

The Effect of Mental and Emotional Involvement in Stories in Advertisements on Brand Trust

Reklamlardaki Hikâyelere Zihinsel ve Duygusal Katılımın Marka Güveni Üzerindeki Etkisi

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Makale Başvuru Tarihi: 01.05.2025
Makale Kabul Tarihi: 27.06.2025
Makale Türü/Article Type: Araştırma Makalesi

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ABSTRACT

The purpose of this study is to examine the mental and emotional engagement levels of storytelling-based advertisement content on consumers and to evaluate the impact of this engagement on brand trust in the context of Anadolu Sigorta's 85th Anniversary - 1924 Erzurum Earthquake commercial. The research aims to reveal the role of storytelling on consumer perception and trust formation through the responses of the participants after watching the commercial. It also investigates how storytelling can contribute to trust-oriented sectors such as the insurance industry. Within the scope of the research, data was collected through an online survey method, and the participants were asked demographic information and questions about their perceptions of mental and emotional engagement and brand trust after their interaction with the advertisement. The sample of the research consists of 385 randomly selected individuals living in Malatya province. Research findings revealed the effects of cognitive and emotional involvement on brand trust. While the cognitive dimension of mental involvement has negative effects on the brand trust dimensions of truthfulness, trustworthiness and goodwill, emotional response has positive effects on brand trust. The level of story immersion was found to have a positive effect only on trustworthiness, while the imagination dimension had no significant effect on brand trust. As a result, it is understood that storytelling can be used as a strategic tool in the insurance sector, especially in increasing brand trust, and emotional connection plays an important role in building trust in consumers. These findings provide important clues on how brands can use storytelling more effectively in their advertising strategies.

Keywords: *Storytelling, Advertising Content, Mental Involvement, Emotional Involvement, Brand Trust, Marketing Strategies*

ÖZET

Bu araştırmanın amacı, Anadolu Sigorta'nın 85. Yıl - 1924 Erzurum Depremi reklam filmi özelinde, hikâye anlatımına dayalı reklam içeriklerinin tüketiciler üzerindeki zihinsel ve duygusal katılım düzeylerini inceleyerek, bu katılımın marka güvenine olan etkisini değerlendirmektir. Aynı zamanda, sigorta sektörü gibi güven odaklı sektörlerde hikâye anlatımının nasıl bir katkı sağlayabileceği de araştırılmaktadır. Araştırma kapsamında, çevrimiçi anket yöntemiyle veri toplanmış olup, katılımcılara demografik bilgiler ve reklamlarla etkileşimleri sonrası zihinsel ve duygusal katılım ile marka güveni algılarına ilişkin sorular sorulmuştur. Araştırma bulguları, zihinsel ve duygusal katılımın marka güveni üzerindeki etkilerini ortaya koymuştur. Zihinsel katılımın bilişsel boyutunun marka güveni doğruluk, güvenilirlik ve iyi niyet boyutları üzerinde negatif etkiler yaratırken, duygusal tepkinin marka güveni üzerinde pozitif etkiler oluşturduğu görülmüştür. Hikâyeye dalma düzeyinin yalnızca güvenilirlik üzerinde pozitif bir etkisi olduğu, hayal gücü boyutunun ise marka güveni üzerinde anlamlı bir etkisi olmadığı tespit edilmiştir.

Anahtar Kelimeler: *Hikâye Anlatımı, Reklam İçerikleri, Zihinsel Katılım, Duygusal Katılım, Marka Güveni, Pazarlama Stratejileri*

1. INTRODUCTION

Advertising is a communication model whose importance has constantly increased in the historical process and which constantly develops new strategies in order to create an impact on the target audience. The most well-known of these strategies are realized through stories that aim to create a bond by creating some emotional effects on the target audience. Creating successful brand stories is the result of presenting the emotions that the brand wants to create in the target within the framework

of its own reality. The fact that people believe that the product, service and idea told through stories is worth buying and that they can connect with the brand is an indication that storytelling strategies are progressing correctly. With storytelling in advertising, which does not only aim to create emotional impact, the brand should also present its responsibility for social contribution and value creation through strategically developed advertising stories.

It is seen that storytelling has an important place in social organizations, cultures and efforts to establish connections between people (Thier, 2017:7). In essence, storytelling has existed as a communication model at almost every stage of the historical process (Aytemur Nüfusçu and Yılmaz, 2012:26). It can be said that using stories, which are part of the process of human existence and leaving a mark, in commercials with successful strategies today is the equivalent of the brands' goals of existence and leaving a mark (Fog, Budtz, Munch and Blanchette, 2010:14).

When the elements of competition between brands are analyzed, it is seen that the potential of product or service sales does not only depend on the quality of the product and service offered. At this point, it is very important for the brand to establish emotional ties with the target audience through advertisements in order to establish and maintain its acceptance. Consumers are much more likely to sympathize with advertising content that is prepared as if they are watching a story rather than those presented to them for direct sales purposes. From this perspective, through the use of stories in advertisements, brands can now become the representation of a narrative that they embody.

In recent years, increasing attention has been given to the role of storytelling and emotional engagement in advertising, particularly in terms of how these elements influence consumer perception and trust toward brands. Within this framework, several significant studies have emerged that provide valuable insights into the psychological mechanisms underpinning brand communication strategies. One of the most prominent among these is the study titled “The Impact of Storytelling Advertising on Consumer Advertising Experiences and Brand Equity” conducted by Teraiya, Namboodiri, and Jayswal (2023). This research examines how audio-visual storytelling in advertisements affects consumers' emotional, cognitive, and behavioral responses. The authors conclude that storytelling significantly enhances brand perception and fosters brand trust (Teraiya, Namboodiri, and Jayswal, 2023). Another noteworthy contribution is the study “Impact of Emotional Branding on Brand Trustworthiness with Mediating Role of Brand Commitment” by Arundathi and Ganesh Babu (2024). This study explores the influence of emotional branding strategies on the perceived trustworthiness of a brand, while also analyzing the mediating role played by brand commitment. The findings indicate that emotional branding is a powerful factor in building consumer trust (Arundathi and Ganesh Babu, 2024). These studies collectively underline the importance of emotional and narrative elements in modern advertising and provide a solid foundation for further research into their role in shaping consumer-brand relationships.

In today's advertising, storytelling is used as a powerful tool in the processes of creating emotional bonds and building brand loyalty. Researchers such as Escalas (2004), Woodside et al. (2008), and Lundqvist et al. (2013) have specifically examined the impact of advertising narratives on the consumer-brand relationship. These studies have concluded that storytelling has positive effects on brand personality, brand loyalty, and consumer perception. Although the effect of storytelling on brand perception has generally been addressed in the existing literature, the impact of cognitive and emotional engagement dimensions on brand trust has been examined in detail in only a limited number of studies. Moreover, empirical findings on how these relationships are shaped within cultural differences in the context of Turkey are quite limited. Most studies in the literature have evaluated the effect of storytelling only through general brand attitude or purchase intention. However, the specific relationship between cognitive and emotional engagement with stories and "brand trust" has been largely overlooked. This study aims to address this gap. The main problem of this study is to

determine whether consumers' levels of cognitive and emotional engagement with advertising stories have a significant effect on brand trust.

This study is significant in that it reveals how storytelling in advertising content influences brand trust through individuals' levels of cognitive and emotional engagement, thereby contributing to a deeper understanding of the emotional dimension of consumer behavior. Investigating the impact of storytelling on brand trust via cognitive and emotional involvement is essential in today's digital marketing landscape, as it helps uncover how brands can establish deeper connections with consumers. Emotional attachment plays a fundamental role not only in purchasing decisions but also in fostering long-term brand loyalty. In this study, the mental and emotional involvement levels of storytelling-based advertising content on consumers are analyzed in the context of Anadolu Sigorta's 85th Anniversary - 1924 Erzurum Earthquake commercial and the effect of this involvement on brand trust is evaluated. In this context, it will be examined how sectors that aim to build brand trust, such as the insurance sector, create an impact on consumer perceptions through storytelling.

2. CONCEPTUAL FRAMEWORK

Under this main heading; storytelling in advertisements and its components, the effect of storytelling in advertisements on consumer behavior, the effect of storytelling in advertisements on brand trust are included.

2.1. Storytelling in Advertisements and Its Components

Storytelling in advertising is one of the most powerful advertising elements that accelerate the connection between consumers and brands. Storytelling in advertising, which is used for brands to explain the impressions they want to create, the reputation and trust they want to create, with emotional methods, has taken its new form, shaped by shortened attention spans, especially with the digital age. According to research, advertising through stories, which make the transfer of information more memorable, provides higher brand recall than advertising with straight narrative (Escalas, 2004:31). From this point of view, it can be understood how stories, which help to explain the world and share information and create a memory, also contribute to brands to explain themselves and share their information.

Creating a good story is very important in terms of staying in the memory of the listener or viewer and creating an impact. Therefore, the characteristics of good storytelling in advertising should also include all the characteristics of good storytelling.

Good stories have 6 key characteristics;

- Determining the scope and purpose of the narrative correctly,
- Anticipate how the story evokes emotions and what kind of impact it might have,
- Predicting consumer insights,
- Creating a successful story background,
- Clear presentation of the beginning, middle and end of the story,
- Focusing only on a particular issue or event (Kasilingam and Ajitha, 2022:44).

In addition, in order to create a meaningful effect in the stories created, there should be basic components. When these components are missing, it is seen that the desired effect and memorability are reduced. It can be said that the first element among these components is the characters. Characters are at the center of an advertising story. Through characters that allow consumers to create a sense of empathy and identification, brands can move from being a product to a human form and establish sincere bonds with consumers (Green and Brock, 2000:23). The success of athletes in sportswear advertisements by going through difficult paths can be shown as an example of becoming heroes symbolizing struggle in the minds of consumers.

Another basic component of stories is the “plot”. With a good plot, the audience adapts to the story much more easily. A clear and interesting plot increases the impact of the story (Booker, 2004:97). The sequence of events and the resolution of conflict, which are indispensable for the telling of an effective story, usually take place in three stages. At the beginning, the basic situation of the story and the characters are introduced, and this is where the audience's interest begins to gather. An example for the beginning could be the introductory scenes in cosmetics commercials where a female character with a self-confidence problem is introduced. In the second part, the development part, the conflict or problem of the story needs to be seen. At this stage, the protagonist is seen trying to overcome an obstacle. This can be exemplified in commercials where an employee who is very tired at the end of the day and is in no mood to prepare a meal when he goes home quickly orders a meal. The most memorable final component of the story is the resolution component. At this stage, the story should end satisfactorily and the message that the brand wants to convey should be tied here. In an insurance commercial, the reflection of the happiness of an individual who sees that his/her family is secured is an example of the resolution component.

Another key component of a story is the creation of an “emotional connection”. Stories generally aim to trigger feelings of empathy, nostalgia or joy (Escalas, 2004). Emotions, which are the most powerful components of stories, should be prepared very carefully in order to create an impact on the consumer. The empathy emotion that enables the audience to connect with the character and the story and the credibility of the story, the nostalgia emotion that revives the memory of the past and allows the consumer to encounter their own experiences in the story, and the inspiration emotion that positively triggers the hope and courage of the consumer with what they watch are the components of the stages of emotional connection in the story.

All these components work together to make the desired effect of advertising stories strong and meaningful. The use of storytelling in advertising emerged in the 1960s as a result of the determination of the “soft selling” method. Over time, the stories used in advertising have diversified and various strategies have been developed for these stories (Weinberg, 2011:301). According to Lim and Puspita (2020:258), the use of stories in advertising content started in the 1980s during the creation of serial advertisements with the use of the same characters in the advertisements of the same brand. When these situations are considered, it is seen that storytelling in advertisements has taken its place in advertising strategies over time and has become an important part of advertising components due to its emotional creative elements.

2.2. The Effect of Storytelling in Advertisements on Consumer Behavior

Storytelling strategies in advertisements are not only used to establish an emotional connection with individuals, but also have various effects on consumer behavior. Brands aim to create purchase intention on consumers by strengthening brand perception through storytelling in advertisements (Wang and Calder, 2006:96). According to Weinberg (2011:307), stories are the most powerful form of communication and the use of stories in advertisements is therefore quite common. Of course, people are not only affected by the stories they listen to; the emotional impact they expect is realized when they become a part of that story. For this reason, brands tend to choose stories that people will immerse themselves in and visualize in their minds while developing their advertising strategies (Lien and Chen, 2013:517). Thus, consumers, who are the target audience, find the thoughts that are close to them in the story and start to get involved in the story. In this way, the brand will have created an effective communication channel with the consumer while promoting itself in the most accurate way (Kim et al., 2011:59). Whether the storytelling in advertisements is effective or not is measured within the capacity of cognitive and emotional reactions in consumers. Based on the studies, it can be said that it is an effective communication model for ads to persuade the target audience and mobilize their emotions with the stories used in their content.

It is seen in the literature that emotional reactions have a decisive role on consumers in decision-making processes. According to Kahneman's (2011) "Fast and Slow Thinking" theory, consumers mostly react emotionally while making decisions and keep logical decisions in the background. According to this theory, the human mind works with two basic thinking systems and these two systems are used to explain the decision-making and problem-solving processes of individuals. According to this theory, people think and make decisions intuitively, automatically and effortlessly in their rapid thinking processes. In other words, everyday decisions are made based on instincts, habits and emotional reactions. Kahneman (2011) argues that behavioral economics and advertising processes are based on quick thinking and that emotional and intuitive processes drive consumer behavior.

According to Phillips and McQuarri (2010:21), compelling stories trigger feelings of empathy, nostalgia, and happiness in the target audience, which in turn stimulate purchase motives. These effects also strengthen the positive perception and reputation that the brand wants to create. When story-based ads are compared with traditional ads, it is seen that ads that create feelings of empathy, nostalgia and happiness have positive effects on purchase intention (Bagozzi, Gopinath and Nyer, 1999:76). The emotion of happiness is one of the most frequently used emotional themes in advertising content, and in this way, brands ensure that the messages they want to convey are more permanent in the minds of consumers (Aaker, Stayman and Hagerty, 1986:20). The theme of nostalgia is also an emotion used to trigger consumers' happy memories. By building nostalgic affinity, the target audience tends to find the brand more sincere (Holak and Havlena, 1998:75). This feeling of sincerity is one of the reasons why consumers feel happy when they watch commercials re-enacting old holidays. Another emotional theme that creates a positive effect is empathy. By empathizing, the target audience identifies with the commercial character and thus strengthens its bond with the brand (Escalas, 2004:54). When they can relate to the characters in the advertisement, the bond with the brand is also strengthened.

Not always positive trigger emotions are used in advertising content, but sometimes negative trigger emotions are used to attract attention and create behavioral change. One of these emotions is the emotion of fear and this emotion theme is often used in advertising stories in sectors such as insurance, health and security. This emotion increases and creates an impact when the consumer feels threatened (Hastings, Stead and Webb, 2004:19). Public service announcements and movies made to prevent traffic accidents are examples of this emotional theme.

Another negative triggering theme is guilt. This emotional theme, which aims to create awareness in consumers about their social and environmental responsibilities, is frequently used in advertising content that aims to protect the environment. Commercials showing seas full of plastic bottles and fish washed up on the shore, which are designed to trigger guilt in consumers, are examples of this theme.

When evaluated in terms of ethical discussions, it is important that the boundaries of advertisements that trigger fear and guilt should be determined correctly so that they are not manipulative and do not develop negative feelings in consumers (Jones, 2019:75). When fear and guilt content is applied in a way that harms human values and choices, consumers may tend to avoid the brand that produces the content in order to avoid these feelings.

2.3. The Effect of Storytelling in Advertisements on Brand Trust

Storytelling in advertising stands out as one of the strategies that increase brand loyalty and brand trust by establishing an emotional connection with the target audience. Storytelling stands out as an effective marketing strategy that increases brand trust by creating an emotional bond and triggering mental processes.

The concept of brand loyalty, which is considered as a strong feeling that a product will be purchased again (Aydın and Kılınç, 2025:87), is used to express the positive behaviors and attitudes of

consumers towards the goods or services produced by a brand. Within the framework of the current situation, it is also defined as becoming the preferred producer of goods or services despite the efforts of competitors and becoming a potential buyer again in the future (Oliver, 1999:34). The concept of brand loyalty is evaluated on two different bases in the literature as behavioral brand loyalty and attitudinal brand loyalty (Day, 1969:87). Behavioral brand loyalty is measured according to the frequency of the consumer's relationship with the brand and the potential for product purchase behaviors (Casaló et al., 2007:779). Attitudinal brand loyalty is used to refer to the process of attributing value to a brand. In attitudinal brand loyalty, the consumer develops emotional attachment to the brand (Zheng et al., 2015:95). Strong ties also ensure continuity in consumption habits.

The brand trust process is defined as part of the process of building brand loyalty. A brand can build a lasting relationship only when it gains trust. Brand trust is the most important force that contributes to purchase loyalty and attitudinal loyalty (Kim et al., 2011:58). In this context, it can be said that creating a long-term customer attitude is only possible with brand trust. In addition, it is clear that businesses that want to protect the image of their brands should also attach importance to satisfaction in order to ensure customer loyalty (Kılınç, 2023:1068).

In order for brands to create trust, they must not only have high quality goods and services but also be able to create emotional effects in the target audience. Consumers form beliefs and attitudes towards the future at the perceptual level only through emotional bonds. Thus, brand trust can be achieved. The fact that brands fulfill their promises in a timely and complete manner also creates positive emotional effects for consumers, thus increasing their respect for the brand. While cognitive brand trust is determined by the technical and functional quality of the brand, emotional brand trust is determined by the image and reputation of the brand. Therefore, the potential consumer evaluates the brand not only on the basis of price and performance features but also on an emotional level. As consumers develop trust in brands, they personalize brands and tend to see them as living organisms.

As a result of the researches, it is seen that the stories used in advertising content have an effective role in creating brand trust at an emotional level in consumers. As a result of the creation of story content that triggers emotions in advertising content, it is seen that the target audience's sense of sincerity towards the brand increases and as a result of this closeness, a sense of trust is formed. Consumers can find themselves in the stories they connect with, and at the end of this process, they can realize that there are various changes in their attitudes and solidarity depending on the effect (Green and Brock, 2000:701-702). Advertising content that enables the target audience to be included in the content through properly constructed stories can gain the power to initiate real change. According to the "Narrative Transfer Theory", which confirms this situation, the more individuals are involved in the story content, the stronger the effect on change (Lee and Jeong, 2017:467). For this reason, people who specialize in marketing management use brand stories that they construct with the help of many different channels with the intention of creating a sense of loyalty and trust. Kaufman (1993:12) states that a good marketing manager should be a good story designer and communicator in order to build brand trust and loyalty and to reinforce the sense of belonging of employees and stakeholders.

3. METHODOLOGY

3.1. Purpose of the Study

The purpose of this study is to examine the mental and emotional involvement levels of storytelling-based advertising content on consumers in Anadolu Sigorta's 85th Anniversary - 1924 Erzurum Earthquake commercial and to evaluate the impact of this involvement on brand trust. The research aims to reveal the role of storytelling on consumer perception and trust formation through the responses of the participants after watching the relevant commercial. In this context, it is also investigated how the use of storytelling as an effective communication strategy can contribute to trust-oriented sectors such as the insurance sector.

3.2. Importance of the Research

This research aims to reveal ways to increase brand trust in trust-oriented areas such as the insurance sector by addressing the effects of storytelling-based advertising content on consumers. Especially in the case of the Erzurum Earthquake commercial prepared by Anadolu Sigorta in commemoration of its 85th anniversary, it is thought that examining the effect of the mental and emotional involvement created by the storytelling used in the commercial on brand trust will make an important contribution in terms of marketing literature and practices.

It can be said that the effect of storytelling on mental and emotional engagement has been discussed in the marketing literature, but it has been examined in a more limited way in the context of brand trust. This study aims to fill an important gap in the literature by addressing storytelling as a strategic tool in building consumer trust.

On the other hand, trust is a critical element in determining consumer behavior in the insurance sector. This research can provide guidance to insurance companies on how to use storytelling more effectively in their advertising strategies. Storytelling is a powerful way to create an emotional connection with consumers. This research will provide information to understand whether this emotional connection translates into brand trust. In addition, understanding how advertisements that address social issues, such as Anadolu Sigorta's Erzurum Earthquake commercial, leave an impact on consumers will enable brands to make their social responsibility campaigns more effective.

In conclusion, this research aims to make a scientific contribution to the process of building brand trust by emphasizing the importance of storytelling both in the insurance sector and in general marketing practices.

3.3. Scope of the Research

The focus of this research is to examine the impact of storytelling in advertisements on cognitive and emotional engagement and how this engagement reflects on consumers' perceptions of brand trust.

The data collection process was conducted using an online survey method. Participants first answered demographic questions, then watched Anadolu Sigorta's "Erzurum Earthquake" advertisement, and subsequently completed the sections of the survey related to cognitive and emotional engagement as well as brand trust variables.

The relationships between cognitive and emotional engagement in storytelling within advertisements, brand trust variables, demographic characteristics, and engagement levels were examined within the scope of this study.

The research primarily focuses on industries where trust plays a crucial role in shaping consumer preferences, such as the insurance sector. In this context, the strategic role of storytelling in trust-oriented industries has been evaluated.

3.4. Data Collection Tools and Method

Since this study aims to investigate the effects of storytelling in advertisements on viewers' levels of cognitive and emotional engagement as well as their perceptions of brand trust, the data collection process was designed to carefully measure these elements. The data collection method employed in the study is based on a series of valid and reliable measurement tools that assess participants' interactions with the advertisement and their perceptions of brand trust.

The primary data collection tool used in this study is a structured survey. The survey consists of structured questions designed to measure participants' levels of cognitive and emotional engagement with the storytelling in the advertisement and, consequently, their perceptions of brand trust. The content design of the survey was determined based on relevant scales in the literature and previous studies.

To measure participants' perceptions of cognitive and emotional engagement, the study utilized the work of Green and Brock (2000), while the measurement of brand trust perceptions was based on the studies of Bardakçı and Gürbüz (2020). A 7-point Likert scale (1: Strongly Disagree, 7: Strongly Agree) was used for each question in the survey.

To efficiently reach a large participant pool, an online survey was employed as the data collection method. Participants first answered demographic questions in an online survey form prepared via Google Forms. They then watched the Anadolu Sigorta advertisement embedded in the online survey form. It was assumed that watching the advertisement would facilitate participants' interaction with the ad. Following this interaction, the collected data were used to examine cognitive and emotional engagement levels and brand trust perceptions.

3.5. Population and Sample of the Study

The population of this study consists of the local residents of Malatya. According to data obtained from the Turkish Statistical Institute (TÜİK), as of 2023, the population of Malatya is 742,725, forming the study's population (www.tuik.gov.tr). The sample of the research consists of 385 randomly selected individuals from different professions, educational backgrounds, and age groups who participated in the study.

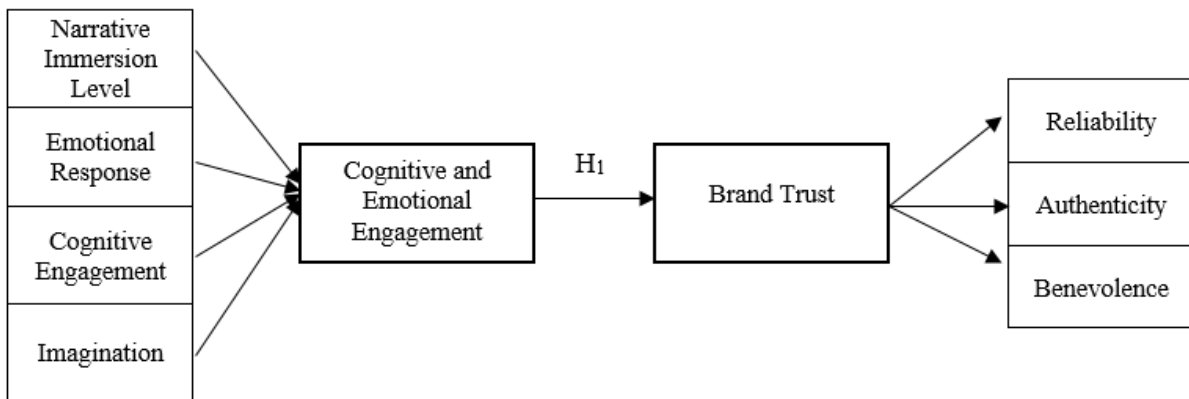
Among non-probability sampling methods, the convenience sampling method was preferred for this study. In convenience sampling, all individuals who respond to the survey are included in the sample. This method is commonly used in online surveys, which are increasingly widespread. Anyone who can be reached and is willing to participate is included in the survey (Altunışık, Coşkun, Bayraktaroğlu, & Yıldırım, 2004).

A total of 410 participants completed the survey, but after examining the responses, 25 surveys were found to be incomplete or erroneous. Consequently, 385 valid surveys were included in the study sample. With a 95% confidence interval and a 0.05 sampling error, this sample size can be considered sufficient to represent the population (Yazıcıoğlu and Erdoğan, 2004:49-50).

3.6. The Model and Hypotheses of the Research

The model of the research is presented in Figure 1.

Figure 1. The Research Model



Information regarding the research question, hypothesis, and expected outcome is provided in Table 1.

Table 1. Research Question, Main Hypothesis, and Expected Outcome

No	Research Questions	Hypotheses	Expected Outcomes
1	Does cognitive and emotional engagement in advertisements' narratives affect brand trust?	H1: Cognitive and emotional engagement in advertisements' narratives has a positive effect on brand trust.	Cognitive and emotional engagement in advertisements' narratives has a positive effect on brand trust.

As shown in Table 1, the main hypothesis of the study is formulated as follows:

"H1: Cognitive and emotional engagement in advertisements' narratives has a positive effect on brand trust."

Based on this main hypothesis, the following sub-hypotheses have been established:

H1a: Narrative immersion level has a positive effect on reliability.

H1b: Narrative immersion level has a positive effect on authenticity.

H1c: Narrative immersion level has a positive effect on benevolence.

H1d: Emotional response has a positive effect on reliability.

H1e: Emotional response has a positive effect on authenticity.

H1f: Emotional response has a positive effect on benevolence.

H1g: Cognitive engagement has a positive effect on reliability.

H1h: Cognitive engagement has a positive effect on authenticity.

H1i: Cognitive engagement has a positive effect on benevolence.

H1j: Imagination has a positive effect on reliability.

H1k: Imagination has a positive effect on authenticity.

H1l: Imagination has a positive effect on benevolence.

4. FINDINGS

This section presents descriptive findings related to demographic variables, reliability and validity analyses of the scales, and the testing and results of the research model.

4.1. Descriptive Findings on Demographic Variables

Table 2. Findings on the Demographic Profile of the Sample

Gender	F	%	Occupation	F	%
Female	211	54,8	Public Employee	93	24,2
Male	174	45,2	Self-Employed	35	9,1
Age	F	%	Private Sector Employee	74	19,2
18-24	148	38,5	Housewife	5	1,3
25-35	94	24,4	Student	152	39,5
36-45	109	28,3	Tradesperson	7	1,8
46-55	29	7,5	Retired	9	2,3
56 +	5	1,3	Unemployed	10	2,6
Education Level	F	%	Monthly Income		
High School	29	7,5	No Income	119	30,8
Associate	44	11,5	1 TL - 17.002 TL	54	14,1
Bachelor's	216	56,2	17.003 TL - 30.000 TL	28	7,3
Postgraduate	95	24,8	30.001 TL - 45.000 TL	51	13,2

	45.001 TL - 60.000 TL	55	14,3
	60.001 TL - 75.000 TL	40	10,4
	75.001 TL and Above	38	9,9
	Total	385	100

As seen in Table 2, 54.8% of the participants are female, while 45.2% are male. Participants in the 18-24 age group make up 38.5% of the sample, those aged 25-35 constitute 24.4%, those aged 36-45 represent 28.3%, those aged 46-55 account for 7.5%, and those 56 years and older comprise 1.3%.

Regarding education levels, 56.2% of the participants have a bachelor's degree, 24.8% have a postgraduate degree, 11.5% have an associate degree, and 7.5% have completed high school.

Examining occupational distribution, it is observed that 39.5% of the participants are students, 24.2% are public employees, and 19.2% are private sector employees.

In terms of monthly income levels, 30.9% of the participants have no income, 14.3% earn between 45,001-60,000 TL, and 14.1% have an income at or below the minimum wage.

4.2. Reliability and Validity Analyses of the Scales

In the initial phase of the study, reliability and validity analyses of the constructs were conducted. For assessing reliability and validity, internal consistency reliability, convergent validity, and discriminant validity analyses were performed. Cronbach's Alpha was calculated to determine internal consistency reliability, while Composite Reliability (CR) coefficients were used to assess construct reliability. Factor loadings and Average Variance Extracted (AVE) values were utilized to determine convergent validity.

Tablo 3. Measurement Model Results (Confirmatory Factor Analysis)

Variables/Dimensions		Item Codes	Factor Loading	Cronbach's Alpha	Composite Reliability (CR)	Average Variance Extracted (AVE)
Cognitive and Emotional Engagement	Cognitive Engagement	CE1	0,736	0,630	0,830	0,712
		CE2	0,939			
	Emotional Response	ER1	0,876	0,719	0,877	0,781
		ER2	0,891			
	Story Immersion Level	SIL4	1,000	-, -	-, -	-, -
	Imagination	IM1	0,842	0,601	0,834	0,715
		IM2	0,849			
Brand Trust	Accuracy	BTA3	1,000	-, -	-, -	-, -
	Reliability	BTR1	0,968	0,926	0,964	0,931
		BTR2	0,961			
	Benevolence	BTB1	0,950	0,871	0,939	0,885
		BTB2	0,932			

Hair, Hult, Ringle, and Sarstedt (2022) stated that factor loadings should be ≥ 0.70 . The authors emphasized that items with a factor loading below 0.40 should be removed from the measurement model. Additionally, items with a factor loading between 0.40 and 0.70 should be removed if the AVE or CR values fall below the threshold.

In the initial phase, the third item of the cognitive engagement dimension was removed from the model as its factor loading was below 0.40. Furthermore, the first and second items of the accuracy dimension of brand trust, the third item of the reliability dimension, and the first, second, and third items of the story immersion level dimension were identified as overlapping items and were also removed from the model. Due to the removal of overlapping items, the accuracy and story immersion

level dimensions were measured with a single item. Therefore, Cronbach's Alpha, CR, and AVE values could not be calculated for these dimensions.

Since the Cronbach's Alpha coefficients of the remaining items ranged between 0.601 and 0.926 and the CR coefficients ranged between 0.830 and 0.964, internal consistency reliability was achieved. Additionally, the factor loadings ranged from 0.736 to 1.000, and the AVE values were between 0.712 and 0.931, confirming convergent validity.

To assess discriminant validity, cross-loadings, the Fornell and Larcker (1981) criterion, and the HTMT criterion proposed by Henseler, Ringle, and Sarstedt (2015) were used.

Table 4. Cross Loadings

Item Code	Factor Loadings of the Variables						
	Cognitive Engagement	Accuracy	Emotional Response	Reliability	Imagination	Story Immersion	Goodwill
CE1	0,737	-0,059	-0,013	-0,078	-0,496	0,031	-0,164
CE2	0,939	-0,181	-0,131	-0,212	-0,267	-0,017	-0,233
ER1	-0,014	0,371	0,876	0,432	0,118	0,515	0,276
ER2	-0,167	0,348	0,891	0,432	0,291	0,380	0,376
SIL4	-0,001	0,271	0,505	0,337	0,087	1,000	0,159
IM1	-0,368	0,093	0,152	0,163	0,842	0,107	0,226
IM2	-0,301	0,115	0,243	0,202	0,849	0,041	0,190
BTA3	-0,160	1,000	0,406	0,817	0,123	0,271	0,729
BTR1	-0,196	0,779	0,494	0,968	0,232	0,325	0,644
BTR2	-0,174	0,797	0,447	0,961	0,183	0,326	0,650
BTB1	-0,259	0,650	0,361	0,592	0,279	0,113	0,952
BTB2	-0,188	0,730	0,334	0,678	0,174	0,194	0,929

The accuracy dimension of the brand trust variable had the first and second items, the reliability dimension had the third item, and the story immersion dimension had the first, second, and third items identified as collinear (redundant) items. These expressions were removed from the model. After removing the collinear items, the cross-loadings table was checked, and it was determined that there were no collinear items among the expressions measuring the research variables.

Table 5. Discriminant Validity Results (Fornell and Larcker Criterion)

Variables/Dimensions	Cognitive Engagement	Accuracy	Emotional Response	Reliability	Imagination	Story Immersion	Goodwill
Cognitive Engagement	0,844						
Accuracy	-0,160	1,000					
Emotional Response	-0,105	0,406	0,884				
Reliability	-0,192	0,817	0,489	0,965			
Imagination	-0,395	0,123	0,234	0,216	0,845		
Story Immersion	-0,001	0,271	0,505	0,337	0,087	1,000	
Goodwill	-0,241	0,729	0,370	0,670	0,246	0,159	0,941

In Table 5, the values in bold represent the square root of the AVE (Average Variance Extracted) values, while the other coefficients are the correlation values between the variables. Upon reviewing the calculated values, it can be observed that the square root of the AVE for each construct is higher than the correlation coefficients between the respective construct and other constructs.

Table 6. Discriminant Validity Results (HTMT Criterion)

Variables/ Dimensions	Cognitive Engagement	Accuracy	Emotional Response	Reliability	Imagination	Story Immersion	Goodwill
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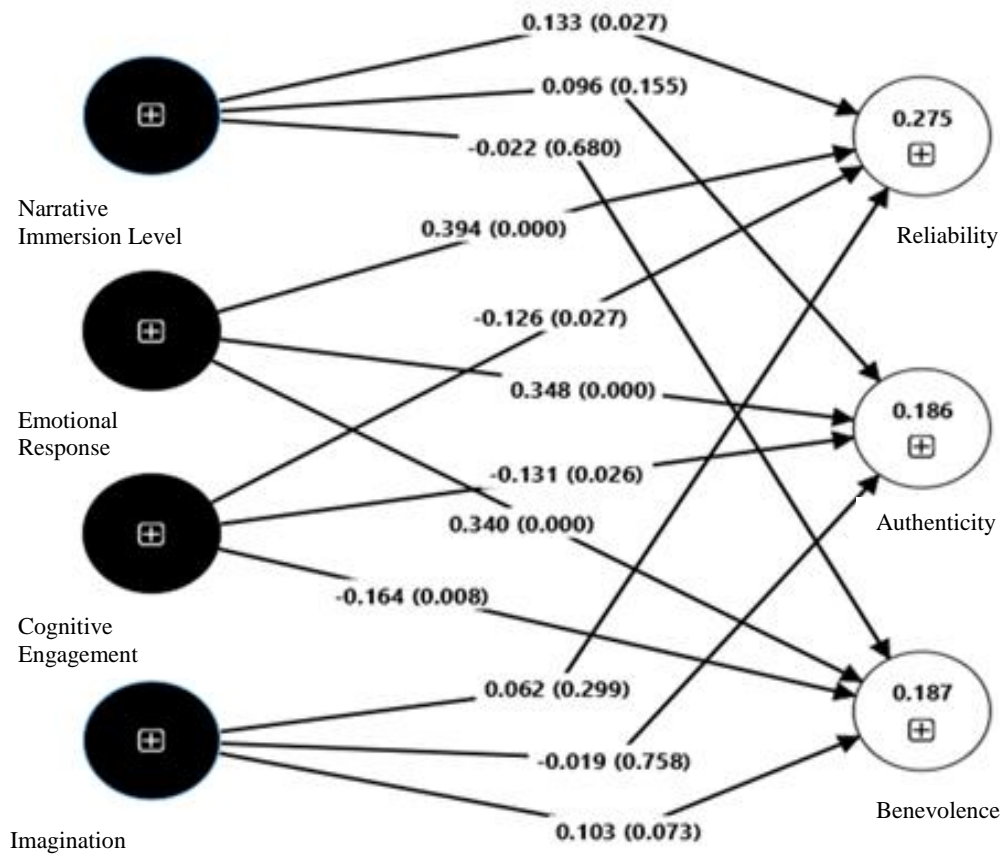
Cognitive Engagement							
Accuracy	0,177						
Emotional Response	0,211	0,480					
Reliability	0,222	0,849	0,598				
Imagination	0,726	0,158	0,351	0,288			
Story Immersion	0,035	0,271	0,598	0,351	0,113		
Goodwill	0,308	0,786	0,465	0,752	0,333	0,175	

According to Henseler, Ringle, and Sarstedt (2015) criteria, the HTMT (Heterotrait-Monotrait Ratio) criterion represents the ratio of the average correlations of the indicators for all variables in the study to the geometric averages of the correlations for indicators within the same variable. The HTMT value should be below 0.90 for conceptually close constructs and below 0.85 for distant constructs. When examining Table 6, it can be seen that the HTMT coefficients are below the threshold. Based on the cross-loadings, Fornell-Larcker, and HTMT criteria, it can be stated that discriminant validity is established.

4.3. Testing the Research Model and Results

The structural equation model developed to test the hypotheses of the research is presented in Figure 2.

Figure 2. Structural Equation Model



Partial Least Squares Structural Equation Modeling (PLS-SEM) was used in the analysis of the research model. The data were uploaded to the SmartPLS 4 statistical program's data sets and analyzed (Ringle et al., 2022; Yıldız, 2021). Path coefficients, linearity, R², and effect size (f²) were calculated using the PLS algorithm, while predictive power (Q²) was calculated using PLSpredict

analysis. To evaluate the significance of the PLS path coefficients, 10,000 sub-samples were drawn from the population via bootstrapping to calculate t-values. The results of the analysis, including VIF, R2, f2, and Q2 values, are presented in Table 8.

Table 7. Coefficients of the Research Model

Variables/Dimensions			VIF	f ²		R ²	Q ²			
Cognitive Engagement	Brand Trust	Accuracy	1,188	0,018	Accuracy	0,186	0,157			
		Reliability	1,188	0,018						
		Goodwill	1,188	0,028						
Emotional Response		Accuracy	1,412	0,106	Reliability	0,275	0,247			
		Reliability	1,412	0,151						
		Goodwill	1,412	0,101						
Story Immersion Level		Accuracy	1,241	0,000				Goodwill	0,187	0,158
		Reliability	1,241	0,004						
		Goodwill	1,241	0,011						
Imagination		Accuracy	1,347	0,008	Goodwill	0,187	0,158			
		Reliability	1,347	0,018						
		Goodwill	1,347	0,000						

When examining the VIF values between variables, it was found that since the values are below the threshold of 5, there is no multicollinearity problem between the variables (Hair et al., 2022). Upon reviewing the R2 values, it was found that the accuracy dimension explains 19%, the reliability dimension explains 25%, and the goodwill dimension explains 16% of the variance.

The effect size coefficient (f2) is considered low if it is 0.02 or above, moderate if it is 0.15 or above, and high if it is 0.35 or above (Cohen, 1988). According to Sarstedt et al. (2017), if the coefficient is below 0.02, it is considered that there is no significant effect. Based on the f2 values, it is observed that the Mental and Emotional Engagement variable has a low effect on the brand dimension's accuracy, reliability, and goodwill, while the emotional response variable has a low effect on accuracy and goodwill dimensions, a moderate effect on reliability, and the story immersion variable has a moderate effect on accuracy, reliability, and goodwill. The imagination variable has a high effect on accuracy, reliability, and goodwill.

The prediction power coefficients (Q2) calculated for the endogenous variables being greater than zero indicate that the research model has predictive power (Hair et al., 2022). Since the Q2 values in Table 7 are greater than zero, it can be stated that the Mental and Emotional Engagement dimensions have predictive power on the brand dimension.

Table 8. Effect Coefficients Table

Variables/Dimensions			β	Standard Deviation	t-value	p-value
Cognitive Engagement	Brand Trust	Accuracy	-0,131	0,059	2,222	0,026
		Reliability	-0,126	0,057	2,214	0,027
		Goodwill	-0,164	0,062	2,668	0,008
Emotional Response		Accuracy	0,348	0,064	5,450	0,000
		Reliability	0,394	0,061	6,473	0,000
		Goodwill	0,340	0,056	6,074	0,000
Story Immersion Level		Accuracy	-0,019	0,061	0,309	0,758
		Reliability	0,062	0,060	1,040	0,299
		Goodwill	0,103	0,058	1,792	0,073
Imagination		Accuracy	0,096	0,068	1,423	0,155
		Reliability	0,133	0,060	2,206	0,027
		Goodwill	-0,022	0,053	0,412	0,680

When examining the effects in Table 8, it was determined that the Cognitive and Emotional Engagement variables had negative effects on the Brand Trust variable dimensions: Accuracy ($\beta = -0.131$; $p < 0.05$), Reliability ($\beta = -0.126$; $p < 0.05$), and Goodwill ($\beta = -0.164$; $p < 0.01$). The Emotional Response dimension was found to have positive effects on the Brand Trust variable dimensions: Accuracy ($\beta = 0.348$; $p < 0.01$), Reliability ($\beta = 0.394$; $p < 0.01$), and Goodwill ($\beta = 0.340$; $p < 0.01$). The Story Immersion Level dimension had positive effects only on the Reliability dimension of the Brand Trust variable ($\beta = 0.133$; $p < 0.01$), and no effects on the Accuracy and Goodwill dimensions of Brand Trust. The Imagination dimension was also found to have no effects on the Brand Trust variables.

Based on these results, the sub-hypotheses H1b, H1d, H1e, and H1f of the main hypothesis H1 were supported, while the other sub-hypotheses were not supported. Thus, the main hypothesis was partially supported.

5. CONCLUSION, DISCUSSION, AND RECOMMENDATIONS

In this study, the effects of storytelling on consumers' perceptions of brand trust were investigated. The findings reveal that the effects of cognitive and emotional engagement during the storytelling process vary across different dimensions of brand trust. Specifically, it was determined that the Cognitive and Emotional Engagement variables had negative effects on the Accuracy, Reliability, and Goodwill dimensions of brand trust. In contrast, the Emotional Response dimension was found to have positive effects on the Accuracy, Reliability, and Goodwill dimensions of brand trust. This suggests that the emotional connection consumers build through stories plays an enhancing role in brand trust. Furthermore, it was found that the Story Immersion Level dimension only positively affects the Reliability dimension of brand trust, while it has no significant effect on the Accuracy and Goodwill dimensions. This indicates that when consumers immerse themselves in a story, it strengthens the perception of the brand's reliability but does not create the same effect on the brand's accuracy or goodwill. The Imagination dimension was also found to have no effects on the brand trust variables.

The results of this study are consistent with the findings of academic research on the subject. In his study "Tell Me a Story: Storytelling and the Internet in Brand Communication," Akbayır (2016:68) stated that storytelling is effective in establishing an emotional connection between brands and their target audiences, increasing memorability, and facilitating message effectiveness. In a study by Yıldırım and Kalyoncuoğlu (2020) on the use of storytelling techniques in television commercials, it was concluded that a well-constructed and appropriately communicated real story increases empathy among consumers and is successful in persuading them. They also mentioned that storytelling serves as a catalyst in the brand experience, helping consumers build stronger emotional bonds with the brand. However, the negative effects of cognitive and emotional engagement on the dimensions of brand trust are noteworthy. This suggests that intense cognitive or emotional involvement might lead consumers to critically evaluate, negatively affecting their perception of brand trust. On the other hand, the positive effects of emotional response on all dimensions of brand trust indicate that when consumers establish an emotional connection through stories, they develop a more favorable trust in the brand.

The fact that Story Immersion Level only influences the Reliability dimension indicates that while consumers find the brand reliable during an immersive storytelling experience, it does not equally influence their perception of the brand's accuracy and goodwill. This finding suggests that it is not enough for brands to merely tell engaging stories; they should also incorporate additional elements that support the perception of accuracy and goodwill.

Based on the findings of this study, the following recommendations can be made for insurance companies and other brands using storytelling in their marketing strategies:

- **Emphasize Emotional Response:** Stories should be created in a way that consumers can emotionally connect. Sharing stories based on real customer experiences can help reduce the negative effects of cognitive engagement.
- **Keep Stories Simple:** Stories should not be overly complex or detailed. Clear and understandable messages should be conveyed. Instead of directly focusing on the product or service, the customer experience should be highlighted.
- **Support Reliability:** Brands should use elements that enhance reliability. Along with storytelling, brands should strengthen transparency policies. Customer reviews, independent evaluations, and reliability certificates should be incorporated into the stories.
- **Highlight Ethical Values and Transparency:** Stories should not only create emotional engagement but also highlight the brand's ethical values and transparency. Corporate social responsibility projects and activities for the public good should be integrated with storytelling and presented to consumers.
- **Support Story Immersion with Accuracy and Goodwill:** The story immersion experience should be accompanied by elements that reinforce the perception of accuracy and goodwill. Data and references that support the accuracy of the story should be included, and real-life events can be used to increase the credibility of the story.

In conclusion, when used effectively, storytelling strategies can serve as a tool to enhance brand trust. However, it should be noted that storytelling does not equally impact all dimensions of brand trust, and therefore, brands should develop strategies from a multidimensional perspective.

The findings of this study provide valuable contributions to understanding the effects of storytelling on brand trust. However, to further expand and deepen the literature in this area, the following academic research suggestions can be developed:

- The findings of this study were evaluated within the context of a specific industry. Future research could examine the effects of storytelling on brand trust in different sectors (e.g., finance, healthcare, e-commerce, technology, tourism). Comparative studies could analyze how sectoral differences impact consumer perception.
- The effects of storytelling used on digital platforms (e.g., social media stories, advertisement videos, influencer marketing) could be compared with traditional storytelling (e.g., TV commercials, print media, word-of-mouth communication). Research could explore how interactive storytelling in digital environments affects consumer trust perception.
- The impact of cultural differences on responses to storytelling could be examined. Research could explore how demographic factors such as age, gender, and education level alter the effects of storytelling on brand trust. Comparative studies could investigate how consumers from different cultural backgrounds shape brand trust through storytelling.
- The effects of emotional intensity (e.g., nostalgic, humorous, dramatic content) and narrative techniques in stories on brand trust could be researched. Differences in trust perception between fictional and real stories could be explored. The length and form of storytelling (e.g., short videos, podcasts, written texts) could be analyzed to understand how they influence consumer perception.
- The long-term effects of storytelling on consumer loyalty, brand attachment, and purchase intentions could be investigated.
- A detailed model could be used to test the relationship between storytelling, consumer experience, and brand loyalty.
- Neuromarketing techniques could be used to explore the effects of storytelling on consumers' brain activity. Brain imaging methods (fMRI, EEG) could measure emotional responses and trust perceptions to storytelling.
- The effects of AI-generated stories on consumer trust could be studied. The relationship between personalized storytelling and consumer trust could be analyzed.

- The use of storytelling by brands during crisis periods (e.g., natural disasters, economic crises, scandals) could be examined to understand how it affects consumer trust. Research could explore the impact of stories used in crisis communication on rebuilding consumer trust.

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