**Company:** QNB Türkiye, İstanbul
**Company Description:** QNB Türkiye was a Turkish bank with headquarters in Istanbul. It was established by Turkish financier Hüsnü Özyeğin in 1987 and for a period was the Turkish bank with the largest network of foreign branches. Its Turkish operations were purchased by National Bank of Greece (NBG) in 2006, then by QNB Group in 2016, which first rebranded it QNB Finansbank then phased out the Finansbank brand in 2024.
**Nomination Category:** Product & Service Categories - Business Technology Solutions
**Nomination Sub Category:** Big Data Solution
**Nomination Title:** QNB Network Project


2025 GOLD STEVIE® WINNER

HOW TO ENTER >

1. Which will you submit for your nomination in this category, a video of up to five (5) minutes in length about the the nominated new or new-version product or service, OR written answers to the questions for this category? (Choose one):

2. If you are submitting a video of up to five (5) minutes in length, provide the URL of the nominated video here, OR attach it to your entry via the "Add Attachments, Videos, or Links to This Entry" link above, through which you may also upload a copy of your video.

3. If you are providing written answers for your submission, you must provide an answer to this first question: If this is a brand-new product, state the date on which it was released. If this is a new version of an existing product, state the date on which the update was released:

> The Network project, while building upon existing QNB data infrastructure, represents a significant advancement in our ability to analyze customer data and generate actionable intelligence. The initial deployment of the Network Score methodology commenced in January 1st, 2023 and the field launch took place on October 5, 2023. We have been continuously refining the platform with iterative updates since then. While evaluating the benefits we will offer to our customers, we analyze their Network Scores and network development, and make decisions about upcoming campaigns accordingly.

4. If you are providing written answers for your submission, you must provide an answer to this second question: Describe the features, functions, and benefits of the nominated product or service (up to 350 words):

> **Total 339 words used.**
>
> The project aims to establish deep and lasting relationships with customers across all segments by driving cross-sell opportunities, positioning the bank as their primary partner for cash flow management, and expanding our customer base by tapping into the networks of financially linked clients—while continuously strengthening these ecosystems.
>
> To realize this vision, the power of big data is harnessed to generate deeper customer understanding and deliver more targeted solutions. Insights such as the operational scale of corporate and retail clients, their product usage within the bank and the broader market, and their predicted adoption patterns—modeled through proprietary algorithms—are analyzed. Additionally, networks of financially connected customer and non-customer relationships are mapped to uncover new cross-sell opportunities and strengthen engagement across the ecosystem.
>
> **Features**:The core of the Network project lies in its bespoke dashboard displays.These dashboards provide real-time visibility into critical customer data, enabling sales managers to gain a comprehensive understanding of their portfolio.The platform's key metric, the Network Score, quantifies a customer's cash flow share with QNB, serving as a powerful indicator of potential.
>
> **Functions**:The project leverages three key screens to drive strategic decision-making.The Comparison Screen allows tracking of performance trends over time,Simulation Screen facilitates goal-oriented planning and scenario analysis, and the Customer Screen delivers granular insights into individual customer Network Score development and transaction volume.These tools empower sales teams to proactively identify and capitalize on opportunities.
>
> **Benefits:**Network project provides several key benefits. It empowers sales teams to prioritize high-potential customers, identify cross-selling opportunities improve customer retention rates, by understanding the complex network relationships of our customers.By streamlining access to data and accelerating processes, the project drives significant time savings and operational efficiencies.Furthermore, the project's unique ability to directly identify customer potential and needs allows us to deliver personalized solutions, fostering enhanced customer satisfaction and strengthening our competitive advantage.Moreover, the project enables QNB to proactively manage risk and identify potential vulnerabilities within our customer base.This platform demonstrates QNB's commitment to data-driven decision-making and innovation in the financial services sector.

5. If you are providing written answers for your submission, you must provide an answer to this third question: Outline the market performance, critical reception, and customer satisfaction with the product or service to date. State monetary or unit sales figures to date, if possible, and how they compare to expectations or past performance. Provide links to laudatory product or service reviews. Include some customer testimonials, if applicable (up to 350 words):

> **Total 313 words used.**
>
> **Market Performance:** As part of our commitment to enhancing customer satisfaction, delivering seamless end-to-end services, and simplifying banking operations, we adopted a more strategic and customer-focused sales approach through the implementation of the Network framework. [REDACTED FOR PUBLICATION] our average Network Score rose from 9.90% to 16.69%, reflecting a marked improvement in customer engagement and product penetration. [REDACTED FOR PUBLICATION]
>
> At the start of Network, customers in the lowest-scoring segment (average 2%) were utilizing an average of 1.8 products, while those in the top-performing segment (100% score) engaged with 7.39 products. After one year, with the progress made in our customer relationships through the Network approach, product usage increased to 2.36 products in the lowest segment and to 8.47 products in the highest segment. This demonstrates that our efforts have boosted cross-selling across our entire customer base and increased the profit we generate per customer. As a result, our non-interest income grew from TL 14.07 billion to TL 19.76 billion—an increase of 40% within just one year.
>
> **Performance Against Expectations:** All corporate segments exceeded their targeted Network Scores by the end of 2024. The Corporate Banking unit achieved 13.03% versus a 10.47% target; the Commercial Banking unit recorded 15.75%, exceeding the 15.15% goal; the SME Banking unit outperformed its 17.88% target with 18.35%; and the SBB unit slightly surpassed its 32.55% target with a result of 32.70%. On a consolidated basis, the corporate segment-wide target was 15.41%, while actual performance reached 16.69%—an 8% overachievement.

6. You have the option to answer this final question: Reference any attachments of supporting materials throughout this nomination and how they provide evidence of the claims you have made in this nomination (up to 250 words):

> **Total 236 words used.**
>
> TheNetwork Score is monitored through the specially designed Network Dashboard screens created for thispurpose.These dashboards display daily volume realizations by product, potential information, and targets.The dashboard operates on a daily basis.[REDACTED FOR PUBLICATION] [REDACTED FOR PUBLICATION]
>
> [REDACTED FOR PUBLICATION]
>
> For planning purposes in line with Network Score targets, the Simulation Screen is used.[REDACTED FOR PUBLICATION] On the Simulation Screen,users can monitor how many customers use whichproducts, the potential volume of each product, and use this information to enter additional volumes forplanning. The remaining volume required to reach the target can also be calculated. [REDACTED FOR PUBLICATION]
>
> Customer screen allows tracking of the customer's development over the last 3 months and identification oftheir potential volumes. [REDACTED FOR PUBLICATION]

## Attachments/Videos/Links:

[QNB Network Project](#)

[REDACTED FOR PUBLICATION]