CUSTOMER EXPERIENCE MANAGEMENT AND COMMUNICATION ACTIVITIES

FIBABANKA DEVELOPS SMART SOLUTIONS TAKING INTO CONSIDERATION THE CUSTOMER RESEARCH IT CONDUCTS AND CUSTOMER REVIEWS FROM VARIOUS CHANNELS.

In 2021, Fibabanka continued its activities with the vision of standing by its customers in their financial journeys.

Since the day it began to measure NPS, Fibabanka has been tracking the NPS of customer journeys, mostly with a transactionbased measurement structure. However, in 2021, Fibabanka implemented an NPS measurement structure, that does not only make measurements based on transactions, but also customers' relations with the bank.

With its qualified human resources, advanced technology and wide product range, Fibabanka continued its activities in 2021 with the vision of standing by its customers in their financial journeys.

Taking into account the rapid progress of technology and the constant change in customer needs and expectations, Fibabanka provides smart solutions by taking into account the customer research it conducts and customer comments from various channels. In this context, Fibabanka identified more than 200 actionable experience findings since April 2019, when it started to assess the experiences of its customers with NPS surveus. Initiatives have been developed with relevant product/channel owners and IT teams with the aim to improve these findings with a design thinking approach. Through NPS surveys, endto-end tracking of more than 15 critical customer journeys was performed in more than 250 contact points.

Since the day it began to measure NPS, Fibabanka has been tracking the NPS of customer journeys, mostly with a transaction-based measurement structure. However, in 2021, Fibabanka implemented an NPS measurement structure, that does not only make measurements based on transactions, but also customers measured relations with the bank. Thus, the experiences of dormant customers and customers whose relations with the Bank are gradually decreasing became measurable. Fibabanka aims

to touch all points of the experience throughout the Bank by increasing its relational measurement points in 2022. Performing the measurement of unfinished transactions as well as its transaction-based experience measurement structure, Fibabanka identifies problematic stages in customer journeys and designs easier and smoother experiences for its customers. It plans to measure NPS for all unfinished steps in 2022 and improve its experience on all journeys offered.

In line with its customer-oriented service strategy, Fibabanka continued to develop all its processes in consideration of customer needs and expectations through Customer Centricity workshops held with the participation of all internal stakeholders.

In line with its strategy of digitalization in customer experience, Fibabanka launched the Video Banking feature in 2021, which makes it possible to become a Fibabanka customer without the need for customers to go to the branch. At the same time, Get/Forgot Password, FibaAnahtar setting and SIM card unblocking processes were also made available to customers via Fibabanka Mobile as self-service transactions. With technological integrations aimed to be made in the future, Fibabanka aims to increase its transactional diversity and significantly increase the number of customer acquisitions via Video Banking.



In 2021, Fibabanka launched the first phase of the project to improve the Asset and Debt Statement displays directly in line with customer comments. From now on, bank customers will be able to track their assets and debts instantly, including main and sub-product details, and the TL/USD/EUR distribution of assets and debts. Fibabanka plans to make a similar feature available in 2022 for cash flow in the upcoming phases of the project. With these forecasting models, the Bank aims to share insights about the future cash flow of its customers and to improve their display so that they can manage their investments more effectively and smartly.

With the text analysis model developed together with the Data Management Office in 2021, customer comments started to be categorized automatically. Thus, the customer comments are interpreted more quickly and instantly determined on which subjects they are grouped within. In 2022, Fibabanka aims to automate customer experience actions based on comment categories. Thanks to this model, the issues customers have experienced are determined based on their categories and it will be possible to direct them to the solution (with SMS, free transaction definitions, automatic complaint tickets, etc.) created for the relevant issue.

In addition to the projects initiated in 2021, Fibabanka aims to focus on customer research and develop faster actions by interpreting NPS scores and comments via instant analyses in 2022.

Pursuing the Vision of Becoming the "Most Loved Bank of Turkey"

Standing by its customers whenever and wherever they need it, Fibabanka operates like a technology company with a banking license with its advanced technological infrastructure. Fibabanka continued its operations in 2021 with the aim of providing uninterrupted, fast and on-site banking services to its customers. Adopting a "respectful," "sincere" and "result-oriented" approach towards its customers, Fibabanka shared this vision with intensive and regular communications via TV, radio and outdoor channels in addition to digital channels.

In 2021, Fibabanka achieved successful results in terms of accessibility and visibility thanks to its communication efforts regarding deposit and investment products as well as loan products and services.

Easy Transactions via Fibabanka Mobile and Internet Banking

Continuing to invest in technological infrastructure with the aim to achieve the technology of the future, Fibabanka continued its product and service development and channel experience efforts in 2021 with the vision of providing a perfect banking experience.

Fibabanka Mobile and Internet Banking channels continue to serve 24/7 with features designed in line with customer feedback to meet their financial needs. For this purpose, Fibabanka continued its performance improvement efforts in 2021 and offered products and services that will make life easier for its customers through its interactive channels.

Frontend changes and performance improvements were made in the Fibabanka Mobile application with the aim to provide a better experience. In order to inform customers of Fibabanka products, the Stories feature. which customers are accustomed to from social media applications, was made available on the login screen of the app. The areas in Fibabanka Mobile for easy access to My Accounts and Most Frequently Used Transactions menus and platforms such as FibaFX, FibaBorsa, Digital Market, FibaKripto as well as special offers for customers and contract approvals have been renewed.

Fibabanka started to develop an application that will enable customers to view their assets and debts on a single graphic and to track their assets in other currencies via Fibabanka Mobile and Internet Banking channels.

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CUSTOMER EXPERIENCE MANAGEMENT AND COMMUNICATION ACTIVITIES

MAKING USE OF THE ADVANTAGES OF DIGITAL BANKING, FIBABANKA AIMS TO CONSOLIDATE CUSTOMER ENGAGEMENT.

In 2021, Fibabanka increased its number of mobile banking users by 139% to 1 million users and its internet banking users by 62% to 141 thousand users.

Making use of the advantages of digital banking, Fibabanka aims to consolidate customer engagement with the next-generation markets in Fibabanka Mobile Banking and Internet Banking channels.

In 2022, Fibabanka aims to continue its efforts to improve the user experience and functional development in Mobile and Internet Banking channels.

1 Million Digital Customers

In 2021, Fibabanka increased its number of mobile banking users by 139% to 1 million users and its internet banking users by 62% to 141 thousand users. The Bank aims to be the choice of its customers with modern and innovative services and products.

Making use of the advantages of digital banking, Fibabanka aims to consolidate customer engagement with the next-generation markets in Fibabanka Mobile Banking and Internet Banking channels.

Call Center Infrastructure Equipped with State-of-the-Art Technology

In 2021, Fibabanka Call Center continued its efforts to provide customers with uninterrupted service. During this period, the necessary hardware and transaction set were expanded and call center staff continued to work remotely. In 2020, Fibabanka Call Center answered a monthly average of 177 thousand calls from customers who preferred to receive service from digital channels and the Call Center instead of branches due to the restrictions introduced. Fibabanka Call Center continued to provide high-quality service by answering an average of 170 thousand calls in 2021 on a monthly basis. The response ratio, which was 97% in 2020, rose to 98% in 2021.

Serving under the Call Center, the Customer Demand Management team took into account the challenging conditions that customers experienced during the year. As a result, the team continued to finalize all requests of Fibabanka customers within an average of one day.



Fibabanka Call Center expanded its service portfolio with the Video Banking team formed in January 2021 and acquired around 30 thousand customers through video calls.

In 2021, Fibabanka initiated a new screen design project, which aims to increase the satisfaction of both representatives and customers by making it easier and faster to carry out their transactions during the video call. Fibabanka Call Center focuses on improving its service portfolio with innovative projects in the future.

Just a Click Away at fibabanka.com.tr!

Fibabanka provides around-the-clock service regardless of time and location via fibabanka.com.tr to understand and meet all customer needs quickly and conveniently. In 2022, Fibabanka plans to further develop and refine the user experience on its corporate website fibabanka.com.tr with feedback received from visitors.

Fi'bot is Online 24/7!

Fibabanka's artificial intelligence chat assistant, Fi'bot, continued to provide services via fibabanka.com.tr, Facebook Messenger and Google Assistant in 2021 as well. With ongoing review and analysis of all messages on a monthly basis, Fi'bot's training and learning process continuously improves. In 2021, Fi'bot responded to 100.970 messages from 48.924 users with a coverage rate of 98% and a success rate of 93%. In 2021, Fibabanka started to monitor user satisfaction with instant NPS measurement through the messages sent to Fi'bot and continued to make improvements and organize training in line with visitor feedback.

Marketing Communication Activities

Considering marketing as the first step of the long-term relationships it wants to establish with its customers, Fibabanka continued its marketing communication activities intensively in 2021. Within the scope of its periodic and regular communication activities, the Bank continued to increase its brand awareness and promote its products and services through advertisements in news and economy channels as well as the most popular national channels, digital advertisements, outdoor activities, radio communication, press releases, interviews and special news activities.

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