

## **DIGITALIZATION:**

### **Işıl Akdemir Evliođlu, Executive Vice President – Customer Solutions and Digital Banking**

For us, digitalization is not just a process, but it is an overall culture, a fundamental perspective that has been ongoing for 25 years. Our purpose is very clear: to bring the age of opportunity to everyone. To this end, we combine our strength in technology with our innovative perspective. We see digitalization as a tool to provide benefits for our customers. In order to design a perfect end-to-end customer experience, we listen to our customers, we understand their needs and channel all our energy into meeting them.

### **Ali Özgür Tüzemen, Director – Data and Business Analytics**

For us, 2020 has been a year on the path towards digitalization, which has been developing rapidly in recent years and accelerated even more due to the pandemic, in which we extensively used the power of data and analytical methods to get to know and understand our customers better, and to produce the most appropriate solutions for their needs. In line with this, through our digital channels, we have also started providing various leads and offering suggestions to protect and improve the financial health of our customers. During our customers' digital channel usage and journey, to further enhance the experience and create end-to-end time-saving, effective and swift solutions to their expectations and transactions, we will continue to invest rapidly in big data environments and analytical methods.

### **İlker Yavaş, Direktör – Abacus Operation Center**

For us, digitalization is, at its core, providing lower-cost, faster and excellent service to our customers. In the early 2000s, when we established the Operations Center as a pioneer in the sector, our goal was to increase our quality and efficiency by processing the transactions that our customers sent to branches from a single center. After successfully achieving this target, we moved forward to new goals and recorded new achievements. With the changing trends and developing technologies, our current goal is to process operational transactions sent by our customers automatically, neither at the branch nor at the Operation Center, without the intervention of any individual. I believe that this initiative, which has already started to bear fruit, pioneered by Garanti BBVA will once again transform the definition of operation in the banking sector over time.

### **Tuba Köseođlu Okçu, Director – Learning and Development**

For us, digitalization is a *sine qua non*. It is a *sine qua non* in terms of the services we offer to our customers and employees to make their lives easier and to provide added value to their lives. It is a *sine qua non* for us to maintain the resources needed to provide these services. And ultimately, digitalization is a *sine qua non* for the sustainability of all the services we offer.

## **Müge Türüt, İstanbul, Suadiye Branch Manager**

For us, digitalization means regardless of place and time, under all circumstances including the pandemic, being able to offer all services and products in full, whether from home or at customer visits, as if sitting at our desk in the office and always being accessible. For us, digitalization means taking quick action in the field and having access to all information at all times thanks to our strong technological infrastructure. That is why, in the developing and changing digital world, Garanti BBVA, which integrates innovations and improvements rapidly, becomes the first bank to offer solutions to its customers in the field. By making high customer satisfaction our first priority, we will continue to work with all our strength to become the most preferred bank by customers.