

Analysis of Consumer Society in Turkey Through Banking Products and Advertisements: 2000 – 2013 Years

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Abstract

This research is based on qualitative content analysis method of banking press and tv commercials between 2000-2013 years. In this research, the experienced change of society with capitalization process of Turkey and the reflections of banking products/services and ads at this change were discussed. During the discussion of these reflections, new middle class and consumer society were used as basic terms. Since the common characteristic of developed capitalist countries is having comprehensive and powerful middle class. In Turkey, although the term of middle classes emerged after 1980's, their real sense of presence has just begun to legitimize after 2000's especially with AKP administrations. Therefore, the selection of this date range and these terms is important. The aim of this study is to analyze this process through the advertisements of Garanti Bank and Türkiye Finans banks.

Keywords: Banking Advertisements, Consumer Society, Neo Middle Class, Islamic Bourgeoisie, AKP Government, Baudrillard, Garanti Bank, Türkiye Finans

Bankacılık Ürün ve Reklamları Üzerinden Türkiye’de Tüketim Toplumu Analizi: 2000 – 2013 Yılları

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Özet

Nitel içerik analizi yöntemi kullanılarak 2000-2013 yılları arasındaki bankacılık basın ve televizyon reklamları incelemesine dayalı yürütülen bu çalışmada, Türkiye’nin kapitalistleşme süreciyle birlikte toplumun geçirdiği değişimler ve bu değişimde bankacılık ürün/hizmetleri ve reklamlarının yansımaları tartışılmıştır. Çalışmanın ana literatüründe yeni orta sınıf ve tüketim toplumu kavramları üzerinden gidilmiştir. Çünkü gelişmiş kapitalist ülkelerin ortak özelliği geniş ve güçlü bir orta sınıfa sahip olmalarıdır. Türkiye de, gelişmekte ve kapitalistleşmesini meşrulaştırmaya çalışan bir ülkedir. Özellikle 80’lerden sonra orta sınıf kavramı gün yüzüne çıkmış olsa da, 2000’li yıllardan sonra AK Parti hükümetleriyle varlığını gerçek anlamda meşrulaştırmaya yeni yeni başlamıştır. Bu nedenle bu çalışmada bu tarih aralığının ve bu kavramların seçilmesi ayrı önem taşımaktadır. Bu çalışmada amaç, Garanti Bankası ve Türkiye Finans bankalarının reklamları üzerinden bu süreci analiz etmektir.

Anahtar Kelimeler: Banka Reklamları, Tüketim Toplumu, Yeni Orta Sınıf, İslami Burjuvazi, AK Parti İktidarı, Baudrillard, Garanti Bankası, Türkiye Finans

INTRODUCTION

For centuries, capitalism is a system that has been aiming to make more profit and to increase its capital continuously. In time, this system transformed itself in parallel with the changing production conditions with the development of science and technology from industrial capitalism to financial capitalism. During this transformation, the resources it feeds on have also changed, and in a way, its main raw material has become human and culture. However, this change did not cause a deterioration in the capital-consumption relationship, which is the basis of capitalism, on the contrary, it strengthened it. This empowerment has led to the formation of a consumer society, especially through advertisements. Turkey has started to transition to economic liberalization, especially with the January 24 decisions. This has accelerated the capitalization process. However, Turkey started to experience the real changes in both economic and social areas after the 2000s. The difference between these changes and movements from previous periods is that they are a change from the bottom up. The aim of this study is to analyze how bank advertisements contributed to this mobility in the light of this information.

For this purpose, Garanti Bank and Türkiye Finans advertisements broadcasted in the press and on television between 2000-2013 were analyzed using the content analysis method. While reaching the conclusion in the research, the development process of capitalism in the world and in Turkey was mentioned, especially the concepts of consumer society and the new middle class in Turkey were emphasized. The most important reasons for choosing these banks as the sampling are that Garanti Bank is the bank that advertises the most and offers leading products/services in the sector. Türkiye Finans, on the other hand, carries out a banking activity preferred by the neoconservative middle class in Turkey. In addition, Türkiye Finans was the bank that gave the most advertisements among such banks at that time. These cases also helped to examine both more products/services and more types of advertisements. The interpretation of the study on only two banks and the fact that it deals with a certain period limits the generalization of the analysis.

The Concept of Consumption

The prosperity of societies and the development of consumption supply together, the rise of commodity fetishism as an ideology of daily life, that is, the fact that consumption has become an object of worship or desire brings us face to face with the reality of a consumption society (Aytaç, 2006: 27). Featherstone (1996: 49) explains the consuming term based on the meaning of the word. He states that this term mostly means "destroying", "spending", "wasting", "ending" and similar connotations are valid for the consumption term.

Consumption is a term that can be explained both economically and sociologically. According to Yavuz Odabaşı (2006: 4), who explains the term economically, consumption means "acquiring and owning a product or service produced within the scope of satisfying a certain need". Douglas and Isherwood (1999: 8), who examine consumption sociologically, explained this concept as "an integral part of the same social system that explains the work motive, which is part of the social need to establish relationships with other people and to have mediating materials for this relationship".

According to Bocock (2009: 42), it is not possible to define the concept of consumption separately from theories in a social structure. The meaning of this concept can vary according to different theoretical views, as well as depending on the historical period analyzed in a single view. Therefore, in order to understand the role that consumption plays in capitalism; it is necessary to place the concept of consumption within a broader social theoretical framework derived from the analysis of its forms in the early stages of capitalism.

As Bocock argues, it is necessary to examine the history of consumption and the history of capitalism together. Thinking of capital and consumption phenomena as independent concepts, which constantly give birth to each other, is like breaking the human body apart.

In pre-capitalist societies, people could not invest their money and use it as capital in business, unlike now. Because they did not have the money to save in this way. Few people had money, and it was only the church and the nobility. But they were not actively using their money as capital. The money (gold, silver) in their hands was stagnant and unproductive (Huberman, 2013: 39).

Towards the end of the Middle Ages, the spread of trade over large areas had advanced considerably. One of the most important effects of commercial growth has been the growth of cities. The first urbanization was seen in Italy and the Netherlands, where the expansion of trade created new jobs and

cities became a source of attraction (Pirenne, 2011: 100-101). By the 16th century, the accumulation of capital had reached a certain point. As a result of the opening of Bohemia-Hungary gold and silver mines, the operation of American silver deposits and the large commercial activities carried out in connection with them, the Trade Age began (Sombart, 2013: 28).

As a result of all these developments, the first sixty years of the 18th century led to a consumption revolution, as people became aware of the kinds of goods, they could decorate their homes and bodies with, and their purchasing power increased. The increasing interest of the urban middle classes as well as the aristocrats in this type of consumer goods led to the growth of the market, and the last three decades of the 18th century saw the emergence of a larger scale of industrial production, such as the increase in cotton production in Lancashire (Bocock; 2009: 24). While Porter (1990) talks about the characteristics of British society in the 18th century, he argues that the development of consumption provided the foundations of large-scale industrial production that began and developed later in this century and 19th century capitalism in England.

In addition to all these developments, there have been great developments in the banking sector as well. The banking system, which was seriously implemented with the appreciation of money, revealed the capital market required by industrialization. Thus, the commercial bourgeoisie turned into the industrial bourgeoisie (Ateş, 2009: 199). These developments have also led to the formation of a consumer society over time. However, before explaining the consumer society, it is useful to explain the developments in banking activities and financial capitalism.

The Rise of Financial Capitalism and the Changing World Economy

Banking and banking activities, which have existed as a necessity in parallel with the development of trade and industry in the historical process, are among the most important institutions of financial capitalism today.

The most obvious economic activities of banks are to act as intermediaries between real or legal persons who have money. In other words, banks are businesses where there is a mutual money supply and demand (Aydoğdu, 2010: 10). Banks also contribute to the development of national and international trade by providing registered money flow to the economy. Central banks of countries direct their economies with their monetary policies (Bakkal & Aksüt, 2011: 14) With these activities, banks are one of the institutions that make the biggest contribution to the capitalist economic system.

In the second half of the 19th century, the world economy entered the stage of financial capitalism, and the economic power passed into the hands of large investment banks. Société Générale de Crédit Mobilier, which was founded by the French government in 1852 and was the first bank with a joint stock company structure in France, is a clear indicator of the move towards financial capitalism. Because the purpose of establishment of this bank was to provide long-term financing necessary for railways and heavy industry (Allen, 2003: 26). Crédit Mobilier has set an example for the commercial banks of Central Europe that finance large-scale business ventures by combining deposit banking and stock market investing. This close relationship between banks and industry laid the foundations for financial capitalism, and it started to rise especially in Germany at the end of the 19th century (Allen, 2003: 27). In the period following the 1929 crisis, in the face of serious depression and unemployment in developed countries, it led to the emergence of a demand-oriented Keynesian approach, instead of the classical economic understanding that was believed to be valid until that time (Duman, 2011: 22). According to Keynes, there are five variables that determine the level of economic activity. These variables specified in the functioning of the economic system; national income, employment, consumption, investment, and interest rates (Çapraz, 2001: 20).

The policies proposed by the Keynesian approach, which emerged with the loss of the effectiveness of the classical economic understanding after the 1929 Crisis, caused a rapid increase in national income and employment in developed countries during the 1940s and 1950s (Duman, 2011: 25). In this period, it was deemed necessary for entrepreneurs and marketers to expand consumption, increase, and sustain production. Advertising, which has continued in this regard since the 1920s, has become an active sector in the marketing of products and the spread of consumption (Kaya, 2010: 148).

Between 1950-1970 years, the decrease in demand, which caused the crisis in the 1930s, was overcome with policies increasing total demand; mass production is balanced by the promotion of mass consumption. In this period, which coincided with Fordism, "consumption culture and the social reproduction function of advertising" was the promotion of mass consumption. The relative prosperity

in the society brought the pursuit of happiness by the masses and advertisements basically promised happiness (Dağtaş, 2009: 19-20).

Especially after the last quarter of the 20th century, depending on the acceleration of globalization, banking transactions crossed national borders and gained an international character. In this case, banks are of great importance for the global economy as well as national economies (Bakkal & Aksüt, 2011: 17) Marx's proposition that "capital has no homeland" is a proposition that includes the view that the most obvious form of capital is finance capital. Today, when we look at the concept called globalization, it is seen that the most important aspect is capital movements and the increase in their speed. What determines this environment is speculative capital movements rather than goods movements arising from production and trade (Buğra, 2001: 47). In other words, as Braudel mentioned, capitalism is in one of the periods when it is the most itself. In this period, financial capitalism determines the world economy rather than real capital.

Characteristics of the Consumer Society

Looking at the background of the transformation of industrial production towards mass production, it is understood that the first major economic crisis (the crisis of control of production and consumption processes) experienced by capitalism on a world scale completely changed the balance. The purpose of mass production has been how to sell what is produced. Thus, when, how and by whom the production is carried out, as well as when, how and by whom the products will be purchased has started to gain importance. (Tellan, 2009: 26-27).

In the Fordist era of mass production and mass consumption, new consumer groups emerged. In these groups, which started to make a choice in the products they bought, the perception of brand image began to settle thanks to the advertisements. The change of the target audience to the working class was a significant change compared to the 1920s and 1930s, when consumers were mostly from the middle class, and it was also reflected in the advertisements of the goods produced in this period (Bocock, 2009: 31-32).

According to Baudrillard (1988: 96), the rationalization process of the forces involved in production in the 19th century reached its peak in consumption in the 20th century. The way of creating new wealth brought with it its own understandings. With the end of the twentieth century and the beginning of the 2000s, old ideologies began to disappear from the scene, and the way of thinking and worldview of the new era changed (Aksoy, 2014: 157). Baudrillard claims the emergence of a postmodern society based on the concept of simulation for this period and mentions the existence of a radical break between modern society and postmodern society, such as between traditional society and modern society. Cevizci describes the concept of simulation mentioned by Baudrillard in his work titled Simulations written in 1983 as follows (Cevizci, 2010: 1282):

It is a concept developed to show that today's postmodern world is a virtual reality in which symbols and images replace the real and concrete, rather than a real society. Baudrillard states that we buy and sell images with symbols rather than goods and services and try to provide psychological satisfaction of needs and desires rather than meeting real material needs and gives today's fashion and clothing industry to better express his thought or basic argument. The need for people to dress neatly and cleanly for changing weather conditions has been replaced by the desire for high-status designer labels.

Baudrillard has also shaped consumption as "a system of signs regulated by codes and rules". Explaining this consumption system shaped by Baudrillard through advertisements, Aydoğan (2004: 228-229) mentions that advertisements literally take on the function of "driving force" in the spread of such a consumption culture. In addition to this expression, she mentions that with the increase in the number and variety of mass industry products, the advertising industry and mass media have started to produce consumers who are ready to buy every new product and brand. Dağtaş (2009: 19-20), on the other hand, says that consumption culture and advertising serve to ensure social reproduction in the capitalist system. Advertising, on the one hand, not only provides the economic reproduction of capitalism by encouraging the purchase of a certain product or service, but also undertakes a socialization task that serves the social reproduction of capitalism with the content they use. "The general goal of socialization through consumption culture and advertising is; It is the construction of hedonistic and selfish individuality. This goal has existed since the beginning of capitalism when traditional society began to disintegrate."

At the end of the twentieth century, people work in developed societies not only to survive, but also to consume. Even if not all the advertised goods can be bought by everyone, they serve as the purpose of the working people's work. The important thing is that consumption has become a surreal and symbolic form, belonging to another universe, and the idea of purchasing has become a motive as much as the act of buying (Baudrillard, 1988).

Development of Consumer Society in Turkey

The transition from traditional societies to capitalist society by experiencing a radical break has changed all production and consumption habits. Capitalist entrepreneurs, who are constantly striving to gain more capital and profit, have commodified everything, thus making everything consumable. Especially after the Industrial Revolution, capitalist movements in European countries and the USA have become unstoppable, and these movements have led to financial crises affecting the whole world, as well as causing vitality in the economy. When we look at Turkey, in fact, although modernization efforts have been started since the First Constitutional period (1876 Constitution) in the Ottoman Empire, the capitalization movements, the change in production and consumption habits developed differently from Europe and the USA.

Advertising in the Ottoman Empire could not grow and become a sector because it needed an advanced production and economic system. In that period, even the newspapers, which were the only advertising medium, were established by foreign entrepreneurs, the economy did not have the necessary vision for the development of advertising, and the development of advertising in the Ottoman Empire ceased to be a concept of need (Yavuz, 2013: 229).

The founding period of the Republic corresponds to the period of great depression in the world economy. Because of the world economic crisis and the country's recovery policies, the use of domestic goods has been tried to be encouraged. For this reason, in the founding years of the Republic, advertising campaigns were organized for savings and giving priority to domestic goods. With the alphabet revolution, literacy campaigns were started, so the number of people who read and write increased compared to the past, and this was reflected in the reading rate of the newspapers (Yavuz, 2013: 229).

The Republic was founded upon the end of an economically collapsed structure. Opportunities for the development of consumption were still limited at that time. The new administration, which wants to develop its economy with state enterprises, has made it necessary to support private enterprises by the state and to produce in a protective and closed economic structure.

Ahmad (1999) states that the development of consumption in Turkey coincided with the years of change in Turkish political life in the 1950s and 1960s. The Republic of Turkey, which took over the collapsed economy of the Ottoman Empire, could not provide the development of consumption mechanisms due to its inability to have sufficient production opportunities. According to Orçan (2008: 157), the formation of the economic and cultural infrastructure necessary for the consumption culture to penetrate the society coincides with the period 1950-1980 in Turkey.

Turkey started to experience a social and cultural structure brought about by a new economy in the 1980s. With the decisions taken in the economy on January 24, 1980, the Turkish economy underwent a liberal transformation. After 1980, when the protectionist and import substitution economic policies were replaced by free competition, imports were liberalized first, and then, with the liberalization of imports at the end of 1983, the Turkish market was opened to foreign products, thus Turkish goods began to compete with foreign products (Yavuz, 2013: 235). With the Özal government giving priority to economic laws, progress was also made in communication, urban investments, and energy production. Despite many criticisms, the right of title deed to the owners of slums and making those who migrated from the village to the city as property owners increased the number of the middle class and the incomes of the municipalities (Karpat, 2015: 220).

Advertising has also gained importance since the 1980s. The liberalization trends seen in the country's economy have started to increase the power of the private sector and the competition between companies, which has a positive effect on advertising investments. The visual effects used together with the color television broadcasting since 1983 and the developing technology made the advertisements attract attention and be watched (Çetinkaya, 1992: 42). After the 1990s, private televisions started broadcasting, ending the TRT monopoly, foreign investors starting to come to the country with the effect of globalization, so the number of foreign brands gradually increased in the country, and the increase in

investments and competition in the media field were the developments that directly affected the advertising World (Taşyürek, 2010: 11-12).

Çetinkaya (1992: 51) is of the opinion that especially since the 1980s, the idea of transforming Turkish society into a consumer society and bringing Turkish people into the consumption economy was decided by the political authority. According to him, “it is not possible to talk about the function of advertising alone to transform a society into a consumer society. However, from the moment the process of transforming society begins, advertising can undertake a number of functions to accelerate this process.” Bali (2001: 58) also supports Çetinkaya's ideas, according to him, with the economic measures implemented after September 12, it was aimed to create a willing audience for consumption from ordinary people, even if their income is not sufficient, to increase consumption. Yavuz (2013: 236), on the other hand, agrees with the idea that although the foundations of a consumption society in Turkey were laid by the political authorities, the main tool is the media by ensuring that it is included in daily life. According to him, whether through advertisements or other programs, the Turkish people had to change the way they considered saving and using domestic goods as a virtue after 1980.

When the 20th century was left behind and the 21st century was entered, Turkey faced the most important economic crisis in the history of the Republic in 2001 (Kayra, 2015: 218). The liquidity crunch in banks in November 2000 turned into a severe crisis in February 2001. In the hope of finding a solution to the crisis, Kemal Derviş, one of the Vice Presidents of the World Bank at the time, was invited to Turkey by the Prime Minister of the time, Ecevit, and entered the cabinet as the Minister of State in charge of the economy on 3 March (Karpaz, 2015: 241). Kemal Derviş, who was still trying to manage the economy under the influence of the crisis in 2002, stated that it would be appropriate to set an early election date in this period, and the TBMM (Grand National Assembly of Turkey) moved the early general election to 3 November 2002. Only the AK Party (Justice and Development Party) and CHP (Republican People's Party) were able to pass the threshold. First, the 58th Government was established under the presidency of Abdullah Gül; After the YSK's (High Election Board) cancellation of the Siirt elections, thanks to the constitutional amendment that paved the way for Erdoğan to become a deputy and therefore the Prime Minister, Recep Tayyip Erdoğan became the new prime minister of the 59th government in February 2003 (Karpaz, 2015: 244).

The general elections held in 2002 were one of the important elections that marked the beginning of a new era in Turkish politics. After the elections, the financial sector, which was badly injured in the 2001 crisis, was repaired, the central bank was made independent, debt management was no longer a problem, and fiscal discipline was ensured. In the background of the improvement policies implemented by the AK Party in this period, Derviş's Transition to a Strong Economy Program; in other words, these policies consist entirely of neoliberal economic policies. The AK Party continued to implement these policies on its own initiative, under the control of the IMF until May 2008 (Yıldırım, 2011: 123-124). The AK Party paid particular attention to speeding up the EU process to reduce these suspicions and strengthen its legitimacy. Thus, membership negotiations began in 2005. In this period, when the work for the European Union continued, some of the doubts about the Party were gradually dispelled with the steps taken towards democratization (Demirel, 2014: 7).

In this period, when we look at the social transformation dynamics that made the AK Party government possible; Since the 1980s, Turkish society has been enriching, urbanizing, and the level of education has been increasing, although the quality of education has not changed much. Ethnic and religious beliefs-based identities (Demirel, 2014: 7) have found ways to express themselves, and the increase in production and welfare has led to progress in becoming an open society, despite the continuing deterioration in income distribution.

Changing Capital and Class Balances: The Islamic Bourgeoisie and the New Middle Class

An important aspect of Turkey's economic and social transformation is the emergence of a “new middle class,” which first appeared during the 1980s and has been rapidly growing and evolving since 2000s. The new middle classes, in this transformation process, became the symbol of change and became one of the most important elements that make up today's Turkey (Keyman, 2012: 23).

The new middle classes (upper-middle classes) in social sciences in Turkey also form the basis for discussions of new wealth. The new middle classes that emerged after the 1980s in Turkey; The wage earners, whose living conditions have improved and who are among the upper income groups, are specialists and managers employed in the finance and service sectors and in positions related to the

external links of the economy, especially with the adaptation process to the international economy (Dağtaş, 2009: 33-35). According to Öncü (1999: 123), these groups are the new middle classes not only because of their unique position in the employment market, but also because they are ideal consumers who function to ensure the adoption of the codes of behavior of the global consumer culture of the new era in society, or because they are presented as such. The new middle classes can play an important role in the strengthening of a political actor as well as their economic and cultural activities (Keyman, 2012: 25). The new middle classes, especially in the 2000s, have been one of the main actors of Turkey's political, economic, and cultural transformation, and their position has shown a growing trend. In this period, the choice to be made by the new middle classes, who were in a dilemma between conservatism and democratization, has largely determined the future of Turkey (Keyman, 2012: 27).

The bourgeoisie in Turkey was designed as a group created by the state and would benefit the state's interests (İnsel, 2012: 15). For this reason, one of the most important factors leading to Turkey's social change is the transformation of the capital structure. The effect of the spread of wealth from big cities to Anatolia in this regard is great. Turkey, which started its industrialization and thus its capitalization late, created a bourgeois class by the state in order to close the gap, accelerate its industrialization and revive its economy. This situation does not occur as a natural consequence of the capitalization process. Due to the excessive state interventions in the economic policies implemented from the first periods of the Republic to the 1980s and the depressed atmosphere created by the wars and crises in the world, the Turkish economy could not fully enter the process of capitalization. However, with the support of liberal policies implemented after the 1980s, a bourgeois class independent of the state began to emerge. After the 2000s, this new bourgeoisie, which was influential in the formation of the AK Party, became stronger with the AK Party's coming to power and the implementation of neoliberal policies. Thus, Turkey has taken an important step in the process of capitalization and serious differences have been observed in consumption habits.

Analysis of Banking Products and Advertisements 2000 – 2013 Years: Garanti Bank and Türkiye Finans

In all these capitalization processes in the world and in Turkey, the main institutions providing capital flows in the changes in production and consumption habits have been banks. The changing economic policies in Turkey have led to the development of banking products/services, and this situation is also reflected in its advertisements.

Bank advertisements, which encouraged saving in the early years of the Republic, have begun to change this attitude with liberal policies. Thus, it has tended to encourage more people to spend and benefit from banking products/services. They aimed to achieve this with advertisements in which the smiling, sincere, polite, and unlimited service bank employees are highlighted. The developing financing tool for the widespread segment of the society has been bank loans and credit cards. The rapid increase in the number of debit and credit card uses, especially in the 2000s, has supported the transformation of individuals into consumers from the early youth (Tellan, 2008: 12).

In this study, Garanti Bank and Türkiye Finans advertisements were analyzed by qualitative content analysis method. The images and texts used in the advertisements, which were categorized over the concepts of consumption and the new middle class, were interpreted.

We are consuming, we are happy!

Different symbols and images have been used according to age periods in the method of addressing individuals who have been transformed into consumers by owning bank cards and credit cards since the first youth and even childhood. Symbols, images, and signs that young people and children value have become a source for advertisements. This situation coincides with Baudrillard's concept of "simulations" and the view of Lefebvre and other postmodern thinkers that "consumption is made through images, symbols and signs", which also supports this concept. Garanti Bank's products such as "Bonus Kontör", "MiniBank", and "Extra Genç" (Extra Young) are examples of youth and childhood credit and debit cards.¹

Garanti Bank's launch of "Let's buy, let's buy! what do we buy for free?" in 2000 and the Bonus Card advertisement presented to the consumers with the Bonusgiller family are examples of one of the most

¹ For the image look, 2003, Kristal Elma Archive, <http://www.kristalelma.org.tr>, access: April 2014

important steps in the formation of the consumer society, which led to the increase in the use of credit cards in Turkey. In the advertisement, the motto of the consumer society "consume more to earn" is placed in the minds of the consumer society, in which a family profile is drawn that unconsciously shop in order to accumulate more "bonuses" beyond their needs and reach psychological satisfaction by being happy with these consumption actions. Considering the communication language used by Bonus Card in the following years, it is seen that it follows a similar policy. It encourages people to consume more by organizing more "win bonus" campaigns, especially on days that are important for the society.²

The middle class is changing, discourses are changing

Announcing its merger with the Ottoman bank after the 2001 crisis, Garanti Bank used the symbols of the "Republic" and "Ottoman" traditions in the commercial it prepared. Describing itself as a secular and modern Republican bank, Garanti Bank has declared itself the most powerful bank in Turkey by merging with a more traditional power. After the publication of this advertisement, the overlap between the traditional and the modern, or the secular and the conservative, has been an issue in Turkey's agenda, both in terms of capital and social events, as mentioned in the previous sections. This situation has been one of the effective factors in making changes in products/services and advertisements.

The emergence of the new middle class and the Islamic bourgeoisie led to the development of different financial structures. "Participation Banking", also known as "Islamic Banking" in the international arena, was born in Turkey as a result of the social demands of the 1980s and the economic conditions of the period. Participation Banking in Turkey started for the first time in 1985 with the financial liberalization policy of Prime Minister Turgut Özal, within the framework of a special legal regulation for Arab investors (Şen, 2011: 79-80). With the making of new regulations, the name of these institutions was changed to participation banks in 2005. In addition, with the additional regulations introduced in 2006, participation banks have been brought to a position in accordance with the regulations, laws and principles to which traditional banks are subject (Uslucan, 2013: 15).

In the advertisement of the merger of Anadolu Finans and Family Finans capitals at the foundation of Türkiye Finans, which made a rapid entry into the banking sector with the regulations in 2005, a different discourse was used than Garanti Bank. "The best is to be united, to share, to multiply by sharing. The best is to grow as one, to become one and walk the same path. Anadolu Finans and Family Finans merged for this. Türkiye Finans is waiting for you to share this joy." in the advertisement, the words of which are included, emotional and Turkish cultural themes are handled that will attract the attention of the more "conservative" and "traditional" groups of the society, which are the target audience of Türkiye Finans.

The banking sector in Turkey is one of the sectors that makes the best use of cultural language, values, and emotional themes in its advertisements. They convey their messages by touching the most sensitive points of the society in order to make the products/services they offer such as personal loans and deposit accounts a necessity and necessity. In the deposit advertisement of Türkiye Finans, published in 2008, a father figure rejoicing at the birth of his son and announcing it to his colleagues, and a figure among the public reminding him of the realities of life, the lifetime expenses of having a child and the hardships that these expenses will cause. The father, who wants not to experience all these financial difficulties in the future, finds the solution for both his and his child's future by opening a deposit account in Türkiye Finans. Similarly, in the personal loan advertisement of Garanti Bank published in 2012, the profile of an officer who makes marriage plans but cannot realize this plan due to financial difficulties is drawn. However, he solves this problem with the "support loan" he received from Garanti Bank.

As a result of increasing competition, changing market conditions, and developing technology have left the place of advertisements with friendly personnel, trying to strengthen the image of the bank, to new bank advertisements promoting technological superiorities and fast and high-quality services. This situation also necessitated banks to develop new products/services constantly, and the need to introduce and display these developed products/services to consumers has led to advertisements gaining importance. Thus, the market has revived, and each new product/service developed has created an image

² For the images look, 14 Aralık 2011, Milliyet, <http://narajans.net>, access: December 2013

that facilitates people's work and provides practical solutions, resulting in a result that seems to benefit the consumer.³⁴

Garanti Bank and Türkiye Finans not only increase customer satisfaction with the products/services offered by their customers according to their usage purposes and tastes, but also increase the loyalty of people to themselves. This is a cycle that the consumer society and today's capitalism are trying to create. In the presentation of these products/services, the cultural and religious values of the target group are also kept in the foreground, and the overlap of traditional and modern areas is much better noticed. In a way, it can be said that Baudrillard's concept of "transparency" is also observed in banking products/services and advertisements.

The cooperation between Garanti Bank, which represents the Republican elite and secularism, and Türkiye Finans, which represents tradition and conservatism, on the individual pension system and credit card infrastructure shows that they leave their cultural identities in the background and act by considering their economic interests because of the necessity of being a bourgeois. This situation proves that the balance of the capital class in Turkey has changed and that the general structure of the society is in a process of serious change. Türkiye Finans' use of Garanti Bank's Bonus Card infrastructure in credit cards and its cooperation with Garanti Bank in the private pension system are examples of this transformation of capital.

To make a general assessment, the economic crises in Turkey in the early 2000s and the economic packages prepared in the light of the implemented neoliberal policies caused both the birth of the new rich to change the existing capital balance and the peak of the consumption culture in the society. In this period, the credit cards offered by the banks to the market and the products/services that followed with the competition brought by technological developments have been major factors that helped the formation of a consumption society in Turkey. Advertisements play an important role in reaching and directing these products/services to consumers.

The service of consumer culture and advertising to capitalism's social reproduction is based on distributing individual identities and offering rich lifestyles. The new middle classes that emerged with the consumption culture in Turkey; It lives this culture both in an exhibitionist way and spreads it through its cultural industries. It provides the social reproduction of today's financial capitalism, which is based on the service, finance and information sectors.

It is observed that the social, cultural, economic, technological developments and changes experienced in advertisements especially after 2000 in Turkey are also reflected in the content and forms of advertisements. The symbols and images used in advertisements, which are the mirror of society, reflect the lifestyle of that society when they are facts associated with real life. While this situation previously caused the banks to create the perception that no one can enter on the society and leave the image of a place of fear, today, with the reproduction of capitalism and the consumption culture descending into the depths of the society, banks have created an image that they provide services in a comfortable, friendly, and practical environment. Parallel to this re-image of the banks, the changing products/services have become appealing to all segments of the society, which has led to the reproduction of capitalism and the spread of consumption culture. Capitalism is a system that legitimizes its existence by penetrating all the capillaries of society.

As can be seen in the examples of Garanti Bank and Türkiye Finans, banks aim to connect them to themselves by using content that appeals to every segment of society separately in their advertisements. Thus, it makes individuals or groups feel special. The banks, which use these tactics mostly for credit card advantages and loan options, have made the society dependent beyond being tied to them. More consumption was encouraged in the content used in advertisements, more spending was encouraged during these periods by using the cultural values of the society such as marriage, birth, and holidays, and it was made compulsory to take loans from banks by taking advantage of the conveniences offered for the comfort of individuals who are in trouble with the expenditures made. This situation has caused Turkey to enter into a period of vicious circle dependent on banks, together with financial capitalism.

³ For the image look, 1 Haziran 2013, Milliyet, <http://narajans.net>, access: December 2013

⁴ For the image look, 30 Nisan 2013, Posta, <http://narajans.net>, access: December 2013

CONCLUSION

According to historical capitalism, the consumption and commodification of labor has led to the economic strengthening and development of the West since the first years of industrialization. Economic developments have brought along technological and scientific developments. The depletion of resources based on industrial production over time has led to the search for new resources and exploitation with the help of developing technology opportunities. These searches have also led to wars and serious economic depressions that will affect the whole world. In all these periods of crisis and war experienced for centuries, capitalism has renewed itself in western countries and strengthened itself by taking advantage of technological developments. In addition, with the changing production processes, it has opened new resource areas for the market by fusing cultural elements into industrial production. Thus, capitalism, which has taken its current form, has revealed a new consumption slavery, although it seems to be a structure that thinks about people and cultural elements.

Baudrillard, one of the thinkers who called the age of today's capitalism as the postmodern age, stated that the differentiation of production forms was caused by the developing information technologies and communication becoming a social production by determining the information industries. This situation also caused us to enter an era of simulation. In the era of simulations, everything purchased was aimed at satisfying the psychological satisfaction of desires, thanks to the symbols used, rather than the function of meeting material needs.

The change in production styles has also led to the development of the advertising industry. Every new production realized has instilled the consumption ambition, and due to advertisements, consumers have tended to work much harder in order to always reach more. By promoting the consumption of products or services, advertisements serve both the economic reproduction of capitalism and the social reproduction of capitalism with the contents they use and serve as a socialization function.

When we look at the development of capitalism and consumption in Turkey, it is not possible to see that there are radical breaks like in the West. The state structure of the Ottoman Empire was not a suitable structure for the disintegration experienced in the formation of capitalism to occur here as well. Although there were some developments in the last period of the Ottoman Empire, it had the opportunity to enter the process of capitalization and modernization only after the proclamation of the Republic. In the single-party period until the 1950s, the private sector made important developments in the country with more nationalistic policies, but the state intervention continues to have an effect. In 1950, with the Democratic Party administration, liberal policies supporting private entrepreneurs became evident in the country's economy, while the consumer culture began to show its effect. As a result, Turkey has started to move away from the mixed economy and state management system that has prevailed until now. Supporting private entrepreneurs and liberal policies a serious threshold has been crossed with the Özal government after 1980, and in this period, the society has begun to carry the characteristics of a consumer society. In addition, new classes have emerged in the social structure.

In the 2000s, with the AK Party government, we entered a period in which all this capitalization process, the reproduction of the consumer society and class movements began to settle into place. Starting from the Özal Era, capital began to undergo a transformation. Turkey, which does not have a bourgeois class as in the developed capitalist countries, has just started to form its own bourgeois class without the help of the state in this period. In previous periods, capital started to gain power slowly, but the central authority was so strong that they had a hard time proving their age. In addition, international competition was very strong and deep-rooted, and they were in the throes of fighting it. While these pains continued, the capital in Turkey preferred to be fed from the foreign capital over time, although it was fed by the state power. Although the Özal era paved the way for this, the real opportunities were provided by the neoliberal and open-minded policies offered by the AK Party governments. Thus, in the years following the 2000s, Turkish capital has become an aggressive capital that can create a market of its own and enter into international competition. However, the main importance of this period is that the transformed capital was an important factor in the coming to power of a political party by supporting it. In this period, while the capital was undergoing a transformation, at the same time, new classes emerged within the society that experienced class changes. This new class, which did not need the support of the state, weakened the view that the religious life model and the modern lifestyle could not be compatible with each other. This new class, which has become more and more evident thanks to its wealth and power, has been instrumental in important changes not only in the political and economic field, but also in cultural accumulation.

The representatives of the new middle class have started to express their own cultures in subjects such as culture, art and education, which have adopted the modern lifestyle until now and are monopolized by the urban and secular segments. The most important features of these layers, which are called the new middle class and Islamic bourgeois, and which play a major role in the transformation of Turkish society, are that when the economic power comes into their hands, they begin to resemble other bourgeois elites created by the state. They go to similar schools and apply the same consumption rules with slightly more Islamic motifs. While capital is undergoing a transformation in Turkey, society must be transformed into a consumer society due to the nature of capitalism. Within the framework of this view, a society that is crazy about ostentatious and consumption has been formed in Turkey, and the society has become, in a sense, addicted to consumption. Opportunities that drive the masses to consumption have been presented in almost all sectors. Individuals are encouraged to consume through advertisements and a social structure has been created in which those who do not consume, or buy are excluded.

In this situation, the importance of bank advertisements is greater. Because today's capitalism is a system that runs on financial capitalism and the effects of this are felt especially after the 2000s in Turkey. Even though they sometimes experience violent conflicts with the real sector, they contribute to the reproduction of the capitalist society by cooperating with the banking sector. Sometimes it even becomes the main actor. People who are somehow encouraged to consume more need more money or unreal supporters such as credit cards and installment advantages in order to carry out this action. In this case, banks cause people to borrow more by encouraging consumption with the most innocent, most cultural, most emotional, most entertaining, most eye-catching content they use in their advertisements. At the same time, it causes them to borrow again by taking the most advantageous, harmless loans from them in order to close these debts.

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