

Inspiring global alignment through value creation The IIRC's Global Conference 2019

Purpose and profit: The changing value paradigm for business leaders



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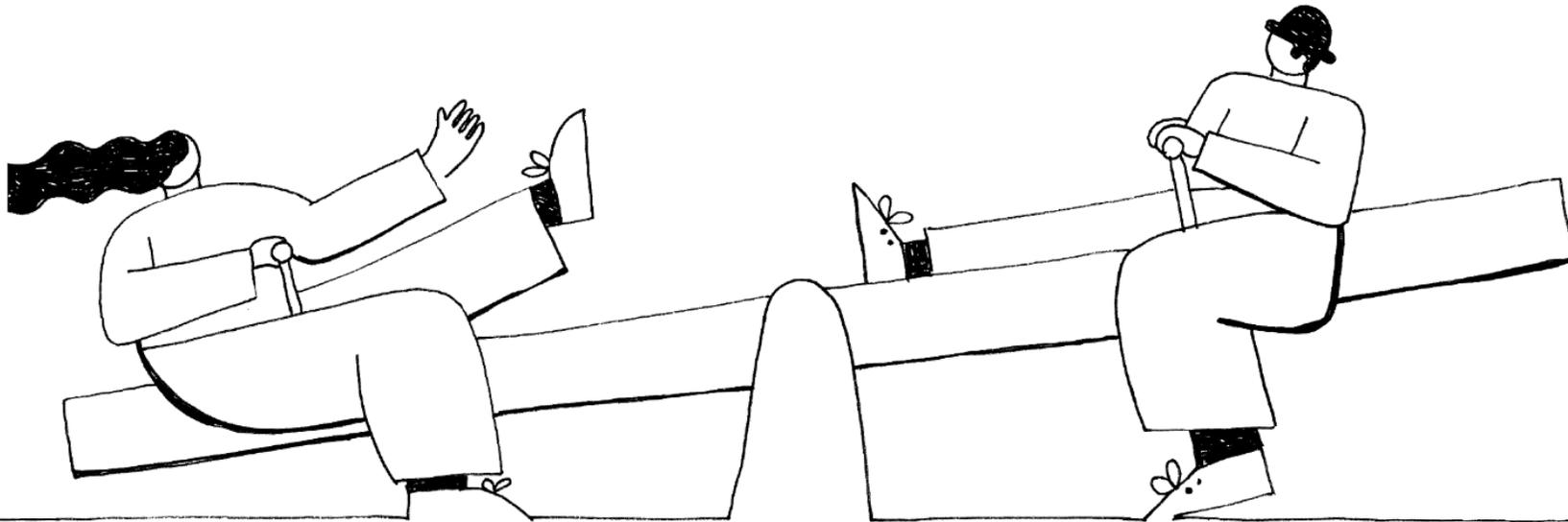


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purpose
and
profit

Value of Value.

The new long-term horizon for business leaders.



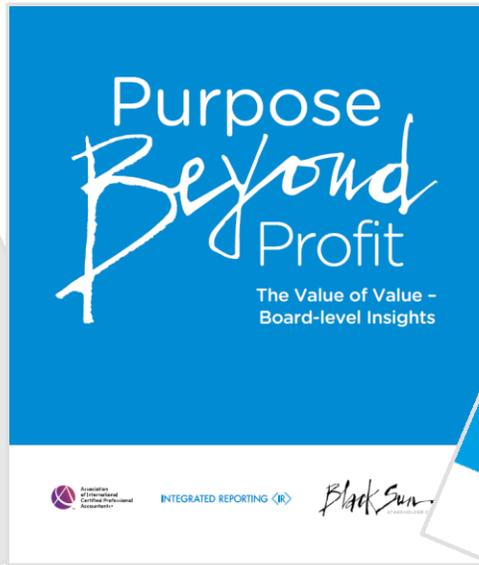
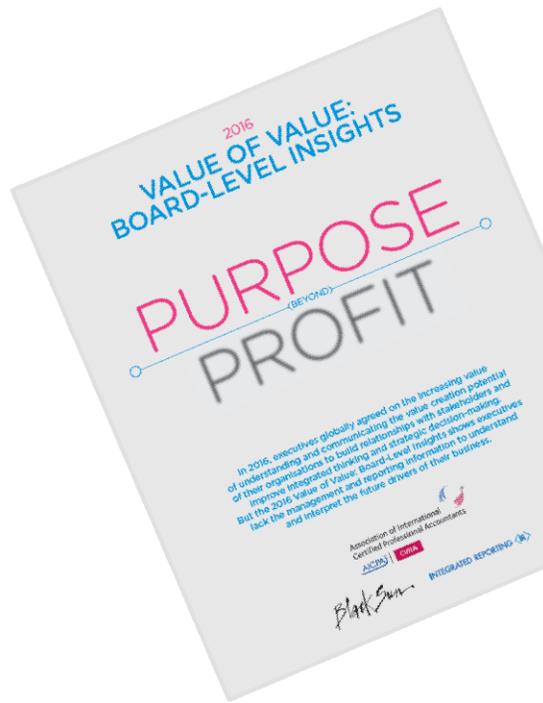
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purpose and profit



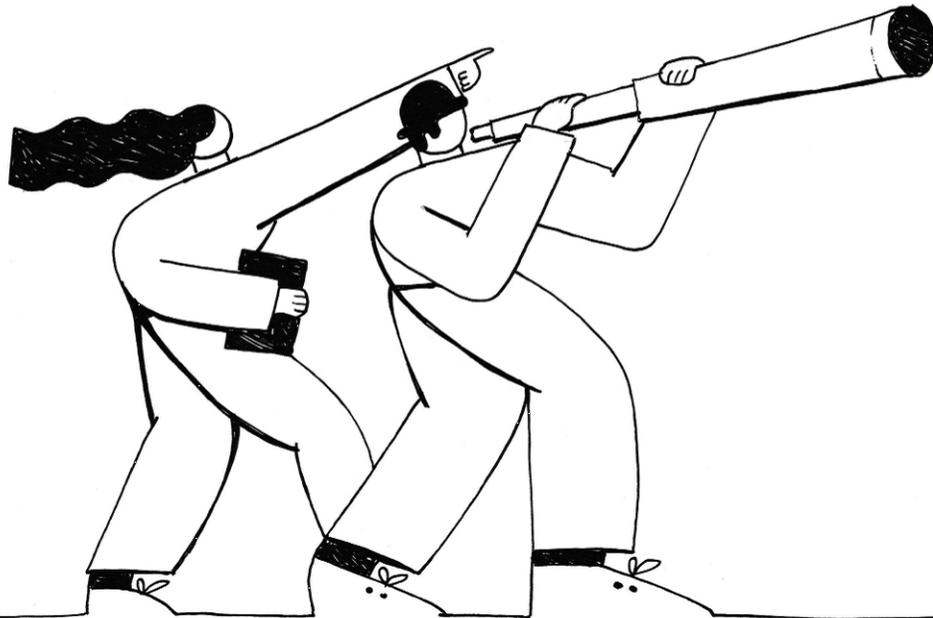
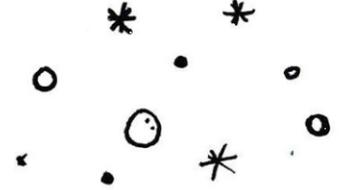
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Future Business Success relies on a broader perspective



89%

agree on need to focus on
wider value considerations



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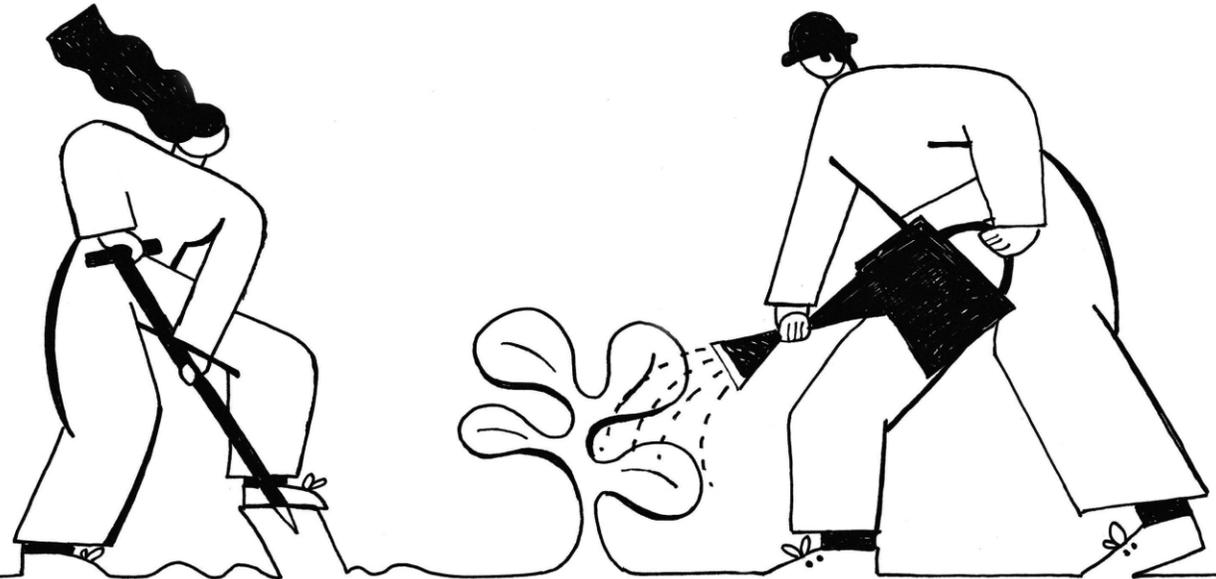


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Business leaders believe long-term thinking cultivates Long-term Success

82%

believe long-term strategic planning would improve value creation



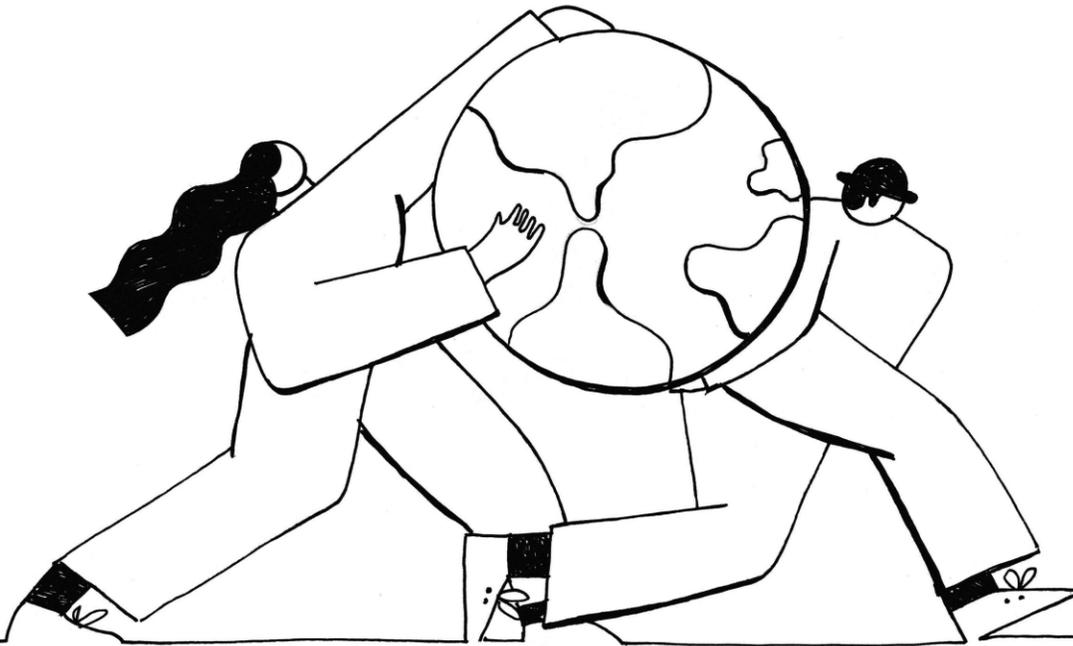
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Broader Value is Growing in importance and relevance



64%

rated broader
information considerations
as extremely important



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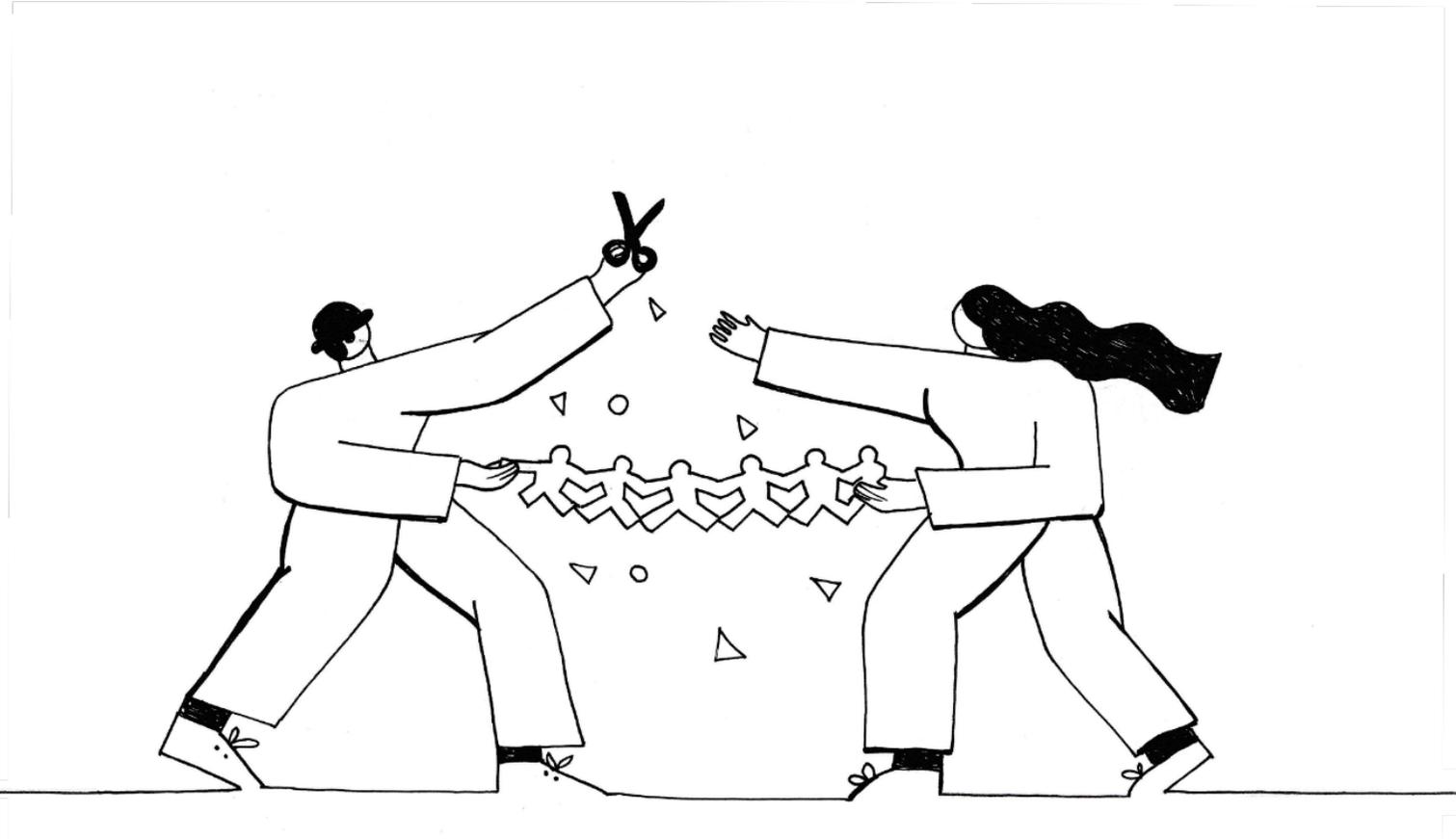
Considering Stakeholder Interests is central to building trust

Value creation discussion
is most useful for

Employees

Customers

Investors



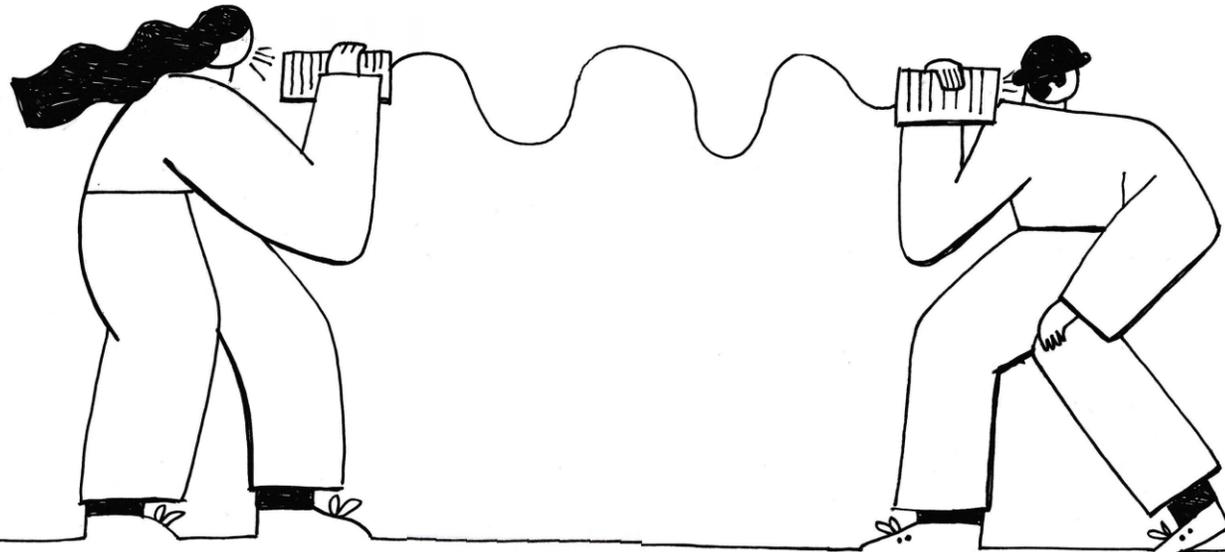
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Focusing on Value leads to better communication



99%

believe it's important to
explain how their
organization creates value

51%

feel they are making progress
on the reporting journey



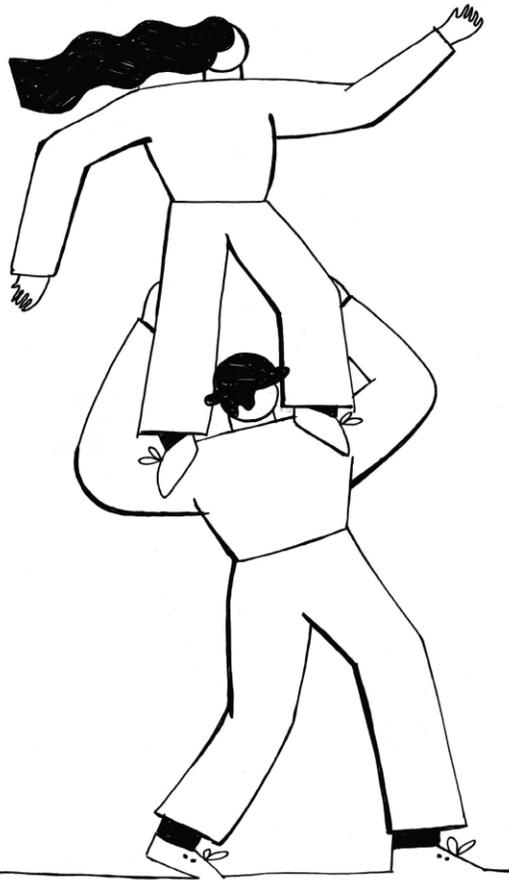
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Integrated Thinking needs board support to progress further



74%

**think integrated reporting
will provide a more cohesive
approach to corporate
reporting**

35%

**feel they receive vital board
or executive level support to
progress on their integrated
reporting journey**



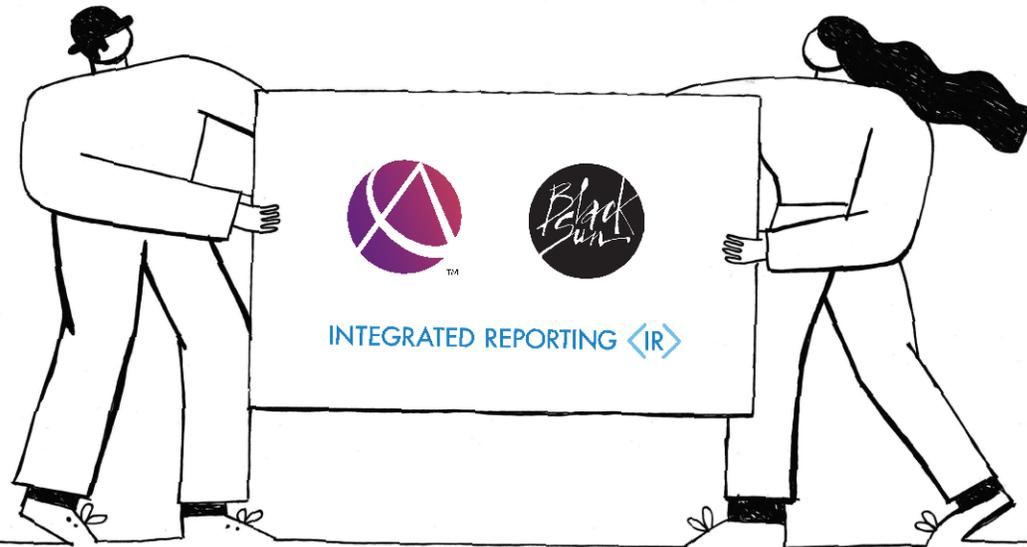
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Sharing practical ideas and insights to deliver value



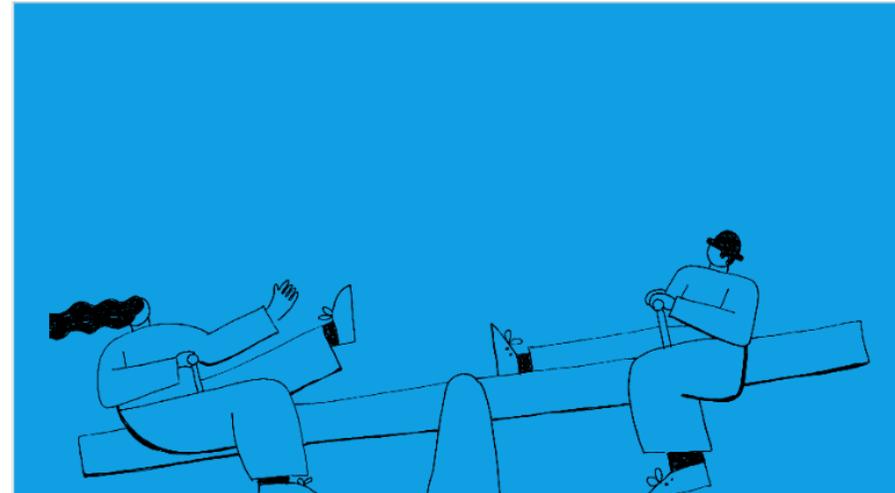
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purpose and profit

Value of Value.
The new long-term horizon for business leaders.



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Andrew Harding FCMA CGMA

Chief Executive Management Accounting
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Purpose and Profit

- Value creation needs to be viewed in a broad sense
- Non-financial and intangible should be considered alongside the financial
- However, this is not easy –it requires insightful management information



Purpose and Profit

Ten questions for executives

- Have you explained your state of play?
- Who are you ?
- Does business model explain value creation?
- What makes your business unique?
- Where is your business going?



Purpose and Profit

Ten questions for executives

- How will you get there?
- Do you measure what gets managed?
- What are your challenges?
- Is action linked to reward?
- Have you provided a complete picture of value?





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2018 INTEGRATED
ANNUAL REPORT

Garanti Bank 2018 Integrated Annual Report

True Stories – Garanti Empathy

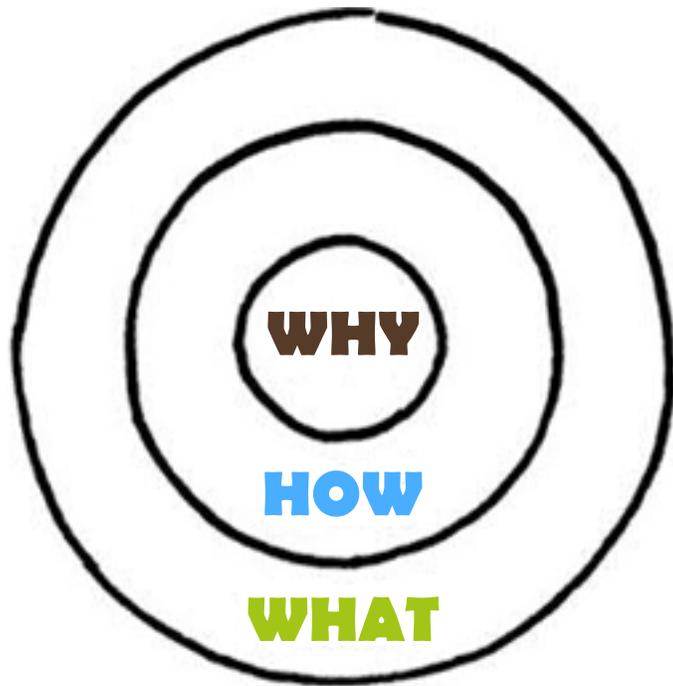


TRUE STORIES

GARANTI EMPATHY

*“Empathy lies at the heart of Garanti.
The most valuable distinction we have lies in our ability to
understand our customers’ expectations from life, make them
feel good and safe, and establish an emotional bond with them,
in addition to the fast and high quality service we offer.”*

A road map for a broad transformation



Drive the change towards more human-centricity

Engage all employees in improving customer experience

Make sure right actions are taken based on insight

Use **change management** methodology

'Garanti Empathy Program'

We started Garanti Empathy Program in 3Q 2016

Our CEO is the main sponsor of the program.

He broadcasted a video message to all employees at the kick-off.

He also sent a letter to everyone encouraging them to create and share empathy stories.

GÜNE BAŞLARKEN...



Videoyu izlemek için lütfen tıklayınız



“Garanti is you...
And what lies at
the heart of
Garanti
is...
empathy”



1 Empathy Projects

to improve customer experience

- Improve Experience in Critical Customer Journeys
- Build Emotional Connection with Customers
- Improve Customer Communication
- Redesign Complaint Handling Process

2 Empathy Tools

to support employees in delivering the best experience

- Tips
- Checklists
- Experience standards/protocols
- Trainings
- Case studies

3 Empathy Stories

to share employees' empathy stories and let them inspire one another

Garanti Empathy Program is followed by Customer Committee through periodic meetings. CEO, EVPs and all key departments are the members of this committee.

Garanti Empathy has a web page as part of intranet

MÜŞTERİ YOLCULUKLARI ARAŞTIRMALAR DÜNYADAN ÖRNEKLER PROJELER

Garanti Empati

Müşteri Deneyiminde İlham Veren Örnekler: Airbnb

İnsanları, sevgiyi ve yerleri bir araya getiren markanın başarı sırları ve empati hikayeleri için tıklayınız.

PEOPLE + PLACES + LOVE = AIRBNB

2019 Net Tavaize Skoru Başarımsız Her Yere Ait Olmalı: Airbnb Müşteri Deneyiminde Fark Yaratanlar

EMPATİ İPUÇLARI

Duygulanımı ifade ettiğimizde, anlaşmazlıkları daha kolay gözer ve karşımızdakilerle daha kolay bağlantı kurarsınız.

Devamı

Tümünü Göster →

Müşteri Deneyimi Skoru (MDS)		Net Tavaize Skoru (NTS)	
BİREYSEL (BANKA)		KOBİ (BANKA)	
Müşteri Deneyimi Skoru	Hedef Gerçekleşen Oranı	Müşteri Deneyimi Skoru	Hedef Gerçekleşen Oranı
78	104	72	96

Skor ve Anket Detayları *Ortalama 2019 Aylık Skor

EMPATİ HİKAYELERİ

Meltem Yalçınat
Müşteri Deneyimi Destek Uzman Asistanı - Müşteri

Başka bir taraftan olarak farklı bakımları tutan müşterilerimizle yaptığım jesti sizlere anlatmak istiyorum :)

Devamı

30 Şubat 7 Yorum

İbrahim Uysal
Güvenlik Görevlisi - İğdirler Caddesi

Bir müşterimiz "Size teşekkür etmek istiyorum" diyor yanıma geldi. Her sabah güle güle oğlundan otobüs ile geyiken beni kadınlara mama ve su verilen gördüğünü söyledi. "Sanırım kuşlara da yem verdiğimizi de görüyorsunuz" dedi.

Devamı

20 Şubat

Meltem Yalçınat
Müşteri Deneyimi Destek Uzman Asistanı - Müşteri

Bir müşteri hikayesini gözerken küçük bir gözümlü de hayatına dokunduğum hikayemi sizinle de paylaşmak istiyorum.

Devamı

31 Şubat 2 Yorum

Tümünü Göster →

- Personalized page
- Customer Journey Maps, Researches, Case Studies, CX Projects
- Recent news about CX projects and NPS Results
- Quotes about the importance of empathy
- Tips to improve customer experience, empathetic behavior
- Score Board: CX Score and open market NPS results
- 'Empathy Stories' shared by employees

Empathy Tools:

Tips: e-mails empowering employees in both personal & business life

Toltec Wisdom: 4 Agreements



Garanti Empati

TOLTEK ÖĞRETİSİ VE DÖRT ANLAŞMA¹

Toltec öğretisi, Meksika Kızılderilileri tarafından hayata geçirilen bir yaşam sanatıdır.

Toltekler, daha iyi yaşamak için yaşamımızı yöneten anlaşmaların farkında olmamız gerektiğine inanır. Eğer yaşamımızı yöneten anlaşmalarımızın farkında olursak, yaşamımızdan hoşnut olmadığımızda, bu anlaşmaları değiştirerek mutlu olabiliriz.

BİRİNCİ ANLAŞMA: SÖZCÜKLERİNİ ÖZENLE SEÇ

"Sözler büyüdür ve insan, sözü kullanma yetisine sahip bir büyücüdür."

Söz; kendimizi ifade etme, iletişim kurma ve yaratma gücümüzdür. Her şey sözlerimiz sayesinde gerçekleşir ve niyetimiz sözler sayesinde şekillenir.

Bir söz, dikkatimize çapa atarak zihnimize girebilir ve tüm inanç sistemini iyiye ya da kötüye doğru değiştirebilir.

Yorgun olduğu için şarkı söyleyen küçük kızına kızgınlıkla "O çirkin sesini kes. Sus ve otur" diyen bir anne düşünün.

Annenin, o anda herhangi bir sese karşı toleransı sıfırdır. Gerçek, küçük kızın sesinin çirkin olması değildir ama küçük kız annesinin sözüne inanır. Ve o anda kendisiyle bir anlaşma yapar. Küçük kız o andan itibaren bir daha şarkı söylemez çünkü sesinin çirkin olduğuna inanmıştır.

Sesiyle insanlara rahatsızlık vermemek için başkalarıyla konuşmakta bile zorlanan, içine kapanık, utangaç bir çocuk haline gelir. Yaptığı bir anlaşma ile küçük kız için her şey değişmiştir. Bu etki, onu çok seven biri, yani annesi tarafından farkında bile olmadan yaratılmıştır.

Küçük kız, sesinin güzel olduğuna dair yeni bir anlaşma yapana kadar da bu şekilde devam eder.

Hem başkasına hem de kendimize söylediğimiz sözleri düşünün. Sözlerimizi başkalarını incitmek için mi kullanıyoruz? Etrafımızdaki insanlar hakkında olumsuz fikirler yürütüp, bunu başkalarıyla paylaşıyor muyuz?

[Devamı için tıklayın.](#)

¹ Don Miguel Ruiz'in "Dört Anlaşma" adlı kitabından

Non-Violent Communication



Garanti Empati

ŞİDDETSİZ İLETİŞİM

"Haklı çıkmak mı yoksa hayatı daha güzel kılmak mı? Siz hangi oyunu oynamayı tercih edersiniz?"

Nasıl oluyor da bazı insanlar başkalarının iyiliğine katkıda bulunmaktan keyif alırken, diğerleri birbirine sözlü ya da fiziksel şiddet uygulayabiliyor?

Şiddetsiz iletişim, Marshall B. Rosenberg'in yukarıdaki sorunun cevabını ararken geliştirdiği bir yaklaşımdır;

- Kendi değerlerimizden ödün vermeden karşımızdakini empati ile anlamaya,
- İlişkilerimizin niteliğini düzeltmeye,
- Karşımızdakini suçlamadan, gerçek duygu ve ihtiyaçlarımızı açık yüreklilikle ve dürüstçe ifade edebilmeye yardımcı olur.

Bu yaklaşım sayesinde, zorlayıcı şartlar altında bile insanca davranabilme yeteneğimizi güçlendiren dil ve iletişim becerileri geliştirebiliriz.

Kendinizi ifade etme ve başkalarını dinleme biçiminize yeni bir çerçeveden bakmak ister misiniz?

[Şiddetsiz iletişimin dört ögesi için tıklayın.](#)

Empathy Tools:

Best Practices & Case Studies: sharing inspiring stories of global corporates

Case Study Mailing



Garanti Empati

MÜŞTERİ DENEYİMİNDE İLHAM VEREN ÖRNEKLER

Müşterilerin beklentilerini ve duygularını anlayan; sundukları deneyimin her adımını müşteri gözünden tasarlayan markalar bunu nasıl başarıyor?

Sihirli Bir Dünya: Disneyland

Walt Disney; eğlence sektöründe, dünyanın en büyük şirketlerinden biri.

Müşterilerine büyümlü bir deneyim sunmak isteyen markanın başarı sırlarını ve empati hikayelerini [buradan inceleyebilirsiniz.](#)



Paylaş

Success Secrets of the Case



Başarı Sırları



Teknolojinin Sihri

Müşterilerin; çok sıra bekleme, gösterilerde oturacak yer bulamama gibi zorlukları yaşadığını keşfeden Disney, hayal kırıklıklarını peri tozuyla değil; kendi teknolojik sihirleriyle gidermeyi hedefliyor.

Misafirler biletlerini online aldıklarında, Disneyland'de geçirecekleri günü, hangi gösteriye katılacaklarını, nelere bineceklerini ya da nerede yemek yiyeceklerini planlayabiliyor. Ardından Disney, onlara kargo ile bir «Sihirli Bileklik» (MagicBand) iletiyor. Bu bileklikle, misafirler sıra beklemeden ya da oturacak yer bulma sorunu yaşamadan planladıkları aktivitelere katılabiliyor. Ayrıca, müşteriler bu bileklikleri, kredi kartlarıyla da eşleyerek; Disney Park'ta harcama yapmak için kullanabiliyor.



Disney, müşterilerinin yolculuğunda sihir ve merak duygusuna hitap etmenin yanında, bu yolculuğun kesintisiz ve verimli olmasına da özen gösteriyor.

Empathy Stories from the Case



Empati Hikayeleri - II



Kaplumbağa Crush'tan Yüzme Dersi

Alli, kızı ve oğluyla Disney Park'a gidiyor ve Kaplumbağa Crush'in gösterisine katılıyor. Gösteri esnasında, seyirciler arasından Crush'la konuşmak için bir çocuk seçiliyor. Kaplumbağa Crush'la konuşmayı çok isteyen oğlu, seçilemeyince çok üzülüyor ve gösteri sona erdiğinde ağlamaya başlıyor.

Birinin oğlunun iyi olup olmadığını sorması üzerine Alli durumu açıklıyor. Durumu duyan görevlilerden biri, salon boşalınca kadar beklemelerini rica ediyor.

Salon tamamen boşaldığında, Crush tekrar ekrana geliyor ve oğluyla denizde yaşamının nasıl bir şey olduğunu birbir konuşarak birkaç dakika geçiriyor; hatta ona biraz yüzme dersi bile veriyor.



Böylece hem oğlunun hem de Alli'nin kalbini kazanıyor:

«Üzgülü bir çocuğa yardım ettiği ve oğluma hayran olduğu bir karakterle konuşma fırsatı sunduğu için ne kadar şanslı ve gösterideki çalışana ne kadar minnettar olduğumu söyleyemem.»

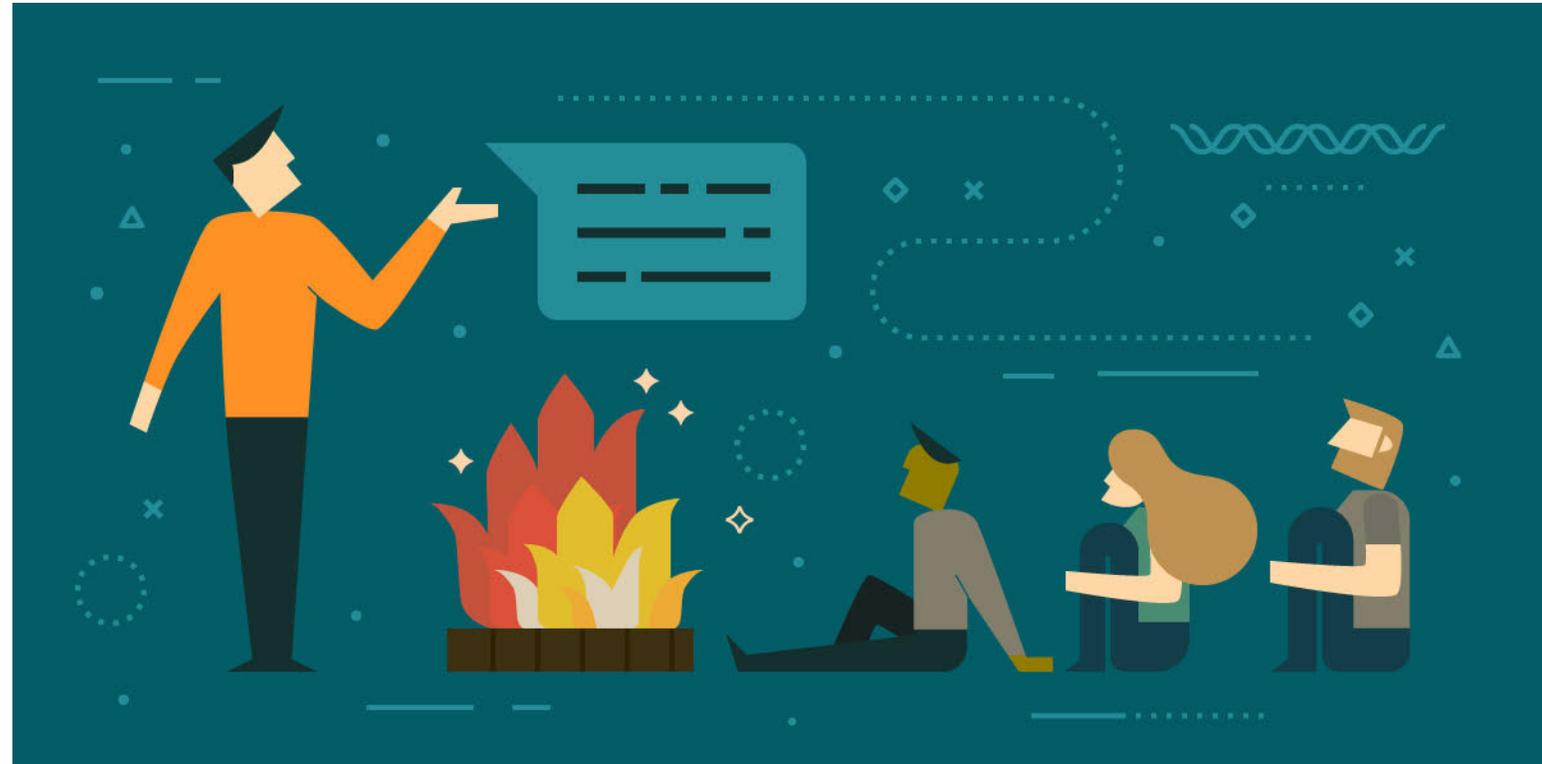
Empathy Stories

Research¹ shows that; stories shape our brains, tie strangers together, and move us to be more empathic and generous.

We ask all employees to share their personal stories with customers

Employees can enter and share their stories via Empathy platform

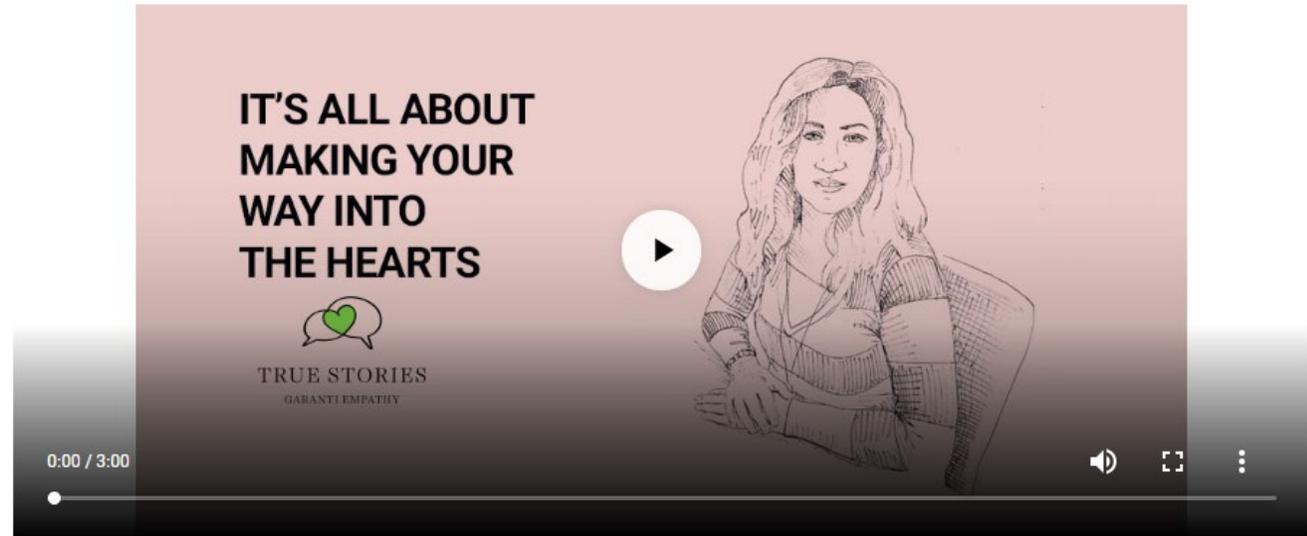
All employees can read, comment and/or like stories



Empathy Stories is the main theme of 2018 integrated annual report



2018 INTEGRATED ANNUAL REPORT



www.garantiannualreport.com

FOREWORD

"EMPATHY LIES AT THE HEART OF GARANTI."



FOREWORD

"EMPATHY LIES AT THE HEART OF GARANTI."



Customer experience consists of rational and emotional experiences delivered at each touch point involving communication upon understanding the customers' feelings, needs and expectations. Garanti positions its customers as a building block of its strategy and the customer experience as its strategic priority. One of the most important distinctions of Garanti is its ability to "empathize". Empathy, in the simplest terms, for an individual or an organization, is defined as putting oneself in the shoes of another, that one is in interaction with. Garanti, however, takes empathy a step further. For Garanti, empathy means correctly understanding, its customers' constantly evolving needs and expectations, offering them timesaving solutions to improve their lives, and while doing so, delivering a swift and smooth experience. It means helping them make the right financial decisions, supporting them to grow their businesses sustainably, and providing the best experience at all digital and physical touch points.

As a result of all these, the Bank desires its customers to feel good for working with Garanti. It is an indispensable passion for Garanti to offer an excellent experience to its more than 16 million customers. To this end, the Bank designs and simplifies the experiences at all touch points from its customers' perspective, in a bid to offer an uninterrupted, seamless and personalized experience throughout all channels. The Bank constantly follows up and applies all new technologies for an enhanced customer experience. The opportunities that the technology offers and all digital transformation initiatives are integral parts of the customer experience. But at the heart of it all, lies "human". And this makes "employees of Garanti" one of the constant and key actors in customer experience. More than 18 thousand Garanti employees are working to drive Garanti forward in customer experience, employing "transparent, clear and responsible banking" principles.

In a year that was challenging for both our country and the global markets, Garanti Bank, in its 2018 Integrated Annual Report, focused on one of the most significant reflections of its customer-centric strategy that is the key of its sustainable success: True Stories. Each one of these stories that actually happened all over Turkey, in fact, reveals the secret underlying the longstanding success of Garanti: standing by its customers through every moment, whether it is a good, bad, happy, sad, tough or pleasant one.

Just as it has done in the past, Garanti will continue to make its customers feel that they are cared, they are precious, and that Garanti will continue to be by their side at all times...



EQUIVALENT TO ONE THOUSAND THANK-YOU'S
EMRAH SEVİM
Customer Representative, Bekirpaşa, Kocaeli



NOT JUST OUR JOB BUT OUR LIFE IS ABOUT RELATIONSHIPS
TANER BALABAN
Retail Banking Customer Relationship Manager, Niğde



WE SAVED A SIGNIFICANT LOSS ON THE PART OF OUR CUSTOMER
ARZU YILDIZ
Payments Senior Supervisor, İstanbul



OUR TOP PRIORITY IS TO OFFER ASSISTANCE
KISMET UYGUN
Outsource Operations Specialist, İstanbul



I HAD TO DO SOMETHING FOR THAT FAMILY
EMINE KARACA
Customer Representative, Aşkantarazar



I HAD TRULY BECOME A MEMBER OF THAT FAMILY
NUR ÖMİT
Customer Representative, Niğde



TRUE STORIES
GARANTI EMPATHY



Read



TRUE STORIES
GARANTI EMPATHY



Listen



IT'S ALL ABOUT MAKING YOUR WAY INTO THE HEARTS
İLKNUR ÖNDER
Customer Service Staff, Lalapaşa, Erzurum

▶ 0:00 / 2:24 ● — 🔊 ⋮

An Empathy Story from a Security Guard

THIS IS MY HOME AND YOU ARE MY GUESTS

MUSTAFA MERAL
Security Guard, Trabzon

It was about four years ago. An old man was leaning against the wall outside the branch. He must have been cold because he was rubbing his hands. I went over to him and said *“Sir, come in and wait inside. Do not stand out here in the cold”*, *“Son, what if you get into trouble for letting me in?”* he said. *“Don’t worry, I will not. Come in. Who are you waiting for here?”* I asked him. *“I am waiting for my son. He told me to wait outside the bank. This is why I am here,”* he said. *“Let us offer you a cup of tea to warm you up”* While he was sipping the tea, his son passed outside the bank. When he spotted his father inside the branch, he came in, surprised. *“What is up dad? Why are you waiting here? I told you to wait outside the other bank,”* he said. The father replied, *“It was cold outside that bank, I got cold so I waited here because it was sunny here.”* Pointing at me, the son asked his father *“How come you are sitting here drinking tea. Do you know this gentleman here?”* The father said, *“No I don’t. But he saw me waiting outside and invited me in and offered me tea.”*

The son went on, *“Very well then, do you have a cup of tea for me as well?”* and turned to me as he sipped his tea *“Do you always greet the people you don’t know so warmly and offer them tea?”* he asked. *“I do. I treat them just like I treat the people who come to my house. This is my home and you are my guests and you are important to me”* I said.

The man said, *“I have come from France. I intended to deposit the money I brought with me to another bank but I loved that you treated my father who is a total stranger to you this way and it made me proud”* He left after telling his father to wait and that he would come back soon. When he came back ten minutes later, he was carrying a big bag. The gentleman has become our customer that day, and opened Euro and TL accounts for a respectable amounts before leaving the branch.



An Empathy Story from a Customer Representative



WHO NEEDS WHO?

UMUT DAĞISTANLI

Customer Representative, Pamukkale University

One does need others, right? We may tend to think, that every customer, walking in through the door, needs us to get something done for him, or her. But as an old saying goes 'Only God knows who will need who'. I had a firsthand experience.

It was 2017... My son Alper is well behaved and calm at home but he is an active, feverish kid elsewhere. That's why his teacher had been calling all the time, to inform us about his goings at school. My phone rang on a working day once again. I picked up and asked *"Hello Ma'am, did something happen again?"* The teacher said, *"I will tell you something now, but you have to keep calm. Alper hit his head on the corner of an open window. I think he needs stitches. Can you come over?"* My colleagues were on leave, so it was difficult for me to leave the branch. I called my husband, but he didn't answer, because he was still in class. A customer of mine, who is an ambulance driver, had come in for a transaction five minutes earlier, and overheard all my conversations. *"Now, do not panic. I will go pick him up"* he offered.

So he picked up Alper and took him to the ER. He got the scar stitched and sent me photos, so that I would not panic. In the meantime, I reached my husband who went to the ER, and took over Alper. I look back and wonder if our customer would do what he did if I had been sulky, whined every time he called, or if I did not offer a friendly service, or did not do my job properly?

A doctor for whom we perform a transaction today, can become our mothers' doctor the other day; a teacher we provide support, can become our children's teacher, or we can become the client of a lawyer, who we service today. That's why, we should offer all the help we can to everyone, so that we will receive the same. You know, only God knows who to need who and when!