

Digital Banking Maturity 2024

Insights for Türkiye

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Digital



Summary for Turkish Banks

Turkish banks are generally well-structured and exhibit a high level of digital maturity compared to banks in other countries. They offer a broad spectrum of services, as reflected in the country's DBM scores.

They are particularly strong in 'Information gathering', 'Account opening' and 'Day-to-day banking' customer journey steps, followed by the 'End relationship' step. Although closing an account and ending the relationship with a bank is not a common expected customer journey, it creates a positive impression by providing users with the freedom to complete this process easily through digital channels.

However, banks in the country need further improvements in the Customer onboarding process.

KEY INSIGHTS

- The Asian local trend of the Super App realm aligns with the current strategies of Turkish banks. These banks offer various financial services alongside additional functions outside the scope of finance.
- However, despite offering numerous features, some applications suffer from a lack of standardization, which negatively impacts the user experience. By reorganizing the information architecture with a focus on usability and consistency, a smoother and more seamless experience can be achieved.
- Banking applications in Türkiye are designed with a mobile-first approach, aiming to prioritize seamless user experiences on smartphones. However, many of these applications fail to comply with WCAG standards, leading to accessibility challenges for users with disabilities.
- AI chatbot features present an area for continuous improvement. While widely used by most banks in the country, there are still enhancement opportunities, particularly in accessibility aspects.



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