



# Future-Ready From Day One: Garanti BBVA's Digital-First, Human-Centered Onboarding

Türkiye Garanti Bankası A.Ş. and Talent and Culture Unit  
 Best New Hire Onboarding Program  
 November 2024



## Company Background

Company-at-a-Glance	
<b>Headquarters</b>	Aytar Cd. No:2 Zincirlikuyu Besiktas Istanbul-Turkey
<b>Year Founded</b>	1946
<b>Revenue</b>	180.000 EUR
<b>Employees</b>	22.016
<b>Global Scale (Regions that you operate in or provide services to)</b>	Subsidiary of BBVA. 805 branches in Turkey, 8 branches abroad (7 branches in North Cyprus, 1 in Malta) and 1 representatives. For more information : <a href="https://www.garantiinvestorrelations.com/en/">https://www.garantiinvestorrelations.com/en/</a>
<b>Customers/Output, etc. (Key customers and services offered)</b>	25.351.113 customers, 15.183.137 million credit cards, 5.511 ATM's, 15.046.929 million internet banking customers, 14.768.620 million mobile banking customers.
<b>Industry</b>	Banking
<b>Stock Symbol</b>	Garanti BBVA
<b>Website</b>	<a href="https://www.garantiinvestorrelations.com/en/">https://www.garantiinvestorrelations.com/en/</a>



### **Fit to the Needs**

Always imagining and designing the future, striving to offer what is not offered, raising competent, well-equipped, big-thinking, responsible and ethical bankers who respect their environment and society is considered an indispensable part of the sustainability of the business model. With the awareness that human resources are behind all progress, continuously recruiting, training and developing young and creative talents, providing environments where employees can show their talents, offering opportunities, recognizing and rewarding their achievements constitute the basic building blocks of the entire system.

The integration of new employees into the organization plays an important role in the success story of a financial institution. The "Welcome Orientation Program", prepared with this awareness, aims to provide new employees with a comprehensive introduction to the values, culture, vision, mission and business processes of the institution. The design of the program aims to ensure that employees feel themselves as valuable members from the first day, quickly adapt to the organization, fully comprehend the working methods and gain technical knowledge and skills.

The aim of creating a work culture where new employees can maximize their potential is to provide an environment where each employee feels that they are where their talents shine, where they can express themselves freely, enriched by differences and able to form a single team.

With a digital, bonding, extraordinary and memorable pre-onboarding and onboarding program, it was aimed to create the following emotions in new employees;

- I am in an environment where I can express myself freely.
- I have the resources I need to do my best every day.
- I am in an innovative and technological place that makes the best use of the possibilities of the age.
- My development is in my hands! I grow with my organization.
- I am part of a big team where I will happily work and be myself.



This program provides a good start to employees' journey with the organization and maximizes their adaptation to our business and culture. The Orientation Program covers the entire organization, including our field, head office and subsidiary employees, and includes many learning methods ranging from interactive trainings, simulation applications, physical activities, action learning sessions and first friend initiatives.

The Welcome Orientation Program constantly develops and renews itself with solutions that will strengthen the personal awareness of employees within the changing needs of the sector and the organization, and enable them to adapt to the local and global trends of the business world.

It is designed to focus on the belonging and loyalty of newly recruited employees to the organization with the guidance of business lines, starting with senior management, and to bring their talents to the forefront with their business knowledge. This process guides employees to adopt a culture of continuous learning and development, taking into account the ever-expanding target audience and the dynamics of the business world. The school-company model aims to make each participating employee a pioneer in the sector in terms of strengthening the learning culture and sharing ownership, where they will feel that they are where talent shines.

With the goal of building the best and most committed team, it is aimed to create a work culture that will attract the right talent and develop the talents in the best way possible to unlock their potential and prepare them for the future.

In order to create and sustain a free and transparent working environment where employees contribute to the processes with their ideas, take responsibility and become a single team with their differences, investments are made to strengthen the work environment experience and leaders and to focus on employee loyalty.

Accordingly, the Talent and Culture business area implements all its actions with an inclusive, data-driven, digital, innovative and efficiency-oriented approach that reflects the culture and values of the organization.

It adopts a work culture that respects equal opportunities and diversity, and fully respects modern and human rights.



The needs for the program arose from the need of employees from various sectors for knowledge in banking, sales, technology, digital, marketing, data, business development, risk, finance, talent culture, law, audit, etc. These needs, which were identified to accelerate the adaptation of individuals with non-finance backgrounds to the sector, to make a difference in the competitive environment and to integrate technological developments into business processes, formed the basis of the program. Feedback from employees and business units was instrumental in determining these needs and revealed the necessity to create a training model in line with the corporate strategy. Business unit managers, in particular, are expected to quickly master the financial sector, its products, customers and operations, especially for experienced/inexperienced employees who transfer to their teams from different sectors. This need has led to the development of an onboarding program that teaches them the basics of banking, its operations and customer relations. The program aims to ensure that new recruits quickly learn the various aspects of banking, from the bank's products and business processes to financial information and customer management, and quickly adapt effectively to their business units.

To comprehensively learn and understand the subjects such as banking, sales, technology, digital, marketing, data, business development, risk, finance, talent culture, law, audit, etc. that experienced or inexperienced employees who join the organization from different sectors or come from the same sector encounter and need as they step into the banking world.

The rapidly changing structure of the sector and technological advances played an important role in identifying development needs. Employee performance indicators, customer and market needs analyses, and feedback from internal business units were carefully analyzed. In particular, these assessments highlighted the need to accelerate the integration of talent from other industries into the banking sector and to train them in banking fundamentals. This comprehensive analysis guided us in shaping the content of the onboarding program, taking into account sectoral expectations as well as our corporate strategies.



During the needs analysis, a variety of methods were utilized, including surveys, review of existing training materials, job performance data and industry trend analysis. In addition, direct feedback was gathered through employee interviews and focus groups to accurately identify needs. This multifaceted approach ensured that the program was designed to meet the real and current needs of new employees entering the banking sector.

A total of 2,330 employees were newly recruited in 2022, when the program began. The results of the training evaluation surveys conducted as part of the orientation program and the training needs analyses conducted annually with business units supported the accuracy of the program.

Age breakdown of new hires	2022	2023
<30 years	1,658	2,079
30-39 years	618	421
40-49 years	50	34
>=50 years	4	16
<b>Total</b>	<b>2,330</b>	<b>2,550</b>

Innovative training techniques and the use of rich content were prioritized in our process of finding appropriate solutions to current needs. In the light of employee feedback and market analysis, training materials were created to adapt to the dynamics of the banking sector. The content includes interactive learning, simulations and real-life scenarios to provide participants with a holistic introduction to the business world. This approach was designed in line with the specific demands of business units and enriched with alternative training methodologies.

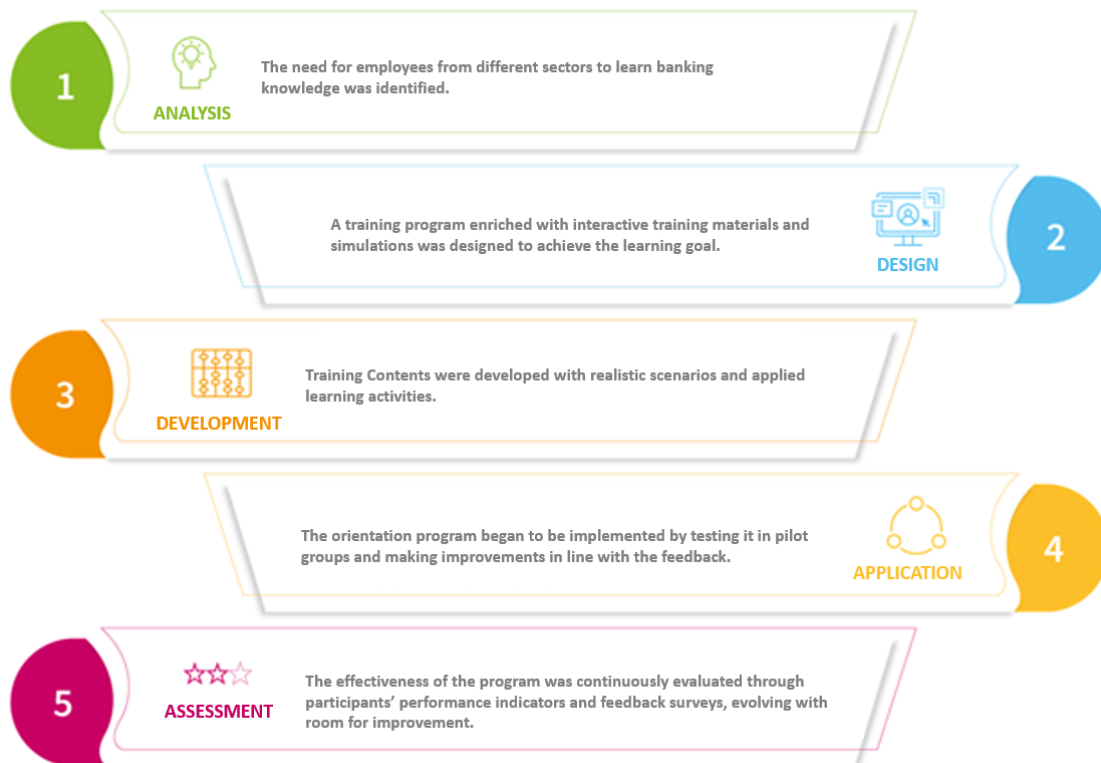
Once the needs were identified, the learning and development goals for our company were clarified. These goals include ensuring that our employees understand the basic concepts and business processes of the banking sector, are knowledgeable about various customer profiles and products, and are able to use the organization's technological infrastructure effectively.



In addition, we aim to raise competent, well-equipped, big-thinking, responsible and ethical bankers who are respectful to their environment and society, and who are in line with the company's overall strategy, and to increase the performance of our employees both individually and as a team by providing an educational experience in line with their values. In line with these objectives, the onboarding process is designed to serve the purposes of strengthening the position as a sector-leading institution and contributing to the continuous development of employees.

## Design and Delivery

**Design Model** ADDIE Methodology was used in the design of the programs.



The onboarding design process was based on the data collected during the analysis phase of the ADDIE model.



Business lines shared the need to support new employees in their rapid adaptation to the banking sector, its products and operations. In this context, internal trainers, Talent and Culture Consultants and the Campus Team came together to identify appropriate trainings, particularly on banking products and services. They were put into practice with the support of senior management.

The adaptation needs of employees to the banking sector were carefully examined and a series of customized training modules were designed to ensure the rapid integration of experienced and inexperienced employees joining the organization from different or the same sectors. These modules cover topics such as banking fundamentals, product knowledge, operational mechanisms and customer management, and are supported by interactive learning and simulations. During the design process, the goal was to provide solutions that meet the needs and respond to the demands of the business units. Each module and activity was shaped according to the results of the needs analysis, thus ensuring that the design is fully in line with the needs of the employees.

### **Stakeholders**

One of the strongest muscles of the program is that it was designed together with many stakeholders. It is one of the best examples of the spirit of being a single team. First of all, since it was an onboarding process, the process started with the vision of the General Manager of the organization, HR Assistant General Manager. They were informed about the process from time to time and their feedbacks were received. Videos from various parts of the program were included. Technology teams worked with the creation of the mobile application. For technical, knowledge and skills, we worked closely with business units. In particular, we worked with experts from Retail, SME, Digital, Commercial, Corporate business units and Branch Managers on issues such as products, branch functioning and financial system. We came together with internal trainers who explained Kor banking and went through the scenario step by step. A design suitable for the organization and containing up-to-date data was created. A separate training was designed for each group of companies and the content design was specially worked with the Development Consultant responsible for the group company and the target audience. Content was designed with Talent and Culture Consultants and Talent Acquisition - Employer Branding and Global Mobility and Internal Communication team on topics such as employee engagement, belonging, culture, communication and talent. Training scenarios are outsourced for writing, shooting and editing.



Development Consultants, Digital Development Solutions and Planning team work together for training design, assignment, execution, coordination, evaluation of feedback, communication, etc.

### **Target Audience**

The target audience includes new employees who stand out with their diversity and richness, from different or the same sectors, from different age groups, with various experience levels and positions. It is divided into 4 major groups, namely Head Office, Regional, Field and Group Companies. It is designed to support this large and diverse audience in a way that meets the unique needs of each of them and to successfully integrate them into the dynamic business world of the organization.

In this context, an onboarding process integrated into the training program is applied for roles such as Inspection, Management Trainee, Sales Trainee, Call Center, Customer Advisor, etc., who are recruited through the training program. In addition, some differentiations have been made in the onboarding program, taking into account the needs of different Group Companies. Apart from the groups mentioned above, the onboarding program described below is applied to each new employee. The training program for specific groups is designed by the Development Consultant responsible for the relevant target group.

### **Learning method**

A hybrid study was adopted as a method. First of all, information about the organization and Senior Management messages were accessed through the mobile application even before starting work. This training program was designed with a wide range of learning methods such as in-class, digital interactive e-learning courses, video series, 'Welcome Among Us' physical event, along with the online learning method that has increased with the pandemic. At the same time, access to resources such as podcasts, e-library, language platform is also provided through the Campus education portal web and mobile application. These resources provide employees with an unlimited and free experience during and after the onboarding journey.



**Program Structure:**

The program consists of three parts.

- 1- Pre-onboarding: The program he/she reaches through the mobile application before starting work.
- 2- Onboarding program: A 3-month program that starts on the 2nd day of employment.
- 3- Welcome Back Event: A 1-day physical activity planned quarterly.

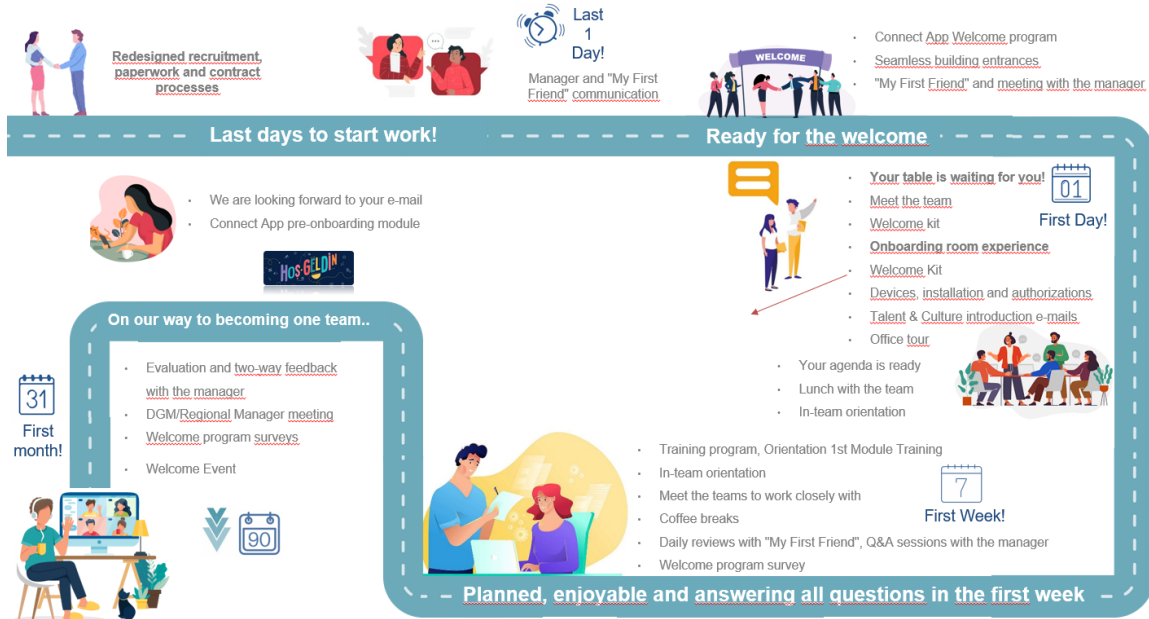
**1- Pre-onboarding**

During the design phase, pre-onboarding efforts focused on ensuring that employees understand the corporate culture and values from the very first step of their employment. In this context, content and interactive digital trainings were prepared for employees before they started work, and these materials underwent a comprehensive evaluation and testing process before being made available to employees. Employees' curiosity about the organization is satisfied and their adaptation to the organization is accelerated. At this point, the aim is to make employees feel part of the organization and to ensure that they step into a successful integration process from the first day they start working.

This process, which starts after the candidate completes the contract processes, covers the first 90 days of the employee. Pre-onboarding starts after the candidate completes the contract processes. In this process, it is aimed to have a good experience with the close communication of different duty points such as Human Resources Consultant, First Manager and Senior Management, First Friend, Colleagues, Development Consultant. At the same time, employees' feedback is received through first week, 1st month and 3rd month surveys, their experiences are measured instantly and it is regularly monitored whether there is a need for improvement in the process.

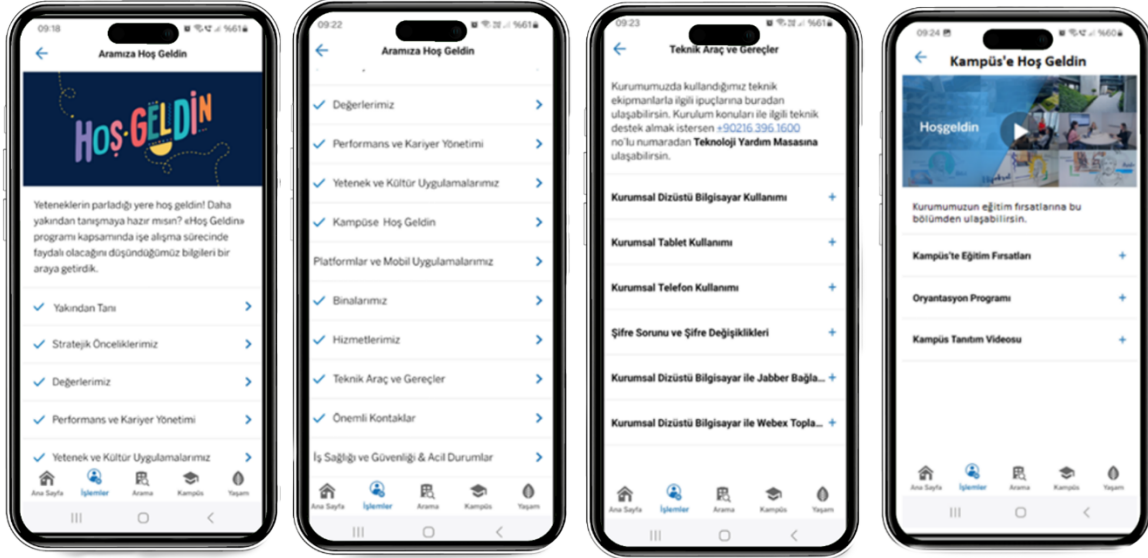


The entire flow is included in the infographic below.



*Note: Those in bold are still under design and development.*

On the other hand, the content presented in the mobile application provides preliminary information about the organization and the most important issues that the employee needs to know. This content remains open in the mobile application for 90 days and closes after the employee has read all the content.



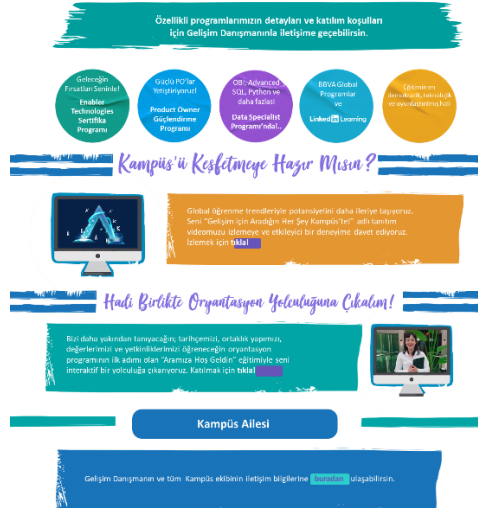
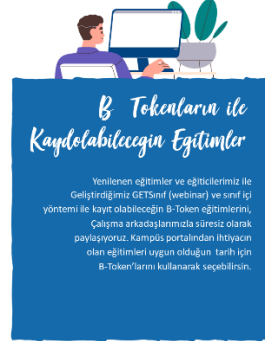
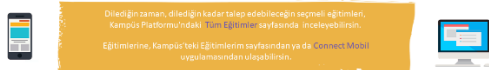
## 2-Onboarding Program

Each new employee is sent an e-mail by the Development Consultants on the 2nd day of their employment, containing information specific to the organization and explaining the flow of the onboarding program and the Campus. This e-mail includes information about the content on the portal, language platforms, e-library and gamification practices that democratize education. In addition, an AI-generated video describing our Campus world and information about various program trainings are provided.

The e-pot example below shows the details.



800'den fazla online eğitime ulaşabileceğiniz Kampus Platformu serisi beklentilerinizi Platform üzerinden yabancı dilinizi geliştirebileceğiniz GETLİngo ile E-Kitüphane içinde bulunan birbirinden değerli kitap koleksiyonlarına erişebilirsiniz. Eğitim için sunduğu linklerden faydalanabilirsiniz.



With this e-mail, the employee starts the 2nd part of the Onboarding program. This part is assigned from the 2nd day of the employee and covers a 3-month training journey. The 3-month journey consists of 4 modules.



**DISCOVER YOUR ESSENTIALS!**

In this module, we aim to familiarize you with our strategic priorities, our values, and the issues that are crucial for our organization and personal responsibility.

- GETVideo
- GETKurs

**ABSORB BASIC BANKING!**

In this module, we aim to familiarize you with the big picture financial ecosystem, basic banking services and Products.

- GETSinf
- GETVideo
- GETKurs

**STAND OUT WITH YOUR BUSINESS MANAGEMENT KNOWLEDGE!**

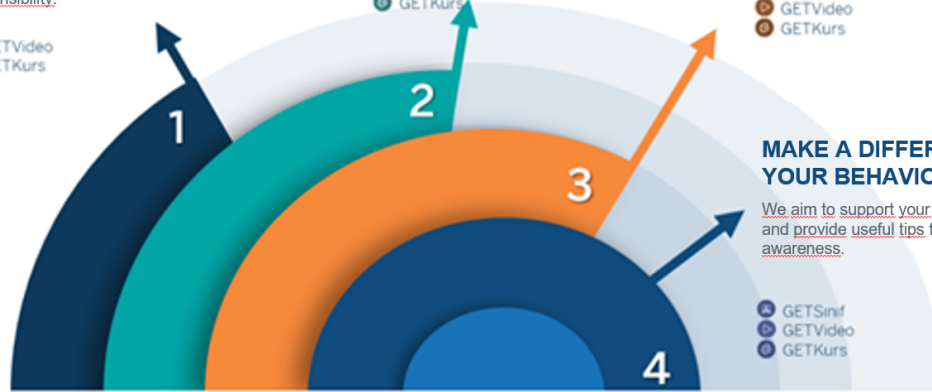
In this module, we aim for you to gain tips on how to carry out end-to-end business management processes in the most effective way, from the design process of business solutions to project design and presentation of business outputs.

- GETVideo
- GETKurs

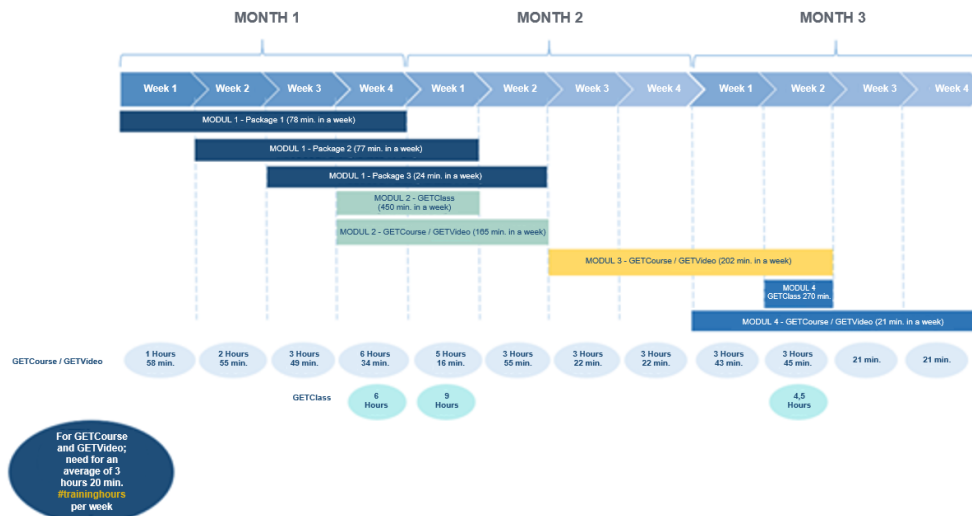
**MAKE A DIFFERENCE WITH YOUR BEHAVIORAL SKILLS!**

We aim to support your adaptation and provide useful tips for your self-awareness.

- GETSinf
- GETVideo
- GETKurs



Modules are planned and assigned in weeks. In particular, digital trainings are determined according to a certain order of importance and duration. The duration of each training package assigned within the modules is designed in such a way that the employee can complete it in the most appropriate way. On average, each section consists of 5 hours of digital training time.





## Details of Modules

### MODULE 1 : Discover the Essentials of the Organization!

In this module, it is aimed to provide information about our strategic priorities, values and issues that are very important for our organization and personal responsibility. This module consists of 3 parts. It provides information about the organization's strategic priorities, values and important issues. The training consists of video and online courses and is completed with a "Welcome Back" event.

<b>PACKAGE 1</b> GETKurs, GETVideo	<b>PACKAGE 2</b> GETKurs, GETVideo	<b>PACKAGE 3</b> GETKurs, GETVideo	<b>Welcome Event</b> <span style="background-color: #007bff; color: white; padding: 2px;">NEW</span> In-Class
<ul style="list-style-type: none"> <li>✓ Our Values</li> <li>✓ Financial Health</li> <li>✓ Digital Banking Services</li> <li>✓ Principles of Ethics and Integrity</li> <li>✓ Use of Bank Technologies</li> <li>✓ Sustainability at BBVA</li> <li>✓ Behavioral Economics Awareness</li> <li>✓ Occupational Health and Safety - Pandemic</li> <li>✓ Social Media Policy</li> </ul>	<ul style="list-style-type: none"> <li>✓ Barrier-Free Banking Solutions</li> <li>✓ Unconscious Bias Module 1</li> <li>✓ Unconscious Bias Module 2</li> <li>✓ Sustainability at Garanti BBVA</li> <li>✓ Social Media Usage</li> <li>✓ Anti-Corruption Policy</li> <li>✓ Anti-Corruption and Ethical Principles</li> <li>✓ Fundamentals of Cybersecurity</li> <li>✓ KVKK</li> </ul>	<ul style="list-style-type: none"> <li>✓ ISO141001 Environmental Management System</li> <li>✓ Laundering Proceeds of Crime 2021</li> <li>✓ Competition Law</li> <li>✓ Social Engineering</li> <li>✓ Information and Data Security</li> <li>✓ Healthy and Safe Working from Home</li> <li>✓ Earthquake Preparedness</li> <li>✓ Zero Waste for a Livable World</li> <li>✓ Business Continuity Awareness</li> <li>✓ Got a Question? Smart is Here for You!</li> <li>✓ Ethics and Personnel Regulations</li> </ul>	<ul style="list-style-type: none"> <li>✓ Talent and Culture Welcome Session</li> <li>✓ Let's Get to Know Garanti BBVA</li> <li>✓ Adventure Game - Shedding Light on the Future</li> </ul> <p><small>*In this hands-on learning game, participants will learn Garanti BBVA Values by experiencing them in a digital adventure where they will act as a team.</small></p>
5 Hours 12 min.	5 Hours 8 min.	4 Hours 56 min.	Day 1

GETKurs trainings are organized in 1 week intervals starting from the first week you start working. The Welcome event will be assigned to you at the end of the 1st month.

The training contents in this section are given below.

### 1.1 "Welcome Aboard" Digital Training:

Designed as an interactive journey, this training enables participants to get to know the organization and the group closely, learn about the organizational structure, values, competencies, awards and locations. learning. Education is a structure in which users progress through their own choices and are drawn into different experiences.



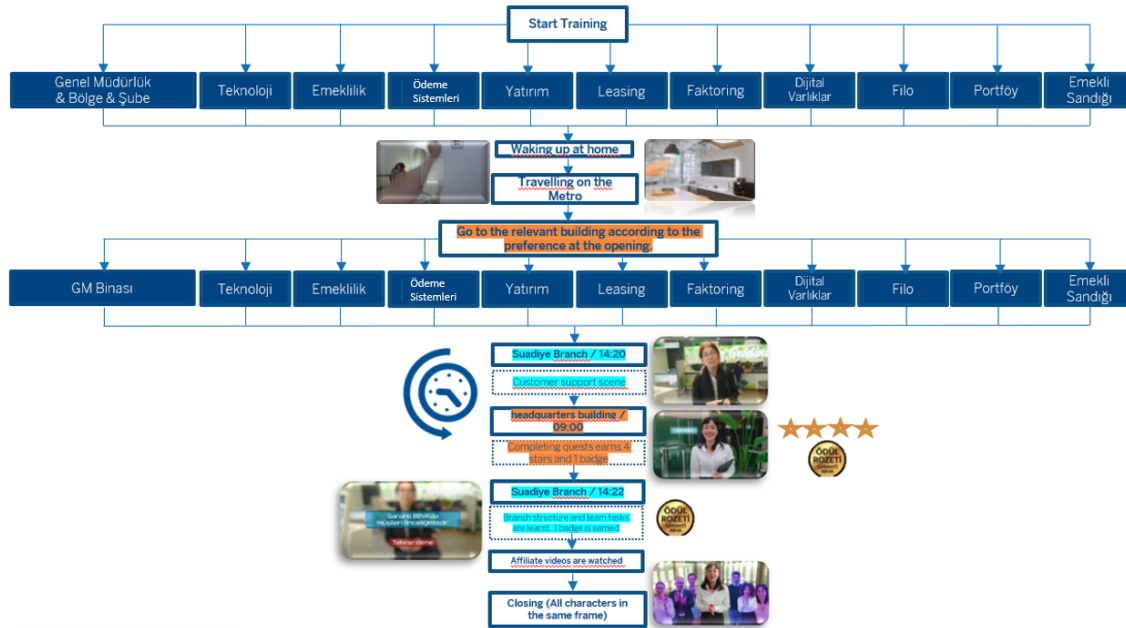
In the first step of the 3-month orientation program, participants embark on a highly enjoyable interactive journey with this digital training. The steps, decisions and choices they make on this journey lead them to different experiences and each user ends the training with a different experience. They can reach the end of the training in different ways and with different durations. Therefore, the completion time of the training varies from user to user, depending on the choices they make. The main story of the training progresses from the point of view of the main character. Training motion It is also supported by various production methods such as graphic, 2d, illustration.

Participants have the opportunity to get to know the Company and Group Companies closely and experience their first working day once again. The training has a strong scenario. At the very beginning of the training, images from the final scenes are shown and choices are made to arouse curiosity in the participants. In between, they are provided to connect the events with various flashbacks. They find passwords by collecting clues during the journey. As a result of the correct combination of the passwords they find, they receive various stars and badges.

As much as possible, didactic narratives are not included in the training. In order to internalize the topics to be taught, participants are left in events that develop spontaneously in the training and overlap with the topics to be taught. This gamified approach makes their learning both more fun and more effective.



### Storytelling Scheme:



"Welcome Aboard" digital interactive training trailer.

**1.2 Values Training:** The core values of the organization such as "Customer Priority", "One We are a Team" and "We Think Big". The values are internalized through scenarios that participants encounter during the training.

**1.3 Financial Health Education:** Aims to improve financial awareness and healthy financial decision-making skills, and provides practical information on personal finance management.

**1.4 Digital Banking Services Training:** Includes videos on the use of digital banking platforms and how to get the most out of them.

**1.5 Ethics and Integrity Principles Training:** Focuses on the organization's ethical standards and integrity principles, emphasizing ethical decision-making processes.

**1.6 Technology Usage Training:** Provides information about technological tools and software used within the organization and teaches effective usage methods.

**1.7 Sustainability Training:** Introduces the sustainability goals of the organization and the work carried out in this direction, emphasizes the importance of sustainable business practices.





**1.8 Behavioral Economics Awareness Training:** Provides an in-depth look at the fundamentals of behavioral economics and its impact on financial decisions.

**1.9 Occupational Health and Safety - Pandemic Training:** It informs about the importance of health and safety at the workplace, especially the measures to be taken under pandemic conditions.

**1.10 Our Social Media Policy Training:** Explains the organization's policies and guidelines on the use of social media and provides guidance for a professional online presence.

## Part 2

The trainings in this section last 5 hours and 8 minutes and consist of video and online course-based trainings.

The training contents in this section are given below.

**2.1 Barrier-Free Banking Solutions:** Aiming to facilitate access to banking services for every customer, this training addresses the challenges that people with disabilities may face and provides barrier-free access solutions.

**2.2 Unconscious Bias Module 1:** Helps participants identify and understand the prejudices they may have unconsciously, promoting diversity and inclusion that creates a working environment that is conducive to the development of the workplace.

**2.3 Unconscious Bias Module 2:** Addresses ways to overcome unconscious biases and how they can be reflected in workplace interactions, aiming to develop a fairer corporate culture.

**2.4 Sustainability Activities at the Organization:** Provides information on the organization's sustainability goals, green banking practices and environmental impact mitigation strategies.

**2.5 Social Media Use:** Employees use social media in a professional and ethical manner. how they should behave and how to protect the corporate image.

**2.6 Anti-Corruption Policy:** It covers the organization's anti-corruption policies, ethical rules and obligations in this area.



**2.7 Anti-Corruption and Ethical Principles:** Details the principles of ethical behavior and internal practices in the fight against corruption and supports ethical decision-making processes.

**2.8 Fundamentals of Cyber Security:** Provides basic information on methods of protection against cyber threats, safe internet use and data protection practices.

**2.9 KVKK:** Informs about the processes of compliance with the Law on the Protection of Personal Data (KVKK), data privacy principles and the responsibilities of employees in this regard.

### **Chapter 3**

The trainings in this section last 4 hours 56 minutes and consist of video and online course-based trainings.

The training contents in this section are given below.

**3.1 ISO14001 Environmental Management System:** Provides information on the management systems and practices required for organizations to improve their environmental performance.

**3.2 Laundering Proceeds of Crime and Financing of Terrorism:** Provides training on the prevention and identification of money laundering and the measures to be taken against such activities.

**3.3 Competition Law:** Provides information about competition protection, market regulations and basic principles of competition law.

**3.4 Social Engineering:** Focuses on raising awareness, recognizing and protecting against social engineering attacks.

**3.5 Information and Data Security:** Describes the basic principles and practices related to the protection of information and data, secure information storage and sharing.

**3.6 Healthy and Safe Working from Home:** Addresses the ergonomics, health and safety aspects of working from home and provides recommendations for setting up an efficient home office.



**3.7 Being Prepared for an Earthquake:** It informs about pre-earthquake preparation, what to do during an earthquake and post-earthquake recovery processes.

**3.8 Zero Waste:** Provides guidance on waste management and reduction, zero waste principles and environmental sustainability.

**3.9 Business Continuity Awareness:** Provides information on business continuity planning, emergency management and the continuation of business operations in times of crisis.

**3.10 Problem? Smart is Here for You:** Provides training on the use of the user service management system Smart, its features and the support services it provides to employees.

**3.11 Ethics and Personnel Regulations:** Provides detailed information about the organization's code of ethics, personnel policies and regulations that employees must comply with.

**4. "Welcome Among Us" Physical Event:** Organized every quarter, the physical event allows new employees to experience next-generation learning trends. Gamified and networking-oriented, VR and QR code-entered. They spend a day having fun while learning by using reinforcement tools.



Foyer &  
Breakfast



Moderated mingling  
and opening  
(Ice Breaker)



Virtual  
reality  
game

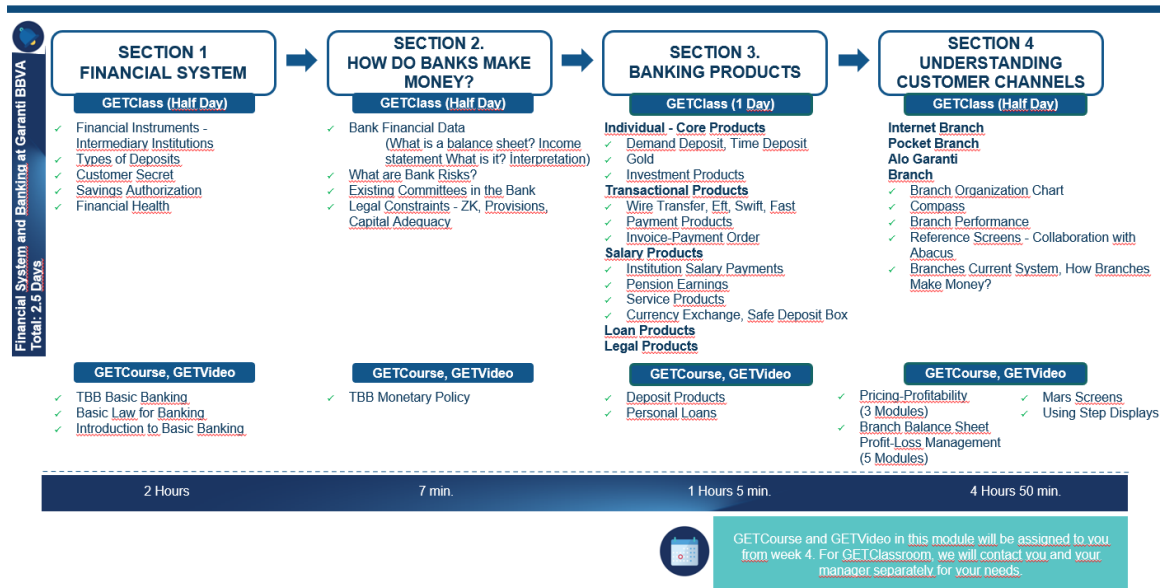


Photo  
Booth



## MODULE 2 : Absorb Basic Banking!

This module aims to familiarize participants with the big picture of the financial ecosystem, basic banking services and products. It is especially designed for participants from different sectors to quickly learn banking products and achieve financial literacy. For this reason, this section is offered as an elective for experienced employees coming from the banking sector. According to the content of the trainings, the decision on whether or not to participate in the trainings is made together with the manager and forwarded to the Development Consultant. In case of inclusion, the Development Consultant processes the necessary information in the file in the common area. As the quota is filled, the training planning team plans online trainings. These trainings are given especially by "internal trainers". These trainings are delivered by "internal trainers" because they know the bank, its products and financial system very well, recognize the sector and its competitive advantages, and have all the technical knowledge, skills and equipment that new employees will need. The duty of internal trainers in the organization is to provide training to full-time employees.



The training contents in this section are given below.

## Chapter 1 -Financial System

This part is delivered online by an internal trainer on a half-day basis. In addition, digital interactive courses and videos are assigned to support the topics. There are trainings such as Banking, basic Law and lasts 2 hours.

Topics covered in the online half-day training;

- **Financial Instruments - Intermediary Institutions:** Types of financial instruments in the market and the role of intermediary institutions.
- **Deposit Products:** Information is given on the features, advantages and usage areas of different deposit products.
- **Customer Confidentiality:** Protection of customer information and confidentiality principles are emphasized.
- **Saving Authority:** The authority of individuals to save and the importance of this authority in financial planning are discussed.
- **Financial Health:** Steps and methods for maintaining individual financial health are taught.



## Part 2 - How Do Banks Make Money?

This section is delivered online by an internal trainer on a half-day basis. In addition, digital video is assigned to support the topics. It includes monetary policy training and lasts 7 minutes and hours.

Topics covered in the online half-day training;

- **Bank Financial Data:** Financial structure, balance sheet and income statement of banks are analyzed.
- **Bank Risks:** Types of risks encountered in the banking sector and management of these risks narrated.
- **Bank Committees:** Information is given on the various committees in banks and their functions.
- **Legal Limitations:** Legal restrictions governing the banking sector, reserve requirements and capital adequacy rules are discussed.

## Section 3 - Banking Products

This section is delivered online by an internal trainer for 1 day. In addition, digital interactive courses and videos are assigned to support the topics. Deposit products, retail loans trainings are included and last 1 hour and 5 minutes.

Topics covered in the online half-day training;

- **Retail - Basic Products:** Features and usage areas of banking products such as demand/term deposits, gold, investment products, remittance/EFT, payment products are examined.
  - > Demand and Time Deposits
  - > Gold
  - > Investment Products
- **Transactional Products:** Focuses on the application of banking transactions in everyday life and provides employees with practical insights on how to better serve customers.
  - > Money Order, Eft, Swift, Fast
  - > Payment Products
  - > Invoice-Payment



- **Salary and Loan Products:** Corporate and individual salary payments, credit products and their features are emphasized.
  - > Corporate Salary Payments
  - > Pension Earnings
  - > Service Products
  - > Foreign Exchange, Safe Deposit Box
- **Credit Products:** Consists of various banking services designed to meet the financial needs of individuals and institutions. These products include personal loans such as consumer loans, housing loans, vehicle loans, as well as business loans, investment loans and commercial loans for businesses. Each type of loan is offered with interest rates, repayment plans and maturity options tailored to specific needs. These products allow customers to fulfill their dreams, meet urgent cash needs or expand their businesses.
- **Legal Products:** Banking services for companies and special products for legal entities are introduced.

#### Chapter 4 - Understanding Customer Channels

This part is delivered online by an internal trainer on a half-day basis. In addition, digital interactive courses and videos are assigned to support the topics. It includes trainings such as pricing profitability, mars screens, Branch balance sheet profit and loss and lasts 4 hours and 50 minutes.

Topics covered in the online half-day training;

- **Digital Channels and Branch Operations:** Internet branch, mobile branch, telephone banking and in-branch transactions, organizational structure and marketing strategies of branches are discussed.
- **Internet Branch and Mobile Branch:** Provides training on how to use digital banking services and how to perform transactions on these platforms.
- **Alo Garanti** Describes the features of telephone banking services and the transactions that can be made through this channel.



- **Branch Experience:** Information on in-branch customer experience, branch organizational structure, how branch performance is measured and how branches generate revenue.
  - > Branch Organization Chart
  - > Compass
  - > Branch Performance
  - > Reference Screens - Collaboration with Abacus
  - > Branches Current System / How Branches Make Money?

**MODULE 3 : Stand Out with Your Business Management Knowledge!**

In this module, it is aimed to gain tips on how to carry out end-to-end business management processes in the most effective way, from the design process of business solutions to project design and presentation of business outputs.

DATA VISUALIZATION	DESIGN THINKING	AGILE AWARENESS	MAKING AN IMPACT IN PRESENTATION	SDA GOVERNANCE MODEL
<p>GETVideo</p> <p><b>Module 1: Data Visualization Introduction</b></p> <ul style="list-style-type: none"> <li>✓ What is data visualization?</li> <li>✓ Visual perception and Gestalt</li> <li>✓ Mastering data</li> </ul> <p><b>Module 2: Graphics</b></p> <ul style="list-style-type: none"> <li>✓ Graph reading</li> <li>✓ Graphics classes and usage</li> </ul> <p><b>Module 3: Advanced Benchmarking Graphics</b></p> <ul style="list-style-type: none"> <li>✓ Graphics classes and usage</li> </ul> <p><b>Module 4: Advanced Other Graphics</b></p> <ul style="list-style-type: none"> <li>✓ Graphics classes and usage</li> </ul> <p><b>Module 5: Interpretation</b></p> <ul style="list-style-type: none"> <li>✓ Selecting the appropriate chart</li> <li>✓ Simplifying the graph</li> <li>✓ Visualization by message</li> </ul>	<p>GETVideo</p> <ul style="list-style-type: none"> <li>✓ Introduction to "Design Thinking".</li> <li>✓ Visual thinking</li> <li>✓ Creativity within the team</li> <li>✓ Idea generation and selection</li> <li>✓ Concept and experience prototype</li> <li>✓ User understanding, research, and analysis</li> <li>✓ Business model</li> </ul>	<p>GETCourse</p> <ul style="list-style-type: none"> <li>✓ Digitalizing world dynamics</li> <li>✓ Change in companies</li> <li>✓ Agile and Agility concepts</li> <li>✓ Agile manifesto</li> <li>✓ Agile vs. traditional methods</li> <li>✓ Agile way of working</li> <li>✓ Roles in Agile teams</li> </ul>	<p>GETCourse</p> <ul style="list-style-type: none"> <li>✓ Connecting with audiences</li> <li>✓ Keeping and managing the attention of the audience</li> <li>✓ Strengthen comprehension and recall</li> <li>✓ Finding the "Big Idea" to support the presentation</li> <li>✓ Visually organize the presentation</li> </ul> <p><b>ONLINE PRESENTATION SKILLS</b></p> <p>GETVideo</p> <ul style="list-style-type: none"> <li>✓ Online presentation environment</li> <li>✓ Prepare</li> <li>✓ Online presentation setup</li> <li>✓ Visual online presentations support with tools</li> <li>✓ Speaking in online presentations skill</li> </ul>	<p>GETCourse</p> <ul style="list-style-type: none"> <li>✓ What is the SDA governance model?</li> <li>✓ SDA functioning</li> <li>✓ SDA quarterly cycle phases</li> <li>✓ Participants and task allocation within SDA</li> </ul> <p>🔗 What is SDA (Single Development Agenda)?        It is the management model adopted by the BBVA Group to improve the allocation of its resources and to monitor their expected impact on a quarterly basis.</p>
9 Hours	1 Hours	1,5 Hours	1 Hours 47 min.	10 min.

This module will be assigned to you from the 7th week of your employment.

The training contents in this section are given below.

**Part 1 (Data Visualization):**

It focuses on graphing data, advanced graphing for comparative analysis and interpretation of data.





The courses in this section are video-based and last 9 hours.

- \* Introduction to data visualization
  - > What is data visualization?
  - > Visual perception and Gestalt
  - > Mastering data
- \* Graphics
  - > Graph reading
  - > Graphics classes and usage
- \* Advanced Level Benchmarking
  - > Graphics
  - > Graphics classes and usage
- \* Advanced Other
  - > Graphics
  - > Graphics classes and usage
- \* Interpretation
  - > Select the appropriate chart
  - > Simplifying the graph
  - > Visualization by message

### **Part 2 (Design Thinking):**

The basics of Design Thinking, an approach to producing innovative solutions, visual thinking techniques and user-centered research methods are explained. The trainings in this section are video-based and last 1 hour.

- > Introduction to Design Thinking
- > Visual thinking
- > Creativity in a team
- > Idea generation and selection
- > Concept and experience prototyping
- > User understanding, research and analysis
- > Business model

### **Part 3 (Agile Awareness):**

The importance of Agile methodologies in digital transformation processes, Agile working principles and team roles are emphasized.



The trainings in this section are online course-based and last 1.5 hours.

- > Digitalized world dynamics
- > Change in companies
- > Agile and Agility concepts
- > Agile manifesto
- > Agile and traditional methods comparison
- > Agile way of working > Roles in Agile teams

#### **Chapter 4 (Making an Impact in a Presentation):**

Presents information on the art of making compelling presentations, methods of engaging the audience and effective use of visual aids. The trainings in this section are video-based and 1 hour 47 minutes.

Making an Impact in a Presentation

- > Connecting with audiences
- > Keeping and managing the attention of the audience
  - > Strengthen comprehension and recall
  - > Finding the "Big Idea" to support the presentation
  - > Visually organize the presentation

Online Presentation Skills

- > Preparing an environment for online presentation
- > Online presentation setup
- > Supporting online presentations with visual tools
- > Speaking skills in online presentations

#### **Chapter 5 (SDA Management Model):**

It provides information about the introduction of the SDA (Single Development Agenda) as a management model, its functioning and quarterly cycle processes, and the organization of participants and tasks. The trainings in this section are video-based and last 10 minutes.

- > What is the SDA management model?
- > SDA functioning,
- > SDA quarterly cycle phases > Participants and task allocation within SDA




The trainings in this module will provide participants with the skills and skills required by the modern business world. approaches to the field of education.

**MODULE 4 : Make a Difference with Your Behavioral Skills!**

This module aims to support his/her adaptation to the organization and provide useful tips for self-awareness.

RESILIENCE IN NEW BEGINNINGS	TIPS FOR SELF-AWARENESS	CREATIVE PROBLEM SOLVING TECHNIQUES	CHANGE AND DEVELOPMENT IN BUSINESS LIFE
GETClass	GETCourse	GETCourse	GETVideo
<ul style="list-style-type: none"> <li>✓ The concept and importance of resilience</li> <li>✓ Stress concept, its sources and effects</li> <li>✓ How to manage the challenges, stress, anxiety and constraints of starting a new job</li> <li>✓ Creating the "Resilience Prescription" and action sets</li> </ul>	<ul style="list-style-type: none"> <li>✓ Receiving / giving accurate feedback</li> <li>✓ Communicating correctly in emails</li> <li>✓ How should we work at the beginning of business life?</li> <li>✓ How do I communicate with people who I think do not have good intentions? How do I say "No"?</li> <li>✓ Things to consider while preparing for and during the presentation</li> <li>✓ How do I listen correctly?</li> <li>✓ How do I listen to negative criticism?</li> <li>✓ Practical work wardrobe</li> <li>✓ Correct communication on the phone</li> </ul>	<ul style="list-style-type: none"> <li>✓ Understanding the nature of the problem</li> <li>✓ Proactive and reactive approaches</li> <li>✓ Right-left brain activities in problem solving</li> <li>✓ Characteristics of creative thinking</li> <li>✓ Ability to think outside the box</li> <li>✓ Creative problem solving techniques               <ul style="list-style-type: none"> <li>• "Mind Map"</li> <li>• "Scamper"</li> <li>• "Six Thinking Hats"</li> <li>• "Lateral Thinking"</li> <li>• "Random Word Generation"</li> <li>• "Picture Association"</li> <li>• "Change Perspective"</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>✓ Change management</li> <li>✓ Development-oriented perspective</li> <li>✓ Developing organizational competencies</li> <li>✓ Becoming a personal brand</li> </ul>
4,5 Hours	24 min.	39 min.	8 min.



GETCourse and GETVideo in this module will be assigned to you from week 9. For GETClassroom, we will contact you and your manager separately according to your needs.

**Part 1 (Resilience in New Beginnings):**

It provides training on how to cope with the stress and difficulties of starting a new job. The trainings in this section are delivered via online training and last 4.5 hours.

- > The concept of resilience and its importance
- > The concept of stress, its sources and effects
- > The challenges of starting a new job and methods to manage stress and constraints
- > Creating a "Resilience Prescription" and action sets

**Part 2 (Tips for Self-Awareness):**

Provides tips on effective communication, giving/receiving correct feedback and coping with business challenges.



The trainings in this section are online course-based and last 24 minutes.

- > How to give/receive feedback correctly
- > How to communicate correctly in emails
- > How should we work at the beginning of our working life
  - ? > How do I communicate with people who I think do not have good intentions
  - ? > How do I say "No"
  - ? > What to consider when preparing for and during a presentation
- > How do I listen correctly
  - ? > How do I listen to negative criticism
  - ? > Practical business wardrobe
- > Correct communication on the phone

### **Part 3 (Creative Problem Solving Techniques):**

Develops skills in analyzing problems and generating creative solutions. The trainings in this section are given via online course method and last 39 minutes.

- > Understanding the nature of the problem
- > Proactive and reactive approaches
- > Right-left brain activities in problem solving
- > Characteristics of creative thinking
- > Thinking outside the box Creative problem solving techniques
  - > "Mind Map"
  - " > "Scamper"
  - " > "Six Thinking Hats"
  - " > "Lateral Thinking"
  - " > "Random Word Generation"
  - " > "Picture Association"
  - " > "Change Perspective"

### **Chapter 4 (Change and Development in Business Life):**

Provides information about the importance of change management and development-oriented perspective.



The trainings in this section are video-based and last 8 minutes.

- > Change management
- > Development-oriented perspective
- > Developing organizational competencies
- > Becoming a personal brand

### **Internal Outsourcing**

The entire Onboarding program is designed and managed with 95% in-house resources.

All resources on the Pre-Onboarding side were designed with internal resources. With the support of senior management, both the General Manager of the organization and the HR Assistant General Manager and relevant department managers take part in the videos. The resources that employees need to know are designed and presented with internal resources. Outsourcing was used in the shooting, editing and editing process of the videos.

In the Onboarding Program, especially the content of the Welcome to Us Interactive Digital Training was designed with internal resources, while creative script writing and gamification, shooting, editing and editing, and acting were outsourced. In all digital trainings, outsourcing was used for shooting, editing and editing. Apart from that, online trainings are provided by the internal trainer.

HR Deputy General Manager, HR Directors, HR Consultant, Internal Communication Team, related business units are managed by internal resources. Outsourcing support is received for the moderator, 1 speaker and Value game.

### **Improvement**

When it was launched in January 2022, only the 2nd part of the program, the "Onboarding Program", was in place. Both digital and online trainings in this module continue to be constantly updated with participant feedback. In addition, the Pre-onboarding module, which was set out to eliminate the initial uneasiness of the employee before starting work, was commissioned in January 2023. A special area was designed on the mobile application and worked with many stakeholders. The technology team wrote the design, which took about a year, using internal resources. With this module, it is ensured that the employee's first excitement, uneasiness and curiosity about the institution are eliminated.



Again, an activity was designed to increase the employee's belonging to the institution, to adapt to the institution faster, to get to know the HR team closely, to adopt the strategies of the institution and to meet these needs that the employee can say that I am glad I started working in this institution. It was realized in May 2023. The event was designed physically face-to-face in order to physically come together after the pandemic, meet each other, exchange information, and make them feel the values of the organization. The event takes place physically in the headquarters building every quarter.

Welcome to Us Interactive Digital Training was launched in November 2023. Not included in the existing Onboarding Program,

- Introduction of the organization and group companies
- Introduction of BBVA group
- History of the organization
- Corporate culture
- Locations
- Branch functioning and organizational structure
- Awards
- Values and competencies

It is designed with a fully interactive digital method by addressing topics such as. Its purpose is to help employees quickly adapt to and get to know the organization as soon as they start working. The design, script writing, shooting and editing took approximately 1.5 years in total. The training was differentiated for each group of companies and a total of 10 different training programs were created. Since the Onboarding program is a 3-month program, the first assignment was made to new employees starting in September. Afterwards, each new employee is assigned on the first day.

### **Sustainability and Communication**

The program proceeds step by step. The employee accesses and completes the Pre-onboarding section via the mobile application before starting work. After starting work, the Onboarding module is activated next to the mobile application.



Notification is made by the Development Consultant on the 2nd day of the start of the job by cc'ing the manager via e-mail. Assigned trainings are assigned weekly on a modular basis. The trainings, contents and durations in the program are determined according to the needs of the employee. It is an intensive program, but since the employee has just started working, the expectation from his/her task has not yet been formed. For this reason, additional training hours are applied for sustainable success. #training hour practice; the employee is expected to devote 1 hour to training on a day and time determined by him/her during the week, in agreement with his/her manager. This practice applies to all employees. For new employees, this period is 3 hours per week. By allocating 3 hours a week for 3 months, trainings are completed very easily. Training announcements and reminders sent from the system ensure that trainings are completed on time. In this 3-month Onboarding process, the role of the Development consultant, HR consultant and the person's manager is very high. Program feedback is received through continuous intermittent meetings.

## **Engagement**

Throughout the program implementation process, trainings were conducted with a focus on group dynamics and interaction. Active participation of participants was encouraged and the content was optimized in line with these dynamics, especially in classroom and digital platforms. The locations and methods used in the trainings were designed to enrich the learning experience. The program was also supported with special materials and applications that would attract the interest of the participants and reinforce the information.

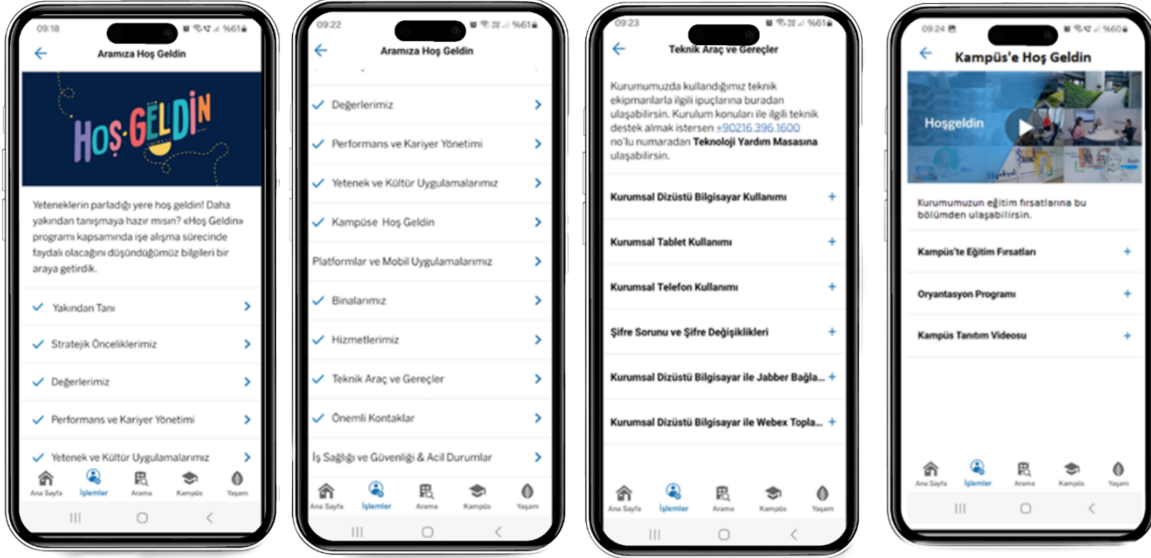
## **Pre-Onboarding**

This process starts after the candidate completes the contract processes and covers the first 90 days of the employee. >> Pre-onboarding starts after the candidate completes the contract processes. The first 90 days from the first day on the job is the onboarding process.

Since January 2023, the total number of participants involved in the Pre-onboarding process is 2550. Participants experience it through the mobile application. Preliminary information is provided about the organization and the most important issues that the employee needs to know, such as the history of the organization, senior management videos.



These contents remain open in the mobile application for 90 days and are closed after the employee has read all the contents.



To improve the quality of the learning process, surveys are conducted and pulse is measured.

Survey questions:

- Before my first day of work, my manager contacted me.
- Before my first day of work, my First Friend contacted me.
- The "Welcome" program on Connect mobile was very useful for me to access information quickly.

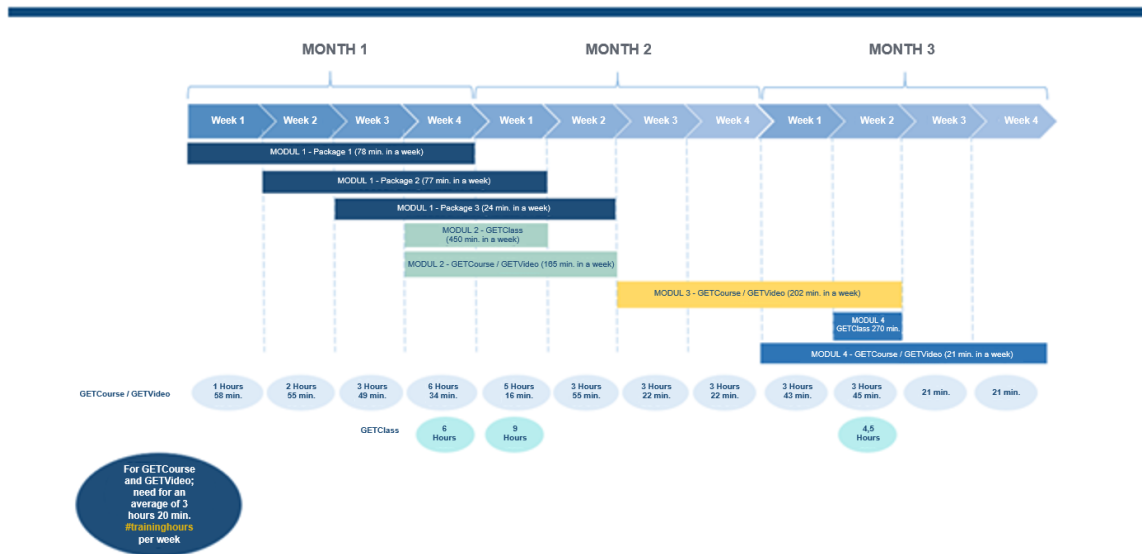
The first 2 questions are expected to be communicated between the manager and the first colleague during the pre-onboarding period.

### **Onboarding Program**

As of January 2022, new employees have been assigned an Orientation Program.

In a 3-month period, a total of 19.5 hours of GETS Classroom and 35.5 hours of GETCourse/GETVideo training is provided within the scope of all onboarding trainings.





A hybrid program was designed for efficient use of resources due to both time and budgetary constraints. The organization recruits in many different regions and provinces. For this reason, 90% of the program is built on digital trainings in order to reach all employees equally and offer the same experience. All interactive courses and videos in the program are designed specifically for the institution. In this context, mandatory trainings by the BRSA and the bank are assigned to the first employee. Therefore, the training completion rate is high and penetration tracking is more successful.

Training Name	Number of Participants Assigned	Number of Participants Completed
Onboarding Program	2550	1940

The details of the "Welcome to Us Interactive Digital Training", which is assigned to the employee for the first time within the scope of the Onboarding program, are given below.

The "Welcome to Our Company" interactive digital training, which was delivered to new employees on December 18, 2023, is based on Scorm 2004 and lasts an average of 1 hour and 10 minutes. Since the onboarding program lasts for 3 months, training has been assigned to new employees starting from September 2023 retrospectively, provided that it remains within the relevant period. Afterwards, the first day is assigned to each new employee.



Communication work:



Are you ready for an interactive experience with the "Welcome" training?

In this journey we have prepared within the scope of your orientation program, each step you choose will take you to a different scenario and your real-time decisions will offer you a unique training experience. You will get to know the organization and our Group Companies more closely, and you will have the opportunity to experience your first working day in the organization once again.

Click now to embark on this fun learning journey where you can earn stars and badges by solving codes!



These periods may decrease or increase according to the choices and preferences made by employees within the training.

Training Name	Number of Participants Assigned	Number of Participants Completed
"Welcome" Interactive Digital Training	1.347	621

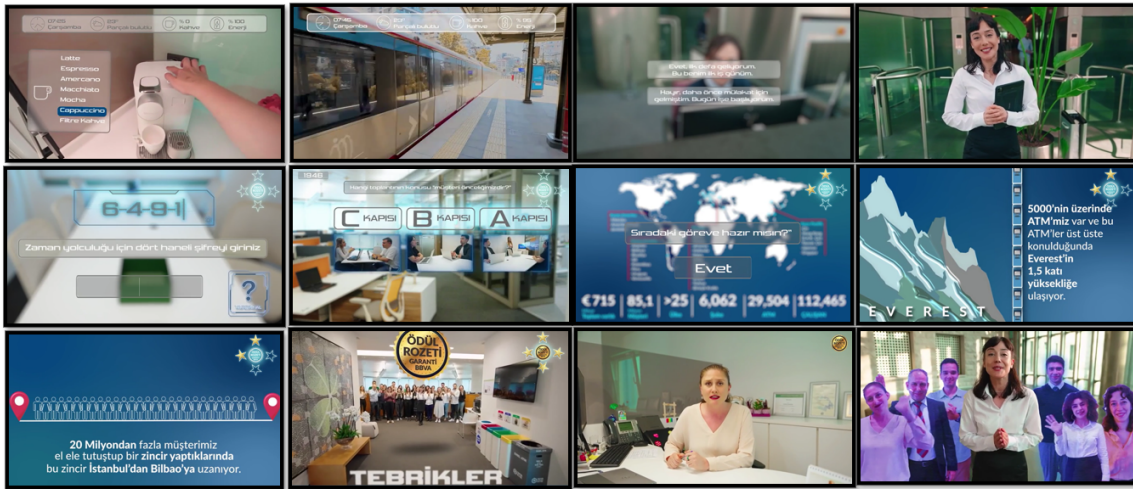
In the first step of the 3-month orientation program, in fact with this digital training, participants are taken on an interactive journey.

The steps, decisions and choices they make on this journey lead them to different experiences. In the main story of the training, a shooting technique called "point of view", which progresses from the point of view of the main character, was preferred. In between, it was supported by other production techniques such as motion graphics, 2d, illustration.



During the training, new employees get to know the organization and Group Companies closely and have the opportunity to experience their first working day once again.

The training has a very strong script. At the very beginning of the training, the element of curiosity is brought to the forefront by giving images from the final scenes and making choices. In between, various flashbacks are used to unify the plot. During the journey, clues are collected, passwords are found and various stars and badges are obtained as a result of the correct combination of these passwords.



The content of the training includes the following topics, but these topics are not taught in a didactic way, but through a series of spontaneous events. This gamified approach is intended to make their learning both more fun and more effective.

- Presentation of Garanti BBVA and our group companies
- Introduction of our BBVA group
- History of our organization
- Our Locations
- Our corporate culture
- Branch functioning and organizational structure
- Our Awards
- Our values and competencies

The interactive digital onboarding training was designed based on industry leading practices and as a result of extensive benchmarking processes.



Interactivity was chosen as the training method to make the learning experience effective and memorable. The story writers and actors who contributed to the training process are experts in their fields.

Technological tools and innovative teaching methodologies were used to make efficient use of resources and improve the quality of learning. This approach serves the purpose of maximizing the potential of each individual to support their adaptation and long-term success in the organization.

During the training process, speech-to-text feature was added to the training player for our disabled colleagues. This innovation covers digital onboarding training as well as training within the entire onboarding program.

Another revision was to simplify the interactions and make them more user-friendly. Due to the concept of the training, many interactions are progressed by finding passwords and hints. Considering that the participants may have difficulties in these areas, hints have been prepared for the scenes with interactions after the training production, and info screens have been prepared in case of difficulty in progressing.

Especially the 2nd module of the Onboarding Program, the banking module, is carried out online and this section is offered as an elective to new employees. It is offered as elective especially to experienced employees coming from the banking sector. According to the content of the trainings, a decision is made together with the manager and the decision on whether or not to participate in the trainings is communicated to the Development Consultant. In case of inclusion, the Development Consultant processes the necessary information in the file in the common area. As the quota is filled, the training planning team plans online trainings. These trainings are given especially by "internal trainers". These trainings are delivered by "internal trainers" because they know the bank, its products and financial system very well, recognize the sector and its competitive advantages, and have all the technical knowledge, skills and equipment that new employees will need. The duty of internal trainers in the organization is to provide training to full-time employees.

In the 4th module "The "Resilience in New Beginnings" training is also delivered through the online method. The training is designed by an internal coach within the organization and delivered by an internal coach.



Training Name	Number of Participants Completed
Financial System	288
How Do Banks Make Money?	288
Banking Products	288
Understanding Customer Channels	288
Resilience in New Beginnings	340

**"Welcome Aboard" physical activity**

This event is organized quarterly, as an in-class, 1-day event at the headquarters building. So far, a total of 3 events have been organized and 224 participants have attended.

Welcome Among Us Physical Activity				
Dates	Clock	Method	Invited	Participating
31.05.2023	09:00-17:00	Physical	85	53
06.09.2023	09:00-17:00	Physical	121	95
31.01.2024	09:00-17:00	Physical	135	76

Participants spend a day focused on gamification and networking, where they have fun while learning by using reinforcement tools entered via VR and QR code. The event is realized with 80% internal resources and 20% outsourced. Headquarters, subsidiary and regional employees who start working in the relevant quarter are included in the event. The list of participants is determined by Human Resources. The event starts with mingling and breakfast in the foyer area. The flow of the day is managed by a moderator. After the HR Assistant General Manager's speech, panels are organized with the participation of HR Directors, HR Consultants and Internal Communication teams. In the foyer area, there are some activities for the participants to mingle. These activities are both learning, experience and competition oriented.

In the games positioned in the cocktail area in the first physical activity, the desired and expected interaction could not be achieved due to the fact that the participants did not know each other. Participants had difficulty mingling with each other. For this reason, the focus area in the 2nd event was icebreaker applications. Especially in the morning cocktail area, meeting and mingling games were designed with a moderator starting from the welcome. Within the scope of this game, the moderator, accompanied by a microphone connected to the sound system, asked introductory questions to each participant who came to the foyer area.



The voices of the participants who responded were heard by the other participants in the foyer area and everyone met each other in the first place. The moderator brought the participants together according to the answers they received.



Secondly, in order to achieve a high participation rate among the invited participants, an "RSVP" (Please RSVP) mail was sent before the announcement. A Meeting Request (MR) with "vote" option was included in the mail, where they could make their agenda invitation and participation preferences. One week before the event, both Development Consultants and Talent and Culture Consultants called the participants to confirm their participation status. In this way, the participation in the second event increased by 16% compared to the first event.



## Communication Studies



You are invited to our physical "welcome" event as part of our orientation program!

An event full of discovery, where we will get to know our Bank and each other better, and journey into the unknown with our guest speakers, awaits you.

See you soon 😊



Wednesday, January 31 & 08:30 - 17:30



Auditorium Conference Hall

In the third event, Talent and Culture Consultants and HR Internal Communications teams took an active role to align with corporate strategies and HR vision. With the inclusion of the Global Mobility and Talent Acquisition teams, the stakeholder network was expanded and important steps were taken to create an event more in line with strategic goals.

The event works with 2 different external resources.

- 1- Kerem Dünder is present with his session Our Brain in a Changing World. In his 1-hour speech, he explains the values, competencies, abilities and the way the brain works in a changing world. The content is completely designed for the organization and the new employee. It is based on a design that overlaps with the values and messages of the organization. This session was the most liked and appreciated by the participants.

The Values Game is an escape game lasting 1.5 hours. Participants are divided into groups of 10 and a total of 6 groups. A table is set up for each group. A setup was designed to find the clues placed in various parts of the headquarters building and to solve the passwords.



The aim of this game is to make the participants adopt the values of the organization (Customer is Our Priority, We Think Big and We are One Team), to introduce the building and to unite the participants who started the same organization at the same time.



Since it can be played with a maximum of 6 groups, it is planned as 2 separate sessions according to the number of participants. The first game setup was designed for the outdoor areas of the Headquarters building, but since this event will coincide with the winter months or rainy weather, the 2nd setup was redesigned according to the indoor area. Selection is made according to the weather conditions of the event. It is a session that plays the biggest role in the cohesion of the participants.

After the event is completed, an evaluation questionnaire specially designed for the event is shared. The outputs of this survey are evaluated with the HR team, Internal Communication team and HR Directors and the next event is redesigned.

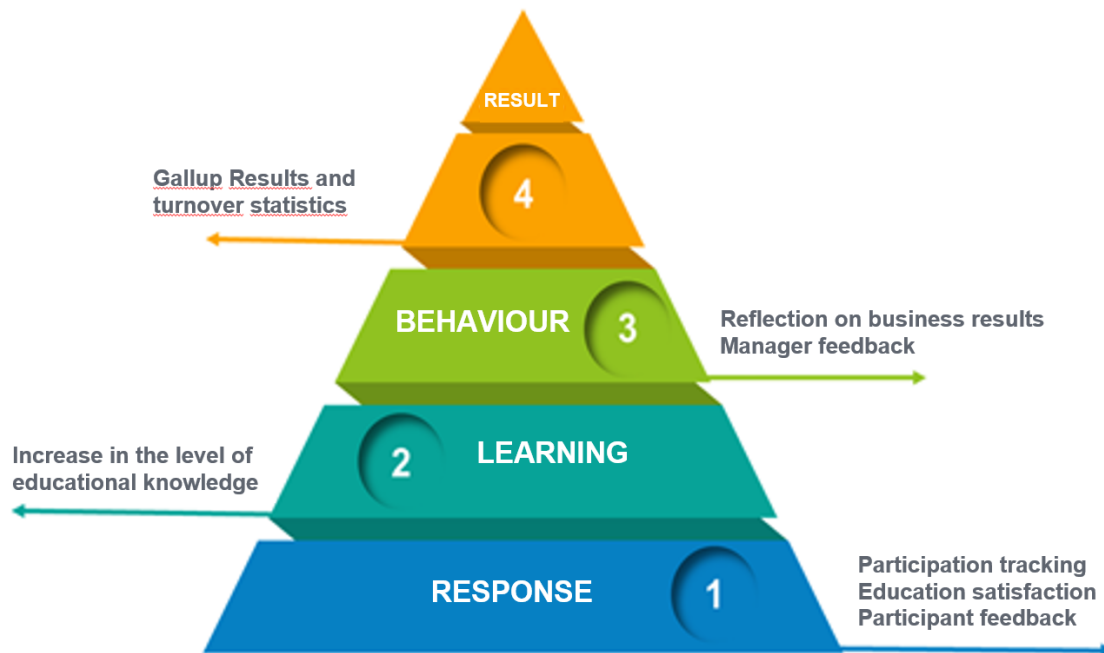




## Measurable Benefits

In order to measure the efficiency of the program, we used the ROI measurement methodology of **the Kirkpatrick** Model as we use in our other trainings and programs. It was measured at level 4 according to the ROI Analysis Form prepared during the program design phase.

- Training-based program completion score
- Satisfaction and recommendation scores for each module
- Target audience comments
- The results of the survey specially prepared for the quarterly "Welcome Back Event"





ROI Analysis Plan					
<b>Reason for Evaluation:</b> To measure progress in behaviors targeted by the Onboarding Program. <b>Program:</b> Onboarding Program					
Level	Program Objectives	Measurement Tools	Data Collection Method	Data Sources	Timing
1	<b>First Reaction</b> *Positive feedback from participants *Participants should indicate that they find the information they have acquired in the program applicable in their business life. *Participants stated that the program contributed to their success in their business life. *Participants stated that they would recommend the program to others	*Pre onboarding survey results *Average training content 4.77/5 *Trainer average 4.90/5 *Participant e-mails and comments on the training page	*Evaluation questionnaire sent to participants	*Surveys and one-on-one interviews with participants	*At the end of the training, at the end of the program and by receiving interim feedback
2	<b>Learning</b> *Increase in participants' knowledge level after the training	*Quizzes at the end of digital trainings *Measurement tools such as Kahoot, mentee etc. in in-class or online trainings	*Examination results	*Participants	*After training
3	<b>Behavior Change</b> *Did the participants transfer what they learned to the work environment? *Business outputs	*Positive feedback from managers *Reflection on business results	*Survey opened to participants and managers	*Participants and their first managers	*Participants and Managers
4	<b>Impact and Consequences</b> *Participants' competence development *Participants' turn over rates after the program	*Gallup results *Participants' turn over statistics after the program	*Gallup results *Data from HR	*Participants and HR	*Annual

The results of the metrics used in the survey measurement continue to be evaluated at the end of each assigned training and within the scope of the quarterly "Welcome Back Event".

In addition, the program is worked on in line with changing priorities and needs each quarter, and information is updated by continuously obtaining and reviewing participant opinions and feedback from previous periods.

Our results regarding the measurement & evaluation process that we follow in accordance with the Kirkpatrick Model are shared below.

### 1- Reaction

In order to observe the impact of the program, we first monitor the participation rates and the training evaluation surveys that we share with our participants after the trainings. We also continuously receive feedback on the open-ended questions we include in the survey.

#### a. Participation Tracking



**Participation rates** of digital, online and event trainings are shared below.

Pre-onboarding: The total number of participants involved in the Pre-onboarding process since January 2023 is 2550.

Training Name	Number of Participants Completed
Digital Trainings (Interactive Courses and Videos)	1940

Training Name	Number of Participants Assigned	Number of Participants Completed
"Welcome Aboard" Interactive Digital Training	1.347	621

Training Name	Number of Participants Completed
Financial System	288
How Do Banks Make Money?	288
Banking Products	288
Understanding Customer Channels	288
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31.05.2023	09:00-17:00	Physical	85	53
06.09.2023	09:00-17:00	Physical	121	95
31.01.2024	09:00-17:00	Physical	135	76

**b. Education Satisfaction**

In order to observe the impact of the program, **training evaluation questionnaires** shared with the participants after the training are monitored. In these surveys, participants evaluate both the training content and the trainer.



The average **of the training** was measured as **4.77** on a **5-point** scale as a result of the end-of-training evaluation questionnaire.

Were you satisfied with the training you completed? (1-Not Satisfied at All /5- Very Satisfied)	
Digital Trainings;	
Training Name	Evaluation Score
Digital Trainings (Interactive Courses and Videos)	4,77

Training evaluation results of all Onboarding program modules in detail;

Module	Training Name	Evaluation Score (out of 5)
Module 1	WELCOME TO INTERACTIVE DIGITAL EDUCATION	4,9
Module 1	OUR VALUES	4,9
Module 1	GLOBAL SUSTAINABILITY	4,8
Module 1	USE OF BANK TECHNOLOGIES - BASIC LEVEL	4,9
Module 1	FINANCIAL HEALTH TRAINING	4,8
Module 1	DIGITAL BANKING SERVICES	4,8
Module 1	PRINCIPLES OF ETHICS AND INTEGRITY	4,7
Module 2	ANTI-CORRUPTION POLICY	4,7
Module 2	ANTI-CORRUPTION AND ETHICAL PRINCIPLES	4,8
Module 2	OUR SOCIAL MEDIA POLICY	4,8
Module 2	SOCIAL MEDIA USE	4,8
Module 2	BARRIER-FREE BANKING SOLUTIONS	4,8
Module 2	INTERNAL SUSTAINABILITY	4,8
Module 2	BEHAVIORAL ECONOMICS AWARENESS	4,8
Module 2	KVKK-PERSONAL DATA PROTECTION LAW	4,8
Module 2	UNCONSCIOUS BIAS MODULE - 1	4,8
Module 2	UNCONSCIOUS BIAS MODULE - 2	4,8
Module 2	BASICS OF CYBER SECURITY	4,5
Module 3	ETHICS AND PERSONNEL REGULATIONS	4,8
Module 3	HEALTHY AND SAFE WORKING FROM HOME TRAINING	4,7
Module 3	EARTHQUAKE PREPAREDNESS	4,8
Module 3	OCCUPATIONAL HEALTH AND SAFETY.	4,7
Module 3	ZERO WASTE FOR A MORE LIVABLE WORLD.	4,8
Module 3	LAUNDERING OF PROCEEDS OF CRIME AND PREVENTION OF TERRORISM 2021	4,7



Module 3	COMPETITION LAW PRACTICES	4,8
Module 3	SOCIAL ENGINEERING	4,7
Module 3	INFORMATION AND DATA SECURITY	4,7
Module 3	DO YOU HAVE A QUESTION? SMART BY YOUR SIDE!	4,7
Module 3	BUSINESS CONTINUITY AWARENESS	4,7
Module 3	ISO 14001 ENVIRONMENTAL MANAGEMENT SYSTEM	4,7
Module 4	DESIGN THINKING VIDEO SERIES	4,8
Module 4	PROACTIVE BEHAVIOR IN BUSINESS LIFE	4,8
Module 4	AGILE AWARENESS	4,7
Module 4	DIGITAL BANKING SERVICES	4,8
<b>GENERAL</b>		<b>4,77</b>

The success criterion for legally and Bank-mandated trainings is determined as 70 points and above in the exams at the end of the trainings. A valid score from this exam is required to complete the trainings. In 90% of the digital trainings in the Onboarding program, there is an exam at the end of the training.

Training Name	Evaluation Score
"Welcome Aboard" Interactive Digital Training	4,99

Online Trainings;

Training Name	Evaluation Score
Financial System	4,90
How Do Banks Make Money?	4,90
Banking Products	4,90
Understanding Customer Channels	4,90
Resilience in New Beginnings	4,87

In online trainings, the internal trainer measures the learning status through Kahoot, menti meter and Mobixa application during the training and instantly intervenes in the training content when needed.

**Activity;**

Training Name	Evaluation Score
May 31 Welcome Back Event	4,71
September 6 Welcome Back Event	4,88
January 31st Welcome Back Event	4,95



**2- Trainer's Average** The result of the one-question end-of-training evaluation survey was measured as **4.90** on a **5-point** scale.

**Online Trainings;**

Training Name	Evaluation Score
Financial System	4,9
How Do Banks Make Money?	5
Banking Products	4,8
Understanding Customer Channels	5
Resilience in New Beginnings	5

GMY Experience Speech	Y&K Directors Panel	Our Life & Talent Culture Processes	Stickers in the foyer	Dr. Kerem Dündar Our Brain in a Transforming World	Strategic Priorities Panel	Banking Education	Shedding Light on the Future - Our Values Game	Moderator - Cenk Dogar
%95	%96	%96	%60	%96	%95	%96	%93	%95

**3- Net Promoter Score** is measured on a 10-point scale.

For the question "**I would recommend the Orientation Program journey to my friends**", it was measured as **9.1** on a **10-point** scale.

*1: Definitely Not Recommended*  
*10: Highly Recommended*

Would you recommend the training you attended to your colleagues?

- *"Very useful training, I recommend it to everyone"*
- *"I recommend this wonderful journey, thought out down to the last detail, to all my beginner friends."*



The NPS for the Welcome Event was measured as 81.2%.

In addition to the use of questionnaires, feedback was received via e-mail on a quarterly basis as the program was completed.



On the training portal, completed trainings can be scored and comments can be written at the same time. On the training page, employees can see both the training score and written comments. Many written comments were received from employees for each training within the scope of the Onboarding program. Some examples of comments that will help to understand the generality of the comments shared are shared below.

- "It was very nice to learn the history and service areas of our Bank, I think it was a very productive training. Thanks to everyone who contributed.
- "It was a very productive training and I was very excited to learn about our history. Health to the hands of those who contributed"
- "I would like to state that I enjoyed the training very much, thank you very much to everyone who contributed :)"
- "a wonderful experience :)"



- "It was one of the best trainings I have attended. Health to your efforts."
- "It was a very good review for me as I watched it after the in-class training. If I had not received the in-class training and this video was my first contact with the organization, I would still be very happy. The information provided was very clear and understandable. Thank you to everyone who contributed."
- "I think it has a descriptive content for the first experience."
- "It was a great training, it was very useful for me, I gained good information 😊"
- "It was a good work, informative and gripping 😊 "
- "It was an extremely useful training. Thank you for presenting the factors that should be considered when communicating with disabled people in daily and business life in a simple and simple way."
- "As an earthquake survivor, information that everyone should take a look at and learn before this happens"
- "We have all seen and can imagine what happens in other companies when such policies are not followed. The videos are very well explained and warned about this. Thank you very much."
- "In our age, the impact of social media in business life is undeniable as it has an impact in every field. The fact that this training was blended with daily observable events was extremely efficient. Thank you!"





## General Survey Questions for the Welcome Event

**Multiple Choice - Single Choice**

1. The Q&A session with the Deputy Director General for Talent and Culture was useful.
2. The information shared in the panel discussion with Talent and Culture Directors met my needs.
3. The information shared in the Life at Garanti BBVA & Our Talent and Culture Processes session met my needs.
4. The stickers in the foyer area helped me communicate with my other friends.
5. Expert Dr. Kerem Dündar's speech on "Our Brain in a Transforming World" was impressive.
6. The "Strategic First Panel" where I listened to our group's strategies from speakers in different fields was useful.
7. I was satisfied with the game "Shedding Light on the Future - Our Values"8. Cenk Doğar's moderation and inclusion activities throughout the day were successful.

**Open-ended**

10. Thinking about the whole day, which content/conversation impressed you the most?
11. Can you share with us your suggestions to improve our "Welcome" event

**Annex-NPS Question**

On a scale of 0-10, would you recommend this activity to your friends who have just started working in this organization?

GMY Experience Speech	Y&K Directors Panel	Our Life & Talent and Culture Processes	Stickers in the foyer	Dr. Kerem Dündar Our Brain in a Transforming World	Strategic Priorities Panel	Banking Education	Shedding Light on the Future - Our Values Game	Moderator Cenk Dogar
%95	%96	%96	%60	%96	%95	%96	%93	%95

\* Welcome Back Event NPS was measured as 81.2%.

## Participant Feedback

- \* Everything was very enjoyable. However, it might be more intimate if it was held in a smaller space instead of an auditorium. With love
- \* It was very good, it was enough.
- \* I think it was very useful and definitely enough, thank you
- \* I think it is useful as it is
- \* Everything has been thought down to the detail, thank you very much
- \* Maybe in the next events, different sections can be added instead for the sake of cohesion. To give an example; games such as our values game played in groups, but definitely shorter games that do not require physical activity can be added.
- \* The training was generally effective and good, it would be even better to make better use of the time.
- \* I will participate again if it is held again with Mr. Kerem.



## Human Resources Surveys

### Pre-Onboarding:

In this context, 3 separate questions are asked by the Human Resources team. The first 2 questions are expected to be communicated between the manager and the first friend during the pre-onboarding period. The 3rd question is about the mobile application.

1. Before my first day of work, my manager contacted me > **97% Yes**
2. Before my first day at work, my First Friend contacted me > **81% Yes**
3. The 'Welcome' program on Connect mobile was very useful for me to access information quickly > **4+5 > 92%**

- April-September 2023 (84%)
- October-December 2023 (88%)
- January - March 2024 (92%)

After the onboarding process was implemented, an increase was observed in the development of Gallup scores. The effect of the onboarding process on this increase is not the only factor, but it is limited.

	Gallup 2022	Gallup 2023
<b>GARANTI BBVA Group</b>	4,30	4,31
<b>GARANTI BBVA Bank</b>	4,34	4,35

When we look at the number of people who were hired, went through the Onboarding process and left the job between January-April 2023 and January-April 2024, there is a 64% decrease. The reason for the increase in these data is considered to be the establishment of the Pre-Onboarding section, the implementation of the Welcome to Us interactive digital training and the start of the physical activity.

2023 ALLOCATED	2024 SEPARATED
115	74



In the First Week, First Month, 60th Day and 90th Day meetings included in the Manager's Guide, the manager and employee come together to assess the situation and evaluate the business results. More detailed information is provided as an additional document.

### **Manager's Guide**

#### **First Week**

Coffee chat

5 minutes question & answer / sharing session at the end of each day

Evaluating the adaptation process of the First Friend and the new team member, providing support about the problems experienced

#### **First Month**

Meeting for first month evaluation, performance feedback and career guidance

Making 60 and 90 day interview plans

#### **Day 60**

Meeting with the employee for 60-day situation assessment

Filling in the evaluation form

Giving positive constructive feedback / Receiving feedback

#### **Day 90**

Meeting with the employee for 90-day status assessment and providing competency-based feedback

With My First Friend application, it controls the meeting follow-up of the manager and employee in the first week, first month, 60th day and 90th day meetings. More detailed information is provided as an additional document.

### **My First Friend Checklist**

#### **First Week**

Organizing meetings at specific times each day and ensuring that the transfer of work takes place (depending on the role, the First Friend can also transfer work)

Follow-up and participation in the meetings organized with the teams we work closely with  
Evaluating the harmonization process between the manager and the new team member, requesting support if there is a problem

Conducting job transfer meetings for Bank Customer Advisors and Garanti BBVA Pension Savings and Assurance Specialists

#### **Month 1**

1st month coffee chat with new team member

Organizing one-to-one sessions for the 3rd month with your Regional Manager / Deputy General Manager and their assistants

Manager 1st month interview follow-up

#### **2nd month**

Manager 2nd month interview follow-up

#### **Month 3**

Regional Manager / Deputy General Manager and Manager 3rd month interview follow-up



## **Overall**

As an institution, we always start with the aim and mission of raising competent, well-equipped, big-thinking, responsible and ethical bankers who are respectful to their environment and society by imagining and designing the future and trying to offer what is not offered. For this reason, the process starts with sector benchmarks and analysis. The Onboarding journey designed is very comprehensive, tailor-made according to the needs of the institution from end to end, and a hybrid program has been implemented by adopting new learning methods. A unique, multifaceted and employee-focused experience has been designed in the sector. The most important distinguishing difference of this program is that the employee's journey begins before they start work, and from the moment they start work, they complete their journey step by step in a structured way with many learning methods. In particular, the first appointed employee experiences a different scenario according to the options he/she chooses, the clues he/she solves and the badges he/she earns with the Welcome to Our Ranks Interactive Digital training, and experiences the history, values, competencies, and branch operations of the organization by visiting different locations of the organization 360 degrees. In this context, it is aimed to reinforce the learning experience with many methods. The mobile application experience is handled in multiple ways such as interactive courses, videos, podcasts, interactive-based interactive courses, online trainings and in-class physical activity.

## **If We Started Again**

An approach in which HR is more involved in the process and HR guides the adaptation and integration processes of employees could have been considered. This could have been structured to help employees connect more deeply with the corporate culture and values, and to provide strategic support in their career journeys. In the Welcome Aboard physical event, the process could have been handled together with the Human Resources and Internal Communication team at the very beginning.

The scripting process for the interactive digital welcome back training took a very long time. In order to get a creative script, 3 different strategic business partners were contracted, so there were delays in the set schedule.



In case of restarting the process, a decision could have been made quickly by examining similar works or scenarios that the strategic business partner had done, not only by submitting a suitable budget.

### **Future Plans**

Welcome to the 2nd module of Interactive Digital Education. As module "Strategy Game" has started. The aim of this game is to experience the bank's strategy through a 360-degree game on a mobile application or computer. It will be designed with a new generation learning design that will cover topics such as Corporate Strategy, Branch, customer, money, profitability, budget, investment.

### **Welcome Back Event**

Continuous improvements are made for the next event, taking into account the results of the previous survey. For the event planned to take place in April

- Adding a networking session - In the foyer area, a layout such as IYI, YKD, Campus, Mobility, tables, etc. can be added, planned simultaneously in 2 groups with a game of values.
- Adding a mingling activity - Instead of banking training, add an activity with a company such as machine shops etc.
- Director's panel - the format of the panel on employer brand pillars for schools and global companies will be changed.



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