Işıl Akdemir Evlioğlu, EVP of Customer Solutions & Digital Banking, talks about digital transformation and Do-It Yourself trends.

Digital transformation is a major shift that needs to be internalized in the strategies, products and services, customer experience and most importantly, in the culture of organizations. I believe there are three important aspects of a successful digital transformation: big data and artificial intelligence, user experience and information security.

Big data and artificial intelligence are among the key trends and they will remain so for the foreseeable future. With the advancement of technology and increased use of digital products and services, data has become more valuable than ever. Today, the ability to process large amounts of data and utilize advanced models and artificial intelligence to provide personalized experiences is an important factor that differentiates organizations in the eyes of customers. Our customers expect us to offer advice not only for their financial needs, but also for their personal lives and needs. Using the latest technology, we aim to offer our customers suggestions that go beyond product recommendations and improve their financial health.

The needs and expectations of customers are changing rapidly with the advancement of technology. Customers compare us not only with other banks, but also with trending apps with simple interfaces and great user experience, such as Spotify and Netflix. Therefore, the expectation in terms of user experience is increasing every day. Today, we offer more than 99% of our services through our digital channels, but beyond numbers, our main objective is to improve user experience on a continuous basis.

The third point I want to talk about is information security. Establishing trust is one of our most important tasks and to this end, we have a structure that works very well within the company. We effectively manage data security and privacy of personal information, and protect both our systems and users at the highest level.

We talk about concepts such as digital transformation, mega trends and artificial intelligence, but people are at the center of all these. Therefore, even if technology trends change, putting people at the center of digital transformation will continue to be the most important element of our efforts.