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ARAŞTIRMA MAKALESİ / RESEARCH ARTICLE

THE EFFECT OF SUBLIMINAL ADVERTISING PERCEPTION ON CUSTOMER LOYALTY*

BİLİNÇALTI REKLAM ALGISININ MÜŞTERİ SADAKATİ ÜZERİNDEKİ ETKİSİ

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ABSTRACT

The main purpose of the study is to examine the impact of subliminal advertising perceptions on customer loyalty among users of public and private banks. In addition, the study aims to determine whether subliminal advertising perceptions and customer loyalty levels differ significantly according to the demographic characteristics of the respondents. Data is collected from 520 voluntary bank users through a questionnaire survey, a widely used quantitative research tool. The data is analysed using parametric statistical methods such as regression analysis, independent sample t-tests and ANOVA using SPSS 24.00 software. The findings from the regression analysis show that subliminal advertising perception has a significant effect on customer loyalty. Moreover, the analysis of demographic variables reveals that there are statistically significant relationships between the respondents' perceptions of subliminal advertising and their bank application preferences, educational level and bank category choices. Similarly, significant relationships are also determined between respondents' age, education level and bank category preferences and their loyalty to the bank. In conclusion, the study shows that subliminal advertising contributes significantly to customer loyalty and that loyalty levels may vary depending on demographic factors. The findings provide valuable insights for the development of customer loyalty strategies in the banking sector.

Keywords: Subconscious, Subliminal Advertising, Customer Loyalty, Regression.

JEL Classification Codes: M10, M20, M31, M37.

ÖZ

Bu çalışmanın temel amacı, kamu ve özel bankaların kullanıcıları arasında bilinçaltı reklam algılarının müşteri sadakati üzerindeki etkisini incelemektir. Ayrıca, araştırma, bilinçaltı reklam algılarının ve müşteri sadakati düzeylerinin, katılımcıların demografik özelliklerine göre anlamlı bir farklılık gösterip göstermediğini belirlemeyi amaçlamaktadır. Veriler, yaygın olarak kullanılan nicel bir araştırma aracı olan anket yöntemiyle 520 gönüllü banka kullanıcısından toplanmıştır. Veriler, SPSS 24.00 yazılımı kullanılarak regresyon analizi, bağımsız örneklem t-testleri ve ANOVA gibi parametrik istatistiksel yöntemlerle analiz edilmiştir. Regresyon analizinden elde edilen bulgular, bilinçaltı reklam algısının müşteri sadakati üzerinde anlamlı bir etkisi olduğunu göstermektedir. Ayrıca, demografik değişkenlerin analizi, katılımcıların banka uygulama tercihleri, eğitim durumları ve banka kategorisi seçimleri ile bilinçaltı reklam algıları arasında istatistiksel olarak anlamlı ilişkiler bulunduğunu ortaya koymaktadır. Benzer şekilde, katılımcıların yaşı, eğitim düzeyi ve banka kategorisi tercihleri ile bankaya olan sadakatleri arasında da anlamlı ilişkiler tespit edilmiştir. Sonuç olarak, bu çalışma, bilinçaltı reklamların müşteri sadakatine önemli ölçüde katkıda bulunduğunu ve sadakat seviyelerinin demografik faktörlere bağlı olarak değişebileceğini göstermektedir. Bulgular, bankacılık sektöründe müşteri sadakati stratejilerinin geliştirilmesine yönelik değerli bilgiler sunmaktadır.

Anahtar Kelimeler: Bilinçaltı, Bilinçaltı Reklamcılık, Müşteri Sadakati, Regresyon.

JEL Sınıflandırma Kodları: M10, M20, M31, M37.

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GENİŞLETİLMİŞ ÖZET

Amaç ve Kapsam:

Teknolojinin hızla değiştiği günümüzde, işletmeler ürünlerini tanıtmak, sevdirmek ve rakiplerinden daha fazla tercih edilmesini sağlamak amacıyla çeşitli stratejiler (sadık müşteriler yaratmak gibi) geliştirmektedir. Sadık müşteriler, belirli bir işletmeden düzenli olarak alışveriş yapan, birden fazla ürün veya hizmet satın alan, gönüllü olarak işletmenin reklamını yapan, tavsiyelerde bulunan ve fiyat dalgalanmaları veya rekabet gibi dışsal faktörlere rağmen alışveriş yaptıkları işletmeyi değiştirmeyen bireylerdir (Demirelli ve Dursun, 2013, s. 272). Özellikle reklam kullanımı yoluyla müşteri kazanmak için rekabet eden işletmeler, farklı yöntemler kullanarak bilinçaltı yollarla müşterileri etkilemeye çalışmaktadır. Bu çalışmada, bilinçaltı reklam ve müşteri sadakati kavramlarının tartışılması ve derinlemesine araştırılması önemli bir yer tutmaktadır. Ulusal ve uluslararası çalışmaların incelenmesi sonucunda bu kavramlara yönelik yeni bir bakış açısı geliştirilmesi gerektiği düşünülmektedir. Bu çalışma, literatürde az sayıda olduğu düşünülen bankacılık sektörü ile ilgili saha araştırmalarına farklı bir bakış açısı kazandırmak amacıyla gerçekleştirilmiştir. Araştırma ağırlıklı olarak banka kullanıcıları üzerinde gerçekleştirilmiş ve bu bağlamda kullanıcıların bilinçaltı reklam algıları, marka sadakati ve bilinçaltı reklamın müşteri sadakatine etkisi incelenmiştir. Ayrıca çalışmanın bir diğer amacı da bilinçaltı reklam algısı ve müşteri sadakatinin demografik değişkenlere göre istatistiksel olarak farklılık gösterip göstermediğini incelemektir.

Yöntem:

Çalışmada rastgele örnekleme yöntemi kullanılmıştır. Bu kapsamda çalışmaya katılmayı gönüllü olarak kabul eden, kamu bankası kullanıcısı ve özel banka kullanıcısı olan 520 kişiye ulaşılarak örneklem grubu oluşturulmuştur. Tüm bu amaçlar çerçevesinde araştırma yöntemlerinden biri olan nicel araştırma tekniği kullanılarak araştırma verileri elde edilmiştir. Araştırma verilerini toplamak için 3 bölümden oluşan bir anket formu hazırlanmıştır. Formun birinci bölümünde katılımcıların demografik bilgilerine yönelik 6 soru, ikinci bölümünde Kebeci (2020) tarafından oluşturulan ve geçerliliği/güvenilirliği kabul edilen ve 14 ifadeden oluşan bilinçaltı reklam ölçeği, üçüncü bölümünde ise Öztürk (2016) tarafından oluşturulan ve geçerliliği/güvenilirliği kabul edilen ve 6 ifadeden oluşan müşteri sadakati ölçeği yer almaktadır. Müşteri sadakati ölçeği de dahil olmak üzere toplam 26 ifadeden oluşan anket formu, örneklemde yer alan kamu bankası kullanıcısı ve özel banka kullanıcısı tüm bireylere uygulanmıştır. Anket verileri online bir şekilde toplanmıştır. Anketin ölçek soruları kullanıcılara 5'li likert yöntemi (Kesinlikle katılıyorum=5; Katılıyorum=4; Kararsızım=3; Katılmıyorum=2; Kesinlikle katılmıyorum=1) kullanılarak sorulmuştur. Elde edilen veriler SPSS-26 paket programına aktarılarak analize tabi tutulmuştur. Analizlerde, elde edilen verilerin tanımlayıcı istatistikleri hesaplanmış, bunun yanı sıra t-testi, ANOVA testi ve regresyon analizi gibi istatistiksel yöntemler kullanılmıştır. Normal dağılım gösteren verilerde gruplar arasındaki farkları belirlemek amacıyla LSD testi uygulanırken, normal dağılım göstermeyen veriler için Games-Howell testi tercih edilmiştir.

Bulgular:

Araştırma verilerinin incelenmesi sonucunda, katılımcıların büyük bir kısmının (%61,7) kadın olduğu, çoğunluğunun (%73) 35 yaş ve altında bulunduğu ve önemli bir bölümünün (%70,8) lisans veya lisansüstü eğitim düzeyine sahip olduğu belirlenmiştir. Katılımcıların %37,1'i büyükşehirlerde yaşadıkları, %30,8'i ilde ve %32,1'i ilçede yaşadığını belirtmiştir. Katılımcıların yarısından fazlasının (%61,2) kamu bankalarını tercih ettiği ve son olarak katılımcıların çoğunluğunun (%88,5) banka uygulamalarının tercihlerini etkilediğini belirttiği görülmüştür. Katılımcıların banka uygulamalarından etkilenmelerine bağlı olarak bilinçaltı reklam algısındaki etkinin farklı olup olmadığına bakıldığında, istatistiksel olarak anlamlı bir farklılık bulunduğu tespit edilmiştir ($p=0,00<0,05$). Bilinçaltı reklam algısının eğitim değişkeni ve banka tercihi değişkeni ile istatistiksel anlamda farklılaştığı ($p=0,00<0,05$) sonucuna ulaşılmıştır. Katılımcıların yaş grupları ve eğitim durumları değişkenleri ile müşteri sadakati arasındaki ilişki istatistiki anlamda incelendiğinde pozitif yönlü bir ilişki olduğu tespit edilmiştir ($p=0,00<0,05$). Ayrıca, müşteri sadakati bağımlı değişken olmak üzere yapılan regresyon analizi sonuçlarına göre bilinçaltı reklam algısı ile müşteri sadakati arasındaki ilişkinin zayıf olduğunu ($R^2=0.017$) ortaya koymuştur, yani bilinçaltı reklam yalnızca müşteri sadakatinin %1,7'sini açıklayabilmektedir. Regresyon modelinin istatistiksel olarak anlamlı olmasına ($F=8,992$, $p=0,003$) rağmen, bilinçaltı reklamın müşteri sadakati üzerindeki etkisi minimal olup sınırlı bir etki göstermektedir.

Sonuç ve Tartışma:

Bilinçaltı reklamcılığın müşteri sadakatine etkisi pazarlama alanında uzun süredir üzerinde çalışılan ve araştırma yapılan bir konudur. Bu çalışmalar doğrultusunda subliminal mesajların tüketicilerin satın alma davranışları ve marka tercihleri üzerinde belirgin bir bir etkiye sahip olduğu değerlendirilmektedir. Bu bağlamda bilinçaltı reklam algısının müşteri sadakati üzerindeki etkisinin farklı örneklem grupları ile araştırılması ve değerlendirilmesi önemli olacaktır. Bilinçaltı reklam algısının müşteri sadakati üzerindeki etkisi karmaşık ve çok yönlüdür. Subliminal mesajlar genellikle tüketicilerin zihninde markayla ilişkili duygusal ve sembolik anlamlar yaratabilir. Bu sayede markaların tüketicilerin zihninde daha derin ve kalıcı izler bırakması mümkündür. Ayrıca bilinçaltı reklam algısının müşteri sadakati üzerindeki etkisi genellikle uzun soluklu bir süreç olarak değerlendiriliyor. Bilinçaltı mesajların etkisinin genellikle zaman içinde ortaya çıktığı ve uzun vadeli marka sadakatini şekillendirdiği söylenebilir. Dolayısıyla markaların bilinçaltında güçlü bir yere sahip olması müşteri sadakatinin sürdürülebilirliği için önemlidir. Sonuç olarak, bilinçaltı reklam algısının müşteri sadakati üzerindeki etkisi karmaşık ve uzun vadeli bir süreçtir. Markaların tüketicilerin zihninde güçlü ve olumlu izlenimler bırakması, müşteri sadakatinin artırılması açısından kritik önem taşımaktadır. Bu nedenle pazarlama stratejilerinde bilinçaltı mesajların kullanımı dikkatle planlanmalı ve marka ile tüketiciler arasında derin bağlar kurmaya odaklanmalıdır.

1. INTRODUCTION

The concept of marketing, which started with product exchanges when trade began and money was not even invented, continues its development by dividing into a number of periods with the change and development of consumers' wants and needs. The process that started with Marketing 1.0, when businesses did not care about the needs and wishes of the target market and the product-centered production approach was dominant (Ertuğrul & Deniz, 2018, p. 160), continues with the Marketing 2.0 period, which is a customer-oriented approach in which the value of the product will be revealed not by businesses but by consumers with the rapid spread of communication and information (Durukal, 2019, p. 1620). The concept of Marketing 3.0, which emerged as a human-centered period, is explained as a period in which consumers are creative, anxious and active, that is, people with emotions, and consumers are conscious and sensitive about the environmental and social dimension of the brand and corporate responsibility (Ertuğrul & Deniz, 2018, p. 161). Marketing 4.0, which is an increasingly developing and deepening period, supports cooperation with the customer and customer participation in the development of the product, cares about the customer experience, that is, the product and the consumer are in interaction (Özden, 2022, p. 35) digital marketing describes a period in which the whole process is directed over the internet, covering all marketing efforts using the internet or an electronic device. Marketing 5.0 is characterized as an era that emphasizes the integration of human-centered approaches from Marketing 3.0 with the technological advancements introduced in Marketing 4.0. This period focuses on utilizing technologies that mimic human behavior and intelligence to enhance value creation, communication, and customer experience. The goal is to effectively merge human insights with digital capabilities to drive more personalized and impactful marketing strategies (Zengin & Zengin, 2021. p. 88).

When we look at all these developments, while the wishes and needs of consumers were ignored in the marketing 1.0 period, which was the starting point of marketing, in the marketing 5.0 period, a marketing system has emerged that attaches importance to consumer wishes and needs, researches and transforms into a customer-oriented structure by using technology. Consumer behaviors that emerge within the framework of consumers' wants and needs are defined as consumers' preliminary evaluation before purchasing a good or service, the way they use the goods and services they plan to purchase, and the behaviors and attitudes that emerge after use (Erdem, 2006, p. 69). Consumer behavior is defined as the actions that include psychological, mental, social and physiological activities of consumers during the process of acquiring, using, and discarding goods and services (Sarıtaş & Karagöz, 2017, p. 364). At the same time, many images or messages that consumers push subconsciously affect individuals' daily movements, behaviors, conversations, purchasing intentions, and purchasing behaviors consciously or unconsciously (Marangoz & İşli, 2018, p. 16). After it became clear how important the subconscious mind is in human behavior, people's subconscious minds have become a target for advertisers who want to sell their products and services and politicians who want to sell their ideas (Övür, 2017, p. 34). Intentional messages prepared for people's subconscious minds are called subliminal messages (Kadıoğlu, 2020, p. 241). Subliminal messages enable the consumer's behavior to be directed by sending subliminal messages by subliminal advertisements. Subliminal advertisements are advertisements that aim to influence the unconscious mind of consumers with elements that are below the perception thresholds of consumers and aim to persuade the unconscious mind (Sungur, 2011, p. 178). For example, subliminal messages hidden in advertising texts can be used to influence the target audience both subconsciously and overtly. In addition, subliminal messages used in political campaigns can be supported by subliminal advertisements to strengthen the clearly expressed and desired thoughts (Kadıoğlu, 2020, p. 241).

Businesses continuously research and monitor customer expectations in order to create customer loyalty, create brand and product awareness, advertise their products and thus gain competitive advantage in marketing (Sarıtaş & Karagöz, 2017, p. 360). Changes in market structures and consumer wants and needs lead businesses to strategies to protect existing customers instead of gaining new customers (Uyar, 2019, p. 42). For a customer to be identified as a loyal customer, he/she should shop regularly from the same business, buy more than one service or product from the same business, voluntarily advertise the business, make recommendations about the business and direct people to this business, and not change the business he/she shops from regardless of the reason (price fluctuations, competition, etc.) (Demirelli & Dursun, 2013, p. 272). Customer satisfaction, which is an indispensable element of business success, is defined as meeting the needs, wishes and objectives of the customer (Şendoğdu, 2014, p. 92). It is critical to build and maintain good relationships with customers because meeting all the wants and needs of consumers, establishing long-term relationships with the customers of the business and providing significant competitive advantage to the business (Çatı et al., 2010, p. 431).

This study aims to fill a significant gap in the literature by examining the impact of subliminal advertising perception on customer loyalty in the banking sector. Subliminal advertising, particularly in banking, leverages themes such as trust, stability, and loyalty to influence customer behavior at a subconscious level (Karadeniz & Özkan, 2021). However, empirical research on the relationship between subliminal advertising and customer loyalty remains limited, creating a critical gap in understanding how subconscious messaging can enhance customer retention and satisfaction in this sector.

The scarcity of studies utilizing neuromarketing techniques further underscores this gap. For instance, a study conducted by Akbank in collaboration with Neuro Discover employed advanced neuromarketing tools such as EEG, Eye-Tracking, and Facial Coding to analyze user experiences in mobile banking applications. This research revealed neurophysiological responses that traditional methods could not detect, highlighting the potential of subliminal advertising to shape customer behavior in ways that are not immediately apparent (Timuray, 2023). Despite such advancements, the application of subliminal advertising in banking remains underexplored, particularly in terms of its impact on customer loyalty.

The importance of this study lies in its focus on the underexplored relationship between subliminal advertising and customer loyalty in the banking sector. While subliminal advertising has been widely studied in consumer goods and retail sectors, its application in banking remains largely unexplored (Kotler et al., 2021). Given the unique nature of banking services, which rely heavily on trust and long-term relationships, understanding how subliminal messages can influence customer loyalty is critical. This research also addresses the growing interest in neuromarketing techniques, which provide deeper insights into consumer behavior by measuring subconscious responses (Lee et al., 2022).

Despite the increasing use of subliminal advertising in various industries, there is a significant lack of empirical studies examining its impact on customer loyalty in the banking sector. Most existing research focuses on traditional advertising methods, leaving a gap in understanding how subconscious messaging can enhance customer retention and satisfaction (Smith & Johnson, 2020). Additionally, while neuromarketing techniques have been applied in sectors like retail and technology, their use in banking remains limited (Garcia & Martinez, 2023). This study aims to bridge this gap by providing empirical evidence on the effectiveness of subliminal advertising in fostering customer loyalty in banking.

This study contributes to the literature in several ways. First, it provides a comprehensive analysis of the relationship between subliminal advertising and customer loyalty in the banking sector, an area that has received little attention. Second, it integrates neuromarketing techniques, such as EEG and Eye-Tracking, to uncover subconscious consumer responses, offering a more nuanced understanding of how subliminal messages influence behavior. Third, the findings of this study will offer practical insights for banks to design more effective advertising strategies that enhance customer loyalty. Finally, this research will serve as a foundation for future studies exploring the application of neuromarketing and subliminal advertising in other service-oriented industries.

This study will be one of the first to investigate the effect of subliminal advertising on customer loyalty in the banking sector. Through surveys administered to both public and private bank customers, the relationship between subliminal advertising perception and loyalty will be analyzed, providing new insights into the use of neuromarketing techniques in banking. The research will contribute to both academic literature and industry practices by evaluating the effectiveness of subliminal advertising strategies. Ethical approval for the study was granted by Bitlis Eren University Ethics Committee under decision number 2024/05-6 & E.5476.

2. LITERATURE REVIEW

Marketing is described as the process of planning and implementing various activities such as the identification, procurement, pricing, promotion and distribution of products, services and ideas in order to facilitate changes that are compatible with the goals of individuals and organizations (Öztürk, 1989, p. 370). The constant change in the needs and wants of consumers requires marketing practices to keep pace with this change. In this dynamic process, subconscious processes lie behind the fact that consumers cannot fully understand why they buy certain products. This situation, in which people shop without knowing, reveals that the subconscious plays an important role (Bozoğlu & Arslantay, 2020, p. 54). In this context, a better understanding of subconscious processes and consumer behavior has become a critical element in the development of marketing strategies.

In recent years, the concept of neuromarketing (sensory marketing), which is known as a very serious movement to find out and understand what is going on in the minds of consumers and to open the black box, has captured the attentions of marketing practitioners and academics (Ural, 2008, p. 421). Neuromarketing, a relatively recent concept in the literature, is described as the neurological examination of the reactions of people who are confronted with a marketing message and their mental images at the time they encounter the message (Yücel & Şimsek, 2018, p. 120). Subconscious, subliminal messages and subliminal advertisements have an important place for neuromarketing, which tries to follow the movements in the minds of consumers. The concept of subconsciousness is described as mental processes that cover an area approximately 20 times the area of consciousness and lie below the threshold of consciousness (Sığınç & Koç, 2017, p. 86). A subliminal message is defined as any message that is below the threshold that people can consciously perceive (Kadıoğlu, 2020, p. 241). Subliminal advertising is defined as advertising that directs the actions and attitudes of the individualwith the help of messages sent to the subconscious, which the individual does not realize and is known to have a large place in the individual's brain (Başaran, 2022, p. 40). Subliminal advertising involves subtly presenting consumers with product images, brand names, or other marketing cues (Trappey, 1996, p. 517). Subliminal advertising, referred to as “subliminal” in English, is defined as messages that stimulate olfactory, auditory, visual or other stimuli that conscious perception levels register just below easily recognized perception and that only the subconscious mind can detect (Lındstrom, 2011, p. 75). Subliminal messages to consumers are conveyed through accelerated speech with a low tone of voice in advertisements, stimuli shown in television or cinemas in a short time that the consumer cannot understand, or by placing sexual images or words in print advertisements (Sungur, 2011, p. 178).

Customer loyalty is defined as a customer's willingness to maintain a relationship with a specific brand or company (Eser et al., 2009, p. 364). However, brand loyalty is a broader concept that cannot be explained solely by repeated purchases. In this context, brand loyalty consists of two dimensions: behavioral loyalty and attitudinal loyalty. Behavioral loyalty refers to customers' tendencies to regularly purchase from a specific brand, engage in continuous interactions with the brand, and increase their purchase frequency. Attitudinal loyalty, on the other hand, encompasses customers' emotional attachment to the brand, positive thoughts about the brand, and trust in the brand's image (Dick & Basu, 1994, p. 110). Therefore, brand loyalty is shaped not only by the purchase of products or services but also by customers' emotional bonds with the brand and their perceptions of it.

Loyal customers are those who regularly shop from a particular business, purchase multiple services or products, and voluntarily promote the business to others. Additionally, these customers do not leave the business regardless of conditions such as price fluctuations or competition (Demirelli & Dursun, 2013, p. 272). Customer loyalty is not only about repeat purchases but also involves emotional attachment to the brand (Oliver, 1999, p. 34). Loyal customers not only exhibit repeat purchase behavior but also engage in actions such as recommending the brand to others and making positive comments about it. Such behaviors are considered indicators of trust, commitment, and satisfaction with the brand.

Today, brand loyalty is shaped not only by repeated purchases of products and services but also by a sense of belonging to the brand, trust in the brand's image, and the development of emotional bonds with the brand (Chaudhuri & Holbrook, 2001, p. 82). In this context, brand loyalty is based on two main factors: first, behavioral commitment to the brand, and second, attitudinal commitment, which refers to emotional attachment and positive attitudes toward the brand. These two dimensions complement each other, determining the brand's competitive strength in the market and the quality of long-term customer relationships (Laroche et. al., 2003, p. 103). Therefore, brand loyalty is a broader concept that encompasses not only a customer's repeat purchases but also their emotional attachment and relationship with the brand. For this reason, research on brand loyalty must consider both behavioral and attitudinal loyalty.

Subliminal advertising perception refers to the use of messages that operate below the threshold of conscious awareness to influence consumer behavior. This type of advertising plays a significant role in shaping consumer decision-making processes (Trappey, 1996, p. 16). In recent years, the effects of subliminal advertising perception on customer loyalty have garnered increasing attention in the literature. However, research in this area remains limited, particularly in service-oriented sectors such as banking, where the impact of subliminal advertising perception has not been thoroughly explored.

Subliminal advertising perception often employs emotional themes such as sexuality, fear, and happiness to appeal to consumers' subconscious minds. Acet (2013) emphasized that, despite the prohibition of subliminal advertising, advertisers frequently use emotional elements, particularly sexuality, to influence consumers effectively.

Similarly, Koçer & Özsoy (2017) analyzed subliminal messages in video and print advertisements and found that a significant portion of these messages contained sexual elements. Additionally, they noted that domestic companies also utilize such subliminal techniques.

Fear is another commonly used theme in subliminal advertising perception. Başaran (2022), in a semiotic analysis of consumer purchasing behavior, concluded that the fear factor used in subliminal advertisements significantly influences consumer behavior. These findings highlight the potential of subliminal advertising perception to shape consumer decision-making processes.

Subliminal advertising perception is closely related to neuromarketing techniques. Yücel & Çubuk (2013) conducted a comparative analysis of neuromarketing and subliminal advertising, concluding that these two concepts complement each other in understanding consumer behavior. Solmaz (2014) investigated the effects of neuromarketing activities on subliminal advertising perception and consumer perception, finding that psychological factors during product purchases are related to gender and that there is a correlation between education level and impulsive buying behavior.

The influence of subliminal advertising perception on consumer preferences and purchase intentions has been the subject of numerous studies. Eldem (2009) explored the impact of subliminal advertising perception on consumer behavior and concluded that such advertising significantly affects consumers' purchasing decisions. Ming-tiem (2007) found that viewers' attitudes toward actors, independent of brand awareness, influence the advertising effectiveness of products featured in films.

In a more recent study, Sofi et al. (2018) examined the impact of subliminal messages in TV commercials on young consumers, revealing that such advertising can lead to illicit relationships and plays a crucial role in determining purchase intentions. Similarly, Hsu and Chen (2020) evaluated the effect of subliminal stimuli, such as smiley face emojis in hotel videos, on consumer preferences and found that these stimuli significantly influenced participants' hotel choices.

Research examining the relationship between subliminal advertising perception and customer loyalty is limited. However, studies by Solmaz (2014) and Eldem (2009) have demonstrated that subliminal advertising perception has a noticeable impact on consumer behavior. Solmaz (2014), in her study on the effects of neuromarketing activities on subliminal advertising perception and consumer perception, identified a relationship between gender, education, and impulsive buying behavior. These studies provide valuable insights into how subliminal advertising perception can influence customer loyalty. Subliminal advertising perception is a powerful tool for shaping consumer behavior. By appealing to consumers' subconscious minds through themes such as sexuality, fear, and happiness, this type of advertising significantly influences purchase intentions and preferences. However, research in this area remains limited, particularly in service-oriented sectors like banking, where the effects of subliminal advertising perception have not been sufficiently explored. Therefore, future studies should aim to fill this gap by examining the impact of subliminal advertising perception across different industries, providing valuable insights for both academic research and practical applications.

In the literature research on customer loyalty, which is the other variable in the study, Çatı et al., (2010) found that there is a important relationship between the factors that make up customer expectations and customer loyalty. In his 2017 study, Çetintürk found that there is a strong relationship between customer value, brand loyalty, and customer satisfaction, with significant connections between brand loyalty and customer satisfaction. Tosun and Emirza (2014) conducted a study on industrial customers and concluded that the correlation between customer loyalty and turnover is very strong and that this relationship is negative. Demireli and Dursun (2013), in their study on determining customer loyalty in e-commerce, found a strong correlation between customer satisfaction and customer loyalty. In their 2010 study, Özdağoğlu et al. explored the link between customer loyalty and customer relationship management (CRM). They found that CRM positively impacts customer loyalty by improving customer relations, staff behavior, and the extent to which customer needs are fulfilled. Erciş and Dağcı Büyük (2016) investigated how customer value influences customer satisfaction, loyalty, and word-of-mouth communication in the context of discount grocery stores. According to this research, they concluded that customer satisfaction is effective in word-of-mouth communication and customer loyalty. In his 2014 study on bank customer satisfaction and loyalty, Şendoğdu identified a strong positive relationship between customer satisfaction and loyalty.

The banking sector, due to the nature of its services, utilizes subconscious advertising strategies to create emotional impacts on consumers through themes such as trust, stability, and loyalty. However, research on the effectiveness of these strategies remains limited (Karadeniz & Özkan, 2021). The use of neuromarketing techniques in this sector is even less common, further highlighting the gap in this area. In a study conducted by Akbank in collaboration with Neuro Discover, user experiences in mobile banking applications were analyzed using methods such as EEG, Eye-Tracking, and Facial Coding. This analysis revealed neurophysiological responses that traditional methods failed to detect (Timuray, 2023). Such studies play a crucial role in understanding how subconscious advertising strategies work within the banking sector.

It can be argued that subconscious advertising perception holds significant importance in establishing loyal customer relationships, particularly in the banking industry. In this context, the current study is one of the first to explore the relationship between subconscious advertising perception and customer loyalty in the banking sector. Through surveys conducted with customers of both public and private banks, the impact of subconscious advertising perception on customer loyalty will be analyzed. This research will contribute to the academic literature and offer a new perspective to the sector by evaluating the use of neuromarketing techniques and the effectiveness of subconscious advertising strategies in the banking industry.

The impact of subconscious advertising perception on marketing and customer loyalty, especially in service sectors like banking where neuromarketing techniques are applied, represents an area that requires more in-depth investigation. This study will provide valuable insights into how subconscious advertising perception influences consumer minds and how these effects can be related to customer loyalty. Such research, aimed at both the academic literature and the industry, will offer valuable information regarding the effectiveness of subconscious advertising strategies.

3. METHODOLOGY

3.1. Aim of the Research

The aim of this study is to examine the effect of subliminal advertising perception on customer loyalty among public or private bank users. In addition, it will also be investigated whether subliminal advertising perception and customer loyalty will differ depending on the demographic characteristics of the participants.

3.2. Methodology of the Research

This study is designed as explanatory research to explain why things happen, to analyze or develop a particular theory. Gürbüz and Şahin (2016, p. 104) define explanatory research as research that aims to understand and explain the causes of certain events. Moreover, according to Usta (2019, p. 95), explanatory research is a form of research aimed at identifying the cause-and-effect relationship between two variables or phenomena. Accordingly, the objective of this study is to uncover the causal relationship between these phenomena.

In this study, a quantitative research approach was employed to examine the effect of subliminal advertising perception on customer loyalty. Data were collected through an online survey, which was divided into three main sections. The first section included 6 questions about participants' demographic characteristics, such as age, gender, and education level. The second section utilized the subliminal advertising scale developed by Kebeci (2020), which contains 14 statements. The third section applied the customer loyalty scale from Öztürk's (2016) study, consisting of 6 statements. The questionnaire was designed based on relevant literature and the validity of the scales to ensure the data collected were both suitable and reliable for the research objectives. Both the subliminal advertising and customer loyalty scales were assessed using a 5-point Likert scale with options ranging from “Strongly disagree” to “Strongly agree.”

3.3. Population and Sample of the Research

The study's population comprises consumers of both public and private banks. Due to the challenges associated with reaching and examining the entire population—namely, costs, labor, and time—sampling techniques were employed. Specifically, a random sampling method was utilized, which ensures that every possible subset of the population has an equal probability of being included in the sample (Baltacı, 2018, p. 240). Consequently, the sample group consists of 520 bank users who voluntarily agreed to participate in the study.

3.4. Data Analysis

The data collected in this study were analyzed using the SPSS software. Descriptive statistics, including frequency and percentage distributions, were employed to summarize the demographic characteristics of the participants. To examine the relationships and differences among variables, independent sample t-tests, ANOVA (Analysis of Variance), and regression analyses were conducted. For further investigation of group differences, post-hoc tests such as the LSD (Least Significant Difference) test and the Games-Howell test were applied to identify which specific groups exhibited significant differences. These statistical methods were utilized to ensure a comprehensive analysis of the data and to provide robust findings related to the research objectives.

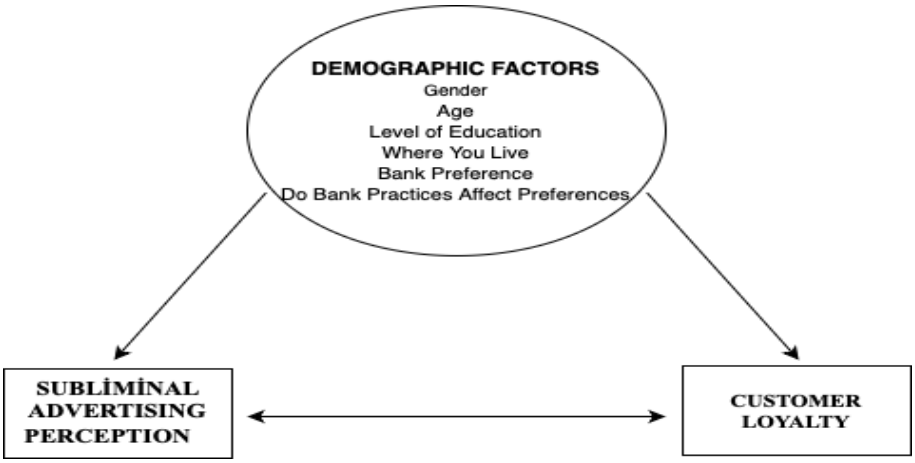
3.5. Ethical Consent

The ethical approval of our research was approved by the decision of Bitlis Eren University Ethics Committee numbered 2024/05-6 and E.5476. In addition, due to the online application of the questionnaire, explanatory information about the questionnaire was shared with the participants before the survey started and voluntary questionnaires were collected.

3.6. Research Model and Hypotheses

The model of this research examines the relationship between subliminal advertising perception and customer loyalty. Additionally, it will investigate whether subliminal advertising perception and customer loyalty differ based on the demographic characteristics of the participants.

Figure 1. Research Model



Within the scope of the research, 3 general hypotheses and sub-hypotheses were formed. The hypotheses established in this study were developed based on findings from various studies in the literature. Specifically, works such as Babin et al. (2009), Chaudhuri & Holbrook (2001), and Mitra & Golder (2006), which examined the effects of demographic characteristics on subliminal advertising perception and customer loyalty, were utilized. Additionally, studies exploring the relationship between neuromarketing, advertising perception, and customer loyalty, such as Oliver (1999) and Dick & Basu (1994), played a significant role in shaping these hypotheses. In this context, the hypotheses of the study were formulated based on existing findings in the literature, and the research questions were derived accordingly.

H1: Subliminal advertising perception varies based on the demographic characteristics of the participants.

H1a: Subliminal advertising perception varies based on the gender of the participants.

H1b: Subliminal advertising perception varies based on the age of the participants.

H1c: Subliminal advertising perception varies based on the educational level of the participants.

H1d: Subliminal advertising perception varies based on the place where the participants live.

H1e: Subliminal advertising perception differs according to the participants' choice of bank category.

H1f: Subliminal advertising perception differs according to the participants' application preferences in banks.

H2: Customer loyalty varies based on the demographic characteristics of the participants.

H2a: Customer loyalty varies based on the gender of the participants.

H2b: Customer loyalty varies based on the age of the participants.

H2c: Customer loyalty varies based on the education level of the participants.

H2d: Customer loyalty varies based on place of residence of the participants.

H2e: Customer loyalty varies based on the participants' choice of bank category.

H2f: Customer loyalty differs according to the participants' application preferences in banks.

H3: There is a relationship between subliminal advertising perception and customer loyalty.

4. FINDINGS

4.1. Results Concerning the Demographic Characteristics of the Participants

Descriptive statistics, including frequencies and percentages, were employed to elucidate the demographic characteristics of the participants. The detailed results are presented in Table 1.

Table 1. Findings on Demographic Characteristics of Participants

		N (Frekans)	% (Percent)
Gender	Woman	321	61,7
	Male	199	38.3
Age	18-25	152	29,2
	26-35	228	43,8
	36-45	107	20,6
	46-55	33	6,3
Education Status	Secondary Education	12	2,3
	High School	50	9,6
	Associate Degree	90	17,3
	License	259	49,8
	Postgraduate	109	21,0
Place of Residence	Metropolitan City	193	37,1
	Province	160	30,8
	District	167	32,1
Bank Preference	Public Bank	318	61,2
	Private Bank	119	22,9
	Semi-Private - Semi-Public	83	16,0
Do Bank Practices Affect Preferences?	Yes	460	88,5
	No	60	11,5

According to the statements in Table 1, 61.7% of the participants in the research were women. When the age ranges of the participants are analyzed, it is seen that 29.2% of the participants are between 18-25, 43.8% between 26-35, 20.6% between 36-45, and 6.3% between 46-55. When examining the education levels of the participants, it is seen that 2.3% have secondary education, 9.6% high school, 17.3% associate degree, 49.8% undergraduate and 21% graduate education. When the place of residence of the respondents is analyzed, it is concluded that 37.1% live in metropolitan cities, 30.8% in provinces and 32.1% in districts. Again, when the public or private bank preferences of the participants are analyzed, it is seen that 61.2% of them prefer public banks, 22.9% prefer

private banks and 16% prefer semi-public and semi-private banks. Finally, when asked whether the practices used in banks (Promotions, Card Fees, EFT and Money Transfer Fees, etc.) affect the bank preferences of the respondents, "88.5% of the respondents indicated 'yes,' while 11.5% responded 'no, we are not affected.

4.2. Differentiation between Subliminal Advertising and Demographic Characteristics

To investigate whether subliminal advertising varies according to the demographic characteristics of the participants, the study utilized an independent samples t-test, ANOVA (one-way analysis of variance), as well as post-hoc tests including the LSD (Least Significant Difference) and Games-Howell tests.

The independent samples t-test was specifically employed to determine if perceptions of subliminal advertising differed by gender among the participants. The results of this analysis are detailed in Table 2.

Table 2. Status of Subliminal Advertising According to Gender Characteristics of Participants

Factors	Women (Mean)	Male (Mean)	T	Df	Sig*
Subliminal Advertising	3,73	3,63	1,886	334,19	**0,06**

* Independent Sample t test

In line with the analysis in Table 2, when it is examined whether subliminal advertising is different depending on the gender of the participants, it is concluded that there is no significant difference (p=0.06>0.05). When we look at averages of participation regarding subliminal advertising, it is seen that women are 3.73 and men are 3.63. According to this result, the hypothesis "H1a: Subniminal advertising perception of the participants differs according to their gender" is rejected.

Independent samples t test was applied to analyze whether subliminal advertising differs depending on whether the participants are affected by bank practices (Table 3).

Table 3. The Status of Subliminal Advertising According to Participants' Characteristics of Being Affected by Bank Practices

Factors	Yes (Mean)	No (Mean)	T	Df	Sig*
Subliminal Advertising Perception	3,73	3,43	4,121	518	**0,00**

* Independent Sample t test

According to Table 3, when it is analyzed whether subliminal advertising is different depending on whether the participants are affected by bank practices, it was determined that there is a statistically significant difference (p= 0.00<0.05). When we look at the participation averages of being influenced by bank practices, it is seen that the average of those who answered "Yes" is 3.73 and the average of those who answered "No" is 3.43. According to this result, "H1f: Subliminal advertising perception differs according to the participants' application preferences in banks." hypothesis is accepted.

The one-way ANOVA test was conducted to assess whether there is a important difference in the subliminal advertising evaluation of the participants depending on their age, education level, place of residence and bank preferences. The results of the analysis are presented in Table 4.

Table 4. The Status of Subliminal Advertising According to Some Demographic Characteristics of the Participants

Factors	Age		Education Status		Place of Residence		Bank Preference	
	F	Sig.	F	Sig.	F	Sig.	F	Sig. *
Subliminal Advertising Perception	1,460	0,224	5,636	**0,00***	0,181	0,834	6,414	**0,002***

* One-way Anova

In Table 4, it is examined whether subliminal advertising differs statistically depending on some demographic characteristics of the participants (age, education level, plece of residence and bank preference). Accordingly, it is

concluded that subliminal advertising does not differ statistically with the age variable (p=0.224>0.05), statistically with the education variable (p=0.00<0.05), statistically with the place of residence variable (p=0.834>0.05) and statistically with the bank preference variable (p=0.002<0.05). According to these results, the hypothesis "H1b: Subliminal advertising differs according to the age of the participants." hypothesis is rejected. "H1d: Subliminal advertising perception differs according to the place where the participants live." hypothesis is rejected.

A statistically significant difference was found between the participants' education levels and their perceptions of subliminal advertising. To identify which specific education groups exhibited this difference, the LSD test was conducted. The results of the LSD test indicate that significant statistical differences were found between participants with secondary education and participants with undergraduate and graduate education, between participants with high school education and participants with graduate education, and between participants with associate degree and participants with undergraduate and graduate education. The group with the lowest level of subliminal advertising was the participants with secondary education with an average of 3.35, while the group with the highest level of subliminal advertising was the participants with graduate education with an average of 3.84. According to these results, the hypothesis "H1c: Subliminal advertising perception differs according to the education level of the participants." hypothesis is accepted.

It was examined whether there was a statistical difference between the bank preference of the participants and subliminal advertising, and a significant difference was found between the bank preference of the participants and subliminal advertising. In addition, according to the Homogeneity test results, it was determined that the main mass variances did not have a homogeneous distribution (Sig.<0,05). Games-Howell test was applied to determine between which groups this difference exists. The Games-Howell test is used to identify differences between groups when the data do not meet the assumption of homogenous variances (İslamoğlu & Alnıaçık, 2016, p. 326). According to the Games Howell test result, there is a statistically significant difference between the respondents who prefer public banks and those who prefer private banks and semi-private - semi-public banks. The group with the highest level of subliminal advertising is the participants who prefer private banks with 3.81, while the group with the lowest level is the participants who prefer public banks with 3.63. As a result of the analysis, "H1e: Subliminal advertising differs according to the bank category preferences of the participants." The hypothesis is accepted.

4.3. Differentiation between Customer Loyalty and Demographic Characteristics

To assess whether customer loyalty varies based on the demographic characteristics of the participants, independent samples t-tests, one-way ANOVA, as well as post-hoc LSD and Games-Howell tests were employed.

To investigate if there is a statistically significant difference in customer loyalty relative to gender, an independent samples t-test was conducted. The findings of this analysis are presented in Table 5.

Table 5. Customer Loyalty According to Gender Characteristics of the Participants

Factors	Women (Mean)	Male (Mean)	T	Df	Sig*
Customer Loyalty	3,18	3,08	1,394	326,675	**0,164**

* Independent Sample t test

When it is examined whether customer loyalty is different depending on the gender of the participants, it is concluded that there is no difference since the significance level (p=0.164>0.05) is large. When examining the average scores for customer loyalty, it is seen that women are 3.18 and men are 3.08. According to this result, the hypothesis "H2a: Customer loyalty differs according to the gender of the participants" is rejected (Table 5).

A t-test was applied to analyze whether customer loyalty is different depending on whether the respondents are affected by bank practices. The analysis results are displayed in Table 6.

Table 6. Customer Loyalty According to Participants' Influence on Bank Practices

Factors	Yes (Mean)	No (Mean)	T	Df	Sig*
Customer Loyalty	3,13	3,20	-0,677	518	**0,499**

* Independent Samples t-test

The analysis revealed that there is no statistically significant difference in customer loyalty based on whether participants are influenced by bank practices, as evidenced by a p-value of 0.499, which is greater than the 0.05 threshold. Specifically, among those who are affected by bank practices, the average customer loyalty score for those who answered 'yes' is 3.13, while for those who answered 'no,' the average score is 3.20. According to this result, "H2f: Customer loyalty differs according to the participants' preferences for bank practices." hypothesis is rejected (p>0.05) (Table 6).

ANOVA was conducted to determine if there are statistically significant differences in customer loyalty based on participants' age, education level, place of residence, and bank preferences. The results of this analysis are presented in Table 7.

Table 7. Customer Loyalty According to Some Demographic Characteristics of the Participants

Factors	Age		Education Status		Place of Residence		Bank Preference	
	F	Sig.	F	Sig.	F	Sig.	F	Sig. *
Customer Loyalty	7,144	**0,000***	9,808	**0,000***	1,682	0,187	3,509	**0,031**

* One-way Anova

The ANOVA test results revealed a statistically significant relationship between the participants' age groups and their level of customer loyalty (p=0.00 < 0.05). To identify which specific age groups exhibited these differences, the LSD test was performed. The findings indicated significant differences in customer loyalty between the following age groups: 18-25 and 26-35, 18-25 and 36-45, 25-36 and 46-55, and 36-45 and 46-55. The 36-45 age group demonstrated the lowest average customer loyalty score (2.9), whereas the 46-55 age group showed the highest average score (3.4). In line with these results, "H2b: Customer loyalty differs according to the age of the respondents." hypothesis is supported (Table 7).

A statistical analysis of the relationship between participants' education levels and customer loyalty indicated a significant difference (p=0.00 < 0.05). LSD test was applied to determine in which education groups this difference occurred and notable differences were identified between high school graduates and participants with undergraduate and graduate education, and between associate degree graduates and participants with undergraduate and graduate education. The lowest level of customer loyalty was observed among bachelor's degree graduates (mean 3.0), while the highest level of customer loyalty was observed among associate degree graduates (mean 3.45). In line with these findings, "H2c: Customer loyalty differs according to the educational level of the participants." hypothesis is supported.

The statistical analysis examined the relationship between participants' place of residence and their level of customer loyalty. The statistical analysis of the relationship between participants' place of residence and customer loyalty revealed no significant difference (p=0.187 > 0.05). Consequently, the hypothesis "H2d: Customer loyalty differs according to the place of residence of the participants" is rejected.

The statistical analysis explored the relationship between participants' bank preferences and their customer loyalty. The results indicated a significant difference between bank preferences and customer loyalty (p=0.03 < 0.05). To identify which specific bank preference groups exhibited this difference, the LSD test was conducted. The analysis revealed a significant distinction between respondents who favored semi-private or semi-public banks and those who preferred either public or private banks.

It was observed that the group with the lowest level of customer loyalty is the respondents who choose private banks with an average of 3.08, while the group with the highest customer loyalty is the respondents who choose semi-private and semi-public banks with an average of 3.33. According to this result, "H2e: Customer loyalty differs according to the participants' choice of bank category." hypothesis is accepted

4.4. Assessing the Impact of Subliminal Advertising on Customer Loyalty

A simple regression analysis was applied to determine the relationship between subliminal advertising perception and customer loyalty, as well as the level of relationship between these two variables. The data showing the relationship between subliminal advertising perception and customer loyalty are presented in Table 8.

Table 8. Results of Regression Analysis with Customer Loyalty as the Dependent Variable

Independent Variable	Unstandardized Coefficients		Standardized Coefficients		
	B	Std. Hata	Beta	t Değeri	p Değeri
Constant Variable (Customer Loyalty)	2.501	0,216	0.131	11,560	0,000*

R: 0,131, R^2: 0,017, F:8,992,p:0,003*

When the results of the regression analysis in Table 8 are examined, it is found that the model is statistically significant overall (F=8.992, p=0.003), yet its explanatory power is weak (R^2=0.017), indicating that the relationship between customer loyalty and subliminal advertising perception is explained by only 1.7%. The constant term is statistically significant (p=0.000), which suggests that the model provides accurate predictions. However, the effect of the independent variable on customer loyalty is minimal, and subliminal advertising perception does not have a significant impact on customer loyalty. These findings suggest that the effect of subliminal advertising perception on customer loyalty is limited. Based on this information, the hypothesis "H3: Subliminal advertising perception affects customer loyalty" is accepted.

5. DISCUSSION AND CONCLUSION

In today's rapidly evolving consumer landscape, businesses must conduct thorough and precise analyses of consumer behavior to make informed decisions and strategic plans. To adapt to these dynamic changes and maintain competitiveness, businesses increasingly rely on innovative marketing techniques, such as subliminal advertising, to influence consumer perceptions and foster brand loyalty. This study aimed to examine the impact of subliminal advertising perception on customer loyalty among users of public and private banks, while also exploring how demographic factors influence this relationship. Data collected from 520 participants were analyzed to provide insights into these dynamics.

The regression analysis revealed a statistically significant but weak relationship between subliminal advertising perception and customer loyalty (R^2 = 0.017). This indicates that subliminal advertising perception explains only 1.7% of the variance in customer loyalty. While the model is statistically significant (F = 8.992, p = 0.003), the effect size is minimal, suggesting that subliminal advertising has a limited direct impact on customer loyalty in the banking sector. This finding aligns with previous studies that highlight the complexity of customer loyalty, which is influenced by multiple factors beyond advertising, such as trust, service quality, and emotional attachment (Oliver, 1999; Dick & Basu, 1994). Subliminal advertising may not directly drive loyalty but can reinforce brand associations and emotional connections, particularly in sectors like banking where trust and stability are critical (Karadeniz & Özkan, 2021).

The study found that subliminal advertising perception varies significantly based on education level and bank preferences. Participants with higher education levels (undergraduate and postgraduate) exhibited greater sensitivity to subliminal advertising messages compared to those with secondary or high school education. This suggests that education enhances individuals' ability to perceive subtle marketing cues (Smith & Johnson, 2020). Additionally, participants who preferred private banks reported higher levels of subliminal advertising perception than those who favored public or semi-public banks. This could be attributed to the more aggressive and innovative marketing strategies often employed by private banks (Garcia & Martinez, 2023).

However, no significant differences were found based on gender, age, or place of residence. This implies that these demographic factors play a limited role in shaping subliminal advertising perception, a finding consistent with Kebeci's (2020) study. Customer loyalty was found to differ significantly based on age, education level, and bank preferences. Older participants (46-55 years) exhibited higher levels of loyalty compared to younger age groups, likely due to the stability and long-term relationships associated with older customers (Chaudhuri & Holbrook, 2001). Similarly, participants with associate degrees reported higher loyalty levels than those with undergraduate degrees, possibly reflecting differences in financial priorities or brand attachment. Interestingly, participants who preferred semi-private or semi-public banks showed higher loyalty levels than those who favored private or public banks. This could be due to the unique positioning of semi-private banks, which may offer a balance between personalized service and institutional trust (Lee et al., 2022).

This study contributes to the literature by providing empirical evidence on the relationship between subliminal advertising perception and customer loyalty in the banking sector, an area that has been underexplored. While the direct impact of subliminal advertising on loyalty is limited, the findings highlight its potential to reinforce brand associations and emotional connections, particularly among specific demographic groups. For instance, incorporating themes such as trust, stability, and financial security into subliminal advertising campaigns can enhance customer loyalty in the banking sector (Kotler et al., 2021).

Banks should also consider tailoring their marketing strategies to specific demographic groups. For example, targeting older customers with long-term investment products or offering complex financial solutions to highly educated customers can strengthen loyalty (Hastings et al., 2004).

This study has several limitations. First, the sample was limited to bank users in a specific region, which may restrict the generalizability of the findings. Future research could expand the sample to include a more diverse population, including international bank users. Second, the study relied on self-reported data, which may be subject to biases such as social desirability or recall bias. Future studies could incorporate experimental designs or neuromarketing techniques, such as EEG or eye-tracking, to provide more objective measures of subliminal advertising perception (Timuray, 2023).

Additionally, the study focused solely on behavioral loyalty. Future research should explore attitudinal loyalty and sector-specific subliminal themes, such as financial security, to provide a more comprehensive understanding of customer loyalty in the banking sector (Sofi et al., 2018).

This study demonstrates that subliminal advertising perception has a limited but statistically significant impact on customer loyalty in the banking sector. The findings highlight the importance of demographic factors, such as age, education level, and bank preferences, in shaping both advertising perception and loyalty. While subliminal advertising may not be a primary driver of loyalty, it can play a role in reinforcing brand associations and emotional connections, particularly among certain customer segments.

For banks, the key takeaway is that customer loyalty is a multifaceted construct influenced by a combination of emotional, psychological, and demographic factors. Subliminal advertising should be used as part of a holistic marketing strategy that prioritizes trust, emotional engagement, and personalized experiences. By understanding the nuances of customer behavior and preferences, banks can develop more effective strategies to foster long-term loyalty and competitive advantage.

DECLARATION OF THE AUTHORS

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