

We live in a world where digital transformation affects every aspect of life, all services are shaped by the focus on technology.

Today, we get almost every service simply through digital.

Especially the banking sector in our country is at the top of the sectors where this change and transformation is experienced the fastest. Now in banking, we are in an end-to-end digitalized process.

Garanti BBVA years ago became a pioneer in Türkiye with its investments in technology, it is positioned as the playmaker bank in the sector.

Technologies such as AI and machine learning help us in perfecting our customers' experience.

These technologies are constantly changing and evolving, but at the heart of everything we do lies always our customers.

The important elements are utilizing innovative technologies to accurately determine the needs, offering personalized experience and solutions to our customers.

As Garanti BBVA, this is our differentiating strength. We accompany our customers' journey with timely and accurate advices.

We lead digital transformation, through easy, accessible services offered across all channels we provide benefit to our customers .

Another reflection of this digital transformation emerges as efficiency. Today, we are able to offer almost all of our products and services on our mobile app. When we consider our retail customers, 97.7% of all non-cash transactions go through our digital channels.

Garanti BBVA's 11 million active digital customers perform 780 million transactions per year through internet and mobile channels.

With a set of more than 500 transactions on mobile, our customers get a simple and flawless experience in seconds, and thus we help in making their lives easier.

Furthermore, our constantly changing and developing Bilge and KoBilge applications continue supporting our colleagues to provide a better customer experience. To ensure that our customers can instantly find answers they search for, we answered 484 thousand questions until today.

By investing in our technology and customer experience constantly and uninterruptedly, we will continue to be the pioneer of our sector.