

Financial sector, with developments in technology and participation of new players such as fintechs, is facing a faster transformation than ever before.

In this transformation, to be proactive, we take swift actions.

To quickly offer new products and services, we redesigned the way we do business with agile methodologies.

Including the entire technology organization and colleagues from line of businesses, more than 400 teams develop customer-centered new products and services with agile practices.

Robots are now in all areas of life. We also support our business processes with robots.

With our 93 processes renewed with Robotic Process Automation, we not only increase our productivity but also channel our employees to tasks that create higher value.

To support our business processes with artificial intelligence, we increase our investments every year.

Due to the integration of 115 new machine learning and deep learning models in 62 projects, we make more accurate decisions, make customer communication channels smarter, manage our risks more effectively.

We are also aware of the risks concerning digitalization and closely monitor developments. To prevent these risks, we keep the awareness of our employees at the highest level, for example, within the scope of minimizing the risks of external fraud, in 2021, we realized 108 training and information activities.

As GarantiBBVA, we closely monitor the innovations in technology and continue to lead the industry in the area of digital transformation.