

**THE REPUBLIC OF TURKEY
BAHCESEHIR UNIVERSITY**

**THE EFFECT OF BANK ADVERTISING ON CONSUMER
BEHAVIOR IN TURKEY: YAPI KREDI BANK SAMPLE**

Master's Thesis

MELEK SELEN BEKTAŞ

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**THE REPUBLIC OF TURKEY
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**GRADUATE SCHOOL OF SOCIAL SCIENCES
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Supervisor: PROF. DR. ÖZGÜR ÇENGEL

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ÖZET

TÜRKİYE'DE BANKA REKLAMCILIĞININ TÜKETİCİ DAVRANIŞLARI ÜZERİNDEKİ ETKİSİ: ÖRNEK OLARAK YAPI KREDİ BANKASI

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Tez Danışmanı: Prof. Dr. Özgür Çengel

Ocak 2019, 46 sayfa

Reklam, bir ürün veya markanın pazarlanmasında ve tüketiciye iletilmesinde önemli bir yere sahiptir. Bir ürün, hizmet veya markanın, pazardaki başarısı bakımından reklam ve tüketici arasındaki ilişki oldukça güçlüdür ve reklam, tüketicinin belli bir markaya yönelik olan tutum ve davranışını belirlemektedir. Bu kapsamda reklam, günümüz rekabetçi pazarlarda, tüketicinin üretilen ürün veya hizmet hakkında farkındalığa ulaşması için en gerekli tanıtım faaliyeti durumundadır. Bu bakımdan bakıldığında günümüzde ürün ve hizmet çeşitliliği bakımından oldukça gelişmiş olan bankacılık sektörünün de, rekabetçi pazar ortamında karlılık ve devamlılıklarını korumak durumunda kalmaktadır. Bu açıdan reklam, bankaların kendilerini tüketicilerine tanıtmak, ürün ve hizmetleri ile ilgili tüketicileri bilgilendirmek ve mevcut müşterilerini korumak ve yeni müşteriler elde etmeleri için önemli bir unsurdur.

Bankacılık reklamlarının Türkiye'deki tüketici davranışı üzerindeki etkilerini inceleyen bu çalışmanın amacı, banka reklamlarının Türk tüketicileri üzerindeki etkilerini araştırmak, müşterilerin banka tercihlerini etkileyen faktörleri tespit etmek, banka seçimi ve reklam arasındaki ilişkiyi araştırmaktır. Bankaların faaliyetleri, buna ek olarak reklam faaliyetlerinde pazarlama faaliyetlerinin etkinliğini ortaya koymaktadır.

Anahtar Kelimeler: Reklam, Tüketici Davranışı, Bankacılık Sektörü, Yapı Kredi Bankası

ABSTRACT

THE EFFECT OF BANK ADVERTISING ON CONSUMER BEHAVIOR IN TURKEY: YAPI KREDI BANK SAMPLE

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Advertising has an important place for marketing a product or brand and communicating to the consumer. The relationship between advertising and consumer is very strong in terms of the success of a product, service or brand in the market, and advertising determines the attitude and behavior of the consumer towards a particular brand. In this context, advertising is the most significant promotional activity in today's competitive markets in order to make consumers aware of the product or service produced. In this respect, the banking sector, which is highly developed in terms of product and service diversity, now needs to maintain profitability and continuity in a competitive market environment. In this respect, advertising is a necessary element for banks to introduce themselves to their consumers, to inform consumers about their products and services and to protect their existing customers and to acquire new customers.

The aim of this study which analyzes the effects of banking advertisements on the consumer behavior in Turkey is to investigate the effects of bank advertisement on Turkish consumers, to identify the factors affecting consumers' bank preferences, to investigate the relation between the bank choice and advertising activities of the banks, in addition to this also to demonstrate the effectiveness of marketing activities in the advertising activities.

Keywords: Advertisement, Consumer Behavior, Banking Sector, Yapi Kredi Bank

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ABBREVIATIONS

PhD	: Doctor of Philosophy
TL	: Turkish Lira
SPSS	: Statistical Package for the Social Sciences
YKB	: Yapi Kredi Bank



1. INTRODUCTION

Today, "consumption" has become one of the most important activities of all individuals. As a result of constantly changing living conditions, a new concept of consumption has emerged, and individuals' expectations have changed from traditional to modern consumption behavior. In this context, advertisements, important element of marketing communication, are becoming more and more significant in terms of influencing ever-changing consumers.

Advertisements have an important place in the marketing and promotion of a product or brand and introduction of it to the consumer. The link between advertising and the attitude of the consumer is very strong in terms of the success of a product and this determines the attitude and behavior of the consumer towards that brand or product. Advertisements and advertising campaigns are significant in creating brand image. In the campaigns, determinants such as product features, company name, country root, usage pattern, etc., determines the brand's image. If a product/service is more powerful than either of these features, it is emphasized in advertising campaigns, while the weaker side is trying to be strengthened.

Advertisements have been the most powerful promotional activity in terms of introducing goods or services to consumers with the increasing competition on the market. The efforts of companies to survive in this challenging competitive environment have brought new searches and inventions together. The most striking example of this search effort is the advertising profession. The basic purposes of the advertisements are to sell products or services and to help the companies to maintain their profitability. In this regard, the answer of the question of how to actuate the consumption phenomenon of the consumers will be founded by analyzing the behaviors of the consumers.

With the impact of competition in the banking sector, banks were forced to advertise their services in order to present themselves in the market and keep up their profitability and continuities. In this regard, this system takes the banks into a race to introduce their products and services and promote them.

With the development of technology; it is seen that both the individual and the mass communication tools are moving beyond the national boundaries. As the world turns into a small market in the provision of products and services, it also increases the number of commercial structures that populate this market and increases the severity of competition. One of the basic tools of this competition is the effect of the customers' preferences on the advertising activities made by any kind of communication tools.

The aim of this study is to analyze the effects of banking advertisements on the consumer behavior in Turkey, to identify the factors affecting consumers' bank preferences, to investigate the relation between the bank choice and advertising activities of the banks and in addition to this also to demonstrate the effectiveness of advertising activities.

This research consists of three parts.

In the first part, the concept of advertising and the advertising in the banking sector will be studied. For this purpose, the concept of advertising and advertisement, features and importance of advertisement, functions of advertising, advertisement tools will be analyzed.

In the second part the concept of consumer and consumer behavior will be examined. For this purpose, the concept of consumer, consumer behavior, factors affecting consumer behavior, the aim and the importance of bank advertisement and its affects on the customer behavior will be analyzed.

In the third part, the behaviors of bank customers in Turkey will be investigated. For this purpose, the impacts of Yapi Kredi Bank's advertising activities for prospective clients and existing customers will be studied.

2. THE CONCEPT OF ADVERTISING AND THE ADVERTISING IN THE BANKING SECTOR

2.1 THE CONCEPT OF ADVERTISING AND ADVERTISEMENT

Today, advertising is the most important part of the marketing mix. The companies apply ads to market their products and reach potential customers. Ads linking customers and products can be considered as a means of communication. From this point of view, ads can be defined as directing customers to a purpose in the interest of the manufacturer by using a product or service for a price for a certain period of time in the control of the means of communication.

Advertising is a communication form that has become extremely necessary nowadays. It is also a promotional activity. In addition to these, it is a part of the disciplines of advertising, marketing and public relations. Advertising has a similarity with propaganda, but the most important difference is that it directs the consumer to purchase.

Advertising is impersonal communication of information about products, services or ideas through various media, and it is usually persuasive by nature and paid by identified sponsors (Bovee 1992; Frolova 2014, p. 15).

Advertising has become a necessity for companies today. As a result of globalization, all kinds of goods can be sold in places far away from where they are produced and they also need advertising in these remote markets. The development of international trade has created the need to be noticed by customers in enterprises (Akal 2012, p. 43).

Advertising is the presentation of goods, services, or ideas in a non-personal manner for the purpose of communicating to large audiences (Mucuk 1998, p. 32). Advertisement is to warn consumers about the existence of a good or service and to prepare messages that appeal to the eye and/or ear in order to create a positive attitude to the property, brand, service or organization and to publish these messages on the media in kind (Küçükerođan 2009, p. 59).

The standard definition of advertising includes seven main elements (Frolova 2014, p.19) which are paid form of communication, the presence of an identified sponsor, distribution

through the media, the presence of a specific audience for treatment, lack of personalization of distributed information and aimed action.

From this it follows that advertising is usually a non-personalized form of communication, paid by an identified sponsor, implemented in a certain way through the media and other legal means and aimed to familiarize with some products and its further acquisition by possibly large audience of consumers (Frolova 2014, p. 20).

The need for advertising has emerged as a result of population explosion, large shopping centers and cities with the growth of the mass production, the production of new distribution channels in order to deliver products to the necessary places and the spread of popular newspapers. The quality of the products has been started to be advertised for the consumers. Today, advertising has become an indispensable phenomenon both for the companies and for consumers as the other staff of marketing transmission. It contains information about advertising, product and service, and determines its target groups as one of the sub-components of this information convincingly and it takes the information and time from this media information.

2.2 FEATURES AND IMPORTANCE OF ADVERTISEMENT

Advertising is a strategically planned communication process in order to enable consumers to be informed about the brand and to promote the products and services of the brand. Another important mission of advertising is to convince the consumers to buy. Research subjects such as persuasive communication and consumer behavior are becoming increasingly important for advertising to guide consumers about purchasing (Güler İplikçi 2015, p. 51).

When the definitions are evaluated; message transmission, information, purchase of a certain time period or surface, the use of mass communication tools, establishing a bridge between the producer and consumer, being a convincing form of communication and placing the product in the minds are seen to be highlighted (Akal 2012, p. 50).

In today's competitive environment, there are lots of products and services similar to each other in the market and it is difficult for the consumer to make choices. In this context,

advertising is becoming increasingly important in terms of informing and motivating consumers through advertising (Üner 2016, p. 34).

Advertising, which has an important role among the promotion methods, has a significant share in the success of the product and brand. Particularly, the importance of advertising is even greater in the labor market, where many similar products compete. In this case, companies need to emphasize the difference of their products and develop advertising strategies that affect the consumer (Üner 2016, p. 35). Advertising is an important sector with a large share of the world economy. It creates jobs directly and indirectly, creates lifestyles, builds relationships between brands and consumers (İdris, et al. 2009, p. 67).

In a market where competition is intense, companies try to gain a better place in the market through advertisements and gain a competitive advantage compared to their competitors. The maximum number of enterprises that companies use as a promotional activity to grow their market shares capacity is reduced, unit costs is reduced and advertising is advantageous for producers (Taşyürek 2010, p. 21).

In terms of general economy; it is considered to be an advantage because advertising has created demand and caused the increase in production by increasing the current demand. “As a result, it contributes to the decrease in unit costs and to revitalize the competitive environment, to lead to price cuts, to increase the number of innovations, to increase the product variety and to increase the quality (Kocabaş and Elden 1997; Üner 2016, p. 72).”

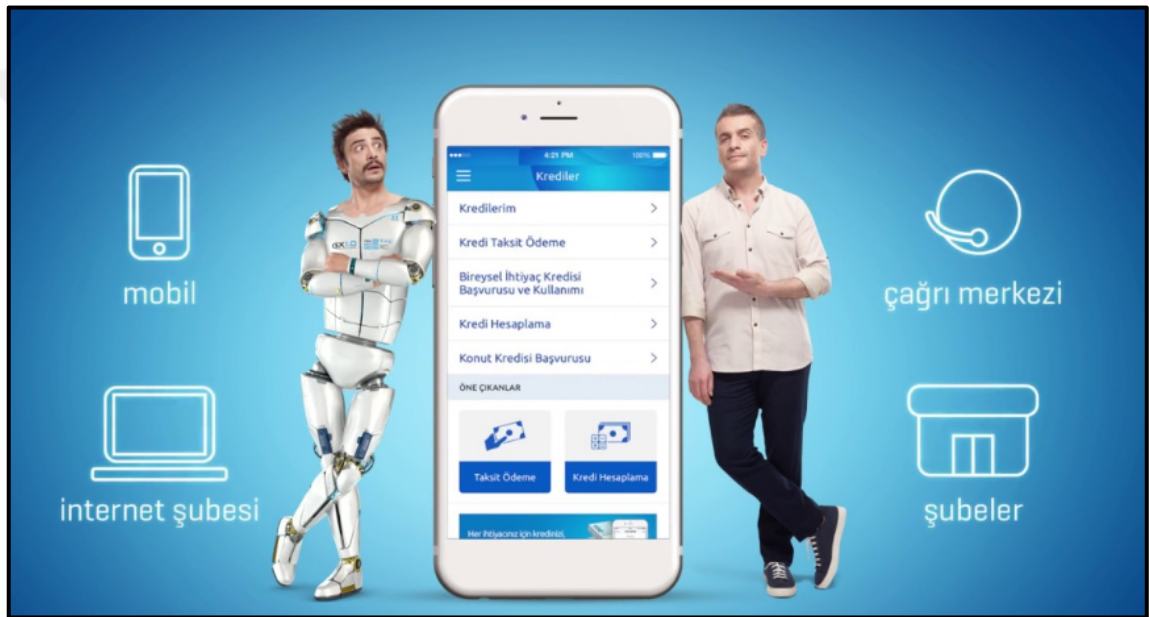
In this context, it is possible to say that ads have emerged as a result of the necessity of competition and has forced companies to develop their products and innovative ideas. Thanks to the advertisements, the demand for the manufacturers' products is increasing and as a result the economy is reviving (Üner 2016, p. 72).

2.3 FUNCTIONS OF ADVERTISING

There are three important functions of the advertisement. These are information, persuasion and reminder functions. The advertisements of products that have a particular feature should be informative. Ads encourage consumers to purchase products or services by persuading them. Consumers act in a certain order in their purchasing behavior, and it may be necessary to exert an external influence to change these habits.

Advertising provides information to the consumers such as price, color, features of the product, where a new product is launched and where it is available. At the same time, information is the function of advertising to provide consumer confidence (Stefan 2016; Topuz 2018, p. 6). The information function is the most used function in bank ads. Bank ads usually include new banking products. A new type of account that the bank has implemented, or a new feature added to the ATM device may be the subject of a bank ad. Yapi Kredi Bank used the robot-themed television ads to announce mobile banking applications.

Figure 4.1: An example of Gary, the robot themed Yapi Kredi Bank ads



Source: YKB

Advertising effectively shows goods or services to consumers. However, the main purpose for the companies is to convince the consumers to purchase them. The consumer who is informed about the product searches for certain features in order to purchase the product (Stefan 2016; Topuz 2018, p. 6). Some consumers find it persuasive to use the price of the product in advertising, while others may consider quality to be emphasized, while others can be convinced by different concepts. Consumers can be influenced in different ways by advertising. But in case of persuasion, the use of non-ethical elements in advertising leads to a negative impression on society both for the company and for the product of the company. Therefore, ethical issues should not be ignored if the consumer is to be persuaded. In advertising presentations supported by strong visuals, consumers are given the feeling that they need products or services and the consumers are directed

to purchase products or services to provide emotional satisfaction. Persuasion is the main task of advertising (Akal 2012, p. 51).

Yapi Kredi Bank's advertisements which announce that it will give the world puan for the purchases made with credit cards and give points when the consumer gives an automatic payment order are the examples of the function of persuading.

Figure 4.2: An example of world puan themed Yapı Kredi Bank advertisement



Source: YKB

In order to reinforce the persuasion function, the positive traces of the brands that have been adopted are sometimes reminded (Babacan 2005, p. 44). This function aims to keep the product alive in the memory of consumers by reminding them of a feature or its usefulness in periods when the products or services of the company are deleted from minds (Okumuş 2015, p. 63). The reminder function wants to push the customer to behave in a certain direction and tries to make their preferences available for the advertised product. This function is now seen as the main objective of modern advertising. In fact all these success depends on the process of persuasion, regarding the adoption of production, education, policies and innovations (Kavas 1988; Akal 2012, p. 28).

Adding value to the products and brands affects the perceptions of consumers. With effective advertising, brands can be more distinguished, more prestigious and perhaps better quality than competitors. In other words, the advertisement adds value to the product or brand, because when the advertisement is done effectively, the product or brand is perceived as a high quality, thus the market share of the company increases with

a high profit (Bozkurt 2004, p. 42). Value added function is the direct or indirect impact of consumers' perceptions. The more prestigious and better display of brand or product or service is the value-added function of advertising (Yaman 2004; Okumuş 2015, p. 47). In bank ads, the support function usually appears in the proportional figures of banking products. If banks use their own products to their potential customers; more interest for credit, more points for credit card expenditures and higher interest rates on term accounts, these will be supporting functions.

2.4 ADVERTISEMENT TOOLS

Ads are instruments by which the companies communicate with the customer and the message is transmitted. It is very significant to influence the purchasing decision of potential customers. There are various advertising tools in the media. These are written media (newspapers, magazines), oral-visual media (television, radio) and the Internet (Ahn et al., 2012, p. 41). In addition to this, new devices and digital worlds, which are constantly evolving, consider new user tools and new advertising tools.

The choice of vehicle in advertising is perhaps one of the most crucial points in reaching the target audience. An error in the selection of the ad tool may cause the ad to fail. Advertising, which is a concept that includes messages identified by sponsors about products or organizations describing non-personal things to target audiences; oral, written or visual, and may be shown in one or more media (Sommers et al. 1992, p. 44).

Advertisement tools can be examined under three titles: printed advertisement tools, broadcast advertisement tools and other advertisement tools.

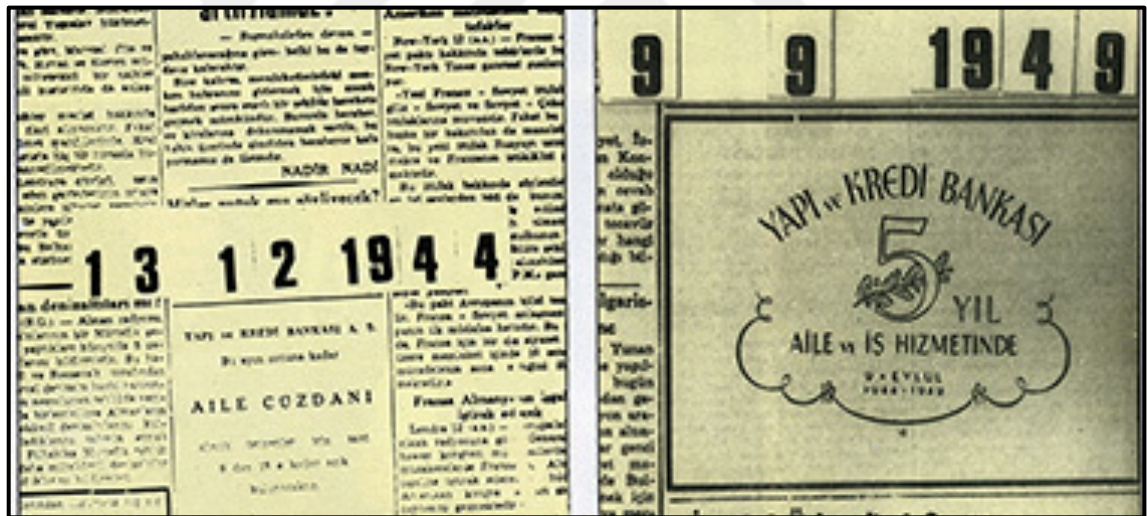
Printed media's aim is to attract the attention of the target audience and ensure that the product or service advertised is recognized by the target audience. An advertisement on the newspaper always stays on the page; on the other hand, print media ads require fewer budgets than an ad in broadcast media.

Media markets represent a prime example of a two-sided market (Anderson and Gabszewicz 2006, p. 51), whereas recipients are offered entertaining and informative content, while advertising customers spend their budget in order to reach a potential high number of recipients. For media companies, especially for printed media, advertising is

the key and unique source of profits (Dewenter and Heimeshoff 2014, p. 77) to remain lucrative. The printed advertisement tools can be examined under three titles. These are newspapers, magazines and flyers and brochures.

The newspaper is one of the advertising areas in which commercial advertisements are published. Because it is one of the most important sources of information, it is used as an advertising tool by individuals and organizations (Elden 2004, p. 32). In 1944, Yapi Kredi Bank started to publish advertisements in newspapers to attract public attention to the bank. The most striking aspect of these ads was the place and contents they had taken in newspapers. In the years prior to the establishment of Yapi Kredi, advertisements were usually made on the last pages of newspapers with stereotypes that did not change for months. This policy was completely overturned by Yapi Kredi by making attractive advertisements on the most important pages of newspapers and always changing forms and texts.

Figure 4.3: The first newspaper advertisement of Yapi Kredi Bank



Source: YKB

Magazines are an environment in which advertisements can reach specific audience. Magazines offer a wider range of topics than the newspapers, so their readers are from certain classes. Their broadcast frequency is less than newspapers because they are more comprehensive (Akal 2012, p. 13).

The visuals used in magazine advertisements are very important elements. The size of the image placed in magazine ads causes more attention. In the magazine ads, the

visualization of the image should be 2/3 of the page for the best results (Pieters and Wedel 2004, p. 3).

Flyers can have one or several leaves in various sizes and shapes. They are created to support an innovation or advertisement campaign. It is generally an advertising method used by local firms. However, banks, which have branches in many parts of the country, use it as a low-cost advertising method (Akal 2012, p. 12).

Brochures are a great way to package information in a simple, eye-catching design that attracts potential clients by offering basic information. A well-made brochure will grab the attention of the reader and provide needed information while inspiring the reader to act (Pennisi, Gunawan, Major and Winder 2011, p. 22).

On the other hand, the other type of advertisement tool is the broadcast advertising tools. Broadcast advertisements can be auditory, visual or both can be held together. In addition, it is possible to obtain better results in visual media than in printed media (Akal 2012, p. 18). In this type of advertising, the most commonly used tools are television and radio advertisements.

The television represents the advertising support which has known the fastest expansion in the last 50 years, being one of the most recent "media" for publicity. It ensures, through a unique combination of sound, light and movement, the advantage of an impression gained through the direct contact with the product or the respective service, also allowing the presentation of some persuading explanations (Budacia 2012, p. 32).

Radio is a tool with a wide range of domains that can reach people anytime, anywhere. (Kocabaş and Elden 2006; Gürsoy 2013, p. 37). It is possible to reach specific target groups via the radio. Because the television is a busy and expensive advertising media and some of the advertisements are not suitable for television, importance of radio increases (Barokas 1994; Elden 2004; Topuz 2018, p. 6).

Thirdly other advertisement tools can be examined under the title of advertisement tool. When we look at other advertisements, these are classified as outdoor advertising, mobile advertising and internet advertising. These advertisements can be fixed or mobile. They are fixed, such as banners, billboards, building coverings, etc. What is meant by mobile is dressed public transport. In fact, mobile outdoor space vehicles are among the other

advertisements (Bağana 2009, p. 59). Under the title of other advertisement tools, there are three advertisement types of outstanding. These are outdoor, mobile and internet advertisements.

Outdoor advertising can be applied in billboards in the form of spoken, written and audible forms, on street walls, vehicles and similar methods. Outdoor advertisements are found in the subway, bus stop, airports and even in shopping mall wash basins. In some researches, it has been concluded that these advertisements are highly invasive and memorable (Lichtenthal, Yadav and Donthu 2006, p. 6).

Mobile advertising is the way that brands communicate their customers' direct marketing messages to their mobile phones with different applications for advertising and promotional purposes. Mobile advertising ensures products, services and ideas reach to the target group by using mobile communication tools, sending personalized informative reminder or defining advertisement messages according to the location, time and interests of the target customer groups (Barutçu and Öztürk Göl 2009, p. 59).

Internet advertising differs in many ways from traditional media tools. The most characteristic ones are; unlimited transmission and transfer of information within time and space, the presence of an unlimited amount of information resources, the ability to identify target segments and mutual interaction (Moon and Kim 2001, p. 13).

3. THE CONCEPT OF CONSUMER AND CONSUMER BEHAVIOR

3.1 THE CONCEPT OF CONSUMER

Human being is the only living entity that consciously fulfills its consumption function in nature. Regardless of the level reached by the national economy and the economic system, the main purpose of production is consumption (Türk 2004, p. 34).

The consumer is a real person who buys marketing components for his personal desires and needs. However, the customer can be defined as the consumer who is constantly receiving service from a business or is constantly buying the same brand. Every customer is a consumer, but every consumer is not a customer. On the other hand, the buyer is the person or institution that makes the purchase on behalf of others (İslamoğlu 2003, p. 32). According to Altunışık et al. (2006) “The person who buys economic goods and services for a certain price is called consumer”. The concept of consumer first refers to the person making the contract with an entrepreneur and secondly, to the person making the contract with the entrepreneur for own specific needs and not for professional or artistic activity. In this sense, the consumer may be defined as a person who buys a good or service for a non-professional purpose, in order to satisfy own personal needs (Çınar 2009, p. 59).

3.2 CONSUMER BEHAVIOR

Consumer behavior is the mental and physical activities undertaken by household and company consumers that result in decisions and actions to pay for, purchase, and use products and services. Consumer behavior is the process that starts from the moment when the consumer feels the need and uses the goods or services he buys to meet the needs, and after the use he uses, evaluates the benefits (Altunışık et al. 2006, p. 37).

Consumer behavior is a motivated behavior. The purpose of the consumer is to buy goods and services and meet their expectations from these goods and services. The consumer provides the information about this goods and services from advertising. Consumer behavior begins with a need, then the consumer performs the buying behavior, and this process continues with the evaluation of goods and services after purchase. When the

consumer needs a good or service, he obtains information about the goods and services by advertising (Odabaşı and Barış 2007, p. 22). If the goods and services do not satisfy the consumers, then the consumer may change the brand. In addition to this consumer behavior consists of various activities.

Consumer behavior has a complex structure and varies over time. For example, human needs were different when they were young. While young people prefer more sports models in their automobile preferences, they may prefer classic cars when they are older (Odabaşı and Barış 2007, p. 22).

3.3 FACTORS AFFECTING CONSUMER BEHAVIOR

While consumers decide about purchasing, it is important to understand which factors influence them and how they are affected. Consumer behavior is primarily a human behavior. Therefore, every factor that affects the individual will affect its purchasing behavior. Consumer behavior is a process; it is not an action that occurs suddenly and at the same speed. It is inevitable that this process will be influenced by some internal and external factors (İslamoğlu and Altunışık 2010, p. 30).

Factors affecting the consumer can be divided into four main groups. These are personal factors, social factors, cultural factors, psychological factors.

3.3.1 Personal Factors

There are many personal factors affecting consumer buying behavior. These factors are demographic factors such as age, gender, education level, income group and geographic location factors. (Uzgören 2015, p. 15; Cömert and Durmaz 2006, p. 6)

Age: It is one of the main variables in marketing activities. Consumers in the same age group generally have close preferences. Each age group has certain tastes and marketing strategies are developed in line with this awareness.

Gender: There is a fact that women do more shopping than men. Women follow fashion closely and change their preferences on an annual or seasonal basis. Preferred products, shopping frequency and price ranges are sharply separated by the gender.

Level of education: Depending on the level of education, individuals' tastes, vital preferences and needs vary. It is also a fact that individual awareness increases as the level of education increases.

Profession and income group: The individuals' profession has a direct impact on his life. Because the occupation affects the income group which is the determinant of the high or low standard of living. While an individual with high income levels can spend on their personal needs as well as their basic needs, the priority of a low-income individual is to meet their basic needs.

Geographical location: Companies consider the social characteristics of the regions where consumers live while developing their marketing activities. Especially the big brands constitute the product difference regionally.

3.3.2 Socio-Cultural and Economic Factors

Socio-cultural and economic factors are effective on individuals' decision while purchasing (Odabaşı and Barış 2002, p. 2).

Socio-cultural factors affecting consumer behavior can be explained by family, social class and culture (Mucuk 2010, pp. 13-16; İşlek 2012, pp. 22; Odabaşı and Barış 2002, pp. 2-7; Swaidan et al. 2006, p. 6):

Family: It is the smallest unit of society. The needs of the family are transformed into the needs of individuals and have a direct impact on purchasing behavior. For example, a family with a new child would prefer products for the needs of the baby, while a newlywed's couple would buy furniture and so on.

Social Class: Each individual is included to the social classes according to their education level, occupation and income group. Individuals with close pleasure or thought can influence each other when they come together, or there may be a variety of needs within that social class. This is a factor that directly affects the purchasing behavior of consumers.

Culture: Culture is called the material and spiritual accumulation of a nation and it has a significant impact on consumer behavior. The material value includes activities such as eating, drinking, lifestyle and livelihood of a nation. On the other hand, the spiritual values include the nation's feelings, thoughts, morals, customs and traditions. Consumers

carry out their behavior within the framework of the elements of culture. Ethical research has found that national culture shapes individual ethical behavior.

On the other hand, consumer behavior is also affected by the economical factors. The disposable income, the saving possibilities and the personal debts affect the purchasing behavior as economic characteristics. For example, a consumer who has automobile loans will significantly reduce spending until the loan debt is completed.

3.3.3 Psychological Factors

Emotional changes are frequently experienced as a result of a chain of events. In particular, individuals who have gone through a psychologically difficult period try to overcome this process by turning to products and services that will make them happy. Apart from the basic needs, the needs resulting from psychological changes affect purchasing behavior. Psychological factors affecting consumers' buying behavior are learning, motivation, perception, personality and attitudes and beliefs (İslamoğlu 2003; Mucuk 2010, p. 10).

3.4 THE AIM AND THE IMPORTANCE OF BANK ADVERTISEMENT AND ITS AFFECTS ON THE CUSTOMER BEHAVIOR

Advertising takes an important place in the marketing actions of many enterprises and forms the communication dimension of the organization's marketing organization. Businesses create their ads as an interrelated set and spread it over a long period of time. In this case there are advertising campaigns. The campaign is a planned effort to achieve advertising goals. These goals are determined and determined in accordance with a specific budget and marketing objectives in a given time (Timur 2003, p. 14).

Today, the internet is a very important mass communication tool for advertising service enterprises as the most common promotion tool. Banks are also service entities. The unique aspects of the services can also create some problems and opportunities in service advertisements.

Banks have many goals they want to achieve. These goals tend to realize the following objectives through the use of all kinds of mass media through advertising campaigns. Banks are aiming to be successful in advertising campaigns where big budgets are allocated. Usually bank advertisements find more than one advertisement environment.

We can list the advertising purposes in banks as follows (Timur 2003, pp. 13-15):

Admit the Clients to Try the Services Provided by the Bank: Banks make advertising campaigns in order to ensure that their new services are tested by the customers. In such ads, the benefits of the customer's service will be given in the ad text. Customer service is tried to be persuaded to take it only once. When the service is purchased, the purpose is realized. Many banking products are used for a long time. Once a customer tries a product, it can keep him connected to the bank. For this reason, banks try to ensure that new products are tested by customers such as long-term consumer loans, credit cards, and long-term futures accounts.

Increasing the Use of Services: When the purchasers create a customer group to try a service, the bank no longer tries to convince its customers to try their services. In this case, the aim is to increase the use of the banking products and services. The bank's advertising messages often emphasize a different form of use of the service. Banks will be unwarranted to persuade customers to try the products that they can use frequently in their daily lives like credit cards, to try it over and over again if it allows the customer to experiment once. The purpose of the bank should be to increase the use of this product. Banks can apply to their customer's specific advertising and campaigns to increase the use of their products and services.

Creating a Good Image in favor of the Bank and its Services: The services of strong and prestigious banks in the market have a special place in customers' minds. The bank tries to do this with various advertising slogans to strengthen this resident image for itself and its service. Slogans to be used in such advertisements should be appropriate to the image of the bank and should not create any image confusion.

Changing Customer Occupations: Ads should be able to sell new ideas to customers. For example, ads related to credit card use are trying to place credit card use habits instead of money. However, ads take a long time to change habits. In the first years of the introduction of credit cards, the rate of use of these cards in shopping was lower than

today. Today, this rate has increased. Consumers 'use of cash during shopping exchanges is replaced by banks' use of credit cards in place of their credit card use habits. In this way, the use of cash is reduced and the need for cash in the future can be eliminated.

Introducing the Bank's Service Line: Banks have a wide range of services. For this reason, some banks choose the way to promote service sequences instead of a single service. The service diversity is intended to provide a place in the minds of customers through the processing of advertisements. Banks constantly produce new products and services in order to compete with each other. Instead of advertising for each new product and service, more than one product or service can be introduced into the market in an ad. This method is both cheaper and customers can make comparisons between products.

Supporting Personal Sales: In sales promotion of banks, personal sales have a very important place. Therefore, such ads are made to support personal sales. Thus, when the bank staff confronts the customer, the customer will have information about the service or at least heard of the service. Personal sales can be made at the bank branches or can be made by contacting the customer. Banks are usually intended to sell by sending a sales consultant to their wealthy or corporate customers. In another way, they try to support their personal sales by opening stands to their potential customers.

Highlighting Good Service: In such advertisements, the bank tries to create a positive image of its staff. For example, the characteristics of the salespersons, the regularity of the working environment are tried to create a positive atmosphere about the bank by specifying the advertisements in the advertisement. One purpose of the bank's commercials is to show its customers, their working environments and the positive attitude of their employees to customers. It can be announced that the advertisers can get a good service in the bank by showing the positive behavior of the employees to the customers.

4. THE EFFECT OF BANK ADVERTISING ON CONSUMER BEHAVIOR IN TURKEY: YAPI KREDI BANK SAMPLE

4.1 THE PURPOSE AND IMPORTANCE OF RESEARCH

The aim of this study which analyzes the effects of banking advertisements on the consumer behavior in Turkey is to investigate the effects of bank advertisement on Turkish consumers, to identify the factors affecting consumers' bank preferences, to investigate the relation between the bank choice and advertising activities of the banks, in addition to this also to demonstrate the effectiveness of marketing activities in the advertising activities.

This study is important not only in terms of measuring the impact of advertising and marketing on consumer behavior but also in terms of the impact of bank advertising and marketing activities on consumer behavior. In addition, due to the lack of any research on this subject related to Yapi Kredi Bank, it is important for this study to be a sample on this subject and to be the source for the next researches.

4.2 THE RESEARCH PROBLEM AND HYPOTHESIS

The main problem of this research is the level of impact of bank advertising on consumer behavior. In this regard, the subproblems of this research will be the the relationship between the effect of Yapi Kredi Bank advertisements and the age of participants, the gender of participants, the education level of participants, the monthly expenditure of participants, the participants' amount of monthly income evaluated in the bank, the participants' television viewing ratio per day, the frequency of reading a newspaper, the status of being a customer of a bank, the distribution of participants by their bank, the status of people in respondent's families whether they are a customer of a bank or not, the status of changing their banks for any reason, the effects of bank ads on changing their banks, the affective factors on the bank choice, the situation of viewing Yapi Kredi Bank advertisement in the last one year, the attractiveness status of any Yapi Kredi Bank advertisements compared with other bank's advertisements, the impression of Yapi Kredi

Bank advertisements which are demonstrated exclusively on the anniversary of Yapi Kredi Bank.

The hypotheses of the research prepared for these questions are as follows:

H₁: There is a significant relationship between the age of participants and the effect of Yapi Kredi Bank advertisements.

H₂: There is a significant relationship between the gender of participants and the effect of Yapi Kredi Bank advertisements.

H₃: There is a significant relationship between the education level of participants and the effect of Yapi Kredi Bank advertisements.

H₄: There is a significant relationship between the monthly expenditure of participants and the effect of Yapi Kredi Bank advertisements.

H₅: There is a significant relationship between the television viewing ratio per day of participants and the effect of Yapi Kredi Bank advertisements.

H₆: There is a significant relationship between the status of being a customer of a bank and the effect of Yapi Kredi Bank advertisements.

H₇: There is a significant relationship between the distribution of the participants by their bank and the effect of Yapi Kredi Bank advertisements.

H₈: There is a significant relationship between the status of changing their banks for any reason and the effect of Yapi Kredi Bank advertisements.

H₉: There is a significant relationship between the effects of bank ads on changing their banks and the effect of Yapi Kredi Bank advertisements.

H₁₀: There is a significant relationship between the affective factors on the bank choice and the effect of Yapi Kredi Bank advertisements.

H₁₁: There is a significant relationship between the situation of viewing Yapi Kredi Bank advertisement in the last one year and the effect of Yapi Kredi Bank advertisements.

H₁₂: There is a significant relationship between the attractiveness status of any Yapi Kredi Bank advertisements compared with other banks' advertisements and the effect of Yapi Kredi Bank advertisements.

H₁₃: There is a significant relationship between the impression of Yapi Kredi Bank advertisements which are demonstrated exclusively on the anniversary of Yapi Kredi Bank and the effect of Yapi Kredi Bank advertisements.

4.3 UNIVERSE AND SAMPLE

The universe of the research consists of people who have the qualities for being a bank customer and have the opportunity to watch bank advertisements. The sample of the research consists of 322 participants who are bank customers and has watched Yapi Kredi Bank advertisement.

4.4 RESEARCH METHOD AND MEASUREMENT TOOLS

The model used in this research is the screening model. Screening researches, which are generally used in social sciences, are applied on large groups, the views and attitudes of the individuals in the group about the phenomenon and the event are aimed to describe the cases and events. The researcher attempts to describe the existing situation in detail and provide detailed information about the situation (Tanrıöğen 2014, p. 32).

One of the features of screening research is that the data are collected from different sources and have a high validity due to the detailed information about the subject. Another feature is that the data collected is obtained from too many people. The main objective of the survey research is to obtain quantitative data about the situations and events and to produce various statistics. Data are obtained by asking various questions to individuals and surveys are used for this purpose. In screening researches, the study focuses on a sample representing the universe (Tanrıöğen 2014, p. 32).

The questionnaire method was chosen for the study. Data were analyzed by using SPSS 21 package program by gathering data and information according to 5-point Likert scale. In the first part, 13 questions were asked to reveal the demographic characteristics of the participants and their relations with advertisements and banks. In the second part, the effect of ads on consumer behavior, which is composed of 19 questions, is used to measure the effect of advertising on consumer behavior and measurement of sub-

dimensions. The most positive answer was evaluated with 5 points and the most negative answer was 1 point.

In the research, Akal's (2012) "Scale of The Effects of Bank Ads on Consumers" was used as the data collection tool. The purpose of this study is to investigate the effect of bank ads on consumer behavior and to determine the relationship between bank advertising and consumer behavior.

4.5 FINDINGS

4.5.1 Findings Demographics

In this part, demographic characteristics of the participants, data on advertising and relations with banks will be analyzed. Numbers (n) and percentages (%) were used for the categorical variables related to the demographic characteristics of the participants and their relations with advertisements and banks.

Table 4.1: Distribution of the participants by their age

Age	Frequency (n)	Percentage (%)
18-20	4	1.2
21-25	40	12,6
26-29	43	13.3
30-34	91	28.2
35 and above	144	44.7
Total	322	100

According to the table above, the most participants are in the age range of 35 and above (n: 144), while the least participants are in the age range of 18-20 (n: 4).

Table 4.2: Distribution of the participants by their gender

Gender	Frequency (n)	Percentage (%)
Woman	180	55.9
Man	142	44,1
Total	322	100

It is seen that the most participants are female (n: 180), while the least participants are male (n: 142).

Table 4.3: Distribution of the participants by their education level

Education Level	Frequency (n)	Percentage (%)
Associate Degree	61	18.9
Undergraduate	191	59.3
Master's Degree	45	14.1
PhD	25	7.7
Total	322	100

The most participants have undergraduate degree (n: 191), while the least participants have PhD (n: 25).

Table 4.4: Distribution of the participants by their monthly expenditure

Monthly Expenditure	Frequency (n)	Percentage (%)
0-1000 TL	14	4.3
1001-2000 TL	36	11.1
2001-4000 TL	92	28,8
4001-6000 TL	70	21.7
6001 TL and above	110	34.1
Total	322	100

According to the table above, the most participants spend 6001 TL or more per month (n: 110), while the least participants spend 0-1000 TL per month (n: 14).

Table 4.5: Distribution of the participants by the television viewing ratio per day

Television Viewing Ratio Per Day	Frequency (n)	Percentage (%)
N/A	55	17,1
1 hour-2 hours	171	53,2
3-4 hours	79	24.5
5-6 hours	16	4.9
7 hours and more	1	0.3
Total	322	100

It is observed that the most participants watch television for 1-2 hours a day (n: 171), while the least participants watch television 7 hours a day and above (n: 1).

Table 4.6: Distribution of the participants by the status of being a customer of a bank

The Status of Being a Customer of a Bank	Frequency (n)	Percentage (%)
The participant is a customer	315	97.8
The participant is not a customer	7	2,2
Total	322	100

The most participants are a customer of a bank (n: 315), while the least participants are not a customer of a bank (n: 7).

Table 4.7: Distribution of the participants by their bank

The Bank	Frequency (n)	Percentage (%)
Yapi Kredi Bank	86	26.7
Other	236	73,3
Total	322	100

This table shows that the most participants are a customer of other banks (n: 236), while the least participants are the customers of Yapi Kredi Bank (n: 86).

Table 4.8: Distribution of the participants by the status of changing their bank for any reason

The Status of Changing the Bank For Any Reason	Frequency (n)	Percentage (%)
Changed	210	65.2
Not changed	112	34,8
Total	322	100

This table shows that the most participants changed their banks (n: 210), while the least participants does not change their banks (n: 112).

Table 4.9: Distribution of the participants by the effect of bank ads on changing their banks

The Effect of Bank Ads on Changing the Bank	Frequency (n)	Percentage (%)
It is affective	65	20.1
It is not affective	145	79,9
Total	210	100

According to the table above, it is seen that the most participants are not affected by bank advertisements (n: 145), while the least participants are affected by bank advertisements (n: 65).

Table 4.10: Distribution of the participants by the effective factor on the bank choice

Which Factor Is Effective on the Bank Choice	Frequency (n)	Percentage (%)
Newspaper	13	4.1
Outdoor advertising	3	1.1
Radio	5	1.5
Television	59	18.3
Reference groups	181	56.1
Mail, flyer, brochure	6	1.8
Exhibitions	4	1.2
Mobile advertising	20	6.2
Other	29	9.1
None	2	0.6
Total	322	100

The table above shows that the most participants are affected by the reference groups (n: 181), while the least participants are affected by nothing (n: 2).

Table 4.11: Distribution of the participants by the situation of viewing Yapi Kredi Bank advertisement in the last one year

The Situation of Viewing Yapi Kredi Bank Advertisement in the Last One Year	Frequency (n)	Percentage (%)
Have watched	238	73.9
Have not watched	84	26,1
Total	322	100

This table shows that the most participants have watched a Yapi Kredi Bank advertisement in the last one year (n: 238), while the least participants haven't watched any Yapi Kredi Bank advertisements in the last one year (n: 84).

Table 4.12: Distribution of the participants based on the attractiveness status of any Yapi Kredi Bank advertisements compared with other bank's advertisements

The Attractiveness Status of Any Yapi Kredi Bank Advertisements Compared with Other Bank's Advertisements	Frequency (n)	Percentage (%)
More attractive	238	73.9
Less attractive	84	26,1
Total	322	100

According to the table above, it is seen that the most participants found Yapi Kredi Bank advertisements more attractive (n: 238), while the least participants found Yapi Kredi Bank advertisements less attractive (n: 84).

Table 4.13: Distribution of the participants based on the impression of Yapi Kredi Bank advertisements which are demonstrated exclusively on the anniversary of Yapi Kredi Bank

The Impression of Yapi Kredi Bank Advertisements Which Are Demonstrated Exclusively on the Anniversary of Yapi Kredi Bank	Frequency (n)	Percentage (%)
More powerful than the other banks	152	47.2
Less powerful than the other banks	170	52,8
Total	322	100

The most participants found Yapi Kredi Bank more powerful than the other banks (n: 170), while the least participants found Yapi Kredi Bank more powerful than the other banks (n: 152).

4.5.2 Hypothesis Testing

The answer given to the impact of bank advertising on consumer behavior in Turkey scale will be analyzed according to several variables. The scale was divided into three subscales according to original scale; the effect of advertising perception, awareness and consumer behavior.

The scale was divided into three subscales as “Advertising Perception” (6 items), “Awareness” (2 items) and “Consumer Behavior” (8 items) according to the questions asked. The Cronbach's Alpha value was calculated to measure the reliability of the 19 items with the exception of questions related to the demographic characteristics of the participants and their relations with advertisements and banks. The Cronbach's Alpha internal consistency coefficient calculated for this study is founded as “acceptable” for the sub-dimension of “ad perception” (α : 0.73), perfect for the “awareness” sub-dimension (α : 0.95) and perfect for the “consumer behavior” sub-dimension (α : 0.94).

Mean and standard deviation were used for descriptive statistics for scores of scale sub-dimensions and total scale scores. In analyzing demographic characteristics and the subscales of perception, awareness, consumer behavior, the t-test was used to compare the mean scores of the scales in the two groups, while ANOVA (Variance Analysis) was used in more than the two groups. Correlation Analysis was applied to determine the relationship between the scales and Pearson Correlation Coefficient was given. The statistical significance level (p) was kept at 0.05 for all comparisons.

Anova test was used to determine whether there was a significant difference between the views of the participants about the perception of advertising, awareness and their effect on consumer behavior according to age variable. The results obtained are shown in the table below.

Table 4.14: Anova test values by the age

Sub-Dimensions	Age	N	X	Standard Deviation
The Perception of Advertisement (p=0,045)	18-20	4	4,30	0,95
	21-25	40	4,36	0,96
	26-29	43	4,27	0,94
	30-34	91	3,75	0,75
	35 and above	144	3,57	0,73
	Total	322	4,27	0,80
	p			0,045
The Awareness (p=0,037)	18-20	4	4,57	0,91
	21-25	40	4,75	0,97
	26-29	43	3,95	0,94
	30-34	91	3,75	0,73
	35 and above	144	3,57	0,61
	Total	322	4,15	0,75
	p			0,037
The Effect on Consumer Behavior (p=0,031)	18-20	4	4,43	0,93
	21-25	40	4,71	0,96
	26-29	43	3,90	0,89
	30-34	91	3,81	0,77
	35 and above	144	3,69	0,71
	Total	322	4,11	0,69
	p			0,031

In the first sub-dimension of the questionnaire (the perception of advertising), the highest significant mean belongs to the participants between the ages of 21-25 ($X=4,36$, $S=0,96$), while the lowest significant mean belongs to the participants within the age of 35 years and above ($X=3,57$, $S=0,73$). As a result of the analysis, there is a significant difference between the age variable and the perception of advertising ($p<0.05$).

In the second sub-dimension of the questionnaire (the awareness), the highest significant mean belongs to the participants between the ages of 21-25 ($X=4,75$, $S=0,97$), while the lowest significant mean belongs to the participants within the age of 35 years and above ($X=3,57$, $S=0,61$). As a result of the analysis, there is a significant difference between the age variable and the awareness ($p <0.05$).

In the third sub-dimension of the questionnaire (the effect on consumer behavior), the highest significant mean belongs to the participants between the ages of 21-25 ($X=4,71$, $S=0,96$), while the lowest significant mean belongs to the participants within the age of 35 years and above ($X=3,69$, $S=0,71$). As a result of the analysis, there is a significant difference between the age variable and the effect on consumer behavior ($p <0.05$).

The t-test was used to determine whether there was a significant difference between the views of the participants about the perception of advertising, awareness and their effect on consumer behavior according to gender variable. The results obtained are shown in the table below.

Table 4.15: T-test values by the gender

Sub-Dimensions	Gender	N	X	S	T	P
The Perception of Advertisement	Woman	180	4,59	0,64	1,347	,043
	Man	142	3,95	0,46	1,347	,043
The Awareness	Woman	180	4,36	0,61	1,436	,037
	Man	142	4,27	0,57	1,436	,037
The Effect on Consumer Behavior	Woman	180	4,21	0,55	1,431	,032
	Man	142	4,18	0,52	1,431	,032

According to the findings, in the first sub-dimension of the questionnaire (the perception of advertising), the highest significant mean belongs to the women ($X=4,59$, $S=0,64$), while the lowest significant mean belongs to the men ($X=3,95$, $S=0,46$). As a result of the analysis, there is no significant difference between the gender variable and the perception of advertising ($p<0.05$).

In the second sub-dimension of the questionnaire (the awareness), the highest significant mean belongs to the women ($X=4,36$, $S=0,61$), while the lowest significant mean belongs to the men ($X=4,27$, $S=0,57$). As a result of the analysis, there is no significant difference between the gender variable and the awareness ($p <0.05$).

According to the findings, in the third sub-dimension of the questionnaire (the effect on consumer behavior), the highest significant mean belongs to the participants between the ages of 21-25 ($X=4,21$, $S=0,55$), while the lowest significant mean belongs to the participants within the age of 35 years and above ($X= 4,18$, $S= 0,52$). As a result of the analysis, there is a significant difference between the age variable and the effect on consumer behavior ($p <0.05$).

Anova test was used to determine whether there was a significant difference between the views of the participants about the perception of advertising, awareness and their effect on consumer behavior according to education level variable. The results obtained are shown in the table below.

Table 4.16: Anova values by the education level

Sub-Dimensions	Education Level	N	X	Standard Deviation
The Perception of Advertisement (p=0,037)	Associate Degree	61	3,90	0,73
	Undergraduate	191	4,15	0,75
	Master's Degree	45	4,35	0,94
	PhD	25	4,57	0,95
	Total	322	4,36	0,90
The Awareness (p=0,046)	Associate Degree	61	3,46	0,61
	Undergraduate	191	4,15	0,73
	Master's Degree	45	4,57	0,90
	PhD	25	4,67	0,94
	Total	322	3,95	0,75
The Effect on Consumer Behavior (p=0,045)	Associate Degree	61	3,77	0,71
	Undergraduate	191	3,99	0,79
	Master's Degree	45	4,51	0,90
	PhD	25	4,63	0,91
	Total	322	3,51	0,95

In the first sub-dimension of the questionnaire (the perception of advertising), the highest significant mean belongs to the participants with the education level of PhD ($X=4,57$, $S=0,95$), while the lowest significant mean belongs to the participants with the education level of associate degree ($X=3,90$, $S=0,73$). As a result of the analysis, a significant difference was founded between the education level variable and the perception of advertising ($p < 0.05$).

According to the findings, in the second sub-dimension of the questionnaire (the awareness), the highest significant mean belongs to the participants with the education level of PhD ($X=4,67$, $S=0,94$), while the lowest significant mean belongs to the participants with the education level of associate degree ($X=3,46$, $S=0,61$). As a result of the analysis, a significant difference was founded between the education level variable and the awareness ($p < 0.05$).

In the third sub-dimension of the questionnaire (the effect on consumer behavior), the highest significant mean belongs to the participants between the ages of 21-25 ($X=4,63$, $S=0,91$), while the lowest significant mean belongs to the participants within the age of 35 years and above ($X=3,77$, $S=0,71$). As a result of the analysis, a significant difference was founded between the education level variable and the effect on consumer behavior ($p < 0.05$).

Anova test was used to determine whether there was a significant difference between the views of the participants about the perception of advertising, awareness and their effect

on consumer behavior according to monthly expenditure variable. The results obtained are shown in the table below.

Table 4.17: Anova values by monthly expenditure

Sub-Dimensions	Monthly Expenditure	N	X	Standard Deviation
The Perception of Advertisement (p=0,045)	0-1000 TL	14	3,57	0,73
	1001-2000 TL	36	3,75	0,75
	2001-4000 TL	92	4,27	0,94
	4001-6000 TL	70	4,30	0,95
	6001 TL and above	110	4,36	0,96
	Total	322	4,27	0,80
The Awareness (p=0,032)	0-1000 TL	14	3,57	0,61
	1001-2000 TL	36	3,75	0,73
	2001-4000 TL	92	3,95	0,91
	4001-6000 TL	70	4,57	0,94
	6001 TL and above	110	4,75	0,97
	Total	322	4,15	0,75
The Effect on Consumer Behavior (p=0,037)	0-1000 TL	14	3,77	0,69
	1001-2000 TL	36	3,81	0,71
	2001-4000 TL	92	3,99	0,93
	4001-6000 TL	70	4,57	0,95
	6001 TL and above	110	4,63	0,96
	Total	322	4,21	0,72

In the first sub-dimension of the questionnaire (the perception of advertising), the highest significant mean belongs to the participants with the monthly spending of 6001 TL and above ($X=4,36$, $S=0,96$), while the lowest significant mean belongs to the participants with the monthly spending between 0-1000 TL ($X=3,57$, $S=0,73$). As a result of the analysis, a significant difference was founded between the monthly expenditure variable and the perception of advertising ($p < 0.05$).

According to the findings, in the second sub-dimension of the questionnaire (the awareness), the highest significant mean belongs to the participants with the monthly spending of 6001 TL and above ($X=4,75$, $S=0,97$), while the lowest significant mean belongs to the participants with the monthly spending between 0-1000 TL ($X=3,57$, $S=0,61$). As a result of the analysis, a significant difference was founded between the monthly expenditure variable and the awareness ($p < 0.05$).

According to the findings, in the third sub-dimension of the questionnaire (the effect on consumer behavior), the highest significant mean belongs to the participants with the

monthly spending of 6001 TL and above ($X=4,63$, $S=0,96$), while the lowest significant mean belongs to the participants with the monthly spending between 0-1000 TL ($X=3,77$, $S=0,69$). As a result of the analysis, a significant difference was founded between the monthly expenditure variable and the effect on consumer behavior ($p<0.05$).

Anova test was used to determine whether there was a significant difference between the views of the participants about the perception of advertising, awareness and their effect on consumer behavior according to the television viewing ratio per day. The results obtained are shown in the table below.



Table 4.18: Anova values by the television viewing ratio per day

Sub-Dimensions	Television Viewing Ratio Per Day	N	X	Standard Deviation
The Perception of Advertisement (p=0,045)	N/A	55	3,71	0,50
	1 hour-2 hours	171	4,43	0,89
	3-4 hours	79	4,39	0,69
	5-6 hours	16	4,33	0,64
	7 hours and more	1	3,91	0,60
	Total	322	3,75	0,51
The Awareness (p=0,049)	N/A	55	3.69	0,72
	1 hour-2 hours	171	4,49	0,95
	3-4 hours	79	4,39	0,93
	5-6 hours	16	4,11	0,90
	7 hours and more	1	3,98	0,89
	Total	322	3,78	0,75
The Effect on Consumer Behavior (p=0,037)	N/A	55	3,50	0,75
	1 hour-2 hours	171	4,11	0,96
	3-4 hours	79	4,06	0,92
	5-6 hours	16	3,94	0,90
	7 hours and more	1	3,81	0,83
	Total	322	3,76	0,76

According to the findings, in the first sub-dimension of the questionnaire (the perception of advertising), the highest significant mean belongs to the participants who watch television 1 hour-2 hours per day ($X=4,43$, $S=0,89$), while the lowest significant mean belongs to the participants who doesn't watch television at all ($X=3,71$, $S=0,50$). As a result of the analysis, a significant difference was founded between the television viewing ratio per day and the perception of advertising ($p < 0.05$).

According to the findings, in the second sub-dimension of the questionnaire (the awareness), the highest significant mean belongs to the participants who watch television 1 hour-2 hours per day ($X=4,49$, $S=0,95$), while the lowest significant mean belongs to the participants who doesn't watch television at all ($X=3.69$, $S=0,72$). As a result of the analysis, a significant difference was founded between the television viewing ratio per day and the awareness ($p < 0.05$).

According to the findings, in the third sub-dimension of the questionnaire (the effect on consumer behavior), the highest significant mean belongs to the participants who watch television 1 hour-2 hours per day ($X=4,11$, $S=0,96$), while the lowest significant mean belongs to the participants who doesn't watch television at all ($X=3,50$, $S=0,75$). As a

result of the analysis, a significant difference was founded between the television viewing ratio per day and the effect on consumer behavior ($p < 0.05$).

The t-test was used to determine whether there was a significant difference between the views of the participants about the perception of advertising, awareness and their effect on consumer behavior according to the status of being a customer of a bank. The results obtained are shown in the table below.

Table 4.19: T-values by the status of being a customer of a bank

Sub-Dimensions	The Status of Being a Customer of a Bank	N	X	S	T	P
The Perception of Advertisement	The participant is a customer	315	4,17	0,63	1,362	,055
	The participant is not a customer	7	3,86	0,51	1,362	,055
The Awareness	The participant is a customer	315	4,39	0,59	1,427	,064
	The participant is not a customer	7	4,32	0,50	1,427	,064
The Effect on Consumer Behavior	The participant is a customer	315	4,49	0,54	1,463	,066
	The participant is not a customer	7	4,37	0,51	1,463	,066

According to the findings, in the first sub-dimension of the questionnaire (the perception of advertising), the highest significant mean belongs to the participants who are a customer of a bank ($X=4,17$, $S=0,63$), while the lowest significant mean belongs to the participants who are not a customer of a bank ($X=3,86$, $S=0,51$). As a result of the analysis, no significant difference was founded between the status of being a customer of a bank and the perception of advertising ($p > 0.05$).

According to the findings, in the second sub-dimension of the questionnaire (the awareness), the highest significant mean belongs to the participants who are a customer of a bank ($X=4,39$, $S=0,59$), while the lowest significant mean belongs to the participants who are not a customer of a bank ($X=4,32$, $S=0,50$). As a result of the analysis, no significant difference was founded between the status of being a customer of a bank and the awareness ($p > 0.05$).

According to the findings, in the third sub-dimension of the questionnaire (the effect on consumer behavior), the highest significant mean belongs to the participants who are a customer of a bank ($X=4,49$, $S=0,54$), while the lowest significant mean belongs to the participants who are not a customer of a bank ($X=4,37$, $S=0,51$). As a result of the analysis, no significant difference was founded between the status of being a customer of a bank and the effect on consumer behavior ($p > 0.05$).

The t-test was used to determine whether there was a significant difference between the views of the participants about the perception of advertising, awareness and their effect on consumer behavior according to the distribution of the participants by their bank. The results obtained are shown in the table below.

Table 4.20: The t-test values by the distribution of the participants by their bank

Sub-Dimensions	The Bank	N	X	S	T	P
The Perception of Advertisement	Yapi Kredi Bank	86	3,73	0,42	1,375	,077
	Other	236	4,15	0,63	1,375	,077
The Awareness	Yapi Kredi Bank	86	4,54	0,55	1,427	,064
	Other	236	4,82	0,67	1,427	,064
The Effect on Consumer Behavior	Yapi Kredi Bank	86	4,36	0,54	1,307	,055
	Other	236	4,46	0,69	1,307	,055

According to the findings, in the first sub-dimension of the questionnaire (the perception of advertising), the highest significant mean belongs to the participants who are a customer of the other banks ($X=4,15$, $S=0,63$), while the lowest significant mean belongs to the participants who are a customer of Yapi Kredi Bank ($X=3,73$, $S=0,42$). As a result of the analysis, no significant difference was founded between the distribution of the participants by their bank and the perception of advertising ($p>0.05$).

According to the findings, in the second sub-dimension of the questionnaire (the awareness), the highest significant mean belongs to the participants who are a customer of the other banks ($X=4,82$, $S=0,67$), while the lowest significant mean belongs to the participants who are a customer of Yapi Kredi Bank ($X=4,54$, $S=0,55$). As a result of the analysis, no significant difference was founded between the distribution of the participants by their bank and the awareness ($p>0.05$).

According to the findings, in the third sub-dimension of the questionnaire (the effect on consumer behavior), the highest significant mean belongs to the participants who are a customer of the other banks ($X=4,46$, $S=0,69$), while the lowest significant mean belongs to the participants who are a customer of Yapi Kredi Bank ($X=4,36$, $S=0,54$). As a result of the analysis, no significant difference was founded between the distribution of the participants by their bank and the effect on consumer behavior ($p>0.05$).

The t-test was used to determine whether there was a significant difference between the views of the participants about the perception of advertising, awareness and their effect

on consumer behavior according to the status of changing their bank for any reason. The results obtained are shown in the table below.

Table 4.21: The t-test values by the status of changing their banks for any reason

Sub-Dimensions	The Status of Changing Their Bank for Any Reason	N	X	S	T	P
The Perception of Advertisement	Changed	210	3,26	0,67	1,335	,032
	Not changed	112	3,12	0,45	1,335	,032
The Awareness	Changed	210	4,63	0,56	1,447	,037
	Not changed	112	4,36	0,51	1,447	,037
The Effect on Consumer Behavior	Changed	210	4,62	0,69	1,421	,045
	Not changed	112	4,22	0,68	1,421	,045

According to the findings, in the first sub-dimension of the questionnaire (the perception of advertising), the highest significant mean belongs to the participants who have changed their bank for any reason ($X=3,26$, $S=0,67$), while the lowest significant mean belongs to the participants who have not changed their bank for any reason ($X=3,12$, $S=0,45$). As a result of the analysis, a significant difference was founded between the status of changing their bank for any reason and the perception of advertising ($p<0.05$).

According to the findings, in the second sub-dimension of the questionnaire (the awareness), the highest significant mean belongs to the participants who have changed their bank for any reason ($X=4,63$, $S=0,56$), while the lowest significant mean belongs to the participants who have not changed their bank for any reason ($X=4,36$, $S=0,51$). As a result of the analysis, a significant difference was founded between the status of changing their bank for any reason and the awareness ($p<0.05$).

According to the findings, in the third sub-dimension of the questionnaire (the effect on consumer behavior), the highest significant mean belongs to the participants who have changed their bank for any reason ($X=4,62$, $S=0,69$), while the lowest significant mean belongs to the participants who have not changed their bank for any reason ($X=4,22$, $S=0,68$). As a result of the analysis, a significant difference was founded between the distribution of the participants by their bank and the effect on consumer behavior ($p<0.05$).

The t-test was used to determine whether there was a significant difference between the views of the participants about the perception of advertising, awareness and their effect on consumer behavior according to the effects of bank ads on changing their banks. The results obtained are shown in the table below.

Table 4.22: The T-test values by the effects of bank ads on changing their banks

Sub-Dimensions	The effects of bank ads on changing their bank	N	X	S	T	P
The Perception of Advertisement	It is affective	65	3,48	0,49	1,358	,055
	It is not affective	145	4,21	0,54	1,358	,055
The Awareness	It is affective	65	4,27	0,51	1,441	,064
	It is not affective	145	4,39	0,69	1,441	,064
The Effect on Consumer Behavior	It is affective	65	4,14	0,50	1,464	,067
	It is not affective	145	4,78	0,59	1,464	,067

According to the findings, in the first sub-dimension of the questionnaire (the perception of advertising), the highest significant mean belongs to the participants who were not affected by the bank advertisements on changing their banks ($X=4,21$, $S=0,54$), while the lowest significant mean belongs to the participants who were affected by the bank advertisements on changing their banks ($X=3,48$, $S=0,49$). As a result of the analysis, no significant difference was founded between the effects of bank ads on changing their banks and the perception of advertising ($p>0.05$).

According to the findings, in the second sub-dimension of the questionnaire (the awareness), the highest significant mean belongs to the participants who were not affected by the bank advertisements on changing their banks ($X=4,39$, $S=0,69$), while the lowest significant mean belongs to the participants who were affected by the bank advertisements on changing their banks ($X=4,27$, $S=0,51$). As a result of the analysis, no significant difference was founded between the effects of bank ads on changing their banks and the awareness ($p>0.05$).

According to the findings, in the third sub-dimension of the questionnaire (the effect on consumer behavior), the highest significant mean belongs to the participants who were not affected by the bank advertisements on changing their banks ($X=4,78$, $S=0,59$), while the lowest significant mean belongs to the participants who were affected by the bank advertisements on changing their banks ($X=4,14$, $S=0,50$). As a result of the analysis, no

significant difference was founded between the effects of bank ads on changing their banks and the effect on consumer behavior ($p>0.05$).

Anova test was used to determine whether there was a significant difference between the views of the participants about the perception of advertising, awareness and their effect on consumer behavior according to the affective factors on the bank choice. The results obtained are shown in the table below.



Table 4.23: Anova values by the affective factors on the bank choice

Sub-Dimensions	The affective factors on the bank choice	N	X	Standart Sapma
The Perception of Advertisement (p=0,045)	Newspaper	13	4,21	0,77
	Outdoor advertising	3	3,75	0,67
	Radio	5	3,78	0,73
	Television	59	4,30	0,94
	Reference groups	181	4,36	0,95
	Mail, flyer, brochure	6	3,90	0,75
	Exhibitions	4	3,58	0,69
	Mobile advertising	20	4,27	0,87
	Other	29	4,29	0,94
	None	2	3,57	0,66
	Total	322	4,37	0,77
The Awareness (p=0,032)	Newspaper	13	4,27	0,90
	Outdoor advertising	3	3,75	0,64
	Radio	5	3,99	0,88
	Television	59	4,57	0,95
	Reference groups	181	4,63	0,99
	Mail, flyer, brochure	6	4,25	0,89
	Exhibitions	4	3,85	0,73
	Mobile advertising	20	4,35	0,91
	Other	29	4,52	0,94
	None	2	3,51	0,64
	Total	322	4,35	0,87
The Effect on Consumer Behavior (p=0,037)	Newspaper	13	3,91	0,90
	Outdoor advertising	3	3,54	0,61
	Radio	5	3,65	0,77
	Television	59	4,36	0,95
	Reference groups	181	4,37	0,96
	Mail, flyer, brochure	6	3,70	0,82
	Exhibitions	4	3,27	0,67
	Mobile advertising	20	4,30	0,91
	Other	29	4,31	0,94
	None	2	3,22	0,67
	Total	322	3,73	0,82

According to the findings, in the first sub-dimension of the questionnaire (the perception of advertising), the highest significant mean belongs to the participants who were affected by the reference groups ($X=4,36$, $S=0,95$), while the lowest significant mean belongs to the participants who were not affected by anything ($X=3,57$, $S=0,66$). As a result of the analysis, a significant difference was founded between the affective factors on the bank choice and the perception of advertising ($p>0.05$).

According to the findings, in the second sub-dimension of the questionnaire (the awareness), the highest significant mean belongs to the participants who were affected by

the reference groups ($X=4,63$, $S=0,99$), while the lowest significant mean belongs to the participants who were not affected by anything ($X=3,51$, $S=0,64$). As a result of the analysis, a significant difference was founded between the affective factors on the bank choice and the awareness ($p>0.05$).

According to the findings, in the third sub-dimension of the questionnaire (the effect on consumer behavior), the highest significant mean belongs to the participants who were affected by the reference groups ($X=4,37$, $S=0,96$), while the lowest significant mean belongs to the participants who were affected by the reference groups ($X=3,22$, $S=0,67$). As a result of the analysis, a significant difference was founded between the affective factors on the bank choice and the effect on consumer behavior ($p>0.05$).

The t-test was used to determine whether there was a significant difference between the views of the participants about the perception of advertising, awareness and their effect on consumer behavior according to the situation of viewing Yapi Kredi Bank advertisement in the last one year. The results obtained are shown in the table below.

Table 4.24: The t-test values by the situation of viewing Yapi Kredi Bank advertisement in the last one year

Sub-Dimensions	The Situation of Viewing Yapi Kredi Bank Advertisement in the Last One Year	N	X	S	T	P
The Perception of Advertisement	Has watched	238	4,53	0,54	1,356	,064
	Has not watched	84	3,71	0,39	1,347	,064
The Awareness	Has watched	238	4,82	0,63	1,442	,051
	Has not watched	84	4,63	0,59	1,442	,051
The Effect on Consumer Behavior	Has watched	238	4,38	0,69	1,436	,066
	Has not watched	84	4,17	0,51	1,436	,066

According to the findings, in the first sub-dimension of the questionnaire (the perception of advertising), the highest significant mean belongs to the participants who have watched a Yapi Kredi Bank advertisement in the last one year ($X=4,53$, $S=0,54$), while the lowest significant mean belongs to the participants who have not watched a Yapi Kredi Bank advertisement in the last one year ($X=3,71$, $S=0,39$). As a result of the analysis, no significant difference was founded between the situation of viewing Yapi Kredi Bank advertisement in the last one year and the perception of advertising ($p>0.05$).

According to the findings, in the second sub-dimension of the questionnaire (the awareness), the highest significant mean belongs to the participants who have watched a

Yapi Kredi Bank advertisement in the last one year ($X=4,82$, $S=0,63$), while the lowest significant mean belongs to the participants who have not watched a Yapi Kredi Bank advertisement in the last one year ($X=4,63$, $S=0,59$). As a result of the analysis, no significant difference was founded between the situation of viewing Yapi Kredi Bank advertisement in the last one year and the awareness ($p>0.05$).

According to the findings, in the third sub-dimension of the questionnaire (the effect on consumer behavior), the highest significant mean belongs to the participants who have watched a Yapi Kredi Bank advertisement in the last one year ($X=4,38$, $S=0,69$), while the lowest significant mean belongs to the participants who have not watched a Yapi Kredi Bank advertisement in the last one year ($X=4,17$, $S=0,51$). As a result of the analysis, no significant difference was founded between the situation of viewing Yapi Kredi Bank advertisement in the last one year and the effect on consumer behavior ($p>0.05$).

The t-test was used to determine whether there was a significant difference between the views of the participants about the perception of advertising, awareness and their effect on consumer behavior according to the attractiveness status of any Yapi Kredi Bank advertisements compared with other bank's advertisements. The results obtained are shown in the table below.

Table 4.25: The t-test values by the attractiveness status of any Yapi Kredi Bank advertisements compared to other banks' advertisements

Sub-Dimensions	The Attractiveness Status of Any Yapi Kredi Bank Advertisements Compared to Other Banks' Advertisements	N	X	S	T	P
The Perception of Advertisement	More attractive	238	4,32	0,56	1,353	,045
	Less attractive	84	3,79	0,41	1,353	,045
The Awareness	More attractive	238	4,29	0,68	1,463	,031
	Less attractive	84	4,17	0,42	1,463	,031
The Effect on Consumer Behavior	More attractive	238	4,24	0,54	1,453	,046
	Less attractive	84	4,18	0,51	1,453	,046

According to the findings, in the first sub-dimension of the questionnaire (the perception of advertising), the highest significant mean belongs to the participants who found Yapi Kredi Bank's advertisement more attractive compared with the other banks' advertisements ($X=4,32$, $S=0,56$), while the lowest significant mean belongs to the

participants who found Yapi Kredi Bank's advertisements less attractive compared with the other banks' advertisements ($X=3,79$, $S=0,41$). As a result of the analysis, a significant difference was founded between the attractiveness status of any Yapi Kredi Bank advertisements compared with other banks' advertisements and the perception of advertising ($p<0.05$).

According to the findings, in the second sub-dimension of the questionnaire (the awareness), the highest significant mean belongs to the participants who found Yapi Kredi Bank's advertisement more attractive compared with the other banks' advertisements ($X=4,29$, $S=0,68$), while the lowest significant mean belongs to the participants who found Yapi Kredi Bank's advertisements less attractive compared with the other banks' advertisements ($X=4,17$, $S=0,42$). As a result of the analysis, a significant difference was founded between the attractiveness status of any Yapi Kredi Bank advertisements compared with other banks' advertisements and the awareness ($p<0.05$).

According to the findings, in the third sub-dimension of the questionnaire (the effect on consumer behavior), the highest significant mean belongs to the participants who found Yapi Kredi Bank's advertisement more attractive compared with the other banks' advertisements ($X=4,24$, $S=0,54$), while the lowest significant mean belongs to the participants who found Yapi Kredi Bank's advertisements less attractive compared with the other banks' advertisements ($X=4,18$, $S=0,51$). As a result of the analysis, a significant difference was founded between the attractiveness status of any Yapi Kredi Bank advertisements compared with other banks' advertisements and the effect on consumer behavior ($p<0.05$).

The t-test was used to determine whether there was a significant difference between the views of the participants about the perception of advertising, awareness and their effect on consumer behavior according to the impression of Yapi Kredi Bank advertisements which are demonstrated exclusively on the anniversary of Yapi Kredi Bank. The results are shown in the table below.

Table 4.26: The t-test values by the impression of Yapi Kredi Bank advertisements which are demonstrated exclusively on the anniversary of Yapi Kredi Bank

Sub-Dimensions	The Impression of Yapi Kredi Bank Advertisements Which Are Demonstrated Exclusively on The Anniversary of Yapi Kredi Bank	N	X	S	T	P
The Perception of Advertisement	More strong than other banks	152	3,54	0,43	1,287	,032
	Less strong than other banks	170	4,35	0,54	1,287	,032
The Awareness	More strong than other banks	152	4,63	0,32	1,354	,045
	Less strong than other banks	170	4,69	0,45	1,354	,045
The Effect on Consumer Behavior	More strong than other banks	152	4,59	0,45	1,459	,049
	Less strong than other banks	170	4,65	0,59	1,459	,049

According to the findings, in the first sub-dimension of the questionnaire (the perception of advertising), the highest significant mean belongs to the participants who found Yapi Kredi Bank Advertisements which are demonstrated exclusively on the anniversary of Yapi Kredi Bank less strong than the other banks ($X=4,35$, $S=0,54$), while the lowest significant mean belongs to the participants who found Yapi Kredi Bank advertisements which are demonstrated exclusively on the anniversary of Yapi Kredi Bank more strong than the other banks ($X=3,54$, $S=0,43$). As a result of the analysis, a significant difference was founded between the impression of Yapi Kredi Bank advertisements which are demonstrated exclusively on the anniversary of Yapi Kredi Bank and the perception of advertising ($p<0.05$).

According to the findings, in the second sub-dimension of the questionnaire (the awareness), the highest significant mean belongs to the participants who found Yapi Kredi Bank Advertisements which are demonstrated exclusively on the anniversary of Yapi Kredi Bank less strong than the other banks ($X=4,69$, $S=0,45$), while the lowest significant mean belongs to the participants who found Yapi Kredi Bank advertisements which are demonstrated exclusively on the anniversary of Yapi Kredi Bank more strong than the other banks ($X=4,63$, $S=0,32$). As a result of the analysis, a significant difference was founded between the impression of Yapi Kredi Bank advertisements which are demonstrated exclusively on the anniversary of Yapi Kredi Bank ($p<0.05$).

According to the findings, in the third sub-dimension of the questionnaire (the effect on consumer behavior), the highest significant mean belongs to the participants who found Yapi Kredi Bank Advertisements which are demonstrated exclusively on the anniversary

of Yapi Kredi Bank less strong than the other banks ($X=4,65$, $S=0,59$), while the lowest significant mean belongs to the participants who found Yapi Kredi Bank advertisements which are demonstrated exclusively on the anniversary of Yapi Kredi Bank more strong than the other banks ($X=4,59$, $S=0,45$). As a result of the analysis, a significant difference was founded between the impression of Yapi Kredi Bank advertisements which are demonstrated exclusively on the anniversary of Yapi Kredi Bank ($p<0.05$).



Table 27 - Hypothesis results summary

Hypothesis No	Hypothesis	Rejected / Accepted
H1	There is a significant relationship between the age of participants and the effect of Yapi Kredi Bank advertisements.	Accepted
H2	There is a significant relationship between the gender of participants and the effect of Yapi Kredi Bank advertisements.	Rejected
H3	There is a significant relationship between the education level of participants and the effect of Yapi Kredi Bank advertisements.	Accepted
H4	There is a significant relationship between the monthly expenditure of participants and the effect of Yapi Kredi Bank advertisements.	Accepted
H5	There is a significant relationship between the television viewing ratio per day of participants and the effect of Yapi Kredi Bank advertisements.	Accepted
H6	There is a significant relationship between the status of being a customer of a bank and the effect of Yapi Kredi Bank advertisements.	Rejected
H7	There is a significant relationship between the distribution of the participants by their bank and the effect of Yapi Kredi Bank advertisements.	Rejected
H8	There is a significant relationship between the status of changing their banks for any reason and the effect of Yapi Kredi Bank advertisements.	Accepted
H9	There is a significant relationship between the effects of bank ads on changing their banks and the effect of Yapi Kredi Bank advertisements.	Rejected
H10	There is a significant relationship between the affective factors on the bank choice and the effect of Yapi Kredi Bank advertisements.	Accepted
H11	There is a significant relationship between the situation of viewing Yapi Kredi Bank advertisement in the last one year and the effect of Yapi Kredi Bank advertisements.	Rejected
H12	There is a significant relationship between the attractiveness status of any Yapi Kredi Bank advertisements compared with other banks' advertisements and the effect of Yapi Kredi Bank advertisements.	Accepted
H13	There is a significant relationship between the impression of Yapi Kredi Bank advertisements which are demonstrated exclusively on the anniversary of Yapi Kredi Bank and the effect of Yapi Kredi Bank advertisements.	Accepted

5. CONCLUSION AND MANAGERIAL IMPLICATIONS

Due to the competition in the banking sector, many new banking products are being presented on the market. With the increasing number of these products, these are introduced to consumers with the help of advertisements. Banks want to be a pioneer in the sector with new products. The banking sector, where a large competitive environment has emerged, is directed to advertising, which is the most commonly used mix of marketing, in order to attract consumers' attention.

In this study, the effects of bank advertisements on consumer behavior in Turkey have been investigated and, in this context, the effects of advertising of Yapi Kredi Bank on consumer behavior were analyzed according to several variables.

After analyzing the relationship between the age variable and the effect of advertising on consumer behavior, it is concluded that while the effect of advertising on consumer behavior is highest in the 21-25 age range, this decreases with the age and the effect of advertising on consumer behavior is minimal in the 35 and above age range.

The relationship between the gender variable and the effect of advertising on consumer behavior is investigated and it is concluded that while the effect of advertising on consumer behavior is highest in the women, this decreases with the gender and the effect of advertising on consumer behavior is minimal in the men.

The relationship between the education level variable and the effect of advertising on consumer behavior is investigated and it is concluded that while the effect of advertising on consumer behavior is highest in the PhD level, this decreases with the education level and the effect of advertising on consumer behavior is minimal in the associate degree.

The relationship between the monthly expenditure variable and the effect of advertising on consumer behavior is investigated and it is concluded that while the effect of advertising on consumer behavior is highest in the 6001 TL and above level, this decreases with the monthly expenditure and the effect of advertising on consumer behavior is minimal in the 0-1000 TL level.

The relationship between the television viewing ratio per day and the effect of advertising on consumer behavior is investigated and it is concluded that while the effect of

advertising on consumer behavior is highest in the 5-6 hours viewing range, this decreases with the television viewing ratio per day and the effect of advertising on consumer behavior is minimal in the people who never watch television.

The relationship between the status of being a customer of a bank and the effect of advertising on consumer behavior is investigated and it is concluded that there is no meaningful relationship between the status of being a customer of a bank and consumer behavior.

The relationship between the distribution of the participants by their bank and the effect of advertising on consumer behavior is investigated and it is concluded that there is no meaningful relationship between the distribution of the participants by their bank and consumer behavior.

The relationship between the status of changing their bank for any reason and the effect of advertising on consumer behavior is investigated and it is concluded that while the effect of advertising on consumer behavior is highest in the people who have changed their bank, the effect of advertising on consumer behavior is minimal in the people who have not changed their bank.

The relationship between the effects of bank ads on changing their banks and the effect of advertising on consumer behavior is investigated and it is concluded that there is no meaningful relationship between the effects of bank ads on changing their banks and consumer behavior.

The relationship between the affective factors on the bank choice and the effect of advertising on consumer behavior is investigated and it is concluded that while the effect of advertising on consumer behavior is highest in the people who have being affected by the reference groups, the effect of advertising on consumer behavior is minimal in the people who have been affected by the exhibitions.

The relationship between the situation of viewing Yapi Kredi Bank advertisement in the last one year and the effect of advertising on consumer behavior is investigated and it is concluded that there is no meaningful relationship between the situation of viewing Yapi Kredi Bank advertisement in the last one year and consumer behavior.

The relationship between the attractiveness status of any Yapi Kredi Bank advertisements compared with other banks' advertisements and the effect of advertising on consumer behavior is investigated and it is concluded that while the effect of advertising on consumer behavior is highest in the people who find the advertisements of Yapi Kredi Bank more attractive, the effect of advertising on consumer behavior is minimal in the people who find the advertisements of Yapi Kredi Bank less attractive.

The relationship between the impression of Yapi Kredi Bank advertisements which are demonstrated exclusively on the anniversary of Yapi Kredi Bank and the effect of advertising on consumer behavior is investigated and it is concluded that while the effect of advertising on consumer behavior is highest in the people who find Yapi Kredi Bank advertisements which are demonstrated exclusively on the anniversary of Yapi Kredi Bank less strong, the effect of advertising on consumer behavior is minimal in the people who find Yapi Kredi Bank advertisements which are demonstrated exclusively on the anniversary of Yapi Kredi Bank stronger.

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APPENDICES



APPENDIX-1, Survey Questions

Dear Participant,

The aim of this survey is to evaluate the effect of bank advertising on the consumer behavior in Turkey. Please answer all questions sincerely. You do not need to type your personal information in the survey form.

Thank you very much for your interest.

PART 1. The questions asked in this section are asked to obtain your demographic information, your relations with the banks, and your exposure to Yapi Kredi Bank advertisements.

1. Your Gender

<input type="checkbox"/>	Female
<input type="checkbox"/>	Male

2. Your Age

<input type="checkbox"/>	18-20
<input type="checkbox"/>	21-25
<input type="checkbox"/>	26-29
<input type="checkbox"/>	30-35
<input type="checkbox"/>	35 and above

3. Your Education Status

<input type="checkbox"/>	Associate Degree
<input type="checkbox"/>	Undergraduate
<input type="checkbox"/>	Master's Degree
<input type="checkbox"/>	PhD

4. How much money do you spend per month?

<input type="checkbox"/>	0-1,000
<input type="checkbox"/>	1001-2000
<input type="checkbox"/>	2001-4000
<input type="checkbox"/>	4001-6000
<input type="checkbox"/>	6000 and above

5. How many hours a day do you watch television?

<input type="checkbox"/>	N/A
<input type="checkbox"/>	1 hour-2 hours
<input type="checkbox"/>	3-4 hours
<input type="checkbox"/>	5-6 hours
<input type="checkbox"/>	7 hours and more

6. Are you a customer of a bank?

<input type="checkbox"/>	Yes
<input type="checkbox"/>	No

7. If yes, which bank/banks are you currently a customer of?

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8. Have you changed your bank for any reason?

<input type="checkbox"/>	Yes
<input type="checkbox"/>	No

9. If you have changed your bank, do you think that advertising is important in changing your decision?

<input type="checkbox"/>	Yes
<input type="checkbox"/>	No

10. Which is the most effective in your choice in the banking sector? (Just select one)

<input type="checkbox"/>	Newspaper
<input type="checkbox"/>	Outdoor advertising
<input type="checkbox"/>	Radio
<input type="checkbox"/>	Television
<input type="checkbox"/>	Reference groups
<input type="checkbox"/>	Mail, flyer, brochure
<input type="checkbox"/>	Exhibitions
<input type="checkbox"/>	Mobile advertising
<input type="checkbox"/>	Other
<input type="checkbox"/>	None

11. Have you ever watched Yapi Kredi Bank advertisement in the last year?

<input type="checkbox"/>	Yes
<input type="checkbox"/>	No

12. Do you find Yapi Kredi Bank advertisements more attractive compared with the other bank advertisements you watched in the last year?

<input type="checkbox"/>	Yes
<input type="checkbox"/>	No

13. Do you find Yapi Kredi Bank more powerful after watching the Advertisements of Yapi Kredi Bank Which Are Demonstrated Exclusively On The Anniversary of Yapi Kredi Bank?

<input type="checkbox"/>	Yes
<input type="checkbox"/>	No

PART 2

Please make the following statements according to Yapi Kredi Bank's advertisements.

	Totally agree	Agree	Neither agree nor disagree	Disagree	Totally disagree
1. I enjoy watching bank advertisements.					
2. The duration of bank ads should not be long.					
3. I prefer the banks that do advertising to the banks that don't do advertising.					
4. I share the product or service I see with my peers.					
5. Information about the product or service in bank ads may sometimes be misleading.					
6. Ads are a resource that provides information about the product.					
7. Ads are a reliable resource.					
8. When I watch an advertisement, I realize that I need something.					
9. The advertisement of a new product or service will prompt me to purchase it.					
10. I'm attracted to see reputable people in bank ads.					
11. The more frequent delivery of ads from the same product or service, or the more frequent encounter, arouses a desire to receive.					
12. The quality of the program, channel or newspaper where the bank ad is featured attracts me.					
13. The audio and video effects in the TV ad will prompt me to receive it at that moment.					

14. Bank ads provide insight into which products or services are useful to me.					
15. Bank ads allow consumers to be informed and make the right choice.					
16. Bank ads facilitate the sale of products or services.					
17. Bank ads allow me to compare products or services.					
18. Bank ads give positive impressions about that bank's power.					
19. Bank ads play an important role in enhancing the prestige of that institution.					