

**Company:** QNB Türkiye, İstanbul

**Company Description:** QNB Türkiye was a Turkish bank with headquarters in Istanbul. It was established by Turkish financier Hüsnü Özyegin 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:** Work Management Platform

**Nomination Title:** QNB Network Project

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, representing a significant evolution in our customer relationship and business development approach, was initiated in January 10, 2023 and the field launch took place on October 5, 2023. While the foundational framework was established at this time, we have continuously refined our methodologies and calculation metrics. We are currently approaching the midpoint of 2025 and remain committed to ongoing improvements to enhance sales team understanding, customer analysis, and cross-selling opportunities. These advancements aim to maximize customer cash flow through our bank and drive new customer acquisition. Building upon the demonstrable success of this initiative within our corporate segment, we have recently extended the Network Score methodology to encompass individual customer relationships, enabling comprehensive network analysis across our entire client base.

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 349 words used.**

The Network project is a transformative initiative spearheaded by QNB Türkiye's Cash Management and Foreign Trade teams. "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.

**Features:** Network Score measurement metric was developed to create sales strategies by analyzing our customers' product usage within the bank (which products they use and to what extent). Based on this, we started to develop customer management strategies from a network perspective—both to deepen relationships with existing customers and to establish profitable and sustainable relationships with new customers.

**Functions:** Branch and regional team Network Scores are also calculated using the weighted average of their customers' Network Scores. This score is the most heavily weighted component among the field teams' performance targets. Specially designed dashboard screens are used to both manage their own performance and monitor their customers' Network Scores. Through these dashboards, users can conduct situation analysis, track progress, and run simulations in line with their targets.

**Benefits:** The Network project delivers significant benefits across the organization. It empowers sales teams to focus on high-potential opportunities, fostering increased cross-selling and improved customer retention. At the beginning of the tracking period, customers in the segment with the lowest Network Score (an average of 2%) were using an average of 1.8 products, while those in the highest segment (with a Network Score of 100%) were using 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. [REDACTED FOR PUBLICATION]

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. [REDACTED FOR PUBLICATION]

**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 246 words used.**

The Network Score is monitored through the specially designed Network Dashboard screens created for this purpose. These dashboards display daily volume realizations by product, potential information, and targets. The dashboard operates on a daily basis. [REDACTED FOR PUBLICATION] It reflects the performance of both customers and teams. From branch employees up to higher management, all levels are reported according to responsibility, presenting the overall regional performance. [REDACTED FOR PUBLICATION]

[REDACTED FOR PUBLICATION] The Progress Screen functions similarly to the Dashboard, providing data broken down by region, branch, branch employee, and customer. [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 which products, the potential volume of each product, and use this information to enter additional volumes for planning. 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 of their potential volumes. [REDACTED FOR PUBLICATION]

## Attachments/Videos/Links:

[QNB Network Project](#)



[REDACTED FOR PUBLICATION]



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