

## THE COMPARISON OF ADVERTISEMENTS OF CONVENTIONAL AND PARTICIPATION BANKS: THE EXAMPLE OF TURKEY, ENGLAND, EGYPT

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## Konvansiyonel Bankalar ile Katılım Bankalarının Reklamlarının Karşılaştırılması: Türkiye, İngiltere ve Mısır Örneği

### ÖZ

Reklamlar işletme faaliyetlerini duyurmak, anlatmak ve alıcıları ikna etmek için kullanılan önemli bir araçtır. İşletmeler yüksek maliyetlere katlanıp, en etkili reklamlar için çaba sarf etmekte, dikkat çekici ve yenilikçi reklamlar konusunda rakipleri ile yarışmaktadır. Fon fazlası bulunanlar ile fon ihtiyacı olanlar arasında köprü görevi gören bankalar reklamlar aracılığıyla bu yarışın içerisinde tüketicilere ulaşma çabası göstermektedir. Ancak işleyiş bakımından birbirlerinden farklı özelliklere sahip olan bu iki banka türünün reklamları bankaların çalışma prensipleri ve ulaşmak istedikleri hedef kitlelerine göre değişiklik göstermektedir. Bu çalışmada konvansiyonel bankalar ile katılım bankalarının reklamlarında yer alan benzer ve farklı yönleri ortaya çıkarmak amacıyla bu bankaların reklamları içerik analizine tabi tutulmuştur. Bu kapsamda Türkiye, İngiltere ve Mısır'dan seçilen konvansiyonel ve katılım bankalarına ait 150 civarında reklam incelenmiştir. İncelemeler sonucunda katılım bankalarının reklamlarında ahlaki değerlerin ön plana çıkarıldığı, dini mekân ve öğelerin kullanıldığı, dini hassasiyetleri olan gelenekçi toplumlara hitap edildiği, helal kazancın vurgulandığı, reklamların tarihi, turistik ve dini mekanlarda çekildiği görülmüştür. Konvansiyonel bankaların reklamlarında ise insani ve kültürel değerlerin önemsendiği, çağdaş/modern toplumlara hitap edildiği, en iyi kazancın vurgulandığı, reklamların tarihi ve turistik mekanlarda çekildiği tespit edilmiştir. Sonraki çalışmalarda televizyon reklamı haricinde farklı kanallarla gerçekleştirilen reklam faaliyetlerinin çalışmaya dahil edilmesi ve farklı ülkelerdeki reklamların da dahil edilmesi literatüre yeni katkılar sunacaktır.

**Anahtar Kelimeler:** Katılım Bankaları, Konvansiyonel Bankalar, Reklam, İçerik Analizi, Türkiye.

## The Comparison of Advertisements of Conventional and Participation Banks: The Example of Turkey, England, Egypt

### ABSTRACT

Advertisements are important means used to announce and explain business activities and persuade buyers. Businesses lean on the high costs, strive for the most effective advertisements, and compete with their competitors in attractive and innovative advertisements. The banks which function as a bridge between those with excess funds and those in need of funds make an effort to reach consumers in this race through advertisements. However, the advertisements of these two types of banks, which have different characteristics from each other in terms of functioning, show an alternation according to the working principles of the banks and the target audience, they want to reach. In this study, to reveal the similarities and differences in the advertisements of conventional banks and participation banks, the advertisements of these banks were subjected to content analysis. Within this framework, around 150 advertisements were examined that belong to conventional and participation banks selected from Turkey, England, and Egypt. It has been seen that moral values are emphasized, religious places and elements are used, traditional societies with religious sensitivities are addressed, halal earnings are emphasized, advertisements are shot in historical, touristic, and religious places, in the advertisements of participation banks at the end of the reviews. It has been determined that in the advertisements of conventional banks, human and cultural values are considered important, contemporary/modern societies are addressed, the best profit is emphasized, and advertisements are shot in historical and touristic places. The inclusion of advertising activities carried out through different channels other than television commercials will make new contributions to the literature in future studies, beside this the inclusion of advertisements in different countries will provide new contributions to the literature.

**Keywords:** Participation Banks, Conventional Banks, Advertising, Content Analysis, Turkey.

## **Introduction**

The businesses offer their products and services to the market to carry out their activities, make a profit and survive in changing market conditions. While some businesses continue their way with their existing products, some businesses increase their presence in the market by developing new products. However, the existence of products alone is not enough for businesses. It is important for institutions to create a positive image in the eyes of consumers by promoting the products to the target audience with marketing communication activities and encouraging and persuading them to buy. With the increase of globalization, industries are constantly changing, the new businesses are constantly entering the market and the use of e-commerce sites widespread have led to increased competition. In this intensely competitive environment, the importance of marketing communication activities is increasing day by day. Marketing communication, the other name is promotion. It is defined as a communication process that consists of conscious, programmed, and compatible activities to persuade the customer, carried out under the control of the producer-marketing company to facilitate the sale of a company's goods or services. (Torlak, 2013, p. 128). Various tools are used to reach the target audience in marketing communication and one of these tools is advertising. Advertising is defined as the presentation and promotion of products, services, or ideas for a certain fee and through mass media such as newspapers, magazines, television, or radio, in a way that makes it clear who pays the fee. Advertisements are used by lots of organizations to convey some messages about the businesses themselves, their products and services, or behavior patterns to a predefined target audience to create a reaction in consumers (Kotler, Armstrong, Saunders, & Wong, 1999, p. 793). Conventional banks, which are a type of business, are institutions that collect funds in return for a certain interest, make these funds available to those who request funds at a certain interest rate, and carry out various banking activities such as foreign exchange, credit card, and valuables safe rental. On the other hand, the participation banks can be defined as businesses that carry out the activities of conventional banks within the framework of the interest-free principle. The banks carry out their activities in an intensely competitive environment with many competitors, in both national and international markets. The advertisements become very important in this competitive environment, in terms of reaching target audiences and giving the message that they are different from their competitors.

## **Marketing and Advertising**

Generally, it is accepted that production is the most important factor that increases welfare. However, production is only a part of the welfare issue. The other parts of the subject are the products and services produced. Also, It constitutes the subject of marketing activities such as delivering the products and services produced to the consumers at the desired place, time, and amount (Ünlü, 1978, p. 5). In this context, marketing can be explained as the creation of place, time, and property benefits (Mucuk, 2001, p. 7)

As a marketing tool advertising is an activity of promoting a product or service to large audiences by using the press and media (Ünlü, 1978, p. 7). The people are directed to a certain place with this promotion and also their attention is sought by giving information about a product or service (Kaya, 2018, p. 100). Advertising directs the consumer to a product or service, a brand, or an organization. Even though there are different shapes or types, advertisements are made for a certain fee. Advertising has become an indispensable phenomenon for companies, businesses, producers, and consumers like other elements used in marketing communication. (Elden and Kocabaş, 2015, p. 13). The swiftly changing market conditions cause the competition to increase gradually, the production of many similar products, and the

increasing importance of advertisement day by day. If a simple and clear definition of advertisement is wanted, it can be expressed as information work, persuasion process, and art of creating demand (Akbulut and Balkaş, 2006, p. 13).

### **Conventional Banks and Participation Banks**

The notion of the bank is defined as *"institutions operating based on accepting deposits and providing loans on their own behalf and the branches in Turkey of such institutions established abroad"* in the Banking Law No. 5411 published on November 1, 2005 (Law No. 5411, 2005, p. .9538). Banks are institutions that collect funds in return for a certain interest and make those who demand to use these funds with a certain interest and carry out all kinds of banking activities such as foreign exchange, credit card, and rental of valuables.

According to their types, conventional banks are divided into three, which are public banks, foreign banks, and private banks. Banks whose capital is provided by the treasury on behalf of the state are called public banks. Banks whose capital is provided by foreigners are called foreign banks. Banks that are provided by private individuals and institutions that do not have a share of the state are called private banks (Arabacı, 2018, p. 28).

While the banks, which act as a bridge between those who have surplus funds and those who need funds, aim to find the funds they can offer at the lowest cost to their funders, at the same time, they aim to obtain the highest profit while making use of the funds they find. Meeting the needs of their customers and fulfilling all financial transactions has turned banks into service businesses (Kale, 2017, p. 210).

Participation banks, which have various names such as Islamic banking and interest-free banking are defined as *"organizations operating primarily to collect funds and extend loans through private current and participation accounts, and the branches in Turkey of such organizations established abroad "* in the banking law. (Law No. 5411, 2005, p. 9538)

Participation banking is institutions that carry out all kinds of banking activities as part of the principle of interest-free working interest-free, collecting funds with this principle, partnership, trade, leasing, and so on in the situations. These institutions are named with the word "participation" based on the principle of participating in profit and loss (TKBB, 2018, p. 2).

The main beginning point of participation banks is the rules set by the religion of Islam (Sümer and Onan, 2015, p. 297). The prohibition of interest in Islam has been an important factor in the emergence of participation banks. People with religious sensitivities stay away from conventional banks and keep their funds "under the pillow" due to this prohibition. This situation leads to idle and non-economic funds. On the other hand, the people who have similar sensitivities avoid obtaining the funds they need from conventional banks. In this situation, it generates both funds that do not interfere with the economy and traders who cannot make commercial ventures because they do not have funds. Participation banks are a type of bank that collect idle funds outside the trading system following Islamic principles, make them available to those in need of funds with profit-loss sharing following Islamic principles, and perform all kinds of banking transactions as interest, to fill this gap.

While the participation banks both when collecting and using funds in accordance with principles such as avoiding interest-based transactions, not providing funds to religiously unsuitable (Haram) business lines, and staying away from uncertainty and high risk. (Yanpar, 2015, p. 139)

### **Methodology**

Choosing the right target audience in advertisements and designing the advertisement message in accordance with the target audience is important in terms of achieving the purpose of the advertisement. From this point of view, content analysis was conducted to determine which points conventional banks and participation banks emphasize in reaching their target audiences, and also content analysis was conducted to reveal the similarities and differences in the advertisements of these banks in this study. In this context, Turkey, where the Muslim population is very dense and a western lifestyle is common, England, where the majority of the population is Christian, but where participation banking activities are widespread with its large Muslim population, and the number of Christian Arabs in its population is not to be underestimated, about 150 videos were examined, content analysis was made and the points emphasized in the advertisements of the banks were discussed advertisements made by conventional banks and participation banks from Egypt, an Arab country with a dense.

The content analysis, which is the analysis method used in the study, is the objective, systematic and quantitative description of the presented content of communication (Berelson, 1952, p. 17). The content analysis is a research technique used to make reproducible and valid inferences from texts (or other meaningful items) about contexts of use, and it helps a researcher understand particular events or phenomena, and it provides information about practical actions (Krippendorff, 2004, p. 18). The content analysis can analyze textbooks, essays, newspapers, novels, magazine articles, cookbooks, songs, political speeches, advertisements, or pictures (the content of all kinds of communication) (Fraenkel, Wallen, & Hyun, 2012, p. 478). Similar and different aspects were tried to be revealed in the advertisements of conventional banks and participation banks through the content analysis. First, the advertisements of banks in Turkey were examined and compared in this context, and then, bank advertisements in England and Egypt were examined, respectively.

## **Findings**

The advertisements of the conventional banks and participation banks operating in Turkey, England, and Egypt, were examined within the scope of the research. The study was first handled separately for each country and the similarities and differences in the advertisements that were tried to be revealed. After that, three countries were evaluated together with the extreme data.

### **Turkey Advertisements**

When the advertisements of conventional and participation banks operating in Turkey are examined, it is seen that the matters of announcing technological innovations such as mobile banking and internet banking are common for both types of banks in terms of savings, investment, production, and at the point of giving a reliable bank message. The fact that these matters are emphasized in the advertisements of both conventional banks and participation banks is directly related to both banking activities and the purposes of advertisements. Even if the targeted segment or the bank's operating style is different, banks were established to support individual customers to save, invest in companies or corporate customers, and profit from this business. So, it is so natural for both types of banks to use similar messages regarding banking activities and to emphasize technological innovations in advertisements.

When the different issues in the advertisements of conventional banks and participation banks in Turkey are examined, it is seen that the sensitivities of the addressed society are also reflected in the advertisements. In the advertisements of participation banks that operate according to the rules of the Islamic religion and work without interest become prominent the religious days, religious motifs, and emphasis on halal earnings. Father's Day, New Year's Day, and even if the best earnings are emphasized in the advertisements of conventional banks. The points where the advertisements of conventional banks operating in Turkey and participation banks differ from each other are given in Table 1.

**Table 1: Differences in the Advertisements of Conventional and Participation Banks Operating in Turkey**

<b>Conventional Banks</b>	<b>Participation Banks</b>
Human and cultural values	Religious, humanitarian, and moral values
Religious motifs; <i>Mevlana, whirling dervish, people with turbans, etc.</i>	Religious motifs; <i>Calligrapher and calligraphy, ney, jewelry with Arabic letters, calendar, tambourine, whirling dervish, Mevlana, people who perform ablution, pray and read the Quran, mosque, etc.</i>
Togetherness, solidarity, and mutual gain	Helping, sharing, and gaining together
The best earnings	Halal earnings
Contemporary society	Traditional society
To ensure the satisfaction of the consumer	To ensure the satisfaction of the consumer by considering the values
Reliable bank image	Reliable bank image with religious sensitivities
Special days; Father's Day, Christmas, etc.	Religious days; Eids, Ramadan, etc.

### England Advertisements

The advertisements of conventional and participation banks operating in England were examined and it was emphasized that in the advertisements of both types of banks, people were supported to have a job, online and mobile transactions could be made easily, and the minister made lives of people easier. There is a different picture that emerges from Turkey when the differences in advertisements are examined. The majority of the society in Turkey is Muslim. Even though the advertisements do not include any religious emphasis, the symbols are not used belonging the other religion. It is striking that in the advertisements of conventional banks, Christian symbols and symbols such as churches and crosses are used, while in the advertisements of participation banks, it is emphasized that transactions are carried out following Islamic rules, in England, since the majority of the population is Christian. The differentiating points in the advertisements of conventional banks and participation banks operating in England are shown in table 2.

**Table 2: Differences in the Advertisements of Conventional and Participation Banks Operating in England**

<b>Conventional Banks</b>	<b>Participation Banks</b>
Woman in hijab (in 1 commercial)	Long-bearded men and women in hijab
Banking transactions with interest	Interest-free banking transactions
Supporting the agricultural sector and students	Supporting small businesses and entrepreneurs
European-looking people	Arab-looking people
Financial aid to companies, financial guidance	Charity activity, charity work, care for orphans, helping the poor
Working for the benefit of people	Supporting activities that do not harm the environment and nature
Icons and symbols such as churches and crosses	accordance with Islamic conditions and rules.
Funding large and important projects in various countries <i>Panama Canal</i>	Bank emphasis used by non-Muslims
Long service life	Risk-free and safe

### Egypt Advertisements

Some points that are different from those in Turkey and Egypt leap out, when the advertisements of conventional banks and participation banks operating in Egypt are examined. It is possible to see western clothing styles, western music genres, and western cultural elements both in daily life and in advertisements of banks even though, the societies of Turkey and England contain various cultures. However, it should be stated that the elements of the local culture of Egypt are much more visible and dominant in advertisements in Egypt compared to Turkey and England. It can be said that this visibility or dominance has been transferred from the routines of daily life to advertisements in a wide range from the dressing style and music of the society. Even though the technological innovations and transaction facilities offered by the bank can be seen in the advertisements of both conventional banks and participation banks in the examples of Turkey and England, in the advertisements of both conventional banks and participation banks operating in Egypt, elements belonging to the local culture of Egypt. It is possible to see people in local clothes, local music, men and women in religious clothes, or yesterday's motifs in various parts of the advertisement.

In addition, when the bank advertisements in Egypt are examined, in parallel with the examples in Turkey and England, it is seen that Egypt's bank, the best profit is emphasized in the advertisements of conventional banks, while Islamic banks and halal earnings are emphasized in the advertisements of participation banks in Egypt, as in the other two countries. The points where the advertisements of conventional banks and participation banks operating in Egypt differ from each other are given in table 3.

**Table 3: Differences in Advertisements of Conventional and Participation Banks in Egypt**

<b>Conventional Banks</b>	<b>Participation Banks</b>
Historical and touristic sites	Historical, touristic, and religious sites
Special days; <i>Wedding</i>	Religious occasions; <i>Eid al-Fitr, children collecting candy, visiting relatives, pilgrimage, Umrah, etc.</i>
Supporting people to reach their dreams and goals	Providing interest-free financing for Umrah and Hajj
Contemporary society	Traditional society
Reliable, protected bank image	Image of a bank with religious sensitivities
Value; <i>Human, moral values</i>	Value; <i>Religious, traditional values</i>
common future; <i>"from childhood to old age, we are with you in sickness and in health" message</i>	Common future; <i>Support messages to the business, education costs, health expenditures, production</i>
To ensure the satisfaction of the consumer	To ensure the satisfaction of the consumer by considering the values
Helping and Solidarity	Helping, sharing, praying, doing good without expecting anything in return
Bank of Egypt	Islamic Bank, Islamic Finance
Earning in the best way	Halal earnings
Religious motifs; <i>People with fez and turban</i>	Religious motifs; <i>Jewelry, Arabic letters, calendar, women in hijab, mosque, etc.</i>

### **Turkey, England, and Egypt Advertisements**

It can be said that examining the conventional banks operating in Turkey, England, and Egypt and the participation banks separately for each country provided data that will help to reveal the similarities and differences between bank advertisements based on countries. The study will show the similarities and differences in the ways of addressing the target audiences of conventional banks and participation banks operating in different cultures, combined evaluation of the bank advertisements in the three countries included. The similar aspects in the advertisements of the banks in the three countries mentioned can be

listed as technological innovations and conveniences provided to customers, the support provided to various sectors, various social responsibility projects, and activities carried out for the benefit of society. It can be said that both conventional banks and participation banks emphasize their banking activities and social practices in their advertisements.

It is possible to list the differences seen in bank advertisements in Turkey, England, and Egypt as the emphasis on interest-free transactions, the distinction between special days and religious days in the advertisement, and the contemporary or traditional characteristics of the society shown in the advertisement, and the distinction between the best earnings and halal earnings. There are some points in the advertisements of participation banks and conventional banks operating in Turkey, England, and Egypt that differ from each other are given in table 4.

**Table 4: Differences in Advertisements of Conventional and Participation Banks Operating in Turkey, England, and Egypt**

<b>Conventional Banks</b>	<b>Participation Banks</b>
Interest-bearing transactions	Interest-free transactions
Special days Birthdays, fathers, mother's day, Christmas	Religious days Ramadan, holidays
Contemporary/modern society	Traditional society
Famous characters	Folk characters
Human and cultural values	Religious and moral values
General motifs <i>Cultural and historical places, some women in hijab, paintings, jewelry, and accessories</i>	Religious motifs <i>Mosques, historical places Calligraphy, people with beards and turbans, women in hijab, whirling dervishes, and jewelry.</i>
General consumer satisfaction	Satisfaction consistent with consumer values
The best earnings	Halal earnings

## Discussion and Conclusion

In this study, approximately 150 video advertisements of conventional banks and participation banks from Turkey, England, and Egypt were subjected to content analysis. At the end of the examination, it has been seen that the advertisements of conventional banks and participation banks have similar aspects in all three countries, and there are some differences between the advertisements of these banks.

It can be stated that the similarities in the advertisements of conventional banks operating in Turkey and participation banks are mostly related to banking activities, while the differences are shaped by the lifestyle of the target audience addressed by the banks. Although the application methods are different in the banking business and transactions such as fundraising and fund distribution, using credit cards, internet banking, or mobile banking are the transactions available in both conventional banks and participation banks. Therefore, it is natural that the advertising messages describing these applications are not very different from each other. However, the target customer profile of participation banks that act according to the rules of the Islamic religion and the target customer profile of conventional banks that carry out traditional banking activities are different from each other. So, this difference leads to the differentiation of the social elements in the advertisements.

It is understood that the similarities seen in the advertisements of conventional banks operating in England and participation banks are parallel to the advertisements in Turkey. The promotion of banking applications to customers through advertisements is done similarly in the advertisements of conventional banks and participation banks in England. However, in England where the majority of the population is Christian, Christian symbols, churches, and crosses can be seen in the advertisements of conventional



banks unlike in Turkey. Islamic elements are featured such as women in hijab and bearded men in the advertisements of participation banks.

It has been examined that the similarities seen in the advertisements of conventional banks operating in Egypt and participation banks are more than the similarities seen in advertisements in Turkey and England. The advertisements with messages for the target customer group differ, while the messages describing the banking activities in the advertisements of both types of banks in Turkey and England are similar to each other. However, the similarities in the advertisements of conventional banks and participation banks in Egypt are not only related to banking practices. It has been observed that some social emphasis is also similar in the advertisements of both types of banks. When it is thought that banks prepare messages suitable for the lifestyles, daily routines, and beliefs of the target customer group, it can be said that people who prefer conventional banks and people who prefer participation banks in Egypt are culturally similar to each other. The advertisements, which differ in certain points in Turkey and England, cause us to think that the factors (lifestyle, beliefs, habits, etc.) that affect the bank choice in these societies are different. This difference causes us to think that social groups with different bank type preferences are different from each other in terms of lifestyle or belief. It can be interpreted as less cultural diversity the difference, which is understood to be less between social groups in Egypt. The people who grew up in a single or a few different cultures have lifestyles and preferences that are more similar to each other.

It has been understood that the similar points in the advertisements of conventional banks and participation banks in the three countries examined are the matters related to banking activities and practices. It has been seen that the different aspects in the advertisements of these banks are the messages aimed at influencing the preferences of the target customer group. Even though the philosophical basis on which they base their activities is different, conventional banks and participation banks are banks and they aim to profit from their activities in the end.

It will be enough to reach every segment of the society, every person from any point of view, with similar messages for its activities to result in profit. While describing internet banking, mobile banking, and money transfer, there is no need to use cultural or religious messages. However, while describing the service it offers (making a profit, offering interest income, providing halal income, etc.), it is natural for the bank to consider the sensitivities of the target customer group. While the conventional banks try to reach customers who want to earn high-interest income with the message that they offer high-interest income, the participation banks try to reach their customers who do not want their principal to be involved in interest, with messages about interest-free banking. For this reason, the messages of the banks are differentiated so that the advertising message is created following the expectations of the customers.

It can be considered as a limitation of the perceptions of the customers were not determined, and the fact that the study was conducted only by examining the advertisements of the banks.

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