

Banking has evolved and continues to change with the contribution of rapid digitalization and developing technologies. Only when customer's needs and expectations are met, this change can become functional and transform into a benefit.

As Garanti BBVA, we describe our goal in Retail Banking as “to interact with our customers intelligently at every point, focus on personalized experience and provide an experience that creates a bond of full trust”.

Within this scope, we included an important concept, “Financial Health” among our strategic priorities.

Through the applications we have launched on mobile; we aim to increase awareness of our customers by better monitoring their financial situation, prepare them against unexpected situations and gain ability not only planning for today but also to save for the future.

Today, more than 950 thousand of our customers steer their budgets with our financial health tips.

We “listen” to our customers.

As Garanti BBVA, we aim to develop feasible solutions through listening to their needs on every channel they use. With the first customer satisfaction channel to provide 24/7 service over social media in the Turkish banking sector "Ask Garanti BBVA", we create an effective customer satisfaction.

Through the continuously invested technological infrastructure, the experience we offer to our customers is indeed very valuable for us.

Using advanced data analytics and AI, we designed Turkey's first AI supported smart assistant, UGI, that understands its users much better and continues to support them with its constantly expanding set of transactions.

Moreover, where users can't find a solution while talking to it, UGI is moving towards a structure that enables customer representative support without leaving Mobile.

All these value suggestions turn into tangible benefits through the financial “supports” we provide, and the numbers reflect the trust and loyalty of our customers to our Bank.

Today, ranking first among private banks in consumer loans, and in mortgages and auto loans with a total of nearly 20 million retail customers, we are proud of being the leader.