

GARANTI BBVA INTEGRATED ANNUAL REPORT 2019

NEXT
DECADE

Mahmut Akten, EVP of Retail Banking, talks about responsible banking approach, financial health and inclusion.

The finance sector has a significant and powerful impact on shaping the economic activities that will create common prosperity, on building the future, designing environmental and social transformation for current and future generations, and raising public awareness to this end.

With this sense of responsibility, we, as more than 18 thousand Garanti BBVA employees, are aiming to provide an excellent customer experience every day to our 18 million customers by embedding our “transparent, clear and responsible” banking principles at the center of our services.

As the emerging technologies, the climate crisis and the changing world rapidly transform customer expectations, they also drive the banking sector to constantly renew itself.

Looking ahead to the next decade, we anticipate technological revolutions to continue at an increasing pace and climate change to further become a defining issue of all economic activities and the banking sector to keep pace with these developments. We expect data, analytics, machine learning, artificial intelligence and automation as well as eco-efficient choices such as electric cars and green homes with lower costs to gain further importance and consequently enable our customers to make right and healthy financial decisions.

That is why it is key to establish the balance between providing empathic but also instant experience. As Garanti BBVA, for this purpose, we make it our goal to adapt to evolving market conditions in a swift and agile manner: aiming to make new collaborations in order to create new business models and channels, and to maintain our human and planet-centric approach.

At tomorrow's Garanti BBVA, as technology, innovations, sustainability and opportunities that will make our customers' lives easier continue to be an effective part of our customer experience, the most important guarantors of our success will be our employees who enable us to establish long-term, deep and emotional bonds with our customers.