



SAVINGS BASED INTEREST-FREE FINANCING SYSTEM THROUGH A MARKETING PERSPECTIVE

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Abstract

Expectations and sensitivities of consumers have caused a new approach in marketing financial support, which has become more popular in the recent years, has arisen. This approach which is financially defined as "the cooperation system" or "the savings-based interest-free financial system", can be considered in marketing respect as "participatory marketing approach or system". This marketing approach is implemented by enterprises completely based on service marketing approach. The purpose of this study is to present what this system which can be called in marketing respect as participatory marketing and financially as cooperation or savings-based interest-free financial system, is through a marketing perspective. As a result of the study, execution of the system through an interest-free basis, not exposing consumers any additional burden and determining installments in accordance with the solvency of consumers are considered as the grounds for the success of this marketing approach.

Keywords: *Participation Marketing, Service Marketing, Savings Based Interest-Free Financing System, Savings-based Interest-free Financing System Service Marketing*



PAZARLAMA BAKIŞ AÇISI İLE TASARRUFA DAYALI FAİZSİZ FİNANSMAN SİSTEMİ

Öz

Tüketicilerde oluşan beklenti ve hassasiyetler, son yıllarda popülerlik kazanan finansal destek pazarlamasına yönelik yeni bir anlayışın ortaya çıkmasına neden olmuştur. Finansal açıdan “elbirliği sistemi” veya “tasarrufa dayalı faizsiz finansal sitem” olarak tanımlanmakta olan bu anlayışı, pazarlama açısından ise “katımlı pazarlama anlayışı veya sitemi” olarak değerlendirmek mümkündür. Bu pazarlama anlayışı, işletmeler tarafından tamamen hizmet pazarlaması anlayışına dayalı olarak yürütülmektedir. Bu çalışmanın amacı, katımlı pazarlama olarak adlandırılabilen, finansal açıdan ise elbirliği veya tasarrufa dayalı faizsiz finansal sitem olarak adlandırılan sistemin pazarlama bakış açısı ile ne olduğunu ortaya koymaktır. Çalışma sonucunda, hizmetin faizsiz olarak yürütülmesi, tüketiciye ek bir maliyet yüklememesi ve taksitlerin tüketicinin ödeme gücüne göre belirlenmesi bu pazarlama anlayışının başarısındaki sebepler olarak değerlendirilmiştir.

Anahtar Kelimeler: Katımlı Pazarlama, Hizmet Pazarlaması, Tasarrufa Dayalı Faizsiz Finansman Sistemi, Tasarrufa Dayalı Faizsiz Finansman Sistemi Hizmet Pazarlaması

1. INTRODUCTION

It is known that the main purpose of consumers is to have maximum satisfaction from the goods and services, they are willing to buy. Furthermore, it is much important for consumers that the cost of good and service purchases is low and even there is not any extra additional financial burden. Consequently, it is possible to say that it is important for consumers to obtain maximum benefit from minimum cost.

Sometimes, consumers need financing in accordance with the extent of the goods or services they buy. They can buy various products (such as credit and etc.) presented by several financial institutions (interest-based banks, private financial

institutions, participation banks and etc.) in order to fulfill their needs. Financial institutions try to fulfill the demands of consumers in accordance with their product portfolio for marketing their products (such as credit and etc.). These institutions add an additional cost on consumers called as interest or profit share in order to acquire profit while fulfilling the need of consumers. These costs sometimes correspond to the half or more than the actual price of the purchased product based on the financial condition and general interest rates of countries.

Banks are among the major institutions providing financial support to consumers for providing financial support to them in good and service purchases, specifically for housing and vehicle purchases. Along with banks, there are financial institutions which try to meet financial support need of consumers through a new marketing approach rather than interest or profit share methods. As the operating way of these institutions is different than banks, their marketing logic becomes different than them. It is possible to call this new approach as participatory marketing approach.

It is possible to consider the savings based interest-free financing system service marketing (SBIFSSM) from a marketing approach as purchasing of a specific group of consumers a financing organization service in a specific timeframe. Therefore, it is possible to identify this system in the strict sense through a marketing perspective as marketing of a completely consumer supported, contribution, cooperation and savings based organization services. In this perspective, there is not any abstract sale of goods for the firm organizing it, there is only marketing of the service. With respect to consumer, there is the purchase of an organization service. Absence of interest and delay interest can be considered as the most important characteristics which make marketing of that service different than others. In this approach, availability of payment methods based on the budget of consumers are considered as an important alternative presented to consumers.

In this study, it will be tried to explain the service marketing for the savings based interest-free financing system through a marketing perspective. Analyzing this subject which has specifically and mostly been analyzed through a financial perspective through a marketing perspective is the original aspect of this study.

2. SAVINGS BASED INTEREST-FREE FINANCING SYSTEM FROM A MARKETING PERSPECTIVE

Just like the whole world, service sector reveals itself as a fast growing and changing sector in Turkey. New service types in accordance with expectations, value judgments and beliefs of consumers arise every passing day in consequence of changes and developments and they are presented to the taste of consumers. SBIFFSSM, which has arisen in accordance with expectations, value judgments and beliefs of consumers, has taken its place in the market as a new service type.

There are several factors which has been influential in surfacing of the SBIFFSSM. These factors can be listed as increasing demand for financing need in relation with the increasing vehicle and housing demand within modern life, high cost of available financial products presented for sale by various institutions and organizations and unwillingness of consumers to take advantage from interest-based systems because of their religious values.

Religion, one of the factors influencing preference of consumers can also be more dominating than other factors which have an impact on preference of consumers. It is because; religion is significantly effective on shaping attitudes and behaviors of consumers (Akçi, 2020). Just like experienced in development of Islamic banking system, loyalty to religious values is considered as one of the most important reasons for growth and increasing market share of this kind of services and the institutions providing them as well as for the savings based interest-free system (Ahmed et al., 2017). Especially in Turkey, majority of consumers are Muslims and

the principles of Islam are effective on customer preferences and this cause consumers to show more sensitivity while choosing their goods and services. Islamic principles, halal (not forbidden by religion) and haram (forbidden by religion), are accepted legal standards in Islamic businesses, economy and marketing (Qasaymeh, 2011). Furthermore, Islamic law forbidden buying goods and services and making investments from businesses (forbidden by religion), which do not follow Islamic principles (Qadri, 2008). Therefore, it can be accepted that especially, religious values (absence of interest, fair distribution and etc.) are important factors for development of the savings based interest-free financing system.

Within financial respect, savings based interest-free financing system is defined as a system which allows consumers to have a house through interest-free financial support. The system is considered as a cooperation-based model and accepted as a financial system presenting consumers to have their own houses (Kaya and Ergüvan, 2015). Within marketing perspective, it is possible to define the savings based interest-free financing system as marketing the service of transferring financial savings in an organization pool where consumers get involved in that organization for a specific service fee and transfer their financial savings within the frame of their financial capacity to another consumer who also gets involved in that organization through the organizer. It is tried by this system to establish a service marketing approach which allows fair distribution of financial resources saved in the organization pool.

The firms implementing this system sell houses, vehicles or capital as their products and present consumers, the service of making financial savings and sharing those savings fairly. In other words, these firms sell the service of organization for consolidation or cooperation between consumers.

In accordance with the aforementioned issues, it is possible to say that marketing of SBIFFSSM is mainly the markets aiming for the consumers of low-income level. It can be said that the firms serving in this market determine low-income consumer groups as their target market. Activities in this market are carried out based on the principle of mutual trust.

3. DEVELOPMENT OF THE SERVICE MARKETING OF SAVINGS BASED INTEREST-FREE FINANCING SYSTEM

Revival of Islamic values in 1970s has paved the way for establishing new financial institutions and new financial markets which meet Islamic requisites and ideals (Afzal, 1993). While, Islamic ideals present several alternative instruments for the consumers of Islamic financing, they also provide contribution in establishing the Islamic finance market (Soualhi, 2012). Along with the development of Islamic finance market, perspectives for new systems, techniques and market approaches have arisen for meeting expectations and needs of customers. SBIFFSSM marketing has taken its place in the Islamic finance market as a new financial marketing approach.

Just like the Islamic finance which has arisen in this niche market (Soualhi, 2012), within marketing respect, it is possible to say that the service marketing of savings based interest-free financing system has also arisen as a niche market. Niche market focuses on the wants and needs of consumers in a specific market segment, rather than operating in the entire market or in different market segments (Aslan, 2021). This niche market has been firstly discovered in Turkey by Emin Group of Companies and begun to be implemented as a new service marketing format (cooperation system) with Emin Automotive in 1991 and Emin Evim (Housing) in 1995. Since the first day, the service begun to be marketed, it has shown itself as a service type which has been gradually used particularly by low-income consumers.

It is suggested that there are two main reasons for private financial institutions to begin their service activities in Turkey. The first of them is accepted as avoiding interest and the second one as making use of an opportunity for the savings collected by Muslim consumers who do not like to use traditional banking services (Orhan, 2018). It can be said that these two reasons are the effective reasons for arising and processing of SBIFFSSM marketing.

SBIFFSSM which has been started by Eminevim operation has shown a rapid development with regards to the sector it is active. Rapid development and profitability during the development phase of this service marketing have also attracted attention of other firms. New firms willing to take shares from this market have been established and they have begun providing SBIFFSSM services. Fuzul Ev, Birevim, Morevim and Yaşamevim can be given as examples to these new firms. In addition to this, size and profitability of this market has also caused firms providing online services to take place and carry out their activities in that market. www.tasarruf.com.tr carries out SBIFFSSM activities online.

Continuous development of SBIFFSSM has caused new firms to enter this market. While, only 6 firms were active in the market as of November 2018, there have been 17 active firms in November 2019. In accordance with the data for the first nine month of 2019, it has been determined that 110.955 consumers have used the services provided by 17 firms in Turkey. It has been determined that 70% of these consumers have used this service for financing houses and 30% for financing vehicles (Islamic Finance Report, 2019).

It is possible to say that there are structures similar to SBIFFSSM marketing in Turkey and the world. In the study of Ergüven and Kaya in 2016, they have tried to explain that the SBIFFSSM system is a system similar to cooperative system. Ergüven and Kaya suggest that cooperatives have social advantages such as solidarity, collaboration and joint satisfaction of needs and within this respect they

show similarly with the SBIFFSSM marketing and SBIFFSSM can be considered as a different form of cooperative system (Ergüven and Kaya, 2016). However, it does not seem so possible to suggest that there are similarities between cooperative system and the SBIFFSSM marketing or cooperative system is a different form of SBIFFSSM. Considering the cooperative system, in the simplest form, members mostly provide financing for an enterprise to be established in the cooperative system. In addition, the members become the shareholders of that enterprise in proportion with the financing they contribute in its capital. When, these enterprises begin marketing products or services, they share these products and services either among their shareholders, in proportion with the rates of capital contributed by them or to members at lower prices than market value or the profits acquired from products and services sold to other consumers are shared among their shareholders, in proportion with the rates of capital contributed by them. In return, consumers do not establish any partnership with the enterprise providing the organization service of SBIFFSSM marketing system. The enterprise only carries out service marketing activities for organization. And the consumers only take advantage from the organization service presented for sale by the enterprise for a specific participation fee.

Just like in Turkey, it is known that there are SBIFFSSM-like practices in the World. The most popular of them which is implemented in several countries is the structure called as Rosca. Rosca is called as “Gold Day” in Turkey, “Tanda” in Mexico, “Susu” in Ghana and “Chits” in India (Ambec and Treich, 2007). Rosca, which is also known as the circulating savings or credit unions, is generally known as a worldwide practice, observed among the low-income consumer groups of developing and developed countries (Smets, 2000). Ardaner (1964) defines Rosca as, “an unofficial financial organization, where the participating members regularly pay fees to an organizer and take the fees they pay to that organizer in an aggregate”. Considering the operation of Rosca, individuals getting together for the

same purpose meet periodically and equal funds are transferred by them to the fund pool during these meetings. This collected fund is provided to a member at once for each instance and each member can only take advantage from that opportunity for once. After, all members take advantage from this opportunity; Rosca becomes finalized (Kahyaoğlu, Alpay and Yavuz, 2016). Rosca has differences with regards to SBIFFSSM marketing as well as its similarities. Existence of a specific group of participants, transfer of specific amount of funds by each participant in the fund pool and the right of each participant for taking funds from the pool for once as well as existence of a particular organization can be considered as similarities of Rosca with the SBIFFSSM marketing system. Although, the SBIFFSSM marketing system runs on the same logic, participants do not establish that system among themselves, they buy it from enterprises which professionally organize and manage that system and request a service fee for their services. Although, the participant individuals generally know each other in Rosca, this is not the issue with the SBIFFSSM marketing system.

4. OPERATION OF THE SERVICE MARKETING OF SAVINGS BASED INTEREST-FREE FINANCING SYSTEM

There is not any interest or delay interest in operation of the SBIFFSSM, which is defined as a marketing approach completely based on solidarity, collaboration, cooperation and savings. Absence of interest and delay interest can be considered as the most important characteristic making this marketing approach different than others. Within this perspective, payment methods for every budget are another important element indicating the difference of the SBIFFSSM system. In addition, participation of consumers in any of the categories previously determined by the enterprises providing SBIFFSSM marketing services through affordable installments and changes based on their budgets presents another characteristic of this marketing approach.

The SBIFFSSM system where cooperation and collaboration logic lie behind, is a marketing approach aiming to make consumers owners of a house and a vehicle through long terms and equal installments. The proverb, "two heads are better than one" summarizes this marketing approach. Enterprises adopting this marketing approach have already been continuing their services only through house and vehicle purchases. This approach aims to make consumers owners of a house or vehicle without any interest, any credit, through payment conditions with or without an optional deposit payment.

In the SBIFFSSM approach, consumers are entitled to choose from the payment options determined by enterprises which are most appropriate for them. This approach has been developed to address all kinds of income levels. This system established through the culture of solidarity, cooperation and collaboration is from a certain perspective, based on the logic of "gold day".

In the housing or vehicle organization which the consumers participate within the context of the SBIFFSSM approach, these housing units or vehicles are not sold to the consumers by the organizer enterprise or institution. Moreover, no housing credit or another credit is provided by the organizer firm to the consumers from the own resources of participants or the second market for consumers participating in the organization to buy houses or vehicles (Kaya and Ergüven, 2015). Organizer only gets an organization service fee for the service marketing of this organization. The SBIFFSSM system operates different compared to the housing credit marketing and mortgage system of banks.

If, any consumer would like to buy a vehicle, house or another real-estate through the SBIFFSSM system, at first this consumer has to determine the value of that real-estate or vehicle. Then, the consumer has to prefer one of the service methods (such as lottery method and etc.) provided by the service firm. The financial value of the real-estate or vehicle planned to be bought can be determined in accordance

with the payment conditions (installments of 60, 90 or 120 months and etc.) of the consumer and the number of installments can be adjusted based on these conditions. And then the groups are formed in accordance with the payment conditions and number of installments. The funds collecting in the funds pool as a result of payments by the consumers are used for real-estate or vehicle purchases of consumers in accordance with the method (such as lottery and etc.) to be determined previously. After, all consumers forming a group benefit from this right, the cycle is completed and the service ends (Eminevim, www.eminevim.com, Access Date: 17.01.2020; Birevim, www.birevim.com, Access Date: 19.01.2020; Fuzulev, www.fuzulev.com, Access Date: 20.01.2020).

As, the SBIFSSM system is completely based on trust, the firm providing that organization service can recommend/provide securities to the consumers buying that service for establishing confidence such as performance letters from banks and financial organizations. In return of these securities, the firm providing this service gets bonds from the consumers for securing other installments to be paid by the consumer and the rights of other consumers and the bonds received from the consumers are returned after the related payments are completed. Furthermore, the firm providing SBIFSSM service also establishes mortgage on the housing unit or the vehicle bought by the beneficiary customer entitling to buy a real-estate or a vehicle for securing remaining payments and the rights of other consumers. Meanwhile, as the title deed is registered in the name of the beneficiary customer, the customer is entitled for all kinds of disposals. After, all installments are paid by the customer, the mortgage is released and the service provision is completed. In some cases, customers can have difficulty in payment and cannot pay their installments in some months. The status of entitlement of customers are delayed for the term that they do not pay their installments. In some cases, some customers may discontinue from benefiting from the service. In this case, excluding the service fee, all installments paid by the discontinuing customer

are refunded (Eminevim, www.eminevim.com, Access Date: 17.01.2020; Birevim, www.birevim.com, Access Date: 19.01.2020; Fuzulev, www.fuzulev.com, Access Date: 20.01.2020).

5. THE SERVICE MARKETING METHODS OF SAVINGS BASED INTEREST-FREE FINANCING SYSTEM

In order to have a fair distribution, the funds in the SBIFFSSM system are transferred earlier to the ones who pay more deposit and later to the ones who pay less or no deposit. In SBIFFSSM, consumers can generally have a real-estate or a vehicle through three different delivery methods, (Kumbasar, 2015). These methods can be listed as the lottery method, mid-due delivery method and early-delivery with deposit method. All these aforementioned methods are accepted as the main methods generally implemented by all firms. In return, firms may implement different methods based on these main ones. For example, in Eminevim, there are lottery system with rent support, lottery system with fixed rent support, lottery system with shortened due and low installments and lottery system with appreciation practices. These practices can be considered as sub-methods based on the lottery-based main practice. Below, generally accepted methods implemented by the firms active in the SBIFFSSM market are tried to be explained.

5.1. Lottery Method

This method aims to enable the customers, getting together and forming a group to have real-estates (houses) or vehicles without any interest or delay interest by means of mutual support. The installment term is determined equal to the number of customers in a group. In this method, there is a monthly lottery draw among the customers entitling to have a house or a vehicle by firstly participating in the system before a public notary. As a result of the lottery draw, the order where the

customers will own their houses or vehicles is determined. Although, it varies from firm to firm, these lottery draws generally continue until the half of number of installments. By this way, customers can have their houses or vehicles before waiting for all installments to be due and paid.

5.2. Mid-Due Delivery Method

In this method, the customers participating in a group can have their houses or vehicles in the middle of the due term without participating in the lottery system. In this system, the price of the house or vehicle considered to be bought is paid in equal installments.

5.3. Early-Delivery with Deposit Method

In this method, the customer involves in the system by paying a deposit. The amount of the deposit paid by a customer enables for the customer to pay it earlier or later to reach the house or vehicle desired to be bought. The amount remaining after the deposit is again paid in equal installments. Installments are fixed, interest-free and are not subjected to any delay interest.

6. PREVIOUS STUDIES ON THE SUBJECT

Expansion and development of the SBIFSSM system which used to be traditionally executed among people, the system has become the point of interest for the researchers and academics in Turkey and the World. In the literature study, no study with respect to marketing perspective has been found from the studies access related with the subject, it has been recognized that the studies which have been conducted previously and accessed by us are mainly related with financial issues. Therefore, the studies related with finance are included in the studies conducted on this topic.

In the study of Adams and De Sahonero (1989), it was determined that functionality of Rosca was higher than official financial system of Bolivia, participation of people in Rosca was high and this system was mainly preferred by consumers specifically working in public institutions, several consumers overcame their financial difficulties and the most important reason for participation was making savings. In the study of Besley, Coate and Loury, they have come to the conclusion that each type of Rosca is a structure which enables consumers without any access to credit markets to improve their prosperity, the participants come together for meeting similar needs and fund provision is done randomly (1993). In the study of Kriton, it has been found that the structural harmonization policies implemented in Jamaica prevent consumers in the low-income group to access financial supports, therefore, Rosca has become an important financial resource for low-income consumers and also become an indispensable part for their survival strategies and the serious funds established through Rosca act as the buffer against social disturbances (1996).

In the study of Anderson and Baland (2002) conducted in Kenya (Nairobi), it has been determined that the wives use Rosca as a strategy for protecting their income by indicating that they make savings against their husbands. In the study conducted by Satkunasingam and Shanmugam, it has been determined that Roscas are commonly used in rural and suburban parts of Malaysia and participants of the system are mainly consisted of the women from low and middle income levels. It has been concluded that the Rosca is used for savings or as a credit instrument and advantages of Roscas are more than their risks, legalization of Roscas will not eliminate their benefits while it will significantly reduce associated risks (2006). In the study of Erođlu (2010), in contrary with showing "the Gold Day" system as a spare time activity for middle-class women, it is used as an instrument for saving and personal prosperity both for consumption and investment needs of poor

households and on contrary to the traditional perspective, these households use this system even if there are official credit and saving options.

In the study of Kedir and Ibrahim, it has been concluded that the Muslims, the individuals living in more prosperous households, freelancers, private sector personnel and the households with more than one wives have higher possibility to participate in Roscas and related savings are not influenced from the characteristics of the off-the-books institution, but significantly from the characteristics of its members (2011). Ergüven and Kaya have determined in their study for determining the grounds for preferring the cooperation system that the interest-free structure of the system, its low-cost and individual and flexible payment structure, having a house just like paying a rent and implementation of financial procedures easily and in short term are the main reasons for preferring that system (2016). In the study of Kahyaoğlu, Alpay and Yavuz (2016), they have concluded that new reasons for participating in Rosca might be avoiding drawing interest and becoming socialized as well as socio-economical and demographical characteristics of people are also among the reasons in participating in Rosca. In the study of Okur, Çatıkkaş and Ersoy, they have suggested that the savings based interest-free financing system is a shadow banking practice, the system is a potential risk factor for economy of the country as it is out of the regulations and inspections on the banking system, urgent regulations are needed on that system and these regulations must be specifically focused on licensing and inspection (2018). In the study of Yazıcı (2019), it is suggested that the savings based interest-free financing system as an alternative financing system must be developed to address the all parts of society for encouraging saving specifically for acquiring real-estates and vehicles.

7. CONCLUSION

The service sector intended for customer expectations refreshes itself by every passing day and accordingly new service sectors and approaches arise in accordance with customer expectations. Marketing of the savings based interest-free financing system has arisen as a new service approach for meeting customer expectations. Although, there are several SBIFFSSM-like structures in the world which do not involve any corporate structure, it can be said that the system has completely reached a corporate structure in Turkey.

SBIFFSSM system is carried out by several firms in Turkey as a service marketing method. This service marketing approach aims to use savings of consumers, completely through cooperation, solidarity and cooperation and create values for the consumers benefiting from that service. The chance to own a real-estate or a vehicle is provided by the firms providing this service according to the aforementioned purpose to consumers (specifically the ones with low-income) through appropriate terms and payment options. In the SBIFFSSM system, firms do not sell real-estate or vehicles to consumers; they do not obtain credit or similar products from banks or other financial institutions. They try to meet the financing needs of consumers through own savings of them by marketing organization service. In return, they only get organization service fee.

In time, the interest and increasing demand shown by consumers have increased the number of firms carrying out SBIFFSSM activities. The reasons for increasing interest and demand of consumers can be listed as the interest-free marketing approach, no additional cost loaded on consumers, provision of interest-free installments without any delay interest and availability of payment options affordable by all budgets. Religious values can be seen as the most important reason for increasing market share of the firms acting in that market.

SBIFFSSM which can be considered as purchasing of consumers a financing organization service based on a specific timeframe in a specific order can be called as a service marketing approach completely based on consumers, solidarity, collaboration, cooperation and savings of consumers. Within this approach, this is a service for consumers and a service sale for firms. SBIFFSSM system has already been presented to consumers as an option for real-estate and vehicle purchases. However, this approach can be used for other purposes. It is possible to benefit from this approach in the fields of energy, education, healthcare and etc.

It is obvious that the firms carrying out their activities in the SBIFFSSM system have shown a particular success in finding customers. However, the SBIFFSSM system completely operates based on trust. Completely trust-based nature of the operation is a restrictive factor for developing this marketing approach. Absence of state support for the funds invested by consumers and the performance bonds provided by firms are considered insufficient by consumers with regards to security. Furthermore, the presence of consumers still hesitating whether the provided service is in accordance with the Islamic principles can be considered as the reason restricting the development of this marketing approach and the customer portfolio of firms acting in that field.

Considering the income level of consumers (freelancers, farmers, civil servants, laborers) in Turkey, it is thought that SBIFFSSM system can develop more by addressing more consumers. In order to achieve this, in addition to the contract signed with consumers and the securities (by the service firm or a bank) provided to consumers as alternative security, submitting a bond or a similar instrument to consumers for each monthly installment to be paid and releasing them after related installment is paid will improve the trust of consumers. Providing trainings to the personnel of service firms who are in direct communication with consumers on customer relations and appropriateness of the marketing approach with the

Islamic principles can be considered as issue which will also influence and increase the customer demand. Moreover, as operation of the SBIFFSSM system is mainly based on associational marketing and word of mouth marketing, it is obvious that the firms acting in this market should attach more importance on associational marketing and word of mouth marketing aspects for maintaining their presence and improving their customer portfolio. Another issue considered important for improving SBIFFSSM and increasing customer portfolio of firms is the state guarantee. It is thought that more consumers will take advantage from this service marketing and this will provide contribution in the country's economy, when the funds paid by consumers are taken under state guarantee.

It is expected that this study will shed light on the future studies on the issue. According to this expectation, the researchers, firms and academics willing to conduct a study on SBIFFSSM marketing can examine feasibility of this marketing approach in other countries and the problems experienced both by consumers and firms in SBIFFSSM marketing and recommend their solutions on these issues.

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GENİŞLETİLMİŞ ÖZET

Giriş

Tüketicilerde oluşan beklenti ve hassasiyetler, son yıllarda popülerlik kazanan finansal destek pazarlamasına yönelik yeni bir anlayışın ortaya çıkmasına neden olmuştur. Finansal açıdan “elbirliği sistemi” veya “tasarrufa dayalı faizsiz finansal sitem” olarak tanımlanmakta olan bu anlayışı, pazarlama açısından ise “katımlı pazarlama anlayışı veya sitemi” veya pazarlama bakış açısı ile “tasarrufa dayalı faizsiz finansman sistemi hizmet pazarlaması” olarak değerlendirmek mümkündür. Bu anlayış, işletmeler tarafından tamamen hizmet pazarlaması anlayışına dayalı olarak yürütülmektedir.

Çalışmanın amacı, katımlı pazarlama olarak adlandırılabilen, finansal açıdan ise elbirliği veya tasarrufa dayalı faizsiz finansal sitem olarak adlandırılan sistemin pazarlama bakış açısı ile ne olduğunu ortaya koymaktır. Bununla birlikte katımlı pazarlama sisteminin üstün ve zayıf yönleri, işleyiş şeklinin nasıl olduğu açıklanmaya çalışılmıştır. Özellikle finans yönlü olarak çokça incelenmiş olan bu konunun pazarlama bakış açısı ile incelenmesi çalışmanın özgün tarafını oluşturmaktadır.

Pazarlama Bakış Açısı ile Tasarrufa Dayalı Faizsiz Finansman Sistemi

Pazarlama bakış açısı ile tasarrufa dayalı faizsiz finansman sistemi hizmet pazarlamasını (TDFFSHP), belirli bir tüketici topluluğunun belirli bir zaman dilimi içerisinde sırası ile bir finansman organizasyon hizmetini satın almaları olarak değerlendirmek mümkündür. Bu nedenle pazarlama yönlü olarak dar anlamda bu sistemi, tamamen tüketici destekli, yardımlaşma, dayanışma ve tasarrufa dayalı bir organizasyon hizmetinin pazarlanması olarak tanımlamak mümkündür. Bu anlayışta organizasyonu yapan işletme açısından somut bir malın satışı olmayıp, sadece hizmet pazarlaması söz konusudur. Tüketici açısından ise bir organizasyon hizmetinin satın alınması söz konusudur. Bu anlayışın işleyişinde faizin ve vade farkının olmayışı hizmetin pazarlamasını farklı kılan önemli özellikler olarak değerlendirilebilir.

TDFFSHP'nin ortaya çıkmasında etkili olan birçok faktör bulunmaktadır. Bu faktörler, modern yaşam içerisinde araç veya konut talebi artışına bağlı olarak finansman ihtiyacına olan talebin artış göstermesi, değişik kurum ve kuruluşlar tarafından satışa sunulan mevcut finansal ürün maliyetlerinin yüksek oluşu, tüketicilerin dini değerleri gereği faizli finans sistemlerinden faydalanmak istememeleri şeklinde sıralanabilir.

Bir niş pazar olarak ortaya çıkan İslami finansta (Soualhi, 2012: 313) olduğu gibi pazarlama yönlü olarak, tasarrufa dayalı faizsiz finansman sistemi hizmet pazarlamasının da bir niş pazar olarak ortaya çıktığını söylemek mümkündür. Türkiye'de özel finans kurumlarının hizmet faaliyetlerine başlamalarının iki nedeni olduğu ileri sürülmektedir. Bunlardan birincisi faizden uzak durmak, ikincisi ise geleneksel bankacılık hizmetlerinden faydalanmak istemeyen Müslüman tüketicilerin biriktirdikleri tasarrufları değerlendirmek (Orhan, 2018: 298) olarak kabul edilmektedir.

TDFFSHP'nin her geçen gün gelişim göstermesi yeni işletmelerin bu pazara girişine neden olmuştur. 2018 yılının Kasım ayı itibarıyla pazarda sadece 6 işletme faaliyet gösterirken, 2019 yılının Kasım ayı itibarıyla pazarda 17 işletme faaliyet göstermektedir (Islamic Finance Report, 2019).

Türkiye'de olduğu gibi Dünya'da da TDFFSHP benzeri uygulamaların olduğu bilinmektedir. Bunlar içerisinde birçok ülkede uygulanan ve en iyi bilineni Roscas olarak adlandırılan yapıdır. Rosca Türkiye'de "Gün", Meksika'da "Tanda", Gana'da "Susu" ve Hindistan'da ise "Chits" olarak adlandırılmaktadır (Ambec ve Treich, 2007:2).

Finans açısından tasarrufa dayalı faizsiz finansman sistemi, dayanışmaya dayalı bir model olarak görülmekte ve tüketicilere konut elde etme imkânı sunan bir finans sistemi olarak kabul edilmektedir (Kaya ve Ergüvan, 2015: 599). Pazarlama açısından ise sistemi, bir işletmenin hizmet organizasyonu çerçevesinde,

tüketicilerin belirli bir hizmet ücreti karşılığı organizasyona dâhil olduğu ve tüketicilerin ödeme güçleri çerçevesinde finansal kaynak aktardıkları organizasyon havuzundaki finansal birikimin, organizatör tarafından tekrar organizasyona dâhil olan bir tüketiciye aktarılması hizmetinin pazarlanması olarak tanımlamak mümkündür.

TDFFSH pazarlamasında, adil bir dağılımın sağlanabilmesi için fazla peşinat verenlere daha erken, az peşinat veya hiç peşinat vermeyenlere daha geç fon aktarılmaktadır. TDFFSHP’da tüketiciler genel olarak üç farklı teslim yöntemi ile ev veya araç sahibi olabilmektedirler (Kumbasar, 2016: 157). Bu yöntemleri piyango (çekilişli) yöntem, vade ortası teslim yöntemi ve peşinatlı erken teslim yöntemi olarak sıralamak mümkündür.

Sonuç

TDFFSHP hali hazırda konut ve araç alımlarında tüketicilere seçenek olarak sunulmaktadır. Ancak bu anlayış başka amaçlar açısından da kullanılabilir. Enerji, eğitim, sağlık vb. alanlarda da bu anlayıştan yararlanmak mümkündür.

TDFFSHP’de faaliyet gösteren işletmelerin müşteri bulma açısından belli bir başarı gösterdikleri açıktır. Ancak TDFFSHP hali hazırda tamamen güvene dayalı olarak işleyiş göstermektedir. İşleyişin sadece güvene dayalı olması ise bu pazarlama anlayışının gelişimi için sınırlayıcı bir faktördür. Tüketiciler tarafından yatırılan fonların devlet güvencesinde olmaması ile işletme tarafından verilen teminat mektupları güvence açısından tüketiciler tarafından yeterli görülmemektedir. Ayrıca verilen hizmetin İslami prensiplere uygunluğu konusunda hala tereddüt taşıyan tüketicilerin bulunması bu pazarlama anlayışının gelişimini ile işletmelerin müşteri portföyünü sınırlandıran nedenler olarak değerlendirilebilir.

Türkiye’de tüketicilerin (serbest meslek çalışanı, çiftçi, memur, işçi) gelir durumu dikkate alındığında TDFFSHP’nin daha çok tüketiciye hitap ederek daha fazla gelişim gösterebileceği düşünülmektedir. Bunun için ise işletmelerin yapılan sözleşme ve tüketiciye alternatif güvence olarak sunulan teminat (işletme veya banka) mektuplarının yanı sıra tüketici tarafından her ay ödenen fona karşılık senet veya benzeri bir belgenin tüketiciye verilmesi ve taksit ödendikten sonra geri alınması tüketici güvenini arttıracaktır. Doğrudan tüketici ile ilişki içerisinde olan işletme çalışanlarının hem müşteri ilişkileri hem de pazarlama anlayışının İslami prensiplere uygunluğu konusunda belirli dönemlerde eğitime tabi tutulması da tüketici talebini etkileyecek ve arttıracak unsurlar olarak ele alınabilir. Ayrıca TDFFSHP’nin işleyişi daha çok ilişkisel pazarlama ağızdan ağıza iletişime dayandığında, işletmelerin varlıklarının devamı ve müşteri portföylerinin artışı için ilişkisel pazarlama ve ağızdan ağıza iletişim konusuna çok daha fazla önem

vermeleri gerektiği açıktır. TDFFSHP'nin gelişimi ve işletme müşteri portföyünün artışı için önemli görülen diğer bir konu ise devlet güvencesidir. Tüketiciler tarafından ödenen fonların devlet güvencesine alınması ile söz konusu hizmet pazarlamasından daha çok tüketicinin faydalanacağı ve bunun ise ülke ekonomisine katkısının daha fazla olacağı düşünülmektedir.

Çalışma sonucunda, hizmetin faizsiz olarak yürütülmesi, tüketiciye ek bir maliyet yüklememesi ve taksitlerin tüketicinin ödeme gücüne göre belirlenmesi bu pazarlama anlayışının başarısındaki sebepler olarak değerlendirilmiştir. Hizmetin işleyişinin tamamen güvene dayalı olması, sistemi uygulayan işletmelerin özel işletmeler olması ve devlet güvencesinin olmayışı sistemin işleyişini sınırlandıran faktörler olarak görülmüştür.

Bu çalışmanın ileride yapılacak çalışmalara ışık tutacağı beklenmektedir. Bu beklenti doğrultusunda TDFFSH pazarlaması konusunda çalışma yapmak isteyen araştırmacı, işletme ve akademisyenler, bu pazarlama anlayışının diğer ülkelerde uygulanabilirliğini, TDFFSH pazarlamasında hem tüketiciler hem de işletmeler açısından karşılaşılan sorunları irdeleyebilir ve çözüm önerilerinde bulunabilirler.