

# Our Competitive Advantages

509 2 min 2 customers

## TALENT AND CULTURE MANAGEMENT

- Practices focusing on employee happiness and work-life balance
- Awarded talent programs
- Platforms for employees to share their suggestions and innovative ideas
- Development model aligned with changing dynamics, where employees take responsibility for their own development in line with their career goals and shape their developments
- In accordance to the strategic priority of "The best and most engaged team", continuous investment mindset with a focus on employees' development, happiness and well-being in order to ensure work-life balance
- A fair and transparent management policy based on performance, focused on equal opportunities, diversity and internal promotion
- Management approach that supports diversity - the only company from Türkiye to be included in the Bloomberg Gender Equality Index for six consecutive years
- 37 hours of training per employee on average per annum
- Richer training content and processes with a higher degree of digitalization backed by new platforms and new portals

## STATE-OF-THE-ART TECHNOLOGY AND DATA SCIENCE

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

## SEAMLESS CUSTOMER EXPERIENCE

- Products and services blended with emerging trends and supporting customers' financial health
- Suggestion mechanisms that help the customers make the best financial decisions
- Lean and clear processes designed end-to-end through customers' eyes
- Smart systems offering fast and flexible solutions by predicting customer demands
- Multi-channel customer relationship management tools delivering financial solutions to customers at the time and place of their choice while promoting their fast adaptation to the digital world
- Employee approach that places customers at the center of activities and prioritizes customers at all times



## STRONG BRAND AND CORPORATE REPUTATION

- Holistic reputation management approach and strong reputation index
- Garanti BBVA is described by consumers as "A pioneer in technology, offering innovative solutions to its customers' needs, approaching its customers in a close, convenient and clear manner"
- Holistic communication and community investment programs focused on social impact contributing to corporate reputation and brand equity
- The first and only signatory from Türkiye to the UN Net Zero Banking Alliance (NZBA)

## SEAMLESS EXPERIENCE ACROSS ALL CHANNELS

- One-stop solution service model at branches capturing the benefits of digital world for better customer experience
- Presence in all 81 cities with widespread branch network
- Leading position in mobile & internet banking; 11 million active digital customer base
- Leading financial Customer Contact Center with more than 60 million customer contacts per year
- Over 66 million interactions with UGI, the smart assistant that delivers new, easy, fast and more advanced experience to Garanti BBVA Mobile users
- BonusFlaş: Campaigns, card activities and new generation payment technologies in a single platform
- Rapid and secure e-commerce payment without sharing card information at more than 2,600 entities via GarantiPay
- >5,400 ATMs, also serving non-bank customers through cardless transactions

# Our Values and Purpose

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At the heart of Garanti BBVA's employee-centric approach lies its Values spelled out with the involvement of its employees in 2017.

The values that have been identified through workshops and focus groups with the employees in a bid to redefine them reflect not only the attitudes and the vision of Garanti BBVA employees, but also their working models.

Entailing three actions that support each value around the three core values, this activity is reviewed annually by Garanti BBVA Group employees. On this occasion celebrated as the Values Day on the same date in all countries to re-familiarize with, assimilate and live the values, employees redefine organizational strengths, improvement areas of leadership, and the future of teamwork, in addition to taking part in entertaining activities.

Grounding its corporate culture on its Values, Garanti BBVA continues to work towards raising increased awareness by frequently incorporating these values in employee communications. On the other hand, the Values take place in the basis of all employee-centric practices.

While the Values make up the foundation of employee attitudes and actions towards customers, they also serve as the guarantee of Garanti BBVA's reputation. In this context, the Bank keeps displaying a holistic approach to corporate reputation management and takes the necessary actions through related planning in this direction, while creating a culture that is designed, assimilated and recognized by the employees themselves. For instance, the notion "This is our bank" is reflected in the maximum performance attained by all employees as they do

their jobs devotedly and enforce this value in their attitudes towards all stakeholders that they touch; all employees know what that maxim means.

Employee career and development model measures the extent to which these values are enforced by the employees through performance assessments; specific educational and development tools are made available as part of the development plan resulting from these measurements, which also aim to ensure continued development throughout the year. In addition, adherence to values are evaluated in a dedicated category in the reward program.

The formation of the culture around the values are addressed from a number of different angles and all employees are supported in this regard.

Stakeholder interaction and the involvement of beneficiaries in decision-making processes is another key constituent of value creation. In terms of talent and culture management, it is reflected not only in HR processes but also in platforms enabling all employees to share their opinions and suggestions; it makes the foundation of the strategy within the scope of the values.

Set up under the Talent and Culture team in a bid to sustain a culture within which Values are molded by employee opinions and enforced, the Internal Communication and Culture team is in charge of initiatives designed to improve and better employee life at Garanti BBVA, such as employee happiness and assimilation of the leadership model, as well as the Values project.

## OUR PURPOSE

**TO BRING THE AGE OF  
OPPORTUNITY TO EVERYONE**

## OUR VALUES



- We are empathetic
- We are integrity
- We meet their needs

Underlining the customer-centric approach of Garanti BBVA, this value identifies empathizing with the customer as the top priority of employees, describes the necessity to disclose all kinds of information when responding to customer needs within the frame of responsible business principles, and calls for a result-oriented approach.



- We are ambitious
- We break the mold
- We amaze our customers

Innovation is embedded in the corporate culture of Garanti BBVA that heeds employee opinions. Employees in each position inspire their colleagues and their circles with the job they do. When serving their customers, Garanti BBVA employees go beyond meeting their needs and offer solutions that amaze the clients.



- We are committed
- We collaborate
- This is our Bank

Fostering Garanti BBVA's work culture, this value encompasses employee collaboration, the importance of commitment to work, and the sense of responsibility that needs to exist in order to achieve the "common purpose".

# Our Strategic Priorities

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## DIFFERENTIATED VALUE PROPOSITION



### FINANCIAL HEALTH

- Financial advisory to our customers to help them make the right/healthy financial decisions
- Offer our customers solutions and suggestions that cater to their needs so as to help them attain their goals
- Deliver an excellent customer experience by placing the customers at the center of all our activities
- Build long-lasting relationships with customers and be their trusted partner



### SUSTAINABILITY

- Positively influence customers, decision-makers and the sector being the leading bank in sustainability; continue to support raising increased awareness of this matter
- Increase the diversity and use of our sustainable products offered to customers
- Observe climate change-related risks and opportunities; integrate them into our business processes and risk policies
- Focus on community investment programs which deliver impactful outcomes on material topics and observe impact investment principles

## DRIVERS OF SUPERIOR PERFORMANCE



### REACHING MORE CLIENTS

- Expand our customer base and deepen our customers' relations with our bank
- Be wherever our customers are; make effective use of new channels including digital customer acquisition and partnerships
- Grow in areas of focus while monitoring risk and cost



### OPERATIONAL EXCELLENCE

- Constantly build on our business model in various ways including process automation, transaction convenience and enriched remote services, etc.
- Increase end-to-end digital solutions, continue to improve experience through investments in our digital platforms
- Use capital effectively and maximize our value creation while focusing on sustainable growth
- Constantly improve our business model and processes with operational efficiency point of view while pursuing cost and revenue synergies
- Effectively manage financial and non-financial risks

## ACCELERATORS



### DATA & TECHNOLOGY

- Increase the agility and strength of our technological infrastructure and platforms
- Speed up our solution processes through artificial intelligence, machine learning and big data interpretation, which is important in the day-to-day operations of the bank
- Effectively use data analytics in various areas such as offering the right product to our customers, pricing, risk management, etc.



### BEST & MOST ENGAGED TEAM

- Invest in our human capital with a focus on their development, happiness and well-being in order to ensure work-life balance
- Form teams nurturing our values, possessing team spirit, acting with shared wisdom, thinking big, are socially responsible and result-oriented
- Adopt a fair and transparent management policy based on performance, focused on equal opportunities, diversity and internal promotion