

OUR VALUES



OUR COMPETITIVE ADVANTAGES

DYNAMIC HUMAN CAPITAL MAKING A DIFFERENCE

- Employee happiness oriented HR practices
- Awarded talent programs
- Platforms to encourage employees to share their suggestions and innovative ideas
- The first and only company from Turkey to be included in Bloomberg Gender Equality Index
- 47 hours/employee training per annum

STATE-OF-THE-ART TECHNOLOGY AND DATA SCIENCE

- Business-integrated IT
- In-house developed, custom-fit IT solutions and applications
- Uninterrupted transaction capability and infrastructure security
- Continuous investment in technology since 90s
- Data-driven and agile decision-making processes
- Managing data as a corporate asset with governance models
- Creating intelligence for smart decision making at every level of business by advanced data analytics
- Continuous investment to people and technology to improve big data engineering and analytics

SEAMLESS CUSTOMER EXPERIENCE MANAGEMENT

- Smart business processes enabling differentiation in customer experience
- Simple and clear processes/customer journeys designed from customers' eyes
- Sophisticated segmentation systems prioritizing customer needs
- Multi-channel customer relationship management tools offering effective & timely solutions

CUSTOMER-ORIENTED INNOVATIVE PRODUCTS AND SERVICES

- Innovative, flexible and custom-tailored solutions
- Services and products, blending customer needs and tendencies with evolving trends

STRONG BRAND AND REPUTATION

- Holistic reputation management approach and strong reputation index
- Consumers define Garanti as "Leader in technology, innovative and makes the life easier"
- Consistent communication and Community Investment Programs contributing to brand perception

SEAMLESS EXPERIENCE ACROSS ALL CHANNELS

- New service model at branches capturing the benefits of digital world for better customer experience
- Presence in 81 cities with widespread branch network
- Leading position in internet & mobile banking
- Enabling completion of all card activities in single platform and offering analytics based smart solutions, Bonus Flas: more than 6.3 million downloads within three years
- Rapid and secure e-commerce payment in more than 1,800 entities via GarantiPay
- >5,000 ATMs, also serving non-bank customers through cardless transactions
- Leading financial call center with more than 73 million customer contacts per year
- More than 1 out of every 5 transactions handled via digital channels in Turkey go through "Garanti"

SINGLE POINT OF CONTACT FOR ALL FINANCIAL NEEDS

- International banking operations in the Netherlands and Romania since 90s
- Leading position in bancassurance
- Leadership in number of total customers in voluntary and auto private pension system
- Fastest mortgage process in the world by granting within the same day of application as long as the appraisal report is ready
- Digital focused securities company that meets customer demands and expectations
- Innovative and easily accessible factoring solutions
- Turkey's first asset management company
- Leasing solutions driven by customer needs and requests

OUR STRATEGIC PRIORITIES



CUSTOMER EXPERIENCE

- We aim to enable a seamless and excellent customer experience among all channels by placing the customers at the center of all our activities.
- With this sense, we continuously review our processes and business flows from our customers' point of view and design rapid, easy and simple processes
- In accordance with our target to exceed our customers' expectations, enhance their satisfaction and build trust-based, long-lasting relationships, we adopt the principle of always acting in a transparent, clear and responsible manner.
- We are committed to help our customers to grow their businesses in a sustainable manner and create value for them by providing innovative solutions and proposals based on their needs. With our solutions and services, supporting financial literacy and inclusion, we strive to take care of financial health of our customers and help them make informed decisions.



DIGITALIZATION

- We constantly invest in our digital platforms in order to provide unique experience, transaction convenience and innovative solutions to our customers, pioneering the digital transformation. While expanding our digital customer base, we aim to increase the share of digital channels in our sales.



EMPLOYEE HAPPINESS

- One of our strategic priorities is investing in our employees focusing on their development, happiness and wellbeing.
- Aligned with our values, we intend to form teams possessing team spirit, acting with shared wisdom, thinking big, socially responsible and result-oriented.
- With this sense, we are embracing a fair and transparent management policy based on performance, focused on equal opportunities, diversity, and internal promotion

OUR PURPOSE

TO BRING THE AGE OF OPPORTUNITY TO EVERYONE



OPTIMAL CAPITAL UTILIZATION

- While focusing on disciplined and sustainable growth, we aim to maximize our value creation and to maintain our strict adherence to solid asset quality by using our capital effectively.



EFFICIENCY

- Pursuing cost and revenue synergies, we constantly improve our business model and processes with operational and environmental efficiency point of view.



RESPONSIBLE AND SUSTAINABLE DEVELOPMENT

- While implementing our advanced corporate governance model that promotes our core values, we act with the principles of trust, integrity, accountability and transparency against all stakeholders.
- We prioritize, conducting effective risk management through world-class integrated management of financial and non-financial risks.
- By focusing on community investment programs which deliver impactful outcomes on material issues and creating shared value through lending based on impact investment principles, we target social value creation. We will continue to be the pioneer bank for the positive change through our strategic partnerships.

MAIN PILLARS OF OUR STRATEGY

OUR CUSTOMERS

Listening to our customers, understanding their needs, meeting and exceeding their expectations by offering the highest service quality and innovative solutions
Helping our customers achieve their targets, making an impact on their lives and creating value

GARANTI EMPLOYEES

Competent, well-educated, value continuous progress and think big
Respectful of the society and the environment, pleasant, solution-oriented, enthusiastic
Responsible and ethical banking professionals

OUR BUSINESS MODEL

Leading transformation in parallel with technological and digital developments
Backed by state-of-the-art IT infrastructure
Effectiveness and productivity focused efficient business model across all channels

OUR BUSINESS MODEL

We are molding our business model around our purpose “to bring the age of opportunity to everyone”. With its omni channel strategy, Garanti aims to make banking services available to its customers at any time through any channel they choose, and focuses on delivering them a seamless and uninterrupted experience on each channel.

Having defined delivering an excellent customer experience as its priority, Garanti blends technology and humanistic elements, and aims to make life easier for its customers, pursue their financial health, help them make the right financial decisions, support them grow their businesses sustainably, and bring its financial services to everyone.

Always imagining and designing the future and striving to be unprecedented in what it offers, Garanti considers, raising competent, well educated, responsible, and ethical banking professionals who think big and are respectful of the society and the environment, as an indispensable part of the sustainability of its business model.

Putting digitalization at the heart of its business model, Garanti targets to lead the transformation of the sector, to command state-of-the-art IT infrastructure, and to be efficient and productive in all of its service channels. To this end, with its principle of continuous improvement the Bank continues to revamp and simplify its business processes enhance customer experience and automatize its processes, while securing operational efficiency in keeping with its principle of continuous improvement.

Integrating the opportunities presented by advancing technology and data resources in its business model, Garanti interprets big data groups and adopts a more analytical approach to customer management. The Bank also uses these outputs in its organizational model, and thus achieves more analytical business results.

Adopting lean method approaches to execute its projects in order to quickly cater to evolving customer expectations and to accommodate advancing technology in its business model, combining the means technological infrastructure has to offer with its vast experience, and aiming to address everybody, Garanti now defines productivity as the main pillar of its business model. For this purpose, Garanti integrates all the means offered by technological advancements and by the digital world into the ecosystem it has created, and addresses innovative solutions using agile methods, ultimately pioneering the industry in transformation projects.

The employee teams working to achieve the objectives accompanying Garanti’s transition to agile business take full responsibility for their efforts, and they are constructing the products and services according to customer feedback. This allows Garanti to focus on offering solutions that optimally fulfill current and future customer needs. In this new business model, employees are inspired and motivated by single target

Having espoused the principle of gaining insight into customers and taking each and every step with the perspective of “our priority is our customers”, Garanti promotes collaboration with the “one team” point of view. The Bank supports fulfillment of customer demands in the fastest manner possible through consolidated teams that can take action, drawing on its business model driven by an inspiring and innovative mindset that also exceeds expectations.