Period	Inbound call services (Number of banks)															
	From the another line															
Banking services	Card services	Applications (credit card, supplementary card etc.)	Stock services	Service in English	Cross-sell	Private banking line	Insurance / Individual pension system line	ATM-POS support line	Branch support line	Customer satisfaction or complaint line	Investment line	SME and Commercial banking line	Corporate banking line	Mortgage line	Internet banking support line	
Dec. 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
June 2025	1	1	0	2	1	1	4	1	3	1	1	3	1	0	0	1
Sept. 2025	1	1	0	3	1	1	4	1	3	2	2	4	1	0	0	1
Dec. 2025	1	1	0	3	1	1	4	1	3	2	2	4	2	1	0	1

The Banks Association of Türkiye

Call Center Statistics*

(The number of agents ≤ 50) (Number of banks: 12)

Period	Outbound call profile														
	Number of reached customers					Number of customers not reached					The total number of outbound call customers				
	Outbound calls for sales	Outbound calls for collection	Outbound calls for ATM-POS monitoring	Other operational outbound calls	Total	Outbound calls for sales	Outbound calls for collection	Outbound calls for ATM-POS monitoring	Other operational outbound calls	Total	Outbound calls for sales	Outbound calls for collection	Outbound calls for ATM-POS monitoring	Other operational outbound calls	Total
Dec. 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
June 2025	197,317	52,360	0	42,958	292,635	206,972	29,177	0	56,265	292,414	404,289	81,537	0	99,223	585,049
Sept. 2025	69,305	62,968	0	55,214	187,487	52,769	27,400	0	74,640	154,809	122,074	90,368	0	129,854	342,296
Dec. 2025	69,040	61,007	0	81,511	211,558	66,286	26,733	0	80,488	173,507	135,326	87,740	0	161,999	385,065

Period	Outbound call profile									
	Customers Reached (%)					Average Talk Time (second)				
	Outbound calls for sales	Outbound calls for collection	Outbound calls for ATM-POS monitoring	Other operational outbound calls	Total	Outbound calls for sales	Outbound calls for collection	Outbound calls for ATM-POS monitoring	Other operational outbound calls	Total
Dec. 2024	56%	47%	-	56%	54%	115	78	-	135	114
March 2025	52%	62%	-	47%	52%	142	74	-	150	133
June 2025	49%	64%	-	43%	50%	122	78	-	141	117
Sept. 2025	57%	70%	-	43%	55%	108	66	-	147	105
Dec. 2025	51%	70%	-	50%	55%	104	72	#DIV/0!	109	97

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.)
80,250	11	627,284	270,878	131,192	116,674
76,875	2	453,312	287,934	89,324	114,223
452	1	236,971	724,718	113,907	114,008
957	0	305,493	820,193	179,619	141,697
1,211	3	295,509	679,673	238,582	129,884

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
Dec. 2024	2	2	3	2	1	2	1	2	2	2
March 2025	3	3	3	2	1	2	2	2	3	2
June 2025	3	3	4	4	1	3	2	3	4	2
Sept. 2025	3	3	4	4	2	3	2	4	3	3
Dec. 2025	3	3	4	4	2	3	2	4	4	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
Dec. 2024	2	2	2	2	1	1	2	2	3	1
March 2025	2	2	2	2	1	1	2	2	3	1
June 2025	2	2	2	2	1	1	2	3	3	1
Sept. 2025	2	2	2	2	1	1	2	2	3	1
Dec. 2025	3	3	2	2	1	1	2	2	3	2

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

The Banks Association of Türkiye

Call Center Statistics*

(The number of agents ≤ 50) (Number of banks: 12)

D. Other Statistics

Period	Other Statistics											
	Inbound calls						Outbound calls					
	Number of seats	Number of calls evaluated per agent**	Number of agents per first manager**	Inbound-training time per agent (hour)	Daily break time per agent (minute)	Daily lunch time per agent (minute)	Number of seats	Number of calls evaluated per agent	Number of agents per first manager	Inbound-training time per agent (hour)	Daily break time per agent (minute)	Daily lunch time per agent (minute)
Dec. 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
June 2025	283	36	12	151	40	52	130	22	9	186	42	48
Sept. 2025	256	43	15	151	39	52	127	23	10	157	42	48
Dec. 2025	276	36	12	140	38	53	128	22	10	157	42	48

E. Financial transactions

	Number of transactions	Volume of transactions (Thousand TRY)
Dec. 2024	79,301	2,606,919
March 2025	74,448	3,157,607
June 2025	123,200	5,363,997
Sept. 2025	81,964	4,361,625
Dec. 2025	74,125	3,797,273

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

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

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.

Bilgi gönderen bankalar

- 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 Colendi Bank A.Ş.
- 7 Denizbank A.Ş.
- 8 Enpara Bank A.Ş.
- 9 Fibabanka A.Ş.
- 10 FUPS Bank A.Ş.
- 11 HSBC Bank A.Ş.
- 12 ICBC Turkey Bank A.Ş.
- 13 ING Bank A.Ş.
- 14 Misyon Yatırım Bankası A.Ş.
- 15 Odea Bank A.Ş.
- 16 QNB Bank A.Ş.
- 17 Şekerbank T.A.Ş.
- 18 Turkish Bank A.Ş.
- 19 Türk Ekonomi Bankası A.Ş.
- 20 Türk Ticaret Bankası A.Ş.
- 21 Türkiye Cumhuriyeti Ziraat Bankası A.Ş.
- 22 Türkiye Garanti Bankası A.Ş.
- 23 Türkiye Halk Bankası A.Ş.
- 24 Türkiye İş Bankası A.Ş.
- 25 Türkiye Vakıflar Bankası A.Ş.
- 26 Yapı ve Kredi Bankası A.Ş.
- 27 Ziraat Dinamik Banka A.Ş.

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 Colendi Bank A.Ş.
- 7 Denizbank A.Ş.
- 8 Enpara Bank A.Ş.
- 9 Fibabanka A.Ş.
- 10 FUPS Bank A.Ş.
- 11 HSBC Bank A.Ş.
- 12 ICBC Turkey Bank A.Ş.
- 13 ING Bank A.Ş.
- 14 Misyon Yatırım Bankası A.Ş.
- 15 Odea Bank A.Ş.
- 16 QNB Bank A.Ş.
- 17 Şekerbank T.A.Ş.
- 18 Turkish Bank A.Ş.
- 19 Türk Ekonomi Bankası A.Ş.
- 20 Türk Ticaret Bankası A.Ş.
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- 23 Türkiye Halk Bankası A.Ş.
- 24 Türkiye İş Bankası A.Ş.
- 25 Türkiye Vakıflar Bankası A.Ş.
- 26 Yapı ve Kredi Bankası A.Ş.
- 27 Ziraat Dinamik Banka A.Ş.

Açıklamalar

A. Çağrı Merkezi Çalışan Sayısı*

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

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

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

- 1. Yarı zamanlı müşteri temsilcisi sayısı :** İlgili üç aylık dönem sonunda "yarı zamanlı" kategorisinde çalışan gelen çağrırlara/dış aramalara hizmet veren müşteri temsilcilerinin toplamıdır. Gelen ve Giden çağrılar aynı müşteri danışmanları tarafından karşılanıyorsa müşteri danışmanı sayıları çağrı sayılarından nispi olarak hesaplanır.
- 2. Tam zamanlı müşteri temsilcisi sayısı :** İlgili üç aylık dönem sonunda "tam zamanlı" kategorisinde çalışan gelen çağrırlara/dış aramalara hizmet veren müşteri temsilcilerinin toplamıdır. Gelen ve Giden çağrılar aynı müşteri danışmanları tarafından karşılanıyorsa müşteri danışmanı sayıları çağrı sayılarından nispi olarak hesaplanır.
- 3. Destek hizmeti veren personel sayısı :** İlgili üç aylık dönem sonunda Eğitim-Kalite-Raporlama, vb. birimlerde çalışan kişilerin toplamıdır. Gelen ve Giden çağrılar için ayrı destek ekipleri yok ise destek hizmeti veren personel sayıları çağrı sayılarından nispi olarak hesaplanır.
- 4. Yönetici sayısı :** İlgili üç aylık dönem sonunda gelen çağrırlara/dış aramalara hizmet veren müşteri temsilcilerini yöneten ve çağrı yapmayan yöneticilerin (takım lideri, ekip lideri, koç, supervisor, birim/bölüm yöneticisi, çağrı merkezi yöneticisi, vb.) toplamıdır. Gelen ve Giden çağrılar aynı müşteri danışmanları tarafından karşılanıyorsa yönetici sayıları çağrı sayılarından nispi olarak hesaplanır.
- 5. İşten ayrılan ve çıkarılan müşteri temsilcisi sayısı :** İlgili üç aylık dönem içinde işten ayrılan ve çıkarılan müşteri temsilcileri toplamıdır.
- 6. Başka bir bölümde görevlendirilen müşteri temsilcisi sayısı :** İlgili üç aylık dönemde banka içerisinde başka bir departmanda görevlendirilen müşteri temsilcileri toplamıdır.
- 7. Banka adına outsource çağrı merkezlerinde çalışan müşteri temsilcisi sayısı:** Banka adına outsource çağrı merkezlerinde dış arama yapan ve veya gelen çağrı cevaplayan toplam müşteri temsilcisi sayısını kapsamaktadır.

B. Çağrı Merkezi Çalışan Özellikleri*

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

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

* Ortalama içeren formüllerde bilgi içeren bankaların aritmetik ortalaması alınmıştır.

- 1. Cinsiyet :** İlgili üç aylık dönem sonunda A1+A2, A3 ve A4 başlığı altında belirtilen kişilerin (müşteri temsilcileri, destek hizmeti veren personelin ve yöneticilerin) cinsiyet dağılımıdır. Oluşan toplamların A1+A2, A3 ve A4 başlıklarında verilen sayılar ayrı ayrı eşit olması gerekmektedir.
- 2. Öğrenim Durumu :** Öğrenciler için son mezun olunan okul dikkate alınmıştır. İlgili üç aylık dönem sonunda A1+A2, A3 ve A4 başlığı altında belirtilen kişilerin (müşteri temsilcileri, destek hizmeti veren personelin ve yöneticilerin) öğrenim durumu bilgileridir. Oluşan toplamların A1+A2, A3 ve A4 başlıklarında verilen sayılar ayrı ayrı eşit olması gerekmektedir.
- 3. Coğrafi Durum :** İlgili üç aylık dönem sonunda A1+A2, A3 ve A4 başlığı altında belirtilen kişilerin (müşteri temsilcileri, destek hizmeti veren personelin ve yöneticilerin) coğrafi dağılımıdır. Oluşan toplamların A1+A2, A3 ve A4 başlıklarında verilen sayılar ayrı ayrı eşit olması gerekmektedir.
- 4. Yaş ortalaması :** İlgili üç aylık dönemde A1+A2, A3 ve A4 başlığı altında belirtilen kişilerin (müşteri temsilcileri, destek hizmeti veren personelin ve yöneticilerin) yaş ortamlarıdır.

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

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

C. Çağrı Merkezi Özellikleri*

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

* Ortalama içeren formüllerde ağırlıklı ortalama kullanılmıştır.

Gelen Çağrı Özellikleri

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

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

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

- 3. Müşteri temsilcisiné kaçan çağrı sayısı :** Abandone olan çağrılar

Karşılama Oranı(%) = (müşteri temsilcisiné gelen çağrı sayısı-müşteri temsilcisiné kaçan çağrı sayısı)/müşteri temsilcisiné gelen çağrı sayısı

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

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

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

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

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

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

Açıklamalar

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

10. Ulaşılan müşteri sayısı : Arama sayısı değil, müşteri sayısı yazılmalıdır.
11. Ulaşışlamayan müşteri sayısı: Arama sayısı değil, müşteri sayısı yazılmalıdır.
- Ulaşma Oranı (%) = ulaşan müşteri sayısı / toplam müşteri sayısı * 100
12. Eposta-Faks-Diğer : ÇM bünyesinde hizmet verilen eposta, faks ve diğer sayılarıdır

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

Hizmet Tipi

13. Gelen e-posta sayısı : Çağrı merkezine gelen ve işlenen eposta sayısı
14. Gelen faks sayısı : Çağrı merkezine gelen ve işlenen faks sayısı
15. Chat Sayısı : Çağrı Merkezine gelen Chat sayısı
16. IVN (IVR Dialer) Sayısı : Çağrı Merkezinden müşteriye doğru yapılan her türlü IVN aramaları sayısı
17. Görüntülü Çağrı Sayısı : Çağrı merkezinde gelen IVR ve/veya müşteri temsilcine gelen görüntüülü çağrı sayısı
18. Diğer Seçeneklerin Sayısı : Geri arama isteği, co-browse vb diğer çağrıların sayısı

D. Diğer İstatistikler* (Gelen Çağrı ve Dış Arama ayrimında)

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

* İkinci ve Üçüncü maddelerde "ağırlıklı ortalaması" kullanılmıştır.

* Diğer maddelerde bilgi ileten bankaların aritmetik ortalaması alınmıştır.

1. **Müşteri temsilcisi koltuk sayısı** : Kullanılan koltuk sayısı (seat) yazılacaktır. Gelen ve Giden çağrılar aynı müşteri danışmanları tarafından karşılanıyorsa koltuk sayıları çağrı sayılarından nispi olarak hesaplanır.
2. **Müşteri temsilcisi başına değerlendirilen çağrı adedi**: Gelen çağrılar ve Dış arama ekiplerinde müşteri temsilcisi başına değerlendirilen çağrı sayılarıdır. Gelen ve Giden çağrılar aynı müşteri danışmanları tarafından karşılanıyorsa Dış arama kısmı boş bırakılmalıdır.
3. **İlk Amire düşen müşteri temsilcisi sayısı** : Gelen çağrılar ve Dış arama ekiplerinde ilk amire düşen müşteri temsilcisi sayıları yazılmalıdır. Gelen ve Giden çağrılar aynı müşteri danışmanları tarafından karşılanıyorsa Dış arama kısmı boş bırakılmalıdır.
4. **Gelen-Giden çağrı-Müşteri temsilcisi oryantasyon eğitim süresi (saat)** : Gelen çağrılar ve Dış arama ekiplerinde müşteri temsilcilerinin hazırlık dönemi (tüm çağrı türlerini cevaplayana kadar verilen) eğitim süresi yazılacaktır. Gelen ve Giden çağrılar aynı müşteri danışmanları tarafından karşılanıyorsa "Dış arama" kısmı boş bırakılmalıdır.
5. **Müşteri temsilcisi günlük ihtiyaç molası süresi (dakika)** : Gelen çağrılar ve Dış arama ekiplerinde 9 saat çalışan bir müşteri temsilcisinin göre cevaplanmıştır. Çağrı merkezinde tanımlanmış standart yemek molası süresi yazılacaktır. Gelen ve Giden çağrılar aynı müşteri danışmanları tarafından karşılanıyorsa Dış arama kısmı boş bırakılmalıdır.
6. **Müşteri temsilcisi günlük yemek molası süresi (dakika)** : Gelen çağrılar ve Dış arama ekiplerinde 9 saat çalışan bir müşteri temsilcisinin göre cevaplanmıştır. Çağrı merkezinde tanımlanmış standart günlük ihtiyaç molası süresi yazılacaktır. Gelen ve Giden çağrılar aynı müşteri danışmanları tarafından karşılanıyorsa Dış arama kısmı boş bırakılmalıdır.

E. Finansal İşlemler*

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

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

Kısaltmalar

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

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

IVR : Interactive Voice Response, Sesli Yanıt Sistemi

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

SPK : TC Başbakanlık Sermaye Piyasası Kurumu

*Raporun yayınlanma dönemleri:

Mart dönemi: Mayıs 1.Hafta

Haziran dönemi: Ağustos 1.Hafta

Eylül dönemi: Kasım 1.Hafta

Aralık dönemi: Şubat 1.Hafta

Rapor içindeki bilgiler çağrı merkezi hizmeti veren Türkiye Bankalar Birliği üyesi bankaların ilettikleri istatistik bilgilerinden yararlanılarak hazırlanmıştır. Katılım bankaları bilgileri dahil değildir. Bankaların verisi toplulaştırılırken tekilleştirme yapılmamıştır.

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Türkiye Bankalar Birliği bu yayında yer alan bilgilerin yanlışsız olması için gerekli ozeni göstermiş olsmakta birlikte, bu konuda nernangı bir sorumluluk üstlenmemek

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

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 three-month period.
- 4. The number of managers** : Number of management team members who do not take calls in the related three-month period. ie. Team leaders, supervisors, call center manager
- 5. The number of agents that resigned and fired** : Total number of agents that resigned and laid off in the related three-month period.
- 6. The number of agents that transferred to another department** : Total number of agents that transferred to another department in the related three-month period.
- 7. The number of agents working in the Outsource company on behalf of Bank's call center**: Number of Agents working in the outsource company and giving the service of inbound and outbound calls on behalf of bank's call center.

B. Call Center Employee Profile*

* Data, in each period, is not cumulative, only quarterly data is given in each 3-months period. The data A-7 is not included in this category.
* Arithmetic mean (for data "greater than zero") is used in calculating the average ratios.

- 1. Gender** : The distribution by gender of the total number agents, supporting service staff and managers in the related three-month period.
- 2. Academic background** : The distribution by education of the total number of agents, supporting service staff and managers in the related three-month period. Last school graduation was considered for students.
- 3. Geographical location** : The distribution by geographical location of the total number of agents, supporting service staff and managers in the related three-month period.
- 4. Average age** : The average age of agents, supporting service staff and managers in the related three-month period.

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

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

C. Call Profile*

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

Inbound

- 1. Number of incoming calls received calls by IVR** : All calls answered or ceased in the IVR system. Calls incoming to agents or abandoned by the agents are not included.
- 2. Number of incoming calls answered by agents** : Number of incoming calls answered and abandoned by the agents.

Total number of incoming calls = Number of calls answered by the agents + Number of calls abandoned by the agents.

3. Number of abandoned calls from agents

Answered calls (%) = (Number of incoming calls to agents-Number of agent abandoned calls) / Number of incoming calls to agents

- 4. Average talk time (second)**
- 5. Average after call work time (second)**
- 6. Average ringing time (second)**
- 7. Average speed of answer (second)**
- 8. Average time to abandonment (second)**
- 9. Number of active customers**: Number of customers that has called at least once in the past 3 months

Inbound call services - From the same line / another line

Glossary

Outbound

10. **Number of reached customers** : Not number of calls, the number of customers will be used.
11. **Number of customers not reached**: Not number of calls, the number of customers will be used.
- Customers reached (%)** = Number of reached customers / Total number of customers
12. **E-mail - Fax - Other** : Number of mails, faxes or others.

Outbound call services - From the same line / another line

Outbound call profile

13. **Number of e-mails received**
14. **Number of faxes received**
15. **The number of chat calls**
16. **The number of IVN calls**
17. **The number of video calls**
18. **Others (chat / co-browsing ..etc.)**

D. Other Statistics* - Both inbound calls and outbound calls

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

* Weighted average is used in items 2 and 3.

* Arithmetic mean (for data "greater than zero") is used for items 4, 5 and 6.

1. **Number of seats** : Number of seats occupied.
2. **Number of calls evaluated per agent** : Inbound and outbound calls evaluated per agent will be used.
3. **Number of agents per first manager**
4. **Training time per agent (hour)** : For a full time agent who works 9 hours in a day.
5. **Daily break time per agent (minute)** : For a full time agent who works 9 hours in a day. Standard legal break time will be given.
6. **Daily lunch time per agent (minute)** : For a full time agent who works 9 hours in a day. Standard legal lunch time will be given.

E. Financial Transactions*

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

1. **Number of transactions** : Total number of financial transactions in the related three-month period.
2. **Volume of transactions (TL)**: Total volume of financial transactions in the related three-month period.

Publication Periods of the Report:

March: May 1.Week

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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