

Financial Services Project, Turkish Post



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Organisation: PTT Inc. (Turkish post)

Country: Turkey

Level of government: Central government

Sector: General public services

Type: Organisational Design, Partnerships, Public Service

Launched in: 2004

Overall development time: 10 years

Link to the innovation's website

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Description

The Project aims to offer financial services which are easily accessible, facilitating user access especially for the elderly, lower income groups and disabled citizens. Previously, there were sometimes multiple service providers resulting in confusion for service users, while in other areas there was gap in service provision. The new service means that citizens do not need to visit numerous different locations and can access all their financial services from a single point. The new service provides standard, equal access for service users in urban and rural settings alike.

The three main elements of the project are:

1. Automation of Post Offices: The counter automation service was started in 1995 in 27 post offices has been extended. By the end of 2013 citizens receive modern, high quality services in post offices open to automation.
 2. Cooperation with institutions and enterprises: For service quality, together with automation, it is necessary to extend service fields. As of the end of 2013, 389 different agreements made with 272 institutions and enterprises and various online service kinds have been offered to customers through an automated system of which infrastructure studies are carried out at top speed within the context of PTT Bank concept.
 3. Modifying workplaces according to the Pttbank concept: Modifying the physical appearance of PTT offices according to the PTTBANK started in 2004 and the number of renewed PTT offices reached to 3 011 by the end of 2013. The modification of all PTT offices will be finished by the end of 2014.
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Why the innovation was developed

The innovation was implemented to improve the quality of the service that citizens receive. This has included upgrading the customer service and technology, and increasing the range of services that PPT offers. Improving the accessibility of services was a reason for developing the innovation. Today, PTTBank is available at 1 563 locations; without the project the citizens at these 1 563 locations would have to go to the big cities for their financial transactions. One of the most important factors for this Project is that PTT has reduced paper work for citizens. Numerous documents which were requested before in transactions such as money orders, collection of postal cheques, transfers, collections have been cancelled and are now merged into a single document.

Objectives

Improve access, Improve effectiveness, Improve service quality, Improve social equity, Improve user satisfaction

- Increasing service offering.
 - Ensuring customer satisfaction.
 - Showing PTT's new and improved image.
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Main beneficiaries

Businesses, Civil Society, Elderly people, General population, Government bodies, Government staff, Low-income groups, People with disabilities

- Public or private institutions and enterprises.
 - Citizens.
 - Staff.
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Existing similar practices

Postbank

In other countries' public administrations

In several countries.

Results

Effectiveness

- The number of automated post offices has increased from 882 to 4 500.
 - In 2004 when the Pttbank project started there was a 24.51% increase in numbers, a 80.70% increase in amounts and 12.11% increase in revenues when compared to the previous year.
 - In terms of cooperation between institutions, before this project, 10 types of transactions were made with seven institutions and today there are up to 256 types of transactions with 203 institutions.
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Service quality

Accessibility:

- The total number of PTT service points has reached up to 4 522 with 3 435 centers and branches and 1 087 agencies (include post-parcel-bank).
- PTT is present in total of 1 563 residential areas of 42 districts, 1 048 towns, 99 small towns, 220 villages, 152 hometowns and two hamlets where no bank exists.
- PTTmatics were put into service. Thanks to PTTmatics, 24/7 uninterrupted service is offered to all our customers.
- The Pttcard, Interactive Postal Cheque and Telephone Banking services have been put into practice.

Responsiveness:

- Alternative service channels as Pttmatics, Pttcards, a Call Centre and Internet Banking are available.
 - More than 250 types of transactions with more than 200 institutions.
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User satisfaction

- A survey of 36 000 respondents revealed that 91.16%.our customers were pleased with our services.

Development

Design

The Management Board of PTT Inc. determined the goal as being an efficient service provider achieving customer satisfaction by qualified staff using the modern technology with a new service mentality and a new vision.

Testing

- Automation.
 - Cooperation with institutions.
 - Modification of workplaces.
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Implementation

Tools used:

- Branch automation network.
- Cooperation agreements.
- Buildings' structural transformation.

Resources used:

- Hardware, software and network.
- Staff.
- Investment Expenditures Based On PTTBank Project (year by year):
 - 2004: TL 16.8 million.
 - 2005: TL 13.2 million.
 - 2006: TL 16.8 million.
 - 2007: TL 83.6 million.
 - 2008: TL 76.1 million.
 - 2009: TL 119.6 million.
 - 2010: TL 134.2 million.
 - 2011: TL 123.9 million.
 - 2012: TL 126.9 million.
 - 2013: TL 110.1 million.
- Total expenditures: TL 821.2 million.

Lessons Learned

Lessons Learned

- The project is based on employees and technology.
 - The implementation of the project takes a long time.
 - Sustainability of the project is very important.
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Conditions for success

- State of the art technology.
 - The importance of employee training.
 - Investment budget.
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Other information

Due to deficits of the banks, it was decided to close down branch offices; citizens were forced to go to the big settlements in order to be served. This financial gap has been closed and the service is now provided all over the country in both rural and urban areas by PTT. PTT has now become the centre of financial services for customers and private and public enterprises.

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