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A PARTIAL SWOT ANALYSIS OF THE TURKISH BANK CALL CENTERS: THE ACTUAL AND THE ASSUMED WEAKNESSES

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ABSTRACT

The bank call centers of Turkey are seen as a tool of perceiving the threats and evaluating opportunities in the SWOT analysis. By the way they are evaluated as a factor of strength. However, the weaknesses of the call centers which must be taken into account in a SWOT analysis, are so various that they cannot be ignored. The weaknesses of the call centers are elaborated with this research. The ways the call centers harm the corporations or the ways they might harm are revised.

Keywords: Bank call centers, SWOT, weakness.

TÜRK BANKA ÇAĞRI MERKEZLERİNİN KISMİ SWOT ANALİZİ: MEVCUT VE OLASI ZAYIFLIKLAR

ÖZET

Türkiye'deki banka çağrı merkezleri, SWOT analizi içerisinde tehditleri algılama ve fırsatları değerlendirme aracı olarak görülmektedir. Bu yönleriyle bir güç faktörü olarak değerlendirilmektedir. Oysa çağrı merkezlerinin SWOT analizinde yer alması gereken zayıflıkları da azımsanmayacak kadar çeşitlidir. Çağrı merkezlerinin zayıf tarafları bu araştırma ile ele alınmıştır. Çağrı merkezlerinin ne şekilde kurumlara zarar verdiği veya verme ihtimalinin olduğu gözden geçirilmiştir.

Anahtar kelimeler: Banka çağrı merkezleri, SWOT, zayıflık.

INTRODUCTION

Customer relationship management, known as CRM is becoming inevitable for the corporations of today. The call centers are the main components of CRM. Investments of the call centers reached a significant number and still increasing. The number of the corporations which established a call center is also growing. The government, even the municipalities are founding and making the advantage of the call centers.

The biggest call centers belongs to the banks. Because the CRM is the second important factor for the banks after the necessity of capital. Actually the first factor is also dependent on the second factor. A bank can collect capital only by improving good relationships with its customers. The satisfied

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customers play a great role on the development of a reputable brand. Some researches claim that a reputable bank brand can be formed in 20 years in Turkey.

The call centers of the banks are using some of the functions of the banks. But the weight of these functions are moving more onto the call centers. For example, information function is mostly carried by the call centers. Therefore, the call centers are accepted as trustworthy resources of information. Most of the new employees are employed at the call centers instead of the branches. But the call centers have their own weaknesses. The strength of the call centers are carried with the weaknesses.

The banks can be classified in two main groups: commercial and investment banks. The action of the commercial banks can be called like classical banking and focused on borrowing and lending. The investment banks are somehow different and focused on the financial markets to get a profit which is over the riskless free rate, by using financial instrument like common stocks. The main difference of the investment banks, is the privilege of making transactions in the secondary market.

The commercial banks can also be classified in two main groups: participation banks and the conventional banks. The services of both are the same, but the presentation of the services are different. The activities of participation banks operating in reliance on interest-free banking method are also defined as Islamic Banking in international literature. Islamic banks are interpreted as financial institutions which base their whole loan business on the principle of Profit and Loss Sharing (PLS) with the entrepreneurial partners (Nienhaus, 1983). In a sense, they can be defined as alternative to modern banks (Van Schaik, 2001).

In Turkey, the participation banks were first introduced under the name of Special Finance Houses in 1985 following completion of the legal arrangements between 1983 and 1985. The four active participation banks are Albaraka Türk, Bank Asya, Kuveyt Türk and Türkiye Finans. (Arslan and Ergeç, 2010) The participation banks of Turkey are also using the call centers for CRM. The tool of call centers are is unexpectedly more used by the participation banks, due to the profile of the customers.

The participation banks and the conventional banks are trying to improve their call centers. During the 2007 crisis and afterwards, these call centers kept growing. The investment banks established call centers too. But the quick development and growth of the call centers brought some weaknesses to the banks. These weaknesses are caused by the employees, arised due to the inadequate or wrong use of the portfolios and the wrong chosen system or the corruption of the system.

1. WEAKNESSES CAUSED BY THE EMPLOYEES

1.1. Ignorance

A call center is a plus, if it is used efficiently. Efficient working might create a surplus. But for a bank, quality is more important. The reputation of a bank must be perfect to compete with the others. Any mistakes will harm the high trust of the customers. The transactions of the banks are dependent on trust. Therefore trust is a priority for the banks.

A call center can both keep the trust of the customers and destroy it. Any possible mistake or wrong information can damage the reputation, if it is not compensated. Mistakes can easily be determined in a call center. Because the informations are written on a main programme shared by everyone and cannot be deleted. No employee has the privilege to delete any information from the programme. The calls are also recorded and cannot be deleted.

There are two advantages of a call center about the mistakes:

-The mistakes cannot be hidden.

-The mistakes can be compensated.

The recorded mistakes can be found after a perfect inspection. Usually, with a complaint of the customer arrived, the mistakes are found. The authorized department can reach the customer after detecting the mistake to compensate the mistake.

This events are followed if the mistake is discovered. But the mistakes cannot be discovered due to some difficulties:

-Some mistakes can be hidden.

-Hidden mistakes can't be compensated.

The mistakes can be hidden, because there is too much information to be checked. The large amount of the informations is a big obstacle on a perfect inspection. The customers may not be aware of the true information and they can accept the wrong information as the true information. In a situation like this the customer will not have a chance to complain the agents. The mistake which is not found will not be compensated.

The agents are mostly aware of the difficulty of any perfect inspection. By the way the agents may ignore the customers. Sometimes the agents can be aggressive to the customers and sometimes they may not give clear answers to the questions of the customer or even do not try to understand the customer. The customers which are calling to solve a problem cannot get any assistance from the careless agents. The aim of these agents are not giving a good service or helping the customers. They just behave like this with an aim of spending the working hours.

The call center managers use fake customers to determine ant possible problems and the careless agents. Fake customer calls the bank call centers and asks questions like a customer. The intelligence and the behaviour of the agents are evaluated by the fake customers.

Keeping the customer waiting on the line is the most common used ignorance. Fake customers also meet these kind of situations and report. On the other hand the customers can also send e-mails about these kind of problems when they realise.

A fake customer is used to call a certain bank for this research. The same bank is called the same bank and met the same situation three times in a row. The fake customer of our research sent e-mail to the company each time. The finance department called the fake customer back on each time and gave the information that there was a mistake and thi situation is being evaluated.

Ignorance is the main problem in the branches of some banks too. It is normal to have these kind of problems for a branch as there is no possibility to report every speech of the employees. But the speeches of the customers ar reported and these kind of problems can be determined easily.

1.2. Mobbing

Mobbing and irritation is also a significant problem of the banks. The bank call centers also have the same kind of problems. The impacts of mobbing will be reflected to the customers soon or later. Employees with stable high performance and a high education are a target for the managers. These employees are mostly accepted like rivals by the managers.

The agents are too dependent to the team leaders. Any permission for anything can be taken and confirmed by the team leader. This kind of relationship provides the team leader a significant privilege. This privilege can easily be misused.

The team leaders use the existing privileges to protect the agents he or she is getting long with. The agents with high performance are a target for the team leader if they are not wanted to be successful by the team leader.

It is possible to say that the high performance has two pitfalls:

- being a target with the high performances.
- trying to keep high performance with greed.

The agents, which are seen as a target, will meet mobbing and irritation if they keep on getting high performance grades. By the way the agent will have a dilemma. Anyway the efficiency of the call center will diminish. The hard-working agents will be eliminated and will not be induced to work with high performance.

One of the methods to irritate the agents is choosing too high targets. Too high targets will bring failure whatever the agents do for success. High targets can also show a successful call center unsuccessful.

1.3. *Respect and Low Empathy*

The trust of the customers to the bank depends on the quality of the service given. The customers evaluate the services of the bank by considering the existing discipline. The discipline of the working system and the staff is checked at first. The customers do not trust a bank without discipline.

The intense stress of the call center conditions can sometimes affect the agents adversely. The team leaders has to follow the agents and realise these kind of situations. But sometimes the bad moods of the agents are not realised. Even these agents are irritated by the managers or the other depressed agents. This bad mood will be reflected to the customers like disrespect and low empathy.

The agents answering the calls are the first one to evaluate by the customers. The customers who feels disrespect and low empathy can change their bank. Not listening to the customers, speaking at the same time with the customers, giving information about the different things not about the question of the customer, repeating the same words or the sentences, repeating the name of the customer, doing the thing which the customer does not want the agent to do and many other behaviours like this are anticipated like a sign of disrespect to the customer. When the agent has the willing to disturb the customer, the agent can find some new ways.

1.4. *Clear Information*

One month after the interest rates fell in 2010, the fake customer of this research called the call center of three banks. He asked about the interest rates. When he asked when the rates changed, the agent was surprised. They had no information that the rates changed. The fake customer gave the information that the interest rates are changed and it was different last month.

Another fake customer tried to get information about the mortgage loans. He made various calls for a week to get some information. He could have no clear and certain information. He had three different inquiries, three different costs from two banks, and no quotation and returning call from a bank.

The first bank gave three different quotations. The first bank can be coded like A bank. A bank was never sure about the prices. It was just enough to ask them in a suspicious way like 'are you sure' to confuse them. The agents of A banks ended the calls with a promise of calling back. It was difficult to rely on this bank after this kind of behaviours. The second bank, B bank gave an

offer and on the second call the agent gave a new one. Then called back to correct the quotation given. The new quotation was higher. The C bank has given no quotation and most of the agents weren't aware of something like mortgage loan.

The fake customer tried to take information from the branches too. For bank A it was worse on the branch side. The customer representatives of the branches were promising, but not calling back. Two returning calls receives, but the customer representatives weren't sure. The people who called back also couldn't give the fake customer any clear information even about a simple mortgage loan. Bank B has given a lower quotation than the call centers. It was even under the first quotation given and corrected. Bank C made a clear and fast return.

The lack of information is directly the mistake of the management. When the agents do not have the necessary information, it means that they are not informed about the campaigns or they are not educated enough. Sometimes a meeting or some education is necessary to improve the agents.

1.5. *Estrangement and Personification*

The agents might speak to angry customers. The aggressive behaviour of the customers may affect some agents by the time. Some agents will be affected slower and affect the other agents adversely. The human resources department sometimes might be choosing the agents which are not suitable to work under high stress.

The agents who has a estrangement must be taken to some other departments quickly. On the other hand, the estrangement might be common. These kind of estrangements can be avoided by the social actions and the educations or by diminishing the working times.

Some customers personifies the corporations. They act like the agents they are speaking are the source of all their problems. They interrogate the agents for every problem he lived. Sometimes no endeavour of the agent can convince these people. These people are usually ignorant people or obsessive people. Sometimes they are both. They are the biggest problems for the call centers. These people can be coded like X people.

X people usually have no idea of what their problem is. Their problem can change anytime. Actually they do not call the call centers, because they have a problem. They call to have a problem. They ask questions, they repeat their questions until they cause a problem. These kind of customers might be VIP. If it is like that a special service is necessary. In order to they spoil the motivation of the agents, each call of these customers might be answered by a different agent.

X people might be ignored or banned if they are not very important fort

he company. Because they reduce the productivity of the call center. The X people increases the estrangement of the agents.

1.6. Lack of Education

The education of the agents might not be enough for marketing or customer loyalty. Any education given by the education department is accepted like unutilised capacity by some managers. As there is no production of the agents on these times, these times are evaluated like a waste of time by the system. But these educations will increase the productivity of the agents. The time wasted will be compensated by more efficient working with a better service and the satisfaction of the customers. The quality of the service will increase.

1.7. The management

The feedback of the team leaders and the managers about the agents are an important step on the promotion of the agents in a call center. In other words, the thoughts of the managers about an agent shape the career of the agents. The managers of a call center can protect some agents. The protected agents may work comfortably and may be promoted. On the other hand the agents, which are qualified enough to be a manager, may not be promoted due to the preferences of the managers. This kind of polarizations damage the productivity and creativity of the call centers adversely.

The connection of the managers with the agents can be weak. The informations of the campaigns can be sent after the beginning of the campaign. The problems of the agents can be ignored. The problems of the customers reported by the agents can be ignored. The campaigns might be causing problems and the managers might still be trying some new campaigns. This means just new problems are on the way. Every problem can also be hidden by the managers. The managers can be showing the values like they want them to be.

The managers, even the team leaders are authorized too much at the call centers. The agents have almost no authorizations and chance of using initiatives. This structure opens the way of mobbing. The managers can blame the agents easily. The agents which are not preferred to promote by the managers may be blamed for the mistakes of the managers.

1.8. Lack of Inspection

The actions of the agents are reported regularly. But without inspection, these reports do not assist the improvement of the quality of the service. The agents might be making very important mistakes, ignoring the customers or having a lack of education and information. Without the necessary inspections

these kind of problems cannot be determined.

There are many ways of inspection. For example fake calls can be used to check the agents. The behaviors and the information level of the customers can be checked during the fake calls. Sometimes a fake call is not necessary. The recorded calls of the agents can be listened and evaluated by the managers or the service quality department. The coming complaints of the customers can be revised. The common points of the complaints might be a sign of an issue.

Examinations are another tool of inspection. They can be used regularly. The education department or the team leaders are able to prepare the necessary examinations to measure intelligence and experience of the agents. The valuation process of the examinations also play a great role on inspections.

The corporation might be confiding in the managers to much. This trust can be misused. The inspections of the managers may not be as often as the agents, but the inspection of the managers is as necessary as the agents. These inspections are avoided if the call center is somehow isolated. The lack of inspection, especially the inspection of the managers can bring various problems. The agents might be working by damaging the reputation of the company, and the managers may not be aware of the situation or the managers might be giving more significant damage to the reputation of the company.

Targets must also be revised. Different managers can revise the targets of different departments for a better result. Otherwise, the agents might be working too hard and the successful agents can be wasted. The premium system also must be checked. For example, at the usual system, the managers earn a premium after every sale of the agents. This is a good tool to push the team leaders to motivate their teams. On the other hand, the managers deciding with greed, can prefer high targets. They can force the agents to keep the time of every call shorter than usual to reach more customers. The aim of keeping the call time short will diminish the politeness of the agents to the customers. On the other hand the information of some campaigns may be wrong or inadequate given. The reason of the cancelling demands mostly depends on the wrong information. The success rates might fall, because time limitation will cause a pressure and some agents cannot focus under pressure. The talents of the agents will disappear by time if they are not realised or maybe these talents will not appear because of the pressure. This would be a loss for the company.

1.9. Reputation

The mentioned eight issues all affect the reputation of the company. But a call center can affect the reputation of the company with many different ways. The agents can call the customer too often. The offers of the turnover department, which are made to convince the customer to keep on working with the company, can be made in an amateur way and the reliance of the customer

might be damaged. The message of paying more than the other customers, can be taken if the way of offering a new campaign is wrong.

The agents can damage the reputation of the campaign anytime unwillingly or willingly. But not only the agents, but also the managers can give such harm to the reputation of the banks. They can decide to charge some additional fees to the customers with different reasons for a faster growth of the company or to prevent any call accumulation or demand accumulation. This kind of unexpected fees will not be tolerated by most of the customers and will cause some additional accumulations.

The managers of the sale departments can also prepare some offers which can mislead the customers. The presentation of the offers might be very easy to misunderstand and accepted by the customers who actually does not prefer to join such a campaign. The managers of the sale departments will be getting a high performance. Anyway, it does not mean a complete success if a campaign brings loss to the company more than the profit.

These probabilities depends on the authorizations and the connection of the call center managers. If the connection is perfect between each department of a call center, then a campaign which is causing problem can be stopped with the warning of the other departments. Unfortunately, a perfect connection and reporting is not possible yet. The call centers are trying to focus on reporting and employing analysts for a better reporting.

The reputation can be kept and increased by the professional companies. Therefore some banks prefer the experienced call center companies. These kind of agreements can also be in behalf of the banks. For example, Fortisbank made agreements with CMC. This partnership brought more reputability to the brand of Fortisbank. Fortisbank and CMC received the 'Best Outsourcing Partnership' prize from ContactCenterWorld.com at the organization of '2009 Top 100' (www.callcenter.com, 2011).

2. INADEQUATE OF THE DATA BASE

The content of the human mind can be classified in 5 categories: data, information, knowledge, understanding and wisdom. Data is raw. It simply exists and has no significance beyond its existence (in and of itself). It can exist in any form, usable or not. It does not have meaning of itself (Ackoff, 1989). It is the same for the call centers. If the data gathered by the agents working at inbound and outbound departments, is not used adequately, it is useless. The data of the call centers are useful when they are efficiently used to form appropriate portfolios. These portfolios are formed for the sales departments to call. The features of the customers forming the portfolio determines the results of the sales calls. True chosen features will bring success.

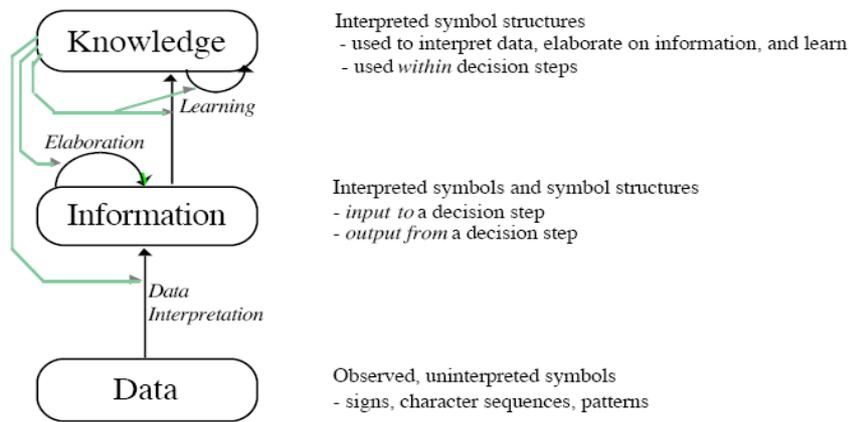
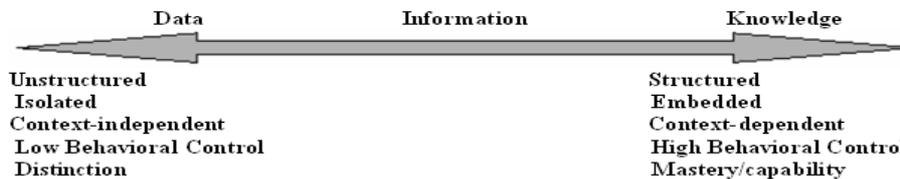


Figure 1: Data Information Knowledge Model

Source: Aamodt and Nygard, 1995

The model seen on figure 1 shows how human mind works with the data system. This model can be adapted to the call centers. The data of the call centers is also a reflection of the human minds. Every data includes reports and the details of the customers or the transactions.

Every significant information can easily be transformed into a knowledge. The new knowledges must be elaborated and the new decisions must be taken by reckoning these knowledges. Otherwise the unused datas of the call centers will just be a subject to an unutilised capacity.



Source: Adapted from Probst et al (2000)

Figure 2: Data Information Knowledge Components

Source: Aamodt and Nygard, 1995

Also, many attempts have been made in literature to define knowledge by distinguishing between data, information and knowledge. Organizations are becoming more knowledge intensive; they are hiring ‘minds’ more than ‘hands’, and the needs for leveraging the value of knowledge are increasing (Rasooli, 2006). For the call centers, data means the collected information of the customers, information means the ability of the managers and knowledge means the portfolio. Portfolios are becoming more important for every company. The

companies can only sell information or portfolios to make high profits. The call centers have enough source to form portfolios. Especially banks uses the most improved programme to record any information about the customers.. This data base is used by both the call centers and the branches. In other words, this data base is used by all the employees of the bank. The transactions of the customers are saved on a data base at the banks and the bank call centers.

The new data base of the call centers have more informations than before. Not only the transactions of the customers, but also the demands, the complaints, the expectations and even the comments of the customers are saved. The idea of every customer can be used in the future during the sale calls, lets the call center companies save more informations.

The inspection and the education of the agents play a big role at the improvement of the data base. When the agents are not relied, then the data base function of the call centers cannot be done and the informations of the customers cannot be improved. Yapı Kredi Bank does not allow its agents to change any information of the customers. On date 12.12.2010 this information is taken from at least 20 agents by the fake customers and the confirmations of the team leaders are also taken. The customers of Yapı Kredi has to apply a branch to change any personal information recorded by the bank.

The inadequate use of the data will end with repeating the same portfolios and calling the same customers over and over. These kind of calls bring complaints. The offers can also be made to the wrong customers. For example a new credit card can be giving 100 TL of bonus to the customers and the old customers might be receiving less bonus for their credit cards. During the campagns like this, the credit card owning customers must not be called.

3. CONNECTION AND CORRUPTION

The connection is preferred and asumed to be perfect in a call center. That is why, the same system is used by every department. The connection between the departments of a call center must be perfect and every transaction made must be seen by every department. The targets must be obvious, the priorities must be obvious. The probable problems must be counted in, and idea of every department must be taken before starting anything new. Other departments can give a clue about the possible problems which can arise. Because similar process can be experienced by any other departments.

The connection must always be refreshed and controlled by the administrators. Not only inside the call center, but also outside the call center, perfect connection is necessary. The connection between the call centers and the branches is an example. The connection of the call centers and the branches are stil not perfect. The fake customer of the research reviewed two banks. These banks can be called like X and Y banks. The X bank was sending many SMS to

its customers. The fake customer was also receiving these SMS, but he was not reacting. The messages were about a saving account with a higher interest rate. The X bank also called the customer from a branch. The customer called the branch back and took every necessary information from the manager of that branch. The fake customer called the branch of X bank after a while. The manager of the banks whom the customer was spoken to was changed and noone was aware of such a campaign. The branch has given a lower interest rate and could not offer the mentioned campaign. It was also the same for the call center of X bank.

Y bank was also sending SMS about a campaign with almost the same interest rates. The fake customer called the call center of Y bank which he has never connected and the campaign was still existing with the same conditions. The fake customer went to the branch too. He joined the campaign at the branch and had no issue.

The fake customer of this research has gone to Demirbank on 2000. Demirbank had many services, the call center of Demirbank also tried to sell these services to the fake customer. One night repo rates was not known by some employees working at the branches of Demirbank. The other reasons with the lack of information and connection brought bankruptcy for Demirbank.

Isolated call centers of the banks are suitable locations for corruption. Corruption means ignoring the ethical responsibilities of the company and focusing on the personal needs and successes. Garanti Bankası can send its customer a credit card without any demand or signed contract. A credit card was sent to the fake customer on 2004 too, even though he signed no credit card contract. These credit cards may be sent to the customers to reach the targets.

The mission and the vision of the bank can be ignored by the call centers. The call centers can be separate corporations working in the name of the banks. Anyway these corporations represent the banks and use the name of the bank. The greed and the high profit aim of these corporations is a trouble for the reputation of the bank. Some of these corporations have corruption due to the inconsistent strategies. The inadequate inspection of the managers can bring corruption.

The inconsistency of the mission and visions of the call center companies and the banks has adverse impacts on the managers, the agents and the customers. The managers will be inspected by the corruption, not by the banks. By the way the managers damaging the reliance of the bank can be protected by the call center corporation because of the high sale rates provided by these managers.

CONCLUSION AND FUTURE PLANS

The growth of the banks are not centered at the big cities like İstanbul or İzmir. Small cities without a bank branch are also growing. These cities are growing even with a bigger ratio as they have plenty of direction for growth. The bank managers are planning to reach these regions with the optimum capacity without an unutilised capacity. Some banks like ING Bank tried to make some expectations and be one of the first banks entering the growing market. Many branches are opened, including the branch of Tunceli. But most of these branches are closed.

The call center banking can reach anywhere in Turkey, where a person can use a phone. The network of the mobile phones are broadening and the phone banking is available almost everywhere in Turkey if a mobile phone exists. Anyway the banks are trying to open branches for a better service in the growing cities. Ziraat Bankası improved a new system by using the power of the call centers. This system is called VTM and it is more flexible tool to enter a market. They can be located just like ATM centers and their working hours can also be flexible.

The call centers assist the growth of the Anatolian cities. The location of the bank call centers made a bigger affect. The Anatolian call centers leded many investments in these cities by trigger affect. The high investment multiplier of these cities also provided a faster growth with every investment.

Similar regional affects are also seen in the world. The mobile phone banking started a banking sector in Kenya and a rapid growth is observed. The banks cannot be thought without the call centers. Kenya, is a good example. The affect of the bank call centers can be seen by observing the households lacking bank accounts before and after phone banking. There was about 4 million increase in three years. This number was 2,5 million at the beginning. Therefore the number of the households having a bank accounts increased %260 (Gaynard, 2009).

The participation banks started to grow with the call centers. The alternative delivery channels are preferred by the banks. The participation banks were more advantageous due to the structure of the customer segments. The segments of the participation banks prefer call center banking. The branches of the participation banks started to become more used by the customers. Among the alternative delivery channels, the call centers are still the most used one.

The disguised unemployment is removed by the call centers. The work of every employee is possible to observe at the call centers. The performance of the agents cannot be shown more or less. The values of the agents are quantitatively evident. The employees are used efficiently, more efficient than the other bank employees.

The call centers of the banks have some troubles. The high turnover rates are a big problem. The call center employees can form a portfolio from the bank easily and pass it to the other banks. The banks carry this risk by working with the agents with a high turnover ratio. The agents without any expectation from the company can also damage the system and the complex structure of the call centers may not let the managers to realise these damages. The lack of connection with the employees can start a corruption.

The banks can take some measures for the call centers. The managers can carry out a talented employee team project. With this project, the managers will be responsible to find talented agents and assist them to improve their skills. By the way, the connection will be better with the agents and the agents will have some expectations. This application will help the managers to realise the loyal agents too. These loyal employees will be earned and protected from the mobbing of the managers. The competition between the managers will also prevent the mobbing to stay hidden.

The managers can be offered some prizes or extra premiums for every successful agent they discovered and supported. Some agents can sell products more than a team by themselves. These kind of talented agents can easily be mobbed by a jealous manager or can easily be ignored during any possible turnover between the groups. These kind of situations can be managed with these programmes. The loss of talent and performance can be reduced and the talented employees are not let to work with the other companies or at other sectors.

No longer just about back-office servicing, contact and call centers now provide banks with an opportunity to nurture customer relationships. Supported by integration and productivity tools, call centers have become proactive - rather than strictly reactive - channels (Kendler, 2005). The priority of the call centers are being proactive. But they also has to focus on sales. In Turkey, segmentation and the outbound feature of the call centers is not used enough and the demands are ignored. Any demand of a customer is a possible sale. The magnitude cannot be estimated. It depends on the customer. It does not only depend the segment of the customer, also depends on the needs of the customer.

The outbound departments can be used more effective also in Turkey and the datas can be more observed. The banks are trying to sell credit card payment insurance to its customers for example. But most of these customers have very small limit for their credit cards and applied for a higher limit. Before the answer for the limit requirement, these customers are called for an insurance offer and it is seen as a cross sale. But actually this is not cross sale. This is just a contradiction and it will cause controversy with waste of time. This is a proof of the inadequate use of the datas and a reflection of the approach of the managers.

The managers of the call centers has to be more talented and educated

from a better service. The call centers must focus on qualified labor more. Human resource of the call centers just focus on the costs, not the quality. Quality is expected to appear after educations. This system does not give opportunity to discover qualified employees.

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