

Digitalization in Customer Experience

Türkiye Hayat Emeklilik spent 2022 focusing on digital-analytical solutions, perfecting the customer experience with technological opportunities, and innovations that boost customer satisfaction.

Mobile

In every moment of life
a single platform where
elementary and pension
products are both available



Türkiye Hayat Emeklilik is the leading company of the Turkish insurance industry, adopting below aspects:

- Placing its customers and stakeholders at the center in line with the purpose of its establishment,
- Applying the principles of data-driven decision making,
- Designing all processes deploying a digital transformation perspective in order to perfect the customer experience,
- Facilitating all processes for customers, distribution channels and employees by enhancing operational efficiency,
- Adapting to paperless office processes.

The company aims to grow its digital assets for its sales channels, operation units, and all employees while continuing to create solutions for its customers with a proactive insurance approach. Türkiye Hayat Emeklilik considers a mindset that prioritizes the customer, channel, and employee experience as the key to accomplishing its goals.

Since it was founded, the Company has redefined insurance business, transformed the value and perception of insurance, moved investment habits beyond conventional instruments, provided solutions for a secure future to everyone who needed them, delivered solutions that exceed expectations in every aspect of life by shifting its insurance experience from “after” to “before,” and offered its customers with innovative insurance and savings solutions to ensure a secure future.

In this respect, the company spent 2022 focusing on digital-analytical solutions, perfecting the customer experience with technological opportunities, and innovations that boost customer satisfaction.

In 2022, the Türkiye Hayat Emeklilik Customer Experience Strategy was set up, and experience design studies for products and business partnerships for Türkiye Hayat Emeklilik Customer Platform were conducted, particularly in the first quarter of the year. During the second quarter of the year, the customer experience measurement platform was chosen, and subsequently, as of August, transaction-based customer experience surveys have been conducted to gather feedback from customers regarding their interactions with the Company and the outcomes of their inquiries.

The website, which serves as a complement to the Türkiye Hayat Emeklilik Customer Platform and was developed with a focus on creating value for customers and business partners, was also renewed.

Türkiye Sigorta Customer Platform

On the way to becoming a technology company, Türkiye's first Super App in insurance industry was launched, and it was ensured that customers have access to the services on a single platform where elementary and pension products were both available. Business partnerships for pension, health, vehicle and housing products have also been provided on the platform. The Customer Platform was introduced to customers through the Apple Store, Google Play and Huawei App Gallery in 2022.

By means of the Türkiye Sigorta Customer Platform, our policyholders are able to readily access the following services including the ability to:

- View pension contracts
- Update the fund structure
- Receive funding proposals
- Increase the contribution margin
- Make interim payments
- Monitor account activities
- Track collections
- Review spending history and policy details
- Contact the call center directly,
- Benefit from special advantages and privileges.

The platform has been a very practical and technologically advanced application that facilitates the customers to receive the services regarding their PPS contracts, as well as allowing them to view health, motor insurance, housing and Turkish Catastrophe Insurance Pool (TCIP) policies and health expenditures from a single point with no time wasted.

In 2022, over 371 thousand payments, including interim payments, past due payments, and forward payments, etc., were made, along with over 288 thousand changes to fund distributions and over 208 thousand changes to contributions were made. In 2022, a total of 35,000 campaign codes were utilized in collaboration with 50 different business partners and 100 services.

Fund Robo Proposal Project

The "Ask the Fund"(Fona Sor) service provided to Private Pension customers enables them to swiftly manage their funds through the utilization of machine learning technology, eliminating the requirement for financial literacy.

In October 2022, the ROBO Integration Project (Ask The Fund), which enables private pension participants to make good use of their savings in the most appropriate funds and receive proposals for changes in fund distribution in response to changing market conditions, was completed and implemented.

The objective of this project is to optimize the distribution of funds based on the risk profiles of participants, thereby maximizing their benefits. This will be achieved by integrating expert opinions with system data to ensure the distribution of funds aligns with participants' risk profiles. Additionally, the project aims to automate fund distribution changes and updates under predetermined conditions, ultimately enhancing customer satisfaction and increasing fund sizes.

Digitalization in Customer Experience

The website, which serves as a complement to the Türkiye Hayat Emeklilik Customer Platform, was renewed with a more interactive interface design.

New Website Interface

The website, which serves as a complement to the Türkiye Hayat Emeklilik Customer Platform and was developed with a focus on creating value for customers and business partners, was also renewed.

Customers and business partners now have access to the new website, which was created with a more interactive and user-friendly interface. In addition, with the Türkiye Hayat Emeklilik Assistant service, customers are provided with the opportunity to perform their transactions easily without being stuck in call center wait times, and a higher quality service is provided by alleviating the workload of customer representatives.

This year, the world of benefits took place on the website and mobile application, where numerous services are offered to customers, from pursuing a healthy lifestyle to being a parent, from an online dietician and an online psychologist to online healthy life training.

In 2023...

In order to carry the Türkiye Sigorta Customer Platform further, a step was taken in 2023 with solid projects. As of 2023, the Assistance service, which has been made accessible on the website, will also be available on the Customer Platform. Furthermore, the business partnership network will continue to be developed and improved on a daily basis by considering user feedback. Along with offering campaigns to users through business partnerships, our aim is to add value to the lives of the policyholders by providing various services such as "What's wrong with me?" for health insurance products, and "Mini Repair" for vehicle insurance products.

In 2023, our Company will persist in prioritizing the customer experience, ensuring that each transaction throughout their journey is executed to their utmost satisfaction. Additionally, it is planned to conduct studies pertaining to optimizing data-driven digitalization strategies.

Listening to the Voice of the Customer Activities

Measuring the experience of customers and channels is the most important part of the journey to improve and develop customer experience. In 2022, "Voice of the Customer" (Müşterinin Sesi) studies were carried out to listen to the voices of all customers and channels, to obtain their feedback, to transform these contents into significant analyzes, and to publish them within the Company.

The purpose of these studies is to get to know the customer and business partner, to understand their behavior and needs, to understand their experience about the Company and its services, and to contribute to the development of service models needed in line with the Company's "Customer Experience Strategy".

Thanks to these efforts, the customer experience measurement platform, in which the method and scope of the feedbacks are designed, and root cause analysis and reporting processes are managed by taking the experience results, was brought to the Company as a technological application. These efforts also serve the Customer-Oriented Business Management Approach, which is among the strategic goals of Türkiye Hayat Emeklilik.

Customer Communication Activities

Türkiye Hayat Emeklilik responds quickly to the customer demands, ensuring that customer communication activities run smoothly from end to end.

The Customer Communication Center provides its services through the phone number 0850 202 20 20 with its 220 experienced staff on weekdays and Saturdays from 09.00 to 18.00, and the Interactive Voice Response (IVR) system is accessible 24/7. In addition to meeting customers' needs for emergency services, the call center continues to fulfill all requests for information regarding their contracts/policies as part of its post-sale services, striving for high levels of customer satisfaction.

In 2022, efforts to develop call center switchboard and voice response system continued. The voice response system has been streamlined and customized in order to improve the customer experience, and has been enriched with announcements in order to guide the customers to the appropriate action steps.

Within the scope of the Company's technical infrastructure and user-friendly developments, IVR menu steps have been simplified and personalized; customers who are over the age of 65 have been directly connected to the customer representative; an English language preference option has been added; announcements have been implemented to guide customers towards self-service options; and a call-back option has been introduced in order to reduce wait times. The IVR is designed

dynamically to align with the specific products that our customers possess. By virtue of this design, customers can directly connect to the customer representatives without wasting time and can perform many transactions themselves through self-service options.

In 2022, the Customer Communication Center received a total of 2.4 million incoming calls, and outbound calls were made for 83,856 customers who had previously submitted callback requests through the IVR (Interactive Voice Response) system and mobile branch.

In the year 2022, our corporate e-mail address, bilgi@turkiyehayatemeklilik.com.tr, received a total of 1,101,578 customer requests. The requests were systematically logged in the system on a daily basis, and it was ensured that the requests were processed by the relevant business units.

Furthermore, there is ongoing active monitoring of social media platforms and digital channels. A total of 4,444 information and transaction requests were received through the social media channel. These requests were promptly addressed and resolved by providing responses to the customers on the same day. A total of 28,035 customer requests were successfully processed via the Web Chat channel.

2.4 million

calls were received to the Customer Communication Center

In the 2022, the Customer Communication Center received a total of 2.4 million calls.