Our Strategy & Business Model

OUR GOAL AND VALUES

Garanti BBVA shapes its business model within the frame of its purpose to “bring the age of opportunity to everyone.”

Placing the “Values” at the heart of its corporate culture that defined with the involvement of its employees in 2017, Garanti BBVA is guided by these values in all its practices and actions.

The Values is composed of three main values and each of the value is comprised of three behaviors, reflecting the Bank’s business conduct models. For instance, the notion “This is our bank” is reflected in the maximum performance attained by all employees as they carry out their jobs devotedly and enforce this value in their attitudes towards all stakeholders that they touch; all employees know what that means.

Employee career and development model measures the extent to which these values are enforced by the employees through performance assessments; specific educational and developmental 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 is addressed in a dedicated category in the reward program.

On the 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.

Values Day is celebrated simultaneously in all countries in the BBVA Group in order to increase awareness and contribute to the integration of values to their business life. During the Values Day, besides entertaining activities, employees redefine the strengths of the institution, the development areas of its leaders, and the future of teamwork in the light of these values.

OUR PURPOSE

BRING THE AGE OF OPPORTUNITY TO EVERYONE

• We are empathetic
• We are integrity
• We meet their needs

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

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

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.

Innovation is embedded in the corporate culture of Garanti BBVA that needs employees 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.

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 VALUES
OUR BUSINESS MODEL

Capital generative, disciplined and sustainable growth strategy that strictly adheres to solid asset quality enables the Bank to move forward strongly.

In order to reach more customers, to accelerate and drive value creation, Garanti BBVA prioritizes making banking services available to its customers at any time through any channel they choose, and delivering them a seamless and consistent omni-channel experience by being wherever customers are.

The Bank aims to merge and integrate technology and humanistic elements, to

- Make life easier for its customers,
- Pursue their financial health, and help them make the right financial decisions,
- Support them grow their businesses sustainably, and
- Bring its financial services to everyone.

Garanti BBVA seeks to deliver a better customer experience thanks to customized solutions and wide array of products offered to customers.

On sustainability, the Bank attaches great importance to positively influencing decision-makers and the sector and to mainstreaming the issue. Garanti BBVA creates shared value and drives positive change through lending based on impact investment, as well as community programs focusing on material issues for the Bank, its stakeholders, and strategic partnerships.

Always imagining and designing the future and striving to be unique in what it offers, Garanti BBVA considers raising competent, well-educated, responsible, and ethical banking professionals who think big and are respectful of the society and the environment as an indispensable part of the sustainability of its business model. Conscious of the fact that human capital is the driving force behind all progress, continuously attracting, training and developing young and creative talents, offering employees an environment where they can demonstrate their skills, presenting opportunities, and recognizing and rewarding their achievements make the building blocks of the whole system.

Putting digitalization at the heart of its business model, Garanti BBVA targets to lead the transformation of the sector, command state-of-the-art technological infrastructure, and be efficient and productive in all its service channels. Adopting agile methodology approaches to execute its projects in order to quickly cater to evolving customer expectations and to accommodate advancing technology in its business model, Garanti BBVA makes efficiency its top principle in its business model with its operational excellence priority. In this context, the Bank aims to enhance operational efficiency as it continues to revamp and simplify its business processes, enhance customer experience and automate its processes. The Bank also monitors financial and non-financial risks closely at all times and exhibits proactive management.

Integrating the opportunities resulting from advancing technology and data sources in its business model, Garanti BBVA adopts a more analytical approach to customer management by making use of advanced data analytics and artificial intelligence. It also employs these outputs in its organizational model with the purpose of improving business results.