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EXPLORING THE EFFECTIVENESS OF SOCIAL MEDIA MARKETING FOR PARTICIPATION BANKS IN TÜRKİYE ¹

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ABSTRACT

Nowadays, where digitalization and social media are used effectively in almost every sector, especially in marketing and promotional activities, banks, like other businesses, can make use of digitalization and social media to announce their products and services to both corporate and individual customers quickly, easily and very cheaply. Especially the intense use of social media by the young and middle age population has made this channel very attractive for businesses and they have started to use their corporate profiles as an advertising and CRM tool.

In the study, the posts made by 6 participation banks in our country from their corporate Instagram accounts are examined with the help of content analysis. Within the scope of purposeful sampling, 173 posts covering the first 2 months of the year were examined in detail and sharing themes were determined. When the posts are examined; among the remarkable findings, the promotion of products and services, posts with special day and commemoration content, sustainability (posts regarding environmental, economic and social dimensions) and especially posts explaining the digital services developed by banks attract attention. These posts are categorized as "informative" and "entertaining" themed content. It has been observed that the original video contents, especially those involving the banks' own personnel, receive much more interaction by the followers. It has been observed that messages from follower comments, especially those with complaint contents are responded quickly.

Keywords: Social Media Marketing, Digitalisation, Participation Banks, Instagram, Content Analysis

TÜRKİYE'DEKİ KATILIM BANKALARININ SOSYAL MEDYA PAZARLAMASINDAKİ ETKİNLİĞİNİ BELİRLEMEYE YÖNELİK BİR ARAŞTIRMA

ÖZET

Dijitalleşmenin ve sosyal medyanın hemen hemen her sektörde özellikle pazarlama ve tanıtım faaliyetlerinde etkili bir şekilde kullanıldığı günümüzde bankalar da diğer işletmeler gibi dijitalleşmeden ve sosyal medyadan faydalanarak ürün ve hizmetlerini hem kurumsal hem de bireysel müşterilerine hızlı, kolay ve çok ucuz bir şekilde duyurabilmektedir. Özellikle sosyal medyanın genç ve ortanca nüfus tarafından çok yoğun bir şekilde kullanılmasıyla işletmeler için bu mecra çok çekici bir hale gelmiştir ve işletmeler kurumsal profillerinin bulunduğu sosyal medya hesaplarını bir reklam ve MİY aracı olarak kullanmaya başlamışlardır.

Çalışmada ülkemizdeki 6 katılım bankasının kurumsal Instagram hesaplarından yaptığı paylaşımlar içerik analizi yardımıyla incelenmektedir. Amaçlı örneklem kapsamında ve yılın ilk 2 ayını kapsayan 173 paylaşım detaylı bir şekilde incelenerek paylaşım temaları belirlenmiştir. Paylaşımlar incelendiğinde; dikkat çeken bulgular arasında, ürün ve hizmetlerin tanıtılması, özel gün ve anma içerikli paylaşımlar, sürdürülebilirlik (Çevresel, ekonomik ve sosyal boyutuna ilişkin paylaşımlar) ve özellikle bankaların geliştirdiği dijital hizmetleri tanıtan paylaşımlar dikkat çekmektedir. Bu paylaşımlar "bilgi verici ve eğlendirici" temalı içerikler olarak kategorilendirilmiştir. Özellikle bankaların kendi personellerinin de yer aldığı orijinal video içeriklerinin takipçiler tarafından çok daha fazla etkileşim aldığı görülürken, takipçi yorumlarından özellikle şikayet içerikli olan mesajlara hızlı bir şekilde geri dönüş yapıldığı gözlemlenmiştir.

Anahtar Kelimeler: Sosyal Medya Pazarlaması, Dijitalleşme, Katılım Bankaları, İnstagram, İçerik Analizi

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INTRODUCTION

Participation banks, which have entered the banking system in our country as private financial institutions since 1985, operate on the principle of interest-free banking and contribute to the sustainable growth of social and economic structures in our country by adopting sustainable finance models with the participation finance model they offer. According to data from the Participation Banks Association of Türkiye (TKBB), participation banks, which had a 5% market share in 2017, managed to increase their market share to 8.6% as of September 2022. Their asset size increased to TL 1.1 trillion. Similarly, the number of branches and personnel also increased, reaching a 12.2% share in the market in terms of branches and 8.5% in terms of personnel. Considering the latest data in December 2023 (TSB, 2023), it is seen that participation banks, which continued to grow in the sector with 1459 branches and 23910 employees, disbursed TL 643.8 billion in funds at the end of 2022, realising a growth of 74.3% in this area (KBB Report, 2022). By the end of 2025, participation banks are expected to reach a market share of 15% in the entire market. The level of use of social media marketing, which is one of the elements of digital marketing, in the marketing strategies of participation banks, the interactions they receive and the content they use can have very important contributions in the medium and long term in reaching the desired position in the market.

The more widespread use of the Internet all over the world, the establishment of many social media platforms, and the ability to trade quickly and easily in electronic environment cause the need and importance given to digital marketing to increase. Especially with the widespread use of social media platforms such as Twitter, Facebook, Youtube and Instagram and social media accounts where consumers share their personal information including demographic information, businesses can carry out marketing and advertising campaigns by directly reaching consumers who are suitable for their target audience, unlike traditional marketing. With the increasing use of social media, businesses have started to use digital marketing, social media marketing and content marketing more and more in their marketing strategies (Pala 2021; Alkara and Çalışkan 2023).

In terms of social media interaction, especially marketers attach great importance to whether the type of content shared by businesses motivates followers who are potential customers to interact (Çolak et al., 2022). Katz (1959) classified the generally accepted content types in the literature as informative, entertaining, and rewarding (Katz, 1959). These features specified as content types are frequently used to understand the purposes and reasons behind individuals' interaction with different content and are based on the use and satisfaction theory developed by Katz. Considering the previous studies; (Olczak and Sobczyk, 2013) it was determined that especially entertaining and informative content is an important factor in online brand-related interaction (Olczak and Sobczyk, 2013; Çolak et al., 2022).

According to the 2023 data of the We are Social platform, the internet usage rate in our country is 83.4% and it ranks 37th in the world. The most used and popular social media tool was "Instagram", which ranked first with a usage rate of 90.6%, followed by Whatsapp with 88.8% and Facebook with 72.6%. Among the most used applications, Instagram has become the social media platform where people spend the most time, with a 5.9% increase compared to the previous year (We are Social, 2023). Instagram, which has the highest usage rate in our country, is an application developed by Mike Krieger and Kevin Systrom in 2010, and is widely appreciated by people both in the world and in Türkiye, and is used regularly by the majority of people. It allows businesses to promote their brands and products and market their products directly by sharing pictures, photographs and stories from their corporate accounts (Aka, 2024).

The intense use and interest of Instagram makes it necessary for businesses to use their official social media accounts as a marketing tool. Therefore, the correct design of sharing content and the interactions received by official accounts are of great importance as an indicator of success for businesses. The interactions and positive comments received by the posts can have an impact on many issues such as the positive image of the brand and its rating on social media. In this regard, the study was limited to the analysis of the posts made by the participation banks



that constitute the sample from their social media accounts and Instagram profiles, and the Instagram channel was preferred as the research area.

In the study, firstly, the studies in the national and international literature on social media marketing, which is the most widely used among digital marketing tools, are given in the literature summary, and then social media and social media marketing are explained. In the next section, the findings of the content analysis of the Instagram posts of participation banks operating in our country are presented.

1. Literature Review

Since the use of social media in recent years has allowed businesses from many sectors to interact more and faster with their followers in marketing and customer relations processes, the skills of businesses in the use of social media have gained great importance. Looking at the literature, there are a limited number of studies evaluating the social media usage purposes of enterprises and participation banks determined within the scope of purposive sampling in terms of marketing management and success. However, there are also studies in the literature that deal with social media marketing and consumer behaviour specific to social media platforms. In this section of the study, studies that have been conducted in the national and international literature are included.

Barutcu and Tomas (2013) conducted a study to explain the strategies that businesses should implement for sustainable social media marketing and how the effectiveness of social media marketing can be measured. In the study, it is emphasised that there are seven ways to measure the effectiveness of businesses in social media. These are; measuring brand awareness, following honest discussions, measuring the sphere of influence, interaction indicator, popularity of the business, using monitoring tools and finally redesigning the campaigns by following the comments of the audience (Barutçu & Tomaş, 2013).

Soygür and Gülmez (2018) used content analysis in their study to determine the use of social media by banks and how social media is used by banks in banking marketing. According to the results of the study, it was determined that banks strive to reach consumers through social media and prepare content to increase the awareness of their brands (Soygür and Gülmez 2018).

Rahmawati et al. (2019) investigated the purpose of using Instagram in terms of marketing and management of participation banks in Indonesia. Since Instagram is the fastest growing social media platform in the world and Indonesia is the 4th country with the highest number of Instagram users worldwide, Instagram platform from social media networks was used in the research. In the research, how Instagram helps to develop a sense of trust with users, especially with the help of visual content, has also been the subject of the research. With the qualitative research, both the posts of the banks and the semi-structured interviews with the employees and the participation of the followers were analysed. According to the findings of the study, 9 participation banks used Instagram for marketing and promotional activities, which increased interaction with both current and potential customers, provided better information flow, and contributed to better publicising the banks' brand identity in the public domain. In addition to these achievements, it was also found that most Islamic banks in Indonesia tend to use Instagram as a one-way communication channel rather than a two-way communication channel (Rahmawati et al. 2019).

Al-Kandari et al. (2019) examined the public relations functions in the content of posts made on the Instagram accounts of eight Kuwaiti banks traded on the Kuwait Stock Exchange Market (KSEM). In this context, 1502 posts were analysed with the help of content analysis. As a result, it was determined that banks use Instagram for promotion, information dissemination, community building and interactive participation in order of importance (Al-kandari et al., 2019).



Turna and Acar (2020) conducted a survey study on university students in order to investigate consumer behaviours towards marketing activities on Instagram. According to the research findings, the purposes of using Instagram were determined as following friends, sharing photos and videos, shopping, and following celebrities and fashion trends. Among the participants, it was observed that female participants who use Instagram for shopping and who are older in age follow fashion more than other participants and shop more on Instagram (Tuna & Acar, 2020).

Özciftci (2020), in his research, tried to determine the factors affecting consumers' obtaining information and purchasing through social media and the effect of social media on consumers' purchase intention. The findings showed that the characteristics of social media differed according to the risk, value and trust factors that consumers perceive from social media. While the mutual communication variable of social media had the highest effect on perceived risk, the participation variable had the highest effect on perceived value and trust. In addition, the study showed that the risk, perceived value and trust that consumers perceive from social media affect purchase intention (Özçiftçi, 2020).

Bozpolat and Duran (2021), in their study conducted to evaluate the use of Instagram by deposit and participation banks in Türkiye from the perspective of customer relations and marketing management, adapted the Facebook evaluation index developed by Miranda on Instagram and quantitatively compared the use of Instagram by banks through this index, which is evaluated in three parameters: popularity, interaction and content. Among the important findings of the study, it is noteworthy that the use of Instagram by banks in our country has increased compared to 2015 and before, but despite this, only 36.7% of banks use Instagram effectively in customer interactions. In addition, it was emphasised in the study that the number of followers alone is not sufficient in Instagram use, but the content of the posts shared and customer feedback to these posts also have an important place (Bozpolat & Duran, 2021).

Bozkurt (2022) investigated whether social media agility, which includes customer purchases, customer incentives, customer impacts and customer feedback, has a positive impact on In the results of the research, it was observed that customer engagement behaviours. customers showed a higher tendency to purchase and recommend to others a brand that is much more active on social media and perceived by customers as agile on social media (Bozkurt, 2022).

Öztürk (2022), stating that financial institutions use social media effectively in communicating their announcements and activities to their target audiences quickly, examined the social responsibility-themed posts of Kuveyt Türk and Ziraat Participation Banks, which actively use social media environments and are leading in terms of active size, on Twitter with the help of content analysis. According to the findings; Kuveyt Türk posted the most social responsibility posts with 29 posts in the 1-year period covering the year 2022, while Ziraat Participation Bank covered this issue in 15 posts (Öztürk, 2022).

In another study, Baydeniz and Temel (2022) examined which indicators the promotional videos made by the two phenomena with the highest number of followers among Instagram phenomena use to mobilise consumers and how they affect consumers. The findings of the study showed that the phenomenon names determined as a sample used body language and micro expressions effectively in giving positive messages to the consumer for the products they promoted and thus consumption was positively affected (Baydeniz & Temel, 2022).

Sağtaş (2022) examined the effect of social media advertisements on brand value in his study. In the study, the effect of perceived value determinants (information, entertainment, reliability, reliability, discomfort towards advertisement) of social media advertisements on customerbased brand equity was investigated. According to the results of the study, the fact that Instagram adverts are informative, entertaining and trustworthy also affect the value of the advertisement. However, it was observed that the annoyance of the advertisements did not have a significant effect on the advertisement value. In addition, it was determined in the study that advertisement value has a significant effect on customer-based brand equity (Sağtas, 2022).



Sarassina (2022) interviewed 138 followers of the Facebook and Instagram accounts of the five largest Islamic banks in Indonesia using an online survey to determine the effects of social media marketing activities on customer loyalty. According to the research findings, loyalty is directly influenced by social media marketing activities, trust and satisfaction. In addition to being direct determinants, trust and satisfaction also act as mediators between social media marketing activities and loyalty. In other words, loyalty can be created directly and indirectly by social media marketing activities. Trust, satisfaction and loyalty towards the Islamic bank can be built through social media marketing activities that are well managed, entertaining, informative, encourage e-WOM, are always updated and offer customisation opportunities to the customer (Sarassina, 2022).

Hacihasanoğlu et al. (2023) investigated online customer complaints about participation banks with the help of content analysis. The research data covers the complaints made in the first 6 months of 2022 on the website "www.sikayetvar.com". As a result of the content analysis, complaint topics were categorised under 6 headings. Based on the frequency of complaints, the main category with the highest frequency was account transactions, followed by investment transactions and credit card transactions (Hacihasanoğlu et al. 2023).

Satata et al. (2023) stated in their study conducted in Bangladesh that social media marketing has become a very powerful tool to increase customer engagement, promote brand awareness and build trust. 85 bank employees were interviewed within the scope of purposive sampling, and it was stated that a significant proportion actively follow participation banks on social media and Islamic Bank Bangladesh is a reliable choice due to its commitment to Islamic norms (Satata et al., 2023).

In another study conducted in Poland, Ertman (2023) wanted to determine the use of social media in the marketing communication of the largest banks in Poland. In the study, the marketing activities carried out by the banks in social media and the profiles of the banks in this medium by stakeholders were evaluated in terms of customer interest. In addition, the profiles of the selected banks on social media were also analysed and inductive reasoning was used in the evaluations. According to the research findings, it is observed that the interest in bank profiles is much lower compared to businesses in other sectors. This may be due to the specificity of banking services and the different expectations of internet users and bank representatives. While banks are trying to create a community around the brand and a group of advocates, consumers are looking for measurable benefits in the form of various special offers. Although banks are becoming more active in social media every year, the engagement of their followers is not in direct proportion to their efforts. In the research, the effectiveness of social networking sites in achieving marketing objectives was found to be lower than expected by banks (Ertman, 2023).

Aksoy and Karataş (2024) conducted an online survey on social media platforms to determine the impact of social media on consumer decisions and behaviours in determining the destinations to be visited. As a result of the study, a significant and positive relationship was determined between gathering information about the purchased tourism service, researching options, researching other alternatives and evaluating social media after the purchase and the effect of social media on the destination purchase decision (Aksoy & Karataş, 2024).

Kalfa and Yılmaz (2024) conducted a study to investigate the role of experts offering financial opinions and recommendations on social media platforms in individuals' investment decisions. The research question of the study was determined as "How do social media posts and online expert opinions affect individuals' purchase decisions?". According to the findings of the study, it was determined that the importance and performance of social environment effect and perceived behavioural control on financial product purchase intention were low, the importance-performance value of positive attitudes towards the use of social media in financial product selection was at the average level, and the importance of social media on financial product purchase intention was high and its performance was at the average level (Kalfa & Yılmaz, 2024).



Aka (2024) conducted interviews with 10 Instagram users between the ages of 25-40 living in Izmir using the in-depth interview technique in order to determine how social media changes and transforms consumption habits with the example of shopping on Instagram, assuming that Instagram, one of the social media platforms, directs consumption habits. As a result of the study, it was determined that education and income level were not determinant in Instagram shopping (Aka, 2024).

Hu et al. (2024) investigated the effect of social media marketing activities and ESG (environmental social governance) green brand engagement on green product repurchase intention among green product social media groups in Taiwan. Research findings indicate that social media marketing activities significantly increase green values, environmental concerns and brand image, which in turn positively affect brand engagement (Hu et al., 2024).

When the previous studies are examined, there is no national publication that examines the sharing activities, content types and interaction rates of participation banks in social media networks for social media marketing purposes, while a limited number of studies have been conducted in international media. In addition, there are many publications investigating the effects of social media on consumer behaviour in both national and international literature.

1.1. Social Media

Although social media is a widely known and used concept, it is also possible to find many different definitions in the literature. For example; Roberts and Kraynak defined social media as collaborative, user-generated online content (Roberts and Kraynak, 2008). In another study; Matthews (2010) defines social media as an online technology consisting of technological applications and communities where people produce content and mutually share their ideas, experiences, understanding and perspectives on issues (Matthews, 2010; Alkara and Çalışkan, 2023). Boyd and Ellison define it as "virtual environments where users can create a fully or partially open profile, display whatever they want, share it, and observe the profiles and relationships of other users." (Özevin, 2021; Yalvaç, 2024). In another study, Kotler and Keller (2016) defined it as a platform that allows consumers to share text, visual, video and audio content in mutual interaction with each other and with businesses (Kotler & Keller, 2016). People use social media for entertainment, travel, ordering food, shopping, and getting information about brands and products. Factors that generally encourage people to use social media include (Kavak et al., 2020):

- One of the most important factors is the basic need for socialization. People want to keep in touch with their friends by having a social network.
- Nowadays, it is much easier for people to express their feelings and ideas that reflect themselves and their personality through social media channels.
- Some social media channels are designed for networking. So people can find people with similar interests and tastes.
- Social media channels provide unlimited access to information about any product or brand, unlike traditional communication channels.
- People may also want to use social media for things such as job search, cheaper products and services, or finding free software, and they can get many services very cheaply or for free.

As a result, while people's motivations for using social media primarily include socialization and self-expression, there are also various purposes such as networking, accessing information and benefiting from financial advantages. (Kavak et al., 2020).

As stated in the definitions above, social media, whose focus is on Internet-based sharing, socializing and content production, today attracts attention as a comprehensive and functional definition consisting of "community management", "publishing", "commerce network" and "entertainment" factors (Tuten and Solomon, 2017, p. 43-46). Social media platforms, which offer users the opportunity for mutual socialization, introduce the concept of interaction as an



internet-based innovation of new media; Therefore, it highlights the new generation marketing communication (Alkara, 2021).

1.2. Social Media Marketing

Social Media Marketing (SMM) is primarily internet-based, but has similarities to non-internetbased marketing methods such as word of mouth marketing. SMM is the way to promote a website, brand or business by engaging or engaging existing or potential customers through social media channels (Saravanakuma and Suganthalakshmi, 2012). Social media platforms such as Facebook, Instagram, Twitter and Pinterest allow businesses to communicate and engage with potential customers by sharing product information, reviews and promotions. Additionally, businesses can enhance their online presence and improve marketing through social media. According to a study by HubSpot, companies that actively use social media increase their website traffic by 89%. This shows that social media marketing can significantly increase a company's online presence and attract more customers to its website. By increasing their online visibility, businesses can increase conversion rates and increase online sales. Additionally, social media marketing can influence consumers' decision-making process. According to a survey by BrightLocal, 91% of consumers trust online reviews as much as personal recommendations. Social media platforms provide consumers with access to online reviews that can influence their decision-making process (Antzack, 2024).

When we look at social media networks, it can be seen that visual shares are more effective than other shares and receive interaction. Therefore, marketing in social media networks can be done much more easily and actively on Instagram than others. The high usage rate provides many benefits to brands and businesses. These are (Kırcova and Enginkaya, 2015):

-Instagram allows to present the brand visually. Visual shares increase awareness,

-The fact that followers constantly see the brand\firm logo ensures to stay in minds more,

-As the number of followers increases, it is possible to increase company profitability and customer potential.

Loitongbam et al. (2023) conducted a survey study on 363 people in the state of Manipur in India. The aim of the research is to compare social media marketing and traditional media marketing by making a comprehensive analysis and to determine which one customers are most affected by. The results of the study revealed that there is a significant difference between social media marketing and traditional media marketing. It was determined that social media marketing is more preferred by customers than traditional media marketing (Loitongbam et al. 2023).

The main reason why social media marketing has a more complex structure than traditional marketing is that social media provides customers with the opportunity to create content. In social media, an online environment is created where customers are more active, can make their voices heard and communicate more. Social media can also provide customers with new online environments where they can easily announce the negative aspects of brands. In this respect, brands today have started to take part in social media more and more in order to take advantage of the opportunities offered by social media and especially to take advantage of the opportunities offered (Göktaş and Tarakçı, 2018).

2. Methodology

Özdemir (2010) defines qualitative research as one of the ways of producing knowledge developed by human beings to explore the depths of social systems shaped by their own efforts (Özdemir, 2010), while Yıldırım and Şimşek (2008) define qualitative research as "research in which qualitative data collection techniques such as observation, interview and document



analysis are used and a qualitative process is followed to reveal perceptions and events in a realistic and holistic manner in a natural environment" (Yıldırım ve Şimşek, 2008; Karataş, 2015).

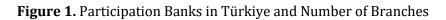
Although different methods can be used for validity and reliability in quantitative research, determining the validity and reliability of qualitative research at a certain level affects the credibility and acceptance of the research. Although there are different measurement methods for the validity and reliability of quantitative research, it is not possible to determine a certain level of validity and reliability in qualitative research. However, taking the necessary precautions to reach the right information (validity) and defining the research process and data in a clear and detailed way, that is, in a way that allows another researcher to evaluate it (reliability) are important expectations that the qualitative researcher must meet (Tekindal and Arsu, 2020).

In qualitative research, it is important for the researcher to continue the data collection process until the research reaches the saturation point, the point where data collection is sufficient and comprehensive, that is, until no new information can be obtained. This is critical for the reliability and validity of the research because it shows that the data obtained from the participants are fully sufficient and in-depth (Saunders, 2018).

Similarly, by conducting document analysis in the study, it was tried to determine the use of social media as a marketing tool by analysing the sharing contents made from the corporate official Instagram accounts of the participation banks that constitute the sample, categorising them similar to the themes determined by Katz and determining the types of content. In this context, the posts made by 6 participation banks in our country (Figure 1.) from their corporate Instagram accounts were analysed with the help of content analysis. Within the scope of purposeful sampling and by examining the posts covering the first 2 months of the year in detail, it was also aimed to determine the themes of the post contents, determine the interaction situations on social media and compare the effectiveness of banks in social media marketing. In order to achieve these basic objectives, answers to the following questions were sought in the content analysis:

- 1- What are the content types of Instagram posts made by Participation Banks? What categories does it contain?
- 2- Do businesses have relative advantages over each other in social media marketing according to the interactions they receive on their posts?
- 3- Does the use of # or links used in posts have a significant impact on interaction with followers, such as the number of likes?
- 4- When the themes of shared content change, do interaction situations change in a meaningful way?
- 5- How do collaborations or campaigns with different businesses affect interaction rates such as the number of likes?
- 6- Do the comments made on shared content differ according to content types?
- 7- Can participation banks use corporate Instagram accounts more effectively for social media marketing? What can be suggested to improve the current situation?
- 8- In the literature, Katz's generally accepted content types have been determined as "informative, entertaining and rewarding". When evaluated in terms of these content types, can there be differences between the types of content examined?
- 9- Is there a significant difference in the level of use of social media as a marketing tool among the participation banks in the sample?





Source: https://www.tkbb.org.tr/veripetegi-detay/2, 13.05.2024

The participation banks seen in Figure 1. were determined as the purposive sample in the research and 172 posts made from their official Instagram accounts between 01.01.2024-05.03.2024 were analysed with the help of content analysis by adopting a qualitative research approach. In the Findings section, analyses are given in tables for each bank.

2.1. Findings

In this section, the contents of the posts of each of the 6 participation banks forming the sample are shown in separate tables. Table 1 shows the findings of Kuveyt Türk Bank. It is seen that the bank, which has more than 48.600 followers, made an average of 0.42 posts per day in the review period and shared a total of 10 pictures and 17 short video content. Details about the contents are shown in the table.

Profile Name	Kuveytturk (@kuveytturk)			
Profile Discription	Welcome to Kuveyt Turk official Instagram account!			
	#SağlamBankacılık #Kuveyt Türk			
	Link: www.kuveytturk.com.tr			
	Büyükdere Cad. No:129/1 Esentepe, İstanbul, Türkiye 34394			
Account creation Date	March 2013			
Account Verification Date	January 2016			
Profile Review Time Interval	01.01.2024-05.03.2024			
Profile Photo	Logo			
Number of Followers	48.600			
Number of Accounts Followed	10			
Total Number of Posts	2.131			
Number of Posts (During review)	27			
Number of Reposts of Videos	13 separate posts were reposted 967 times.			
Number of Comments	195 (80 comments were made under the post made to commemorate the Martyrs).			

Table 1. Kuveyt Türk Sharing Content



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Number of Posts Containing Tags	23 content #
Sharing Frequency	27/65(day) 0.42 average number of shares per day
Sharing Distribution	10 pictures + 17 short videos (Reels)
TOTAL NUMBER OF LIKES	5.744
Average Number of Likes Per Post	5.744/27= 212,7
Total number of views of short videos	565.761
Average Views Per Short Video Content	565.761/17= 33280,06
Most liked Content Type	6 February earthquake themed commemoration message (920 likes) Picture
Most Commented Content Type	Memorial Message (Memorial message for our soldiers who were martyred in the Pençe - Kilit Operation Zone) Content type: picture.
Prominent Statements in Comments	Some complaints were shared, especially those concerning customer relations management. Such as the shopping card not arriving, the card swallowed by the ATM, etc. Another interesting comment is that someone who has nothing to do with the bank opened an account with the bank without his/her knowledge and made some account movements. There is a comment containing a complaint about this issue. Apart from this, it is seen that on special days, followers interact with the commemoration messages of the followers by leaving comments containing emoji. It is seen that the bank responds and interacts with each comment by taking the name of the follower directly. The messages were personalised and written by the real person and communicated quickly.
Themes that stand out in Sharing Content	Product and Service Promotion, advertisements of the Bank's own digital service channels and tools, content specific to our common culture and arts - commemoration, condolence and celebration messages for special days - In 3 out of 27 posts, informative themes related to energy saving, waste management and sustainability stand out. (Bank-specific financing promotion; promotion of mobile banking application as a service and product, promotion of digital vehicle financing, promotion of shopping card of the Bank, promotion of "Sağlam kart kampüs" product, special BES for women, promotions with informative content on arts specific to our culture, special days, commemoration (condolence and commemoration for earthquake and martyrs), celebration for religious days,)

Table 2. shows the content analyses summarising Albaraka Türk's posts. A total of 28 posts consisting of 10 pictures and 18 videos were shared during the analysis period. The most liked content was the result of a collaboration with another popular account with 19153 likes. This content is a post made in the informative content type with the theme of good morals. Albaraka Türk, which received a total of 29,502 likes and 24,900 followers during the review period, has an average sharing frequency of 0.43 per day. Thanks to the joint post with the Mymecra channel, Albaraka Türk's total number of video views was 676,258, making it the bank with the highest number of short video posts among other banks.



Table 2. Albaraka Türk Sharing Content

Profile Name	Albarakatr			
Profile Discription	Albaraka Türk			
	The first and pioneer of interest-free banking financial institutions in Türkiye; Albaraka Türk Participation Bank : albrk.info/tvdir			
Account creation Date	February 2013			
Account Verification Date	March 2017			
Profile Review Time Interval	01.01.2024-05.03.2024			
Profile Photo	Logo			
Number of Followers	24.900			
Number of Accounts Followed	10			
Total Number of Posts	1.932			
Number of Posts (During review)	28			
Number of Reposts of Videos	1.281			
Number of Comments	153			
Number of Posts Containing Tags	12			
Sharing Frequency	28/65=0,43 average number of shares per day			
Sharing Distribution	18 Pictures + 10 Short Videos			
TOTAL NUMBER OF LIKES	29.502			
Average Number of Likes Per Post	29.502/28=1053,64			
Total number of views of short videos	676.258			
Average Views Per Short Video Content	676.258/10=67625,8			
Most liked Content Type	Reels short video 19153 cooperation sharing Prof. Dr Sadeddin Ökten: "After that moment, I never put my feet on the ground again" #MyMecra channel with the theme of good morals			
Most Commented Content Type	Picture "new year greeting message"			
Prominent Statements in Comments	Except for 2 complaints and 3 recommendation comments, there are generally positive comments and emojis. There are a few negative comments claiming the need for new mobile applications and that they are digitally behind., There are various questions and 2-3 negative opinions about the product.			
Themes that stand out in Sharing Content	Product and Service Promotion, Advertisements of the Bank's own digital service channels and tools, Content specific to our common culture and arts - commemoration, condolence and celebration messages for special days - The majority of the 28 posts (apart from cooperation and commemorations) focus on the Bank's products, services and advantages.			

Table 3. shows the general findings regarding the content of Türkiye Finans's posts during the analysis period. Türkiye Finans has opened a corporate account on Instagram since April 2015 and reached 15,200 followers. During the review period, 20 posts consisting of 10 pictures and 10 short videos were shared. On average, 1 post was created every 3 days during the review period and received a total of 5,700 likes. In particular, the commercial film featuring Behzat Uygur and promoting the bank's mobile services received the most likes and nearly 70 positive comments were made on the content. While informative and entertaining content types were



predominantly shared, the interaction rates of these entertaining and informative posts were quite high.

Table 3. Türkiye Finans Sharing Conten	Table 3.	Türkive	Finans	Sharing	Content
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Profile Name	Turkiyefinans
Profile Discription	Türkiye Finans Katılım Bankası Banka Bank for participation in Life ! yukle.turkiyefinans.com.tr + 3
Account creation Date	April 2015
Account Verification Date	March 2018
Profile Review Time Interval	01.01.2024-05.03.2024
Profile Photo	Logo
Number of Followers	15.200
Number of Accounts Followed	6
Total Number of Posts	1.890
Number of Posts (During review)	20 (10 Picture, 10 Reels Short Video)
Number of Reposts of Videos	1066
Number of Comments	183 (17 posts received a total of 183 comments
Number of Posts Containing Tags	19
Sharing Frequency	20/65=0.32 (Approximately 1 post every 3 days).
Sharing Distribution	10 Picture, 10 Reels Short Video
TOTAL NUMBER OF LIKES	5.700
Average Number of Likes Per Post	5.700/20 = 285
Total number of views of short videos	207.279
Average Views Per Short Video Content	207.279/10 = 20.727,9
Most liked Content Type	1121 (Reels short video (Türkiye Finans Mobile Application Advertising Film Behzat Uygur Nejat Uygur)
Most Commented Content Typed	70 Comments on Advertising film (Türkiye Finans Mobile Application Advertising Film Behzat Uygur Nejat Uygur)
Prominent Statements in Comments	Very positive comments were made about the commercial film and it was recommended to continue the series of commercials with the same celebrities, there are many positive emojis. Comments are generally positive, 1 negative comment is a criticism about the digital interface.
Themes that stand out in Sharing Content:	Product and Service Promotion, advertisements of the Bank's own digital service channels and tools (Behzat Uygur Nejat Uygur commercial films 3 commercial films attracted a lot of attention as short videos, commemoration, condolence and celebration messages for special days- The majority of the 20 posts (apart from cooperation and commemorations) focused on the Bank's products, services and advantages. Informative and entertaining themes dominated.

Table 4. shows the content of Emlak Katılım's posts during the review period. Emlak Katılım has been actively using its corporate Instagram account since 2018. It was observed that 22 pictures and 5 short videos were shared from the account, which has a total of 4,344 followers, and an average of 0.42 posts were made per day. The content type of these posts, which received a total of 1,890 likes in total, was mostly content that introduced the bank's digital products and services in accordance with the informative theme and included special day celebrations, while



unlike other banks, it was aimed to raise awareness by explaining issues such as environmental sustainability and carbon emission in 3 separate posts.

Table 4. Emlak Katılım Sharing Conten

Profile Name	Tremlakkatılım			
Profile Discription	Emlak Katılım			
	emlakkatilim.com.tr			
Account creation Date	October 2018			
Account Verification Date	December 2020			
Profile Review Time Interval	01.01.2024-05.03.2024			
Profile Photo	Logo (special design for the 5th year)			
Number of Followers	4.344			
Number of Accounts Followed	2			
Total Number of Posts	867			
Number of Posts (During review)	27 (22 Pictures + 5 Short Video Reels)			
Number of Reposts of Videos	3			
Number of Comments	3			
Number of Posts Containing Tags	24			
Sharing Frequency	27/65 = 0.42 Approximately 1 post every 2 days			
Sharing Distribution	(22 Pictures + 5 Short Video Reels)			
TOTAL NUMBER OF LIKES	1.890			
Average Number of Likes Per Post	1.890/27 = 70			
Total number of views of short videos	7.857			
Average Views Per Short Video Content	7.857/5 = 1571			
Most liked Content Type	Picture (Announcement of newly opened branches)			
Most Commented Content Type	Picture (Kandil celebration and service announcement)			
Prominent Statements in Comments	The question was asked about the permissibility or insurance services, the comment was not answered There are not many comments.			
Themes that stand out in Sharing Content:	In addition to digital banking services and product promotion, celebration of special days and condolences, there are 3 posts on environmental sustainability, emission reduction and carbon emission, different from other banks. The majority of the content was made in accordance with the informative theme.			

Table 5. shows the general findings related to the content analysis of 36 posts made by Vakif Katılım in the time interval of the study. The bank, which has a total of 15,000 followers, made 36 posts consisting of 29 pictures and 7 videos from its corporate Instagram account. Vakif Katılım was the bank with the highest number of posts in the review period with a daily average of 0.55. When the content themes are analysed, it is seen that the informative content type is the most preferred type regarding the products and services provided. The posts related to the 8th anniversary of the bank's foundation received the most likes. The few comments made under the posts are generally for technical support and include positive customer feedback.



Table 5. Vakıf Katılım Sharing Content

Profile Name	Vakifkatilim			
Profile Discription	Vakıf Katılım			
	Ortak geçmiş, ortak gelecek. Dijital bankacılık keyfini masrafsız yaşayanlara #KATIL vakifkatilim.com.tr			
Account creation Date	Şubat 2016			
Account Verification Date	Şubat 2019			
Profile Review Time Interval	01.01.2024-05.03.2024			
Profile Photo	Logo			
Number of Followers	15000			
Number of Accounts Followed	1			
Total Number of Posts	2144			
Number of Posts (During review)	36 (29 Pictures + 7 Reels)			
Number of Reposts of Videos	35			
Number of Comments	30			
Number of Posts Containing Tags	21			
Sharing Frequency	36/65=0.55 (Approximately 1 post every 2 days)			
Sharing Distribution	36 (29 Pictures + 7 Reels)			
TOTAL NUMBER OF LIKES	5.056			
Average Number of Likes Per Post	5056/36= 140,4			
Total number of views of short videos	22.346			
Average Views Per Short Video Content	3.724,33			
Most liked Content Type	Picture (8th anniversary celebration)			
Most Commented Content Type	Picture (Opening information and presentation of new branches)			
Prominent Statements in Comments	Apart from 3 comments for technical support and information and 2 comments containing complaints, there were generally new branch requests and positive comments.			
Themes that stand out in Sharing Content:	While the majority of the 36 posts are related to product and service promotion, information about newly opened branches, commemoration, condolence and celebration messages constitute other post contents.			

Table 6 shows Ziraat Participation's posts in the time period under review. After Vakif Participation, Ziraat Participation was the bank that posted the most content with 35 items including 29 pictures and 6 short videos. Unlike other banks, informative content and comments on these contents stand out, especially about the recruitment of personnel through exams. Apart from these, the content type of the posts is informative. The post about the first Turkish astronaut, which was made in accordance with the agenda, attracted the most attention with 770 likes.



Table 6. Ziraat Katılım Sharing Content

Profile Name	Ziraatkatilim		
Profile Discription	Ziraat Katılım		
	More as we share!		
	www.ziraatkatilim.com.tr		
Account creation Date	June 2015		
Account Verification Date	September 2017		
Profile Review Time Interval	01.01.2024-05.03.2024		
Profile Photo	Logo		
Number of Followers	58,800		
Number of Accounts Followed	5		
Total Number of Posts	1.568		
Number of Posts (During review)	35 (29 pictures 6 reels short video)		
Number of Reposts of Videos	295		
Number of Comments	87		
Number of Posts Containing Tags	33		
Sharing Frequency	35/65 =0,54 approximately 1 post every 2 days		
Sharing Distribution	(29 pictures 6 reels short video)		
TOTAL NUMBER OF LIKES	9.188		
Average Number of Likes Per Post	9188/35= 262,5		
Total number of views of short videos	87.222		
Average Views Per Short Video Content	87222/6 = 14537		
Most liked Content Type	Image 770 Likes (First Turkish astronaut post)		
Most Commented Content Type	9 Comments. Image : (Service attendant interview exam result announcement)		
Prominent Statements in Comments	Negative comments were made especially under the posts where the Bank announced the job advertisement and exam results. Compared to other banks, there are more negative comments and there is also a comment containing swearing and insults hidden.		
Themes that stand out in Sharing Content:	In most of the 35 posts, emphasis was placed on the promotion of the business, products and services, and in addition to the announcement of the exam for the recruitment of personnel and the announcement of the exam results, there are also informative content for the opening of new branches. The content shared is of "informative" nature.		

In Table 7, the sharing data obtained as a result of content analyses of all banks are presented together. As can be seen in the table, the interaction rates of their content can be compared more easily with numerical values. The bank with the highest number of followers is Ziraat Participation with 58,800 people, followed by Kuveyt Türk with 48,600 people and Albaraka Türk with 24,900 people in the third place. Vakif Participation made the highest number of posts in the period under review with 36 posts, followed by Ziraat Participation with 35 posts and Albaraka Türk in third place with 28 posts. When the types of posts are divided into pictures and short videos, it can be seen that Vakif Participation and Ziraat Participation ranked first with 29 pictures, followed by Emlak Participation with 22 posts. Kuveyt Türk ranked first with 17 videos, followed by Albaraka Türk and Türkiye Finans with 10 videos each. Albaraka Türk



received the highest total number of likes with 29,502, followed by Ziraat Participation with 9,188 likes. Kuveyt Türk ranked third with 5,744 likes. In the number of views of short videos, Albaraka Türk ranked first with 676,258 views, followed by Kuveyt Türk with 565,7 61 views and Türkiye Finans with 207,279 views. Kuveyt Türk received the most comments with 195 comments, followed by Türkiye Finans with 183 comments and Albaraka Türk with 153 comments. When the number of posts containing #Hashtags is analysed, Ziraat Participation ranked first with 33 #, followed by Emlak Participation with 24 # and Kuveyt Türk ranked third with 23 #.

Table 7. Sharing Data of the Banks	s Composing the Research Sample
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SHARING DATA	KUVEYT	TÜRKİYE	ALBARAKA	EMLAK	VAKIF	ZİRAAT
	TÜRK	FİNANS	TÜRK	KATILIM	KATILIM	KATILIM
Number of Followers	48.600	15.200	24.900	4.344	15.000	<u>58.800</u>
Number of shares (in the review time interval)	27	20	28	27	<u>36</u>	35
Average Number of Shares (Daily)	0,42	0,32	0,43	0,42	<u>0,55</u>	0,54
Picture	10	10	18	22	<u>29</u>	<u>29</u>
Video	<u>17</u>	10	10	5	7	6
TOTAL NUMBER OF LIKES	5.744	5.700	<u>29.502</u>	1.890	5.056	9.188
Average Number of Likes Per Post	212,7	285	<u>1.053,64</u>	70	140,4	262,5
Total Views of Short Videos	565.7 61	207.279	676.258	7.857	22.346	87.222
Average Views Per Short Video Content	33.280,6	20.727,9	67.625,8	1.571	3.724,33	14.537
Number of Reposts of Videos	967	1.066	1.281	3	35	295
Number of Comments	195	183	153	3	30	87
# of posts with #Hashtag	23	19	12	24	21	33

3. Conclusion And Discussion

The posts made by 6 participation banks in our country from their corporate Instagram accounts were analysed with the help of content analysis in the study. Within the scope of purposive sampling and covering the first 2 months of the year, a total of 173 posts were analysed in detail and sharing themes were determined. In general, the promotion of products and services, special day and commemoration themed posts, sustainability (posts on environmental, economic and social aspects) and especially posts explaining the digital services developed by the banks stand out in the content of the posts. While it was observed that the original video content, especially the original video content with the participation of the banks' own personnel,



received much more interaction from the followers, it was observed that the followers' comments, especially the messages with complaint dimensions, were responded to quickly. When the post descriptions are read in detail, it can be seen that not enough attention is paid to the use of "hastag #". by adding "#" to appropriate words, it would have been possible to increase the numerical values of post interactions and reach much larger audiences. In general, it is possible to evaluate the content of the posts under the themes of "informative and entertaining" for all banks.

It has been determined that the most preferred content types of businesses in terms of content types are "informative" and "entertaining" types. The organisations have relative superiority over each other in terms of interaction rates, the number of likes they receive and the types of content they share. Albaraka Türk, Kuveyt Türk and Türkiye Finans differ from the other three banks especially in terms of the number of likes they receive for video content. Vakıf Katılım and Ziraat Katılım follow similar strategies in social media marketing and share more than other banks. Emlak Katılım was at the bottom of the ranking with the lowest total likes and interaction statistics.

Comments were generally made more on informative themed content that attracts attention and has a high number of likes. It was observed that followers generally interacted to seek technical support and to communicate other complaint issues.

According to the use and satisfaction theory developed by Katz, the reasons for followers to interact with the posts are that the types of content are informative, entertaining and rewarding (Çolak et al., 2022). Albaraka Türk's posts received the highest number of likes with 29,502 and the highest average number of likes per post with 1,053.64. Although Albaraka Türk was the third bank with the highest number of posts among the 6 banks with 28 posts in the review period, it managed to rank first in the number of likes. The fact that Kuveytürk's informative content in its co-operation posts received significant interaction and Türkiye Finans's entertaining content in the Behzat Uygur- Nejat Uygur advertisement series received both the highest number of likes and the highest number of comments confirms Katz's usage and satisfaction theory.

It is very important for participation banks to use their corporate social media accounts more effectively in utilising the power of social media to influence target groups. Within the scope of the research, it was noteworthy that a small number of entertaining content received much more likes and comments than other informative content. Participation banks can prepare their content in this direction to increase interaction with their followers. Social media marketing can make a significant contribution to reaching the desired 2025 market share. In this process, processes can be managed more successfully and effectively by receiving more professional support. Time is among the most important limitations of the study. Since there was not enough time, the research was limited to a period of 2 months. In addition, only Instagram was selected as the research platform. Within the scope of purposive sampling, the posts of 6 participation banks in our country were analysed. Under appropriate conditions, in future studies, the longer-term activities and interactions of different banks in different channels can be examined and the superiority of the channels over each other in terms of the interaction rates they receive can be examined.



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EXTENDED ABSTRACT

GENİŞLETİLMİŞ ÖZET

TÜRKİYE'DEKİ KATILIM BANKALARININ SOSYAL MEDYA PAZARLAMASINDAKİ ETKİNLİĞINİ BELİRLEMEYE YÖNELİK BİR ARAŞTIRMA

Giriş ve Çalışmanın Amacı: İnternetin tüm dünyada daha yaygın kullanılması, birçok sosyal medya platformunun kurulması, elektronik ortamda hızlı ve kolay ticaret yapılabilmesi dijital pazarlamaya duyulan ihtiyacın ve verilen önemin artmasına neden olmaktadır. Özellikle Twitter, Facebook, Youtube ve Instagram gibi sosyal medya platformlarının ve tüketicilerin demografik bilgilerini de içeren kişisel bilgilerini paylaştıkları sosyal medya hesaplarının yaygınlaşmasıyla birlikte işletmeler, geleneksel pazarlamadan farklı olarak hedef kitlelerine uygun tüketicilere doğrudan ulaşarak pazarlama ve reklam kampanyaları yürütebilmektedir. Sosyal medya kullanımının artmasıyla birlikte işletmeler pazarlama stratejilerinde dijital pazarlama, sosyal medya pazarlaması ve içerik pazarlamasını giderek daha fazla kullanmaya başlamıştır. Çalışmada ülkemizdeki katılım bankalarının sosyal medya platformlarından Instagram'ı sosyal medya pazarlaması için ne kadar etkin kullandığının belirlenmesi amacıyla, örneklemi oluşturan kurumların paylaşım içerikleri incelenmiştir.

Kavramsal/kuramsal çerçeve : Son yıllarda sosyal medya kullanımının birçok sektörden işletmeye pazarlama ve müşteri ilişkileri süreçlerinde takipçileriyle daha fazla ve hızlı etkileşim kurma imkânı tanıması nedeniyle işletmelerin sosyal medya kullanımındaki becerileri büyük önem kazanmıştır. Literatüre bakıldığında amaçlı örneklem kapsamında belirlenen işletmelerin ve katılım bankalarının sosyal medya kullanım amaçlarını pazarlama yönetimi ve başarısı açısından değerlendiren sınırlı sayıda çalışma bulunmaktadır. Bununla birlikte literatürde sosyal medya pazarlamasını ve tüketici davranışlarını sosyal medya platformları özelinde ele alan çalışmalar da mevcuttur. Çalışmada sosyal medya pazarlaması konusu açıklandıktan sonra bu alanda yapılmış önceki çalışmalardan farklı olarak katılım bankalarının Instagram'daki kurumsal hesaplarından yaptıkları paylaşımlar içerik analizi yardımıyla incelenmiştir.

Yöntem ve Bulgular (Methodology and Findings): çalışmada içerik analizi yapılarak örneklemi oluşturan katılım bankalarının kurumsal resmi Instagram hesaplarından yapılan paylaşım içerikleri analiz edilerek Katz'ın belirlediği temalara benzer şekilde kategorize edilip içerik türleri belirlenerek sosyal medyanın bir pazarlama aracı olarak kullanımı tespit edilmeye çalışılmıştır. Bu kapsamda ülkemizdeki 6 katılım bankasının kurumsal Instagram hesaplarından yapıtıkları paylaşımlar içerik analizi yardımıyla incelenmiştir. Amaçlı örneklem kapsamında ve yılın ilk 2 ayını kapsayan paylaşımlar detaylı bir şekilde incelenerek, paylaşım içeriklerinin temalarının belirlenmesi, sosyal medyadaki etkileşim durumlarının tespit edilmesi ve bankaların sosyal medya pazarlamasındaki etkinliklerinin karşılaştırılması da hedeflenmiştir.

İçerik türleri açısından işletmelerin en çok tercih ettiği içerik türlerinin "bilgilendirici" ve "eğlendirici" türler olduğu tespit edilmiştir. Kurumların etkileşim oranları, aldıkları beğeni sayıları ve paylaştıkları içerik türleri bakımından birbirlerine göre göreceli üstünlükleri bulunmaktadır. Albaraka Türk, Kuveyt Türk ve Türkiye Finans özellikle video içeriklere gelen beğeni sayılarında diğer üç bankadan ayrışmaktadır. Vakıf Katılım ve Ziraat Katılım sosyal medya pazarlamasında benzer stratejiler izliyor ve diğer bankalara göre daha fazla paylaşım yapıyor. Emlak Katılım ise en düşük toplam beğeni ve etkileşim istatistikleriyle sıralamanın sonlarında yer almaktadır.

Sonuç ve Öneriler (Conclusions and Recommendation): Katz tarafından geliştirilen kullanım ve doyum teorisine göre, takipçilerin paylaşımlarla etkileşime geçme nedenleri içerik türlerinin bilgilendirici, eğlendirici ve ödüllendirici olmasıdır. Albaraka Türk'ün paylaşımları 29.502 ile en fazla beğeniyi ve 1.053,64 ile paylaşım başına en yüksek ortalama beğeni sayısını almıştır. Albaraka Türk, inceleme döneminde 28 paylaşımla 6 banka arasında en çok paylaşım yapan üçüncü banka olmasına rağmen beğeni sayısında ilk sırada yer almayı başarmıştır. Kuveytürk'ün işbirliği paylaşımlarındaki bilgilendirici içeriğinin önemli etkileşim alması ve Türkiye Finans'ın Behzat Uygur- Nejat Uygur reklam serisindeki eğlenceli içeriğinin hem en çok beğeni hem de en çok yorum alması Katz'ın kullanım ve memnuniyet teorisini doğrulamaktadır. Katılım bankalarının kurumsal sosyal medya hesaplarını daha etkin kullanmaları, sosyal medyanın hedef kitleleri etkileme gücünden faydalanmaları açısından oldukça önemlidir. Araştırma kapsamında az sayıda eğlenceli içeriğin diğer bilgilendirici içeriklere göre çok daha fazla beğeni ve yorum alması dikkat çekmiştir. Katılım bankaları takipçileriyle etkileşimi artırmak için içeriklerini bu yönde hazırlayabilir. Sosyal medya pazarlaması, istenilen 2025 pazar payına ulaşmada önemli katkı sağlayabilir. Bu süreçte daha profesyonel destek alınarak süreçler daha başarılı ve etkin yönetilebilir. Araştırma, katılım bankalarının belirli bir dönemde Instagram'da yaptıkları paylaşımları kapsamaktadır. Gelecek çalışmalarda farklı sosyal ağ platformlarındaki pazarlama stratejileri de analiz edilerek değerlendirilebilir.



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