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FILM AND TV

ECONOMIC CRISIS AND TV COMMERCIALS VISUALITY

Master's Thesis

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ABSTRACT

ECONOMIC CRISES AND VISUALITY IN TV ADVERTISING

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The term financial crisis, which is a term that started to be used very often in daily life in the first quarter of 21st century, has been important in giving daily life a new shape by having the whole world under its influence. Financial crises with a contagious effect in the global world have had the branches of business related to each other under its influence by outreaching the boundaries in a rapid way. As for the sector that has been affected most by the economic crises and that is the most important indicator of the overcoming period of crises among different branches of business is banking. Especially in Turkey, the banking sector compromises eighty percent of the economic structure. Therefore it is a dominant construct over Turkish economy. The economic crises have also been influential in communication area. Economic crises have also been influential in visuality and message design of the materials produced for television. In order to analyze this influence, commercials which were produced for banking sector and whose successes were proven by Kristal Elma Awards have been studied by content analyses. The common nature and the parallels between the differences in their construct and the financial crisis periods have been identified by having sixtytwo advertising films which received awards over the course of the 1st and 21st Kristal Elma Awards analyzed.

In the first section the definition and structure of financial crisis are emphasized, in the second section financial volume and structure of advertising sector and in the third section civil structure and reward mechanism in the advertising sector are mentioned in details. In the second section visuality and visual codes are theoretically discussed. The production and design processes are described. Rational and emotional aspects are told in details by having the term appeal which is effective in turning the viewers into customers explained. In the third section, then, the findings provided by analysis of the commercials which received awards from Kristal Elma are shared by explaining content analyses and models. In the conclusion part of the thesis, the conclusions of the thesis are interpreted. The common features and the parallels between changes in visuality of the commercials in TV banking category which received awards from Kristal Elma and financial crisis periods are explained.

Keywords: Financial crisis, banking sector, television advertising, visuality, production, Kristal Elma, Content Analysis.

ÖZET

EKONOMİK KRİZLER VE TV REKLAMLARINDA GÖRSELLİK

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Ekonomik kriz kavramı, 21. yüzyılın ilk çeyreğinde gündelik hayatta çok sık kullanılmaya başlayan bir kavram olarak tüm dünyayı etkisi altına alarak gündelik hayatın şekillenmesinde etkili olmuştur. Küresel dünyada ekonomik krizler sınırları hızla aşarak bulaşıcı bir etkiyle kısa sürede birbirine bağlı iş kollarını etkisi altına almaktadır. Farklı işkolları arasında ekonomik krizlerden en fazla etkilenen ve krizlerden çıkış dönemlerinin en önemli göstergesi olan sektör ise bankacılıktır. Özellikle Türkiye'de bankacılık sektörü finansal yapının yüzde seksenini oluşturmaktadır. Bu nedenle Türk ekonomisi üzerinde ağırlıklı bir yapıdır. Ekonomik krizler iletişim alanında da etkili olmaktadır. Televizyonculukta üretilen materyallerin görsellik ve mesaj tasarımında da ekonomik krizler etkili olmaktadır. Bu etkiyi analiz etmek için bankacılık sektörü için üretilmiş ve başarısı Kristal Elma'da ödül alarak kanıtlanmış reklam filmleri içerik analiziyle araştırılmıştır. 1.-21 Kristal Elma'da ödül alan 62 reklam filmi analiz edilerek ortak yapıları ve ekonomik kriz dönemleriyle filmlerin yapısı arasındaki değişikliklerin paralelliği açıklanmıştır.

Birinci bölümde, ekonomik krizin tanımı ve yapısı, ikinci bölümde reklamcılık sektörünün ekonomik hacmi ve yapılanması, üçüncü bölümde reklamcılık sektörünün sivil yapılanması ve ödül mekanizması üzerinde durulmuştur. İkinci bölümde, teorik olarak görsellik ve görsel kodlar üzerinde durulmuştur. Reklam filmlerinin yapım ve tasarım süreçleri açıklanmıştır. Seyirciyi tüketiciye dönüştürmede etkili olan appeal kavramı açıklanarak rational ve emotinal appeals detaylandırılmıştır. Üçüncü bölümde, ise içerik analizi ve modeller açıklanarak, Kristal Elma'da ödül alan reklam filmleri analizinde elde edilen bulgular paylaşılmıştır. Araştırmanın sonuç bölümünde araştırmanın sonuçları yorumlanmıştır. Kristal Elmada tv bankaclık kategorisinde ödül alan reklam filmlerinin ortak yanları ve ekonomik kriz dönemlerinde görsellikteki değişikliklerin paralelliği açıklanmıştır.

Anahtar Kelimeler: Ekonomik kriz, bankacılık sektörü, televizyon reklamı, görsellik, prodüksiyon, Kristal Elma, İçerik Analizi,

CONTENTS

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LIST OF CAPTIONS / PICTURES

ABBREVIATIONS

Asynchronous Transfer Mode	:	ATM
Banking Regulation and Supervision Agency (BRSA)	:	BBDK
Internatioal Money Foundation	:	IMF
Istanbul Stock Exchange (ISE)	:	İMKB
(Means of) Mass Media	:	K.İ.A
Organization of Arab Oil Exporting Countries	:	OAPEC
Turkish Lira	:	TL
Radio and Television Supreme Council	:	RTÜK
Sound sight and motion	:	SISOMO
Türk Ekonomi Bankası	:	TEB
Yapı Kredi Bankası	:	YKB

1.INTRODUCTION

The argument of this thesis is to make the content analysis to 1.-21.Kristal Elma Awards advertising films on television about banking business; to explain the textual and visual reflections and to show the changes and parallelisms in the contents and focus of those films under the effect of the economic crisis in Turkey between the years 2001-2009.

It can be said that television commercials are the materials that the audiences see and experience the most. In the advertising films that focusing on giving the message in a very short time through the most effective way, it is also important to enable audiences feel an emotional bond with the brand in order to direct them towards consumption. Kevin Roberts, the worldwide Ceo of Saatchi and Saatchi advertising agency mentions that emotional bond is a very important factor for converting audiences into consumers. He says that: "I've always said there are tree keys to the heart of consumers. Mystery, sexuality and intimacy. Here's how they come alive. Sight, sound and motion." (Roberts 2005, p.38)

This thesis can classify television's functions as "informing, educating, entertaining, advertising goods and services, convincing and activating." (Aziz 1981, p.51). Advertising films that introduce goods and services aims at stimulating audiences; and when those two aims come together, creating a correct communication plan by identifying individual's and society's psychology enables transforming an audience into a consumer.

This thesis can define advertising films on television as planned ways of communication. "These are the situations in which communication is more or less used consciously in order to reach specific aims." (McQuail-Windahl 1997, p.23) Rival enterprises in the same sector aims at creating awareness and advertise themselves in order to improve brand awareness through a planned communication process. In this frame, they need to define and reflect the concept they designed for

their aim with all details. The frame of our study is the advertising films that are awarded with the Kristal Elma between the years 2001-2009 in the category of banking business.

Turkey faced with the global crisis started in 2008 after the economic crisis in 2000 and 2001. There is a homogenous bond between the structure of a society and the era of recession. Therefore the sector of banking business can be seen as a definite sampling in terms of the representation of the content and visual change. Kristal Elma Award is the only organization that evaluates advertising in one year in cooperation with the Association of Advertisers and Advertising Foundation. As the films awarded by Kristal Elma are evaluated according to their visual aspects, creativity and messages, this study will focus on those films.

There are two important points that will be focused on in the process of selection. The first of this is: evaluation of the advertising films that are awarded according to the year in which they were awarded and comparing them with the films that are awarded one year later. One of the issues that will be researched is whether the social and economic activity in 2001 lead to a production based on consumption, or emotions of audiences until the global crisis in 2009 during which the world war in a recession period. How do the images of characters, money, cash desk, street, bank…etc are reflected in the films.

Berger says that definitions used in the content analysis are operational in which processes and indicators are used. That is why the most important part of this research is to define the analysis unit and to make other operational definitions; and in this research advertising films in this direction will be encoded according to duration, usage of music, story or commercial expression and visual materials.

Two encoders while gathering data in order to classify the advertisements according to the predefined categories. Contents and meanings of the classification criteria and categories that are used for encoders in order to improve the reliability among encoders will be explained. DVD records and questionnaires of advertising films that

are awarded with the Award of Merit, Kristal Elma and Big reward will be handed out. The data that will be gathered is going to be taken into consideration.

In the first chapter of this thesis after briefly summarizing description of economic crisis, also explain recent financial history of Turkey. In the third chapter will be explained banking sector and communication activities in banking sector. In fourth chapter will be explain financial volume of advertising sector and Kristal Elma Award's rules. Turkey recent financial history, banking sector dynamics and financial volume of advertising sector will be help to explain relation between visiual communication and economic crisis. Because of that in fifth chapter of this thesis will be analysed the visiual codes and production rules in television commercials. Emotional and rational appeals is the most important part of television commercials. Television viewiers transformation to be consumers with these two appeals. In the sixth chapter will be discussed emotional and rational appeals in commercial theory. In the last chapter will be explained content analysis methodology and appreciation of contents analysis. As the same time, research results will be shared in the seventh chapter this thesis.

2. DESCRIPTION OF ECONOMIC CRISIS AND OVERVIEW HISTORY OF ECONOMIC CRISIS IN TURKEY

It can be argued that one of words which has been started to be commonly used in daily life in the first quarter of 21st century is crisis. Economical fluctuations which are experienced once in five years on average keeps the word "crisis" on the agenda. Crisis shows its effect in every aspect of society. In this part of the thesis, the definition and the form of crisis will be discussed. That the economic crisis influences the production of companies, consumption of the society reveals itself in figures. Crisis becomes determinant in communication of companies with the consumers. "Buy and Sell: Help Revive the Economy" campaign is an indicator of this. "... the expectation of stabilization in foreign markets, with the positive dichotomy created by 'Buy, Sell; Help Revive the Economy' campaign closed the year (2009) in 15 percent contraction" (Mediacat, 2010)

Economists and journalists who are recognized by people took parts in an advertising film under different identities that explains the economy would become stronger with the balance of production and consumption. In this campaign it is underlined that the economy would be kept alive by encouraging the trust of customers. The campaign succeeded to attract attention as a communication activity against economic crisis.

The definition of the word crisis which is used such often in personal and mass communications and has turned into a message, is one of the areas on which the communication makes studies. This word whose etymologic origin is based on Greek word krisis that means "to separate" is defined on a wide spectrum that extends from economy to sociology, from ethics to technology. Its definition in the field of economics is depression in Turkish Language Association dictionary. In addition, it is also defined as difficult period, depression, conjecture seen in life of a society or a company within a country or between countries. However, in Oxford dictionary it is explained as "a turning point to get better or to go worse".

On the other hand, in economical crisis management terminology it is defined as Aktan and Sen says that (2002) events brought out suddenly and unexpectedly in

economics bringing out effects which would seriously shock companies in terms of micro economics and the state in terms of macro economics.

Simon (2007) says that according to the definition of Marx and Orthodox Marxists, it is the total of general problems in the economy and political relations of capitalist reproduction. In brief, the definition of crisis varies and changes according to economical systems, ideologies.

Although the definition varies according to the area and occasion in which it emerged, it is seen as a sudden change lived in a routine situation.

And it can be approached with three different points of view:

1- Psychological view

2- Sociopolitical view

3- Technological structural view (Tüz 2001, p.13)

Psychological threshold is effective for a case to be defined as a crisis. A matter which is characterized as a crisis according to one's emotional and physiological perceptual threshold might be someone else's routine. This case is an important key point especially in the communication activities developed in relation to a crisis. In communication campaigns, parties must be in concurrence of opinion on that the case is a crisis, the dimensions and transfer of the crisis.

However if the crisis is considered from sociopolitical point of view, it is analyzed by taking its structure in sociological and political area, its effects and their relation with each other into the consideration. Sociopolitical point of view "signifies cultural symbols living ideologies becoming current issues (Pira, Sohodol 2008, p.25). The reflection of the effects and extent of the global crisis in Turkey which was experienced in the year of 2009 is an indicator of this. The discussion of the crisis in media and among politicians whether it affected us or not can be seen as an example of the transfer of psychological threshold onto sociopolitical area.

According to technological structural point of view, technology is defined with two points of view. "First, technology is considered just as an organizational machine and tool; at the same time it is discussed in terms of administration procedures, policies, applications and actions." (Pira, Sohodol 2008, p.25) However, another point of view is that considering the technology as a provider of great improvements in production.

In the area of administration in order to define a case as crisis, first, it has to involve certain aspects (Aktan-Şen 2002, p.24)

1- The crisis reveals itself with consequences of some events which were not known or were unable to be predicted in advance which would profoundly affect the state on a macro level and the companies on micro level.

2- Crisis emerges at a point of time that is not predicted or known in advance.

3- For individuals and organizations, it also provides an opportunity while it is creating insecurity and threat.

4- The durations are variable. It may show itself in a long or short-term.

5- It is contagious. It may spread out into another area that the area it originated from is in relations with. Even if they develop in different areas, consequences of them start to affect the economy. "....even if crisis is not based on the facts of economy, they form important consequences which show themselves in economic area." (Yenturk 2005, p.1)

Economical crises follow a certain sequence of expansion process. They usually emerge in banking sector at first. Their effects can be felt then in stock exchange and lastly in real economy. The effects of the crisis in industries which are related to each other in terms of production and purchasing value spread into one other in a short time.

Banking being the main sector that fluctuations have their effects on as causes or consequences and that affecting the finance sector may be considered a reason as to why banking sector should have an updated and constant communication output.

During the crisis period, economy having its effects on society in a short time and the influences that it has on social movements accordingly are amongst communication's fields of study. The social need for information and behavior patterns people take according to the news however are explained in mass communication models. Model that American political scientist Harold D. Lasswell developed in the year of

1948 forms the basis for evaluations in this area. "A communication activity can be explained most simply by answering the following questions:

Who?

Says what?

Through which channel?

To whom?

With what kind of an influence? (McQuail-Windahl 1997, p.23)

In this context, questions such as says what (content analysis) and with what kind of influence can be seen as key analyses of the crisis period and the communication that goes through the crisis period. These two questions play an effective role on determining the management of communication and, according to the spread rate of crisis, the messages to take place on the means of mass communication.

2.1. SHORT HISTORY OF ECONOMIC CRISES IN TURKEY AND IN THE WORLD

In this part of the thesis, the history of the economic crises in Turkey and the world in general will be discussed first, in order to explain how communication which is an effective tool for crises management or for crises to be more severe, works and how they are effected by time factor. It can be observed that the development of communication technologies, the spread of means of communication have their effect on the characteristics of crisis which emerged in a wide area and in various fields of business in the year of 2010 to be more contagious. One of the consequences of the fact that people are more informed about one another than they have ever been in other ages is that the mortgage crisis which started in America can have the whole world under its influence. The influence of satellites, internet, technological development and communication on the social interaction can be observed. Generally more interaction causes more cooperation. (Taylor, Peplau, Sears 2007, p.331) Rapidly growing cooperation between groups reveals itself as reaction, spread and ability to collaborate against the risks during the crisis period. And the interaction between small groups spreads to society in a very short time.

It can be seen that the crises through the historical process were experienced in more limited areas, independent from each other and that their rate of spread increased with the 20th century. The lack of competition, limitation of production and funds and the distribution network not being well developed had caused the financial crises to take place in smaller areas.

Throughout the period until 18th century the crises emerged because of wars, diseases, famines. With the extension of funds and transition to free market economy after the 19th century, the financial crises started to emerge (Dura 2002).

Increase of crises in numbers and having their own specific structures required their classification and analyses by naming them in management terminology. How the crisis would be named in later periods is determined by classifying it under the year it happened, it other words by the method of identifying the periods. Aydın (2006) says that the crisis in the country where it started is named under the year or month it broke out. Such as 1994 Turkey crisis. Since its revival is a multiphase process, dating exactly is quite difficult.

2.2 RECENT FINANCIAL HISTORY OF TURKEY

In this part of the thesis, the visual change that took place in advertising films which won Kristal Elma Awards will be analyzed in parallel to some important chapters in Turkey's recent financial history. At this point, it is necessary to examine recent financial history in Turkey in order to explain which events have their impacts on this period and its visuality.

The naming of crises experienced in Turkey is usually done based on the historical data. These periods for instance are named as Turkey 2001 crisis, etc. This kind of identification based on date also demonstrates the dynamism on political structures at the same time. It is because the beginning and the end of the crises are closely linked to the political structure.

The most important events that had been encountered between the years 1980 and 2008 are the consequences of financial system, political structure, developing

technology or are the consequences of the country's recent period in history. The activities in political structure has their influences on reformation of the society sociologically, individuals' life routines. For instance, the introduction and increase of private television channels show parallels to the transition to free market economy in Turkey. In the year 1990 when the first private television channel Magic Box (Star1) was established, foreign market liberalization was applied and many regulations which could be considered as turning points in the financial system were made.

Important events which were experienced in the economy between the years 1980-2008 also reflects the activities held during this period of time in Turkey.

Course of Financial Events in Turkey between the Years 1980- 2008

1980: Inflation rate over 100 percent, the launch of 24 January Decisions.

1983: Transition to implication of real interest rates

1986: ISE's beginning to operate

1988: 4 February and 12 October decisions

1989: Taking of the foreign market liberalization decisions which are considered as turning points in financial system.

1991-1993: Observation of the impacts of Gulf War in Turkey. General elections and constitution of austerity package for the economy.

1994: 5 April 1994 crisis. With the 5 April decisions taken, it is aimed to take the inflation under control, stabilize TRL and to establish social balance.

1998: The reasons for the crises are addressed as the development of technology and the changes which spread in the finance sector. Southeast Asia crisis is effective in the whole world and in Turkey.

2000: It is a finance sector oriented crisis. The liquidity problem rose. Stability package started to be put into the practice. Reform packages were introduced in a massive ground that extend to agriculture, social security, private banking. Tried to overcome with the financial aid received from IMF.

2001: It has been effective in financial and real markets. The increase in the overnight interest rates, arguments and political tension between the President and Prime Minister of the period, increases which were experienced in the currency rates.

Bankruptcies of 13 banks and brokerage houses. After the agreement with IMF, "Transition to Strong Economy" program was launched.

2004: Improvements in the profit expectations with the observation of positive factors, improvements in the finance sector, revaluation of TL, increases in private sector investments and imports can be observed.

2007-2008: The spread of the global crisis to Turkey which was so influential that it could be compared to the great financial crisis in 1929 and its influences carried on even in 2009. Increase in the unemployment rate. Its influences in automotive and building sectors were great. The effects of the crisis which began in USA, was experienced in mortgage and finance sectors and spread onto the whole world, on the exports of Turkey and its change into a crisis in domestic market.

Throughout the course of history, it can be seen how influential global economy is on the recent finance history of Turkey. This kind of activities can be considered as the main reason for the need of regulations and structural changes in banking and finance sectors.

The changes and regulations in the banking and finance sectors took the whole country under influence by triggering different work areas. Just as well as it happened with different areas, increases in the numbers and services of banks, changes experienced in the balance of production and consumption can be observed. In one sense the uncertainties and developments being experienced in the banking and finance sectors reveals itself in the social dynamism.

Throughout the period of time that compromises the subject of the thesis, packages for stability, IMF agreements, general and local elections mark the Turkish economy. Banking systems which leads the financial structure stand in the forefront also in the dynamism of the social structure. Relations between the social groups are determinant in the social dynamism. "People usually tend to look for the information that supports and confirms their initial knowledge. Therefore while taking decisions as a group, the individuals may at first use the discussions to confirm their own decisions instead of questioning themselves." (Taylor, Peplau, Sears 2007, p.326) In

this context while having the services from the banking sector, consumer tends to act collectively. For instance, one group that is affected by the "more profit" message is able to influence another group around. And this influence spreads to the whole society in a short time.

3. AN OVERVIEW OF BANKING BUSINESS BETWEEN 2001 AND 2009

The influences on the whole of society also caused changes in the economy and in the structure of organizations which form the constitution. In this context, the changes experienced and their influences on the society and the communication are going to be explained with the general structure of banking sector. The changes experienced in the banking sector and its historical development will be efficient enough to prove their influences on the changes of visualization and the messages taking the financial data that the thesis includes into the consideration.

In Turkey, when economy is mentioned the first institutions recalled are banks. The banking system in Turkey compromises 80 percent of the finance sector. This percentage shows that the banking sector holds a greater proportion than it ought to have in the economic system. "Since the financial agents aren't that developed like they are in western countries, banks form the backbone of the financial system and play an important role in terms of functioning of the economy, accumulation of savings for people and distribution of investments." (Parasiz 1998, p.109)

When we overlook the banking sector in Turkey as a whole, the changes in the numbers of the banks, in product range and variations reveals themselves. Banking sector has improved its scope of business and the services it offered to consumers. The development of banking sector in Turkey is divided into six periods over its course of history: (Karacan 1996, p35)

1. Ottoman Period (1847-1923)

2. National Banks Period (1923-1932)

3. Private Banks Period (1945-1960)

4. Planned Period (1960-1980)

5. Liberalization and foreign expansion period (1981-2001)

6. Restructuring Period (2001-2007)

These periods are in integrity with the political system. Between the years 1923-1932, during the construction of the Republic, the banking system has a national

form in compliance with the socio-economic structure. With the establishment of National Development Party in the year 1945, Democrat Party in 1946, the transition to multi party system occurred. In the year 1946, pluralistic approach made itself apparent in banking sector. And Yapi Kredi Bank went into operation. After the period an increase in the number of banks was experienced. This case is also prevalent in near past. It can argued that the structural work area which took the greatest impact if we analyze the 2000-2001 and 2007-2008 crises in details. It can be seen that 13 banks closed down and there were rapid decreases in the number of banks in the following years. Banks survived during the period concentrated on the communication by developing products according to the needs of consumers. Changes in the credit cards payment methods (rewards such as miles, points, etc), time bargains, paying the monthly bills such as natural gas by installments extended the range of products. Some banks however closed down because of various reasons. Banks such as Imar Bankasi, Pamukbank, Turkbank which were preferential in some periods started to be erased also from the minds of customers after they were erased from the banking sector. Financial fluctuations experienced, decisions taken in the banking system, reconstructions were influential in the increase of the number of banks and branches of banks. Rapid changes in the banks and branches of banks could be observed during the period. Rapid changes in the numbers of the banks between the years 1997-2000 can also be seen in the data that take place in Table 1.

Table 1.1 The number of banks in Turkey by years

YEAR	NUMBER OF BANKS
1961	52
1975	42
1985	50
1986	55
1988	60
1990	60
1993	70
1997	72
1999	81
2000	79
2001	61
2002	55
2007	46

Source: Banks Association of Turkey.

The crisis which started in South Asia in the year 1998 showed its effects in Turkey in the year 1999. With the general elections in April 1999, 2000s were reached. In November 2000 rapid increase in the demand for foreign exchange caused by the liquidity shortage in Turkish financial markets, the breakdown in international markets and adverse effects experienced inside caused the crisis to be experienced.

> *However in February 2001, vulnerability of the reliance within financial markets gave way to crisis once more, thus transition to fluctuating exchange rate system was announced in 22 February 2001 by renouncing money and foreign exchange policies prescribed in 2000 Disinflation Program and therefore Disinflation Program was discontinued* (Uygur 2001).

According to the data from BRSA, official figures of devastation experienced in banking sector were declared as 47.2 billion dollars in total (Radikal 2003).

When it comes to 2002, with the economic measurement packages and regulations announced, it can be observed that the sector is on the eve of recovery. With 2008 crisis which came after the rapid and stable growth period encountered between the years 2002-2008 economic activities in Turkey slowed down. In first three quarters of 2008 banking sector increased the loan supplies. But in the last quarter with increase in the importance of liquidity, a more prudent approach was adopted. During the period, increases in the advertising spending, numbers of staff and even number of bank branches were due. The number of operative banks was 49 between July and September in 2009. Out of 49 banks 32 were deposit, 13 were development and 4 were participation banks. Reviews and various analyses related to the banking sector propose that the sector would expand during the year 2010 and accordingly some increases in the numbers of branches of banks and staff would be seen. During the year 2010 it is proposed that over 400 branches of banks will be opened and therefore, together with the extension on the staff within general administration that would provide employment for ten thousand people (Hurriyet 2010).

In his opening speech in 2008 which is the 50th year of foundation of the association, Ersin Ozince, president of Banks Association of Turkey, explained that 170 thousand people were working in banking sector. In sectoral records, it is seen that 74 percent of the employees are university graduates and 50 percent are woman employees. Woman employees in banking sector are above the averages in Turkey (www.tbb.org.tr). Even if the percentage shows differences among state banks, private capital and development banks, it is seen that, in general the number of woman employees are almost equal to that of man.

Table 2.1. Distribution of Bank Employees According to Gender .

	September 2008			December 2008			September 2009		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
Deposit Banks	82.464	82.623	165.087	83.235	83.090	166.325	82.231	83.252	165.483
B.w/Public Funds	26.086	15.521	41.607	27.087	16.246	43.333	26.718	16.710	43.428
B.w/Private Funds	37.563	44.968	82.531	37.471	44.687	82.158	37.468	44.813	82.281
B. on Funds	169	103	272	167	100	267	165	100	265
Foreign F. b.	18.646	22.031	40.677	18.510	22.057	40.567	17.880	21.629	39.509
Development and Investment B.	3.612	1.726	5.338	3.593	1.680	5.273	3.608	1.670	5.278
Total	86.076	84.349	170.425	86.828	84.770	171.598	85.839	84.922	170.761

Source: Date received from Banks Association of Turkey

In 21st century's banking, the uses of atms, the development of online banking, banking services by mobile phones are included to the service areas. During the period there was a great increase in product and service items of banks. Credit cards and personal loans take the first rank among the marketing products. During the years between 2002-2009, the banking system went through a period in which it maintained the stabilization, adapted to technological developments and developed a reflection to the crises of 2007-2008.

4. FINANCIAL VOLUME OF ADVERTISING SECTOR

Figures are the most reliable and determinant source to prove the position of any sector within a country in terms of its financial volume. Advertising sector that carries out professional communication activities and from which banking sector receives service as well seems to be directly affected from financial fluctuations. As the thesis argues, demonstrating the similarities between both sectors and the economic volume of and changes in advertising sector would be helpful to explain if the production of advertisements is influenced by crises.

Advertising sector, which holds one of the most important parts of communication sector has a volume of 3.241 million TLs. Aysegul Molu, head manager of Advertising Association who had also told that there had been an increase of advertising investments in some of the sectors instead of a decrease informed that advertising investments in cosmetics and personal care sector increased 35 percent, information technologies 29 percent, insurance sector 24 percent, heating and cooling sector 18 percent and food sector 11 percent. During same year there were 35 percent decrease in electronic house appliances sector, 29 percent in automotive sector, 24 percent in building and decoration sector, 22 percent in textile, 18 percent in fuel energy sector and 11 percent in finance sector (Vatan 2009). The figures in the year 2009 show that the advertising sector is affected by the global crisis. Advertising sector has 15 percent shrinkage in 2009. According to the research based on the data from media agencies, 2 billion 767 thousand TLs were spent on advertising (Mediacat, 2010). 52,11 percent of 2009 investments went to television, 29,56 percent to printed media, 7,6 percent to outdoor advertising, 6,8 percent to internet, 3,18 percent to radio, 1,4 to cinema.

According to the projections done for 2010, there would be an average of 20 percent increase in the budget of 100 advertisers. According to the research published by Mediacat Magazine.

> 9 out of 11 advertisers in finance sector are banks and 2 of them are insurance companies". In contrary to the list published in 2009 fewer banks took place in the biggest 117 advertisers. Ziraat Bankasi, Halkbank, Turkiye Finans Katilim Bankasi and Fortis were not listed in top 120 in 2009. According to data inferred

The finance sector will concentrate its advertisements to television, internet and radio. (Mediacat, 2010).

Telecommunication companies take the first rank as the biggest sector in advertising investments, the second rank is fast moving consumer goods (FMCG) and the third rank is banking sector. The figures show that there is a big advertising sector but it is still open for development and extension.

4.1 CIVIL STRUCTURING OF ADVERTISING SECTOR

The structure and operational codes of advertising sector which has a great financial volume and covers an important part of daily life are becoming more and more important among communication consultants.

Advertising films of banking sector constitute the area of research for this thesis, for this reason the materials are chosen from advertisements which have awards from Kristal Elma, the only organization that evaluates the creativeness of advertising materials in Turkey. This research area of thesis would provide the evaluation of materials which are recognized to be successful and are confirmed in their creativeness and visuality by the advertising sector, therefore their success are no longer open for question. Assessment of the materials aired in commercials is done in two stages. These are creativity and commercial values.

Regulations and methods of advertisement applications on television channels regard the general rules determined by Radio and Television Supreme Council. And these compose all the binding rules for television channels. Moreover, Board of Advertisement and Competition under Ministry of Industry and Trade also present regulatory laws. On the other hand, when it comes to improvement of advertising sector we see three separate organizations. Association of Advertising Agencies, Foundation of Advertising and Association of Advertisers are strong civil organizations within the sector. Association of Advertising Agencies which was founded in 1987 explains its corporate goal as the achievement of continuity, development and strengthening of the advertising profession and the advertising agencies in Turkey (www.rd.org.tr).

Foundation of Advertising, defines it missions as the preservation of advertising profession's reputation in all areas of social life in Turkey, making contributions for its development and by providing the necessary resources, giving the Foundation opportunities for further development (www.rv.org.tr).

Two other organizations are Advertisers Association and IAA Turkey which contribute the advertising sector with education programs, publications and organizations. Advertisers Association aims to clarify and improve the importance, effectiveness, efficiency and consciousness of advertising and to protect the rights of advertisers throughout every process related to advertising (www.rvd.org.tr).

Basic goal of IAA Turkey which operates under IAA Global is to work towards the improvement of the quality of advertising and marketing businesses in loyalty also to the consumer rights.

While the films produced in the last year are assessed by advertisers in terms of the commercial returns, their efficiency and creativeness in terms of communication values and success are assessed within the sector.
Since the advertising films in banking category that received awards from Kristal Elma constitute the medium for the research that take place in the thesis, firstly it would be necessary to analyze which valuation criteria is used.

4.2 AWARDS IN ADVERTISING SECTOR

Association of Advertising Agencies and Foundation of Advertising organize Annual Kristal Elma Awards in order to make an assessment of the works and reward the original creative works. Kirmizi Awards, held by Hurriyet Gazetesi is another organization in advertising sector which aims to encourage press campaigns and to provide support for advertisers who prefer press as an advertising media.
The only competition which assesses advertisements in a wide range of categories in all areas is Kristal Elma. Kristal Elma is a competition where yearly works of advertising agencies and employees are awarded in terms of originality and

creativeness. Advertisements in various channels like television, press, outdoor, radio, cinema, digital environments are assessed under categories related to their sectors such as food, automotive, banking, cleaning, etc. In addition there are also categories such as best pictures, best advertisement music. The advertisements assessed in terms the following criteria, by the members of a committee which consist of people working in advertising sector;

1- Creativity/Originality of "the Advertising idea",
2- The achievement of the presentation of "the advertising idea" to the target audience,
3- The success of "the advertising idea" in practice (www.kristalelma.org.).

As it will be explained in details through the research, examples provided are the advertising films which received the Crystal Apple and the Grand Prize between the 13th and 21st Kristal Elma in banking category on television, in other words between 2001 and 2009. The period between 2001 and 2009 includes very important data since it involves the milestones of great importance in Turkish financial system and during the period very clear up and downs are able to be observed. In this category in Kristal Elma, there are corporate banking, personal banking (all consumer credits, credit cards and bank cards) and other banking products, balance sheet facts. The construction of visuals, uses of graphics and sounds, verbal communication, dubbing are assessed by the jury committee. The design and production processes of advertising films rely on the development processes of visual arts. The depiction of world in commercials which is presented to the audience relying on all kinds of visual imagery is now very close to perfection. According to art critic and author, John Berger advertising is a process of creating attraction. While constructing the viasuality in between 10 to 30 second the power of art is used to create attraction in the worlds. The unifying power of art over cultures and its power of shaping and conveying the common consciousness are all influencial while constructing the visual codes and visual language. Therefore, the basics of communication work in the production of commercials. In this context, it is necessary to explain the basics of visuality and attribution of meaning to imagery.

5. AN OVERVIEW OF VISUAL LANGUAGE AND VISUAL CODES

The dynamics of visuality acts on certain basic principles no matter if it is a movie, documentary, a television or an advertising film. The imagery, light, perspective and angle of vision are all determinant in interpretation. And with the aspects of these three the meaning of the objects regenerates itself. In the construction of visual language one of the most basic features is that the object is presented in a certain point of view. That point of view is effective how the subject is presented and the story is told. At the same time it is effective how the subject/object is interpreted by appealing to certain senses. "Images can reproduce the appearance of reality (or select aspects of that appearance) also means that they can call forth of variety of "preprogrammed" emotional responses. By drawing on their intuitive understanding as well as a growing body of research concerning the relationship between vision and emotion. " (Messaris 1997, p.14)

Starting from the very beginning of his life, man perceives the world visually. In compliance with the visuals, he constructs his own visual library with the data he collects from the world that he is trying to identify. At the same time, he makes uses of the society's visual memory. "Common values, systems and a common consciousness are necessary for communication. Some values like culture, traditions, language are social and form common grounds for the society." (Günay 2008, p.30). All these values also work in visual language with codes. Feeling that there is something negative in the course of events when somebody sees red light or the image of someone crying are examples of this. In individual and mass communications these form a whole set of values. Cultural values coming together take their place in the visual language. While producing the imagery the facial expression of the character, a dialog in the script, music, voice over or the way the dialog presented effect the structure of imagery with the cultural variations. This makes presentation of an event that would take much longer possible within seconds by using codes accepted by the society. "We can say that people have a world surrounded by signs, shapes, symbols and images and they have to live in this world. Signs are invented by people to communicate. Thinking means using and putting the signs into operation." (Gunay 2008, pp.28-30). Images which are defined as

transformation of senses and observations from the outside world into visuals in the mind, acquiring visual values are effective in the processing of codes and definitions in the visual memory. Visual images in personal and mass communications are categorized in certain classes.

Table 3.1   Variations of Images

Graphic Image	Optical Image	Percetual Image	Mental Image	Verbal Image
Pictures	Mirrors	Sensory Data	Dreams	Tendencies
Sculptures	Projections	Species	Memories	Descriptions
Designs		Physical Appearances	Ideas	
			Fictional Ideas	

Source: Parsa 2004

Symbols which are effectual in visual memory are defined as real objects, signs or keys representing something which cannot be expressed with senses. Finally these visual signs may symbolize things.

> *Most common and the hardest type of signs for people to learn is symbols. For instance a setting sun may symbolize old age. This case is based on acceptance. For somebody else setting sun may symbolize romanticism.... symbolism relies on social or individual acceptance and the relation between the symbol and object has to be learned. Symbolized things are always abstract. Symbolism is some kind of interpretation issue. Images on the other hand mean decoding something encoded before* (Gunay 2008, p.30).

These encoded signs have usually gone with common definitions and can easily be recognized.

No Smoking   **Hospital**   **Pedestrian Crossing**

Caption 1.1 Signs

In communications the way somebody looks, his behavior, his smell, any accessory he uses, his hair style are all signs. They can be described as agents on how someone is perceived. American semiotologist, Charles Sanders Pierce, demonstrates that there are three types of signs in terms of the objects which are represented by them. Indicator, visual sign and symbol (Gunay 2008, pp.28-30).

1. **Indicator:** Sets up a relation of contiguity with its object; that is to say with the actuality that it represents, it features a relation of contiguity, causal connection, etc.

2. **Visual Sign:** Includes the perceptible or/and sensible qualifications of its object. Signs have a relation with their objects.

3. **Symbol:** There is a nominal connection between the sign and its object. The sign has an imposed discrete meaning.

In this context, an image consists of layers. Each layer that compromise the image are effective on the perceiver. Especially in planned communication, these layers become more important in the relationship between the targeted message and its receiver. The icons and images are created after they go through a selection of social memory and imagination.

Limited codes are used when the messages are intended to be given are wanted to be conveyed and spread onto a mass audience. In the other words, it is conveyed with a system similar to the communication between two people which is the most basic form of communication.

> *Mass communication codes share many features with limited codes. They are simple, attracting, they do not need education to be understood. Mass communication codes are society based, they appeal to things people share and tend to tie people to their society (Fiske 2003, p.102).*

Attractiveness and simplicity which are effective in the determination of visuality and in the way it is perceived are also effective in reproduction and spread.

In a wide range of things which extend from pictorial art which forms the most important part of visuality to a material which is aired on television, common thesis and values work in the formation of images, the use of imagery and visuality. But there is a great difference between distribution of a painting or its presentation to

people and a photograph, a movie or a television material. And that is its spread. The fact that Mona Lisa painting is unique, it is accessible by a certain group of people but an image displaying a image of it is quite different is a proof of it.

Television with its influence and widespread comes at the first place in materail distribution. "Television has power because of its use of action and dramatic imagery." (Moriarty 1991, p.76) The fact that a viewer spends five hours a day in front of television proves its power of influence over modern society. The fact that television channels receive the biggest share from the advertising sector is also an indicator of this. Although the share that television channels receive decreased because of the crisis, they are still leaders in the communication campaigns.

Table 4.1 Advertising investments on TV channels

2004	2005	2006	2007	2008
957 million TL	1,140 million TL	1,442 million TL	1,760 million TL	1,687 million TL

Source: www.rd.org.tr

The nature of television, its communication speed and functionality are influencial in being a preferable media. In this frame of mind the functions of television are discussed under five headlines.

1- Informative function
2- Educating function
3- Entertaining function
4- Presenting goods and services function
5- Persuasive and moving function (Aziz 1981, p.51)

There are various researches on the functions of television and what it brings to the society. The bardic definition of television in mass communications which was introduced by Fiske and Hadley (1978), explains the story telling and transfer power of television that was prevalent from the early ages on. In this definition they argue that television acts in modern society like bards did in traditional society. These functions are explained in seven sections: (Fiske 2003, pp.104-105)

1- Presenting the established cultural consensus concerning the nature of reality substantially.

2- By reinforcing the simple set of values and showing that they operate in practice, involving the individual members of culture into this system of values.

3- Presenting, explaining, evaluating and justifying what individual representatives of the culture.

4- Proving the practical influence by confirming and reinforcing the active relations of the culture and the ideologies/myths of the culture with the world which were not anticipated.

5- In the contrary, showing some of the practical inadequacies which might be caused from the pressure of culture set by the changing circumstances of the outside world or new cultural ideological attitudes.

6- Convincing the viewers that their individual positions and identities are protected as a whole by the culture.

7- By means of these, creating a sense of cultural attachment (trust and dedication).

The presentation of stories to the television viewers in a simple and attractive form, constructing the visuality with the icons and images which should support this is effective in the generalization of the communication.

"It can be argued that the viewers' mass communication message is put together in three stages." (Fiske 2003, p.102)

1- **Content:** It has to deal with general areas of interest. Content is not only the main subject of the message but it also is the way something presented.

2- **The form of the message:** Viewers have certain expectations based on a cultural experience that they share with the publishers.

3- **Analysis:** It is the third way where viewers are seen as a source. Mass area publishing is a corporate activity and corporations are a product of the society that they belong. The priorities of each corporation influence the mass area publishing that is produced by its employees and society.

The materials presented in a television channel come onto the screen having gone through this type of a construction. It is aimed to present the viewers an effective

visuality and a context that is in compliance with it in any documentary, news bulletin or commercials televised. This can be done by providing the visuals of the product directly with the aid of various social effective features (durability, bargains, advantages, etc) or by showing different symbols.

The messages conveyed with the promotional purposes more then one types of signs are used together. Besides the language, images, graphics, primary and connotative meanings we also face iconography which is a mixture of symbols and visual signs. Being appealing and easily remembered, its design, meaning and meeting people on a consistent frequency are enough for an image to turn into a visual icon. For instance, three parallel bars, yellow letter M, the swoosh sign get people who see them recognize and remember the name of the companies quickly.
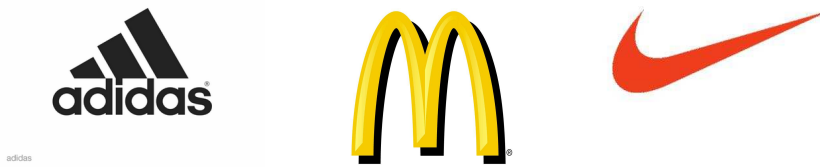
Caption 2.1 Logos of Adidas, Mcdonald's and Nike

Coding is used in personal communication with its most basic, simple and plain form. Even if the repetition, in the other words frequency of the message is interrupted it sleeps in our conscious. The repetition of the message and visuals provides the acceptance of the message by the masses and partaking in the visual memory. And after a period of time, when there is a similar communication activity there are called back from the memory. Upon a single catch phrase or a signal sound the viewer lets the message in his daily life. White says that in most cases the sound track is at least 50 percent of effectiveness of your television commercial's selling force. The production process and visuality of a commercial which has duration like 10, 30 or 60 seconds happen in the intersection point of trade and art. In order for a commercial to be successful basic psychological theories work in the script. The things presented in the film are put in to the script in a story.

The production is becoming more important in advertising films to be more attractive in visual terms. A good idea must have a good application of it. Because that they are influential in the shaping of the story with the technological developments in the production area.

5.1 TELEVISION ADVERTISEMENTS

In this section, the visuality of advertising films which compromise the research area of the thesis are going to be analyzed in a certain frame of mind. In these analyses, it is necessary to explain the terminology related to visual material in general for correct identification of visuality and for definitions to be clear. Advertising films nowadays are designed either with a good scenario and a plain production or with a glittering production and a plain scenario. In short, two methods such as attracting attention either with creative ideas or visuals are preferred. They try to produce films which are easily remembered and ahead of their competitors with the help of all sound, visuals and design. "If a good television commercial is written for maximum visual impact, then it should make sense when you turn off the audio and just look at the video." (Moriarty 1991, p.297)

Viewers of our time are exposed to an overwhelming number of visuals. According to a research done in America, a person comes across with 3 thousand advertising messages within a wide range of mobile phone messages to outdoor advertisements, from television to press advertisements. "Each of us sees more ads alone in one year than people of 50 years ago saw in an entire lifetime" (Dmnews 1997). Advertising sector takes its place in every area of individuals' lives ranging from beaches to shopping malls, from discos to mobile phones. " It is estimated that each American is exposed to well over 2,500 advertising messages per day, and that children see over 50,000 TV commercials a year."(Phillips, Rasbeery 2008, p.23)

Many elements are found in the visual structure of advertising films which take place in our lives in such a dense frequency. And the basic dynamics of visuality work in the work, design and forming of visuals. In order to acquire a sincere, persuasive and

remarkable visuality it is necessary for production and management quality to be high and to have a design that supports the content. And all basic cultural values and the input produced by popular culture take their places in the visuality of advertising films.

In the visuality of advertising films, as well as it is possible to trace all the inputs belonging to our time, "traces which extend to old artistic works can also be seen. Sometimes the whole of an advertising imagery is a clear resemblance of a very famous image." (Berger 2008, p.134). Substantiality and influence of pictorial art forms the basic principles of visuality with the technological development which progresses to photography, to silver screen and from there to the television.

It is also aimed for the viewer to acquire the message given in advertisements. The use, location, logo, function of a newly produced product are acquired by the viewers. In short a good visuality is also effective in learning.

> *We learn %1 of what we learn by tasting, %1,5 by touching, %3,5 by smelling,*
> *%11 by hearing and %83 by seeing. When it comes to perception of information*
> *we are able to retain %10 of what we read, %20 of what we hear, %30 of what*
> *we see, %50 of what we both see and hear, %70 of what we say and %90 of what*
> *we do while we are saying.* (Sonmez 2005, p.112)

In communication campaign which consists of the message, receiver and means of media, it is aimed to make the viewer/reader a consumer. "A big part of the communication in our daily lives can be seen under the heading of planned communication; these are the cases where the communication is consciously used to attain more or less specific goals." (McQuail- Windahi 1997, p.212) With commercials or advertising programs in the intervals of newscast, it is aimed to introduce goods and services and to increase their sales. It is aimed to persuade the viewer about the televised material with the persuasive and moving functions of television.

In one sense the influence of a broadcast can be seen as how effective it is for the viewers to believe in the product and be moved about it. Thus the message must be as spontaneous as possible and must be agreeable to the daily reality of the individual.

As Lang and Lang (1952) showed in one of the earliest systematic studies of viewers' response to TV images, such selective representations take advanteage of people's assume that what they are seeing on the secreen (or in a printed photography) is typical of the border reality to wich the image refer.
(Messaris 1997, p.148)

The communication campaign model which was introduced by Nowak and Warneryed in 1985 shows the relation between the desired and acquired effects. In one sense it explains the steps for a campaign to be taken for viewers to believe and be moved by it. It defines the structural case that goes between the desired effect and acquired outcome in communication by analyzing the whole process under two headlines as starting point and directive factors.

Table 5.1 A Model of Communication Campaigns
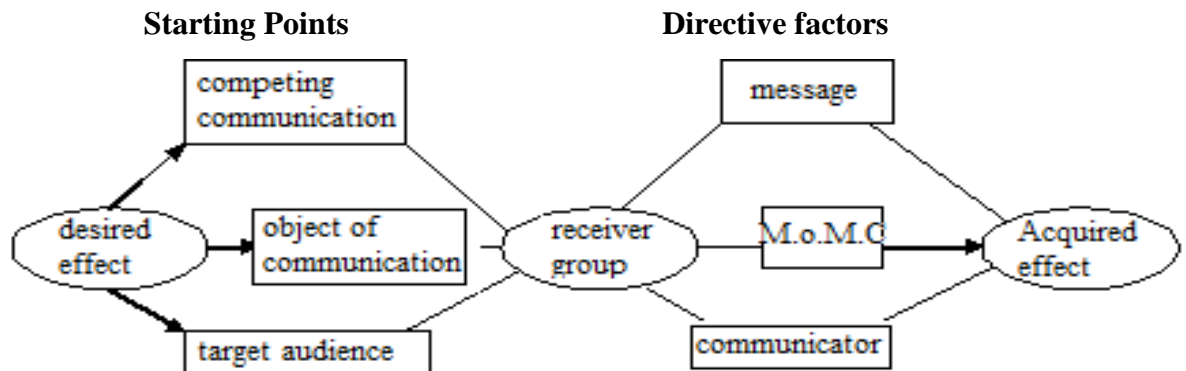
Source: McQuail – Windahi (quoted from Nowark ve Warneryd 1985)

First thing to be decided on in a television campaign is what the desired effect is. The coherence between the objective and the target audience will be influential in the success of campaign. In a campaign, it is aimed to define a target audience and base on a message that will separate it from competing ones. The influence of a campaign on viewers is "that it affects, towards the change of general behaviors i.e. cognitive, emotional and functional behaviors (behavior, action and application orientation)" (McQuail- Windahi 1997, p.213).

It is expected for a television channel's broadcasting policy to be agreeable with and supportive to the message of a commercial. Overall impression, rating of a television channel is determinant on which commercials are going to be broadcasted on that

television channel. What is broadcasted on a television channel goes through an evolution of certain frame of mind. In visual terms the factors that form this frame of mind is as follows. Many elements such as animation, modeling, setting and lights, etc come together while designing any visual. In this respect, these elements are categorized under certain headlines.

Television Tools

Video: The video advantage that get to action for wivers. " Television is offspring of cinema. And that means all the advantages of " movies" are available to television" (Moriarty 1999, p.76)

Action: Commercials are shot using live action or some form of animation. In commercials planning to use " live love" rules in shot. That means in one shot includes real people, tangible settings, real action.

Claymotion: Characters are molded in clay, shot and them remolded, creating the illusion of movement.

Pixilation: A jerky style that looks like a series of stills. Creates the feeling of watching a series of stills.

Rotoscoping: It means an animated figure is combined with live action. In Papia commercial viewers can see cartoon characters Tweety, Buggs Bunny playing with real kid.

Casting: Some videos include characters. A television commercial in fact is a short drama. Sometimes commercials create their famous characters or sometimes they use famous characters in a moive or tv series in commercials. 50 percent of the commercials use no name actors because of the catch reality.

Costumes: Its really important element of character development. " In commercials set in past (or future), costumes of that period are a necessity. Costumes also give clues about the lifestyle and profession of the characters.

Sets: The location or setting is another important aspect of the commercial. Directors try to catch the reality in their shots. Directors may prefer to work in real settings or in a studio . Sometimes they rent a real house or storefront for shooting. Sometimes they use studios .

Props: Tv commercials can sometimes present a challange.Directors use simple materials in commercials. But viewers see those simple materials like coming out of a real world. For example in GE Battery commercial. A "toy" car was a real Ferrari and GE battery recharger that the toys push across the floor to he robot was a giant model constructed for the filming.

Lighting: Lighting is like heart of visualty.Because lighting contibutes to the mood.Human eye has the ability to see a great range of contrast but camera does not. Lighting helps camera for that. And lighting is to set the tone for the production. (Wolsky 2005, p.111)

Speacial Effects: Its important for tv dynamics. Speacial effects manipulate image, motion or time. It gives to power for to catch viewers attraction. It allows surreal expressions to be a part of the film and helps to attract attention by stimulating the imagination.

Matting: is shooting the images separately and then combining them. Matting is mainstay of both television and cinema. Star Wars movies had a excellent use matte shots to create the action and exotic locations. In tv, directors use them in weather forecasts. An object is shot in front of a green or blue wall .And then combined with a backround whatever directors and graphic designers prefer.

New Advances: Art directors turn to their computers to design and produce their ads. New technology and computer programs had power in visuality. First time viewers see 3-D (three dimmensional) animations and images, HDTV technology on movietheathers. After that, commercials follow these new advances**.**

All these tools used in television are available for commercials as well. Each of these tools is one of the basic methods for production.

5.2 FILM PRODUCTION

Any film production which went through the design process starts with research. Various research methods, what kind of a connection with the viewers will be built, how long will its length be are among the first decisions to be taken. Within the frame of creative idea, the other processes for production begin. Design of the production consists of five processes.

    1- Script writing

2- Production design

3- Script analysis

4- Cinematography

5- Realization

The development of multimedia sector, the integration of means of communication brought along the work of communication theories all together. Roberts (2006) says that the perception that the shortest cut to direct people thing with their hearts feel with their brains is sisomo (sight, sound and motion) is becoming more and more effective in the production of advertisements. The integration of the visuality with associations and verbal messages in commercials whose lengths vary between 10 and 30 or to 60 seconds. When the associations in viewers' minds are addressed a deep connection is made. Also with the surface text, a logical connection is made. Roland, Barthes explains this case with its two levels; as literal and connotative meanings. Literal meaning "defines the relation between the symbol of a sign and what it symbolizes, define what a sign refer to in the external reality. Connotative meaning on the other side "is human part of the process. It is the selection of what is going to be included within the scene, the lights in the room, camera angle, the quality of the film and so forth. Literal meaning is what is pictured but connotative meaning is how it is pictured." (Fiske 2003, p.116). For the materials produced for television, it is aimed to make an emotional contact with the viewer by creating a magical moment. Production has two major features. First of these is sound and the second is visuality.

Sound for the Film

Sound uses three tools: music, voices and sound effects. And "words, music and sound effects create mood and mood generates emotion." (Moriarty 1999, p.297). It supports the perspective used in visuality. Sound is effective in the perception of being far or close, sense of depth.

Music: Compositions where either music or voices used predominantly are produced according to the nature of the film. There is a dubbing which gives the message on the top in the music dominated advertisement jingles. In voice dominated on the

other hand the message is given by setting in into music. Turkcell's advertisement; Cekim Gucu is an example of this. Music forms its very own language in the film.

Voices: Voices are essential as message deliverers. Voices carry the messages content though the words of singers, announcers, narrators, interviewers and people in conversations. The tone and character to the voice is critical design decision.

Sound effects: Basically means life-like imitations or recording of sounds. Sound effects are important in terms of creating a sense of reality in emotional arguments. "Sound effects are cues which people use to create mental dramas and the settings in which they occur." (Moriarty 1999, p.297)

These three things are effective on viewers in some certain ways. "Audio production is key to good video productions. In fact some people say that 80 percent of good video production is good sound." (Wolsky 2005, p.111) And this is a result of the effects which sound creates on people's mind.

Attention: Attracting the viewers' attention is the first priority. Sound effects or music are able to attract the viewer's attention who is away from the television or is paying his attention to something else at the moment in the first three seconds. "People respond voices. Sound effects are particularly good grabbers. Music can be used either as mood statement that separates the commercial from othes music being played or as an attention" (Moriarty 1999, p.297)

Memorability: Works well for reminder and identification. Sound is creating "memorability is repetition, and repetition primarily comes from music. Slogans, brand stores and names and key selling can be repeated in a song without boring and irritating the audience.

Identification: A piece of music or a sound effect may become an identity for a company. During the sound recording or in music an identity for that company is created. And in visuality this identity is combined with a character or logo. In cinema the identity of the character is defined with his voice. Darth Vader's voice and effects in the movie Star Wars are a good example of this.

Audio Imagery: "The idea is that images created by the audience in their mind's eye are more powerful than images presented visually."(Morriarty 1999, p.297) Images generated by audio suggestion will have more cross-sensory details than

visual messages. Unlike visual images, audio creates sensations easily in other sensory channels.

Intimacy: The consistency of the dubbing and sound effects over the visuals brings out persuasiveness and intimacy. For instance, the sound effect for a scene where a door is shut should be suitable for that scene. In the same way, it is more effective and intimate if the dubbings on a film directly address to the viewers.

Emotion: When a person is moved tears in a movie it is rarely because of some emotional images; more likely, that person responding to something that its being said and that its embellished by dramatic use of music and sound effects (Moriarty 1999, p.297)

The Use of Camera in Visuality

In filming parlance the use of the camera angles are determinant in the connection to be made with the viewers. The use of camera determines whether we see the movie from the view of a character as the first person or as the third person. It coordinates the intimacy and the distance between the viewer and the story.

> *Baggaley and Duck wanted to examine if there is any difference in terms of significance between a television presenter who looks at the camera directly and one who looks at the camera from first three quarter sides of his face. The only difference between two recordings was the camera angles. ...This research also enables us to make some inferences about codes and conventions. View of the presenter from the rear may result him being seen more sincere, truthful, professional and may present the connotative meanings better. This may sound interesting because addressing the listener directly in real life situations usually indicates sincerity, truthfulness and expertise.* (Fiske 2003, p.190)

In this context, the work of the camera and its effect on the tone of the film are explained with the camera movements and angles.

Camera Angles and Distance

Medium shot: The subject fills the screen but not completely.

Long Shot: A shot used to show the entiresetting and context.

Wide Shot: Like a long shot, this shot used to show entire setting, but here the emphasis is on the panoroma.

Close-up: A shot comes close on the subject.

Extreme Close-up: This shot is so close that it shows only one part of the subject.

Full Shot: This shot shows the full figure, head to toe.

Boom shot: Camera angle shot in the studio from above the setting with camera mounted on a boom.

Helicopter Shot: Usually extremely high and shot from a helicopter.

Zero-degree angle: Angle of the user, as if seen through his/her eyes

Worm's eye view: This is a view from surface.

Camera Commands:

Pan left and right: The camera follows the action by swinging the camera head.

Zoom in and Zoom out: The camera follows the action by zooming in or out.

Tilt up and down: The head of camera swings up towards the ceiling or down towards the floor.

Truck left or right: The camera follows the action by moving left or right with action.

Dolly in or out: The camera follows the action by moving with the dolly closer or further back.

"The basic camera actions create feelings in the viewer. When the camera stays steady and action moves past, pan gives the feeling that the observer is standing still and watching. When the camera moves with the action, the ruck or dolly motion makes the observer feel as if he or she is moving with the action." (Moriarty 1991, p.320)

Montage in Visuality

Montage is the last process in the film where everything is done and is ready for production. It is the process during which all materials are put together accurately and made into a film. And it is the last process in which the final copy that is called broadcast band where the sound and music are mixed and the visuals are completed is finished.

The techniques which are necessary for the integration of changing camera angles, lights and settings are used. These may be considered like punctuations in a sentence. "Editing is at heart of film and video production. Without editing we'd just have moving pictures. First and foremost, editing is about storytelling; it assembles content of the film and creates its structure." (Wolsky 2005, p.137)

Besides Lumiere Brothers who made the first film and pioneered a brand new world, Edwin H. Porter and D.W.Griffith who first brought editing and montage to us started a new era. Another important name who extended the limits in editing and developed it was Sergei Eisenstein. "As Stephen Prince (1990) argued, many of the editing conventions currently found in television advertising based on principles that were formulated by Eisenstein and his contemporaries in the early years of Soviet cinema. To be sure, the context in which these conventions function today is dramatically different from that their original use." (Messaris 1997, p.14)

Every story should have a beginning, middle, and end. Every movie should progress through the basic structure of presentation, rising action, complication, climax, and finally denouement or resolution." (Wolsky 2005, p.19) Every scene prepares the next scene, every advance prepares the next advance. The flow, tone of the film and the arrangement of the scenes to have a meaning as a whole can only be achieved with editing. Editing is about three things: selection, arrangement, and timing. Three questions should be answered before starting to edit a movie that has gone through the production process. (Wolsky 2005, p.21)

1- Which shot to use
2- In what order the shots will appear
3- How long each shot will be seen

Visuals edited having these questions answered enables the film to be put on the screen with the right scenes. In one sense, editing which can be defined as presenting a story with a visual language is an art and cunning. A montage is a French word for a series of images combined to produce and effects by association. The opening of

movies or TV shows is often done in the form of a montage. Some points which should receive attention are;

1) How long will a scene last?
2) At what speed will you present the information?
3) How well do you know the material at your hand?
4) How much of the action will you present?
5) Have you chosen the composition that would support a good visuality

The scenes in a film are linked to one other using some basic film advances. This forms the meaning, structure and flow of the movie. Basic montage advances form the visual syntax.

Cut: An instantaneous swift from one picture to another. It's like an eyeblink, its hardly noticeable because it's largely unobtrusive. Variations include a match cut, where the two images are matched in shape and size, and a flash cut, where a series of very rapid cuts are stacked together.

Fade in and fade out: The image begins to appear from a black screen of it fades into blank screen.

Dissolve: One image fades to black as a second picture comes up from black. The fades are superimposed to create the impression that one image is fading into another. A variation is a match dissolve, where the shapes of the two images are matched- for example, the company's round logo may dissolve into spinning globe.

Superinposition: Asuper is a shot where two images are on the screen at the same time, onve over another. It's created by holding a lap dissolve at the midpoint.

Wipe: Like a window shade, one image comes down over the other and replaces it. In addition to top to bottom,or corner to corner. Ornamental wipes, such as a diamond box, circle or spiral, are also available on most speacial effects generators.

Swish pan: This transition begins as a fast pan but in the middle the image completely blurred, then becomes a pan again with new second image.

Spit screen: Two different images are displayed side by side on the screen. With a quad screen four images are possible, one in each corner.

"These editing commands also create effects A fade usually used at the beginning and end of a commercial to separate the spot from what's happening on screen before and after. It's like putting rules around a newspaper ad. Fades are also used to

indicate a passage of time or flashback." (Moriarty 1991, p.321) At the montage process the making of the film is complete. And when it comes to print process the interaction between the film and the viewers begins. These basic dynamics also work in the production and visuality of commercials.

5.3 VISUALITY IN COMMERCIAL FILMING

Visuality consists of some major features. According to the nature of the film some of these features become more prominent. Complementary sounds enable the film to have an identity.

The relation between the important sequences in the film and the flow of the film is presented with key visual. "... to get the most impact for your money with your televison advertising, think in terms of these indelible images, key visual that summarizes the heart of the message. In radio you leave them humming; in television you leave them humming and with a picture their mind" (Moriarty 1991, p.298).

Key visual means an image that sticks in the mind as a visual cue. In order to do that, it is also necessary to design the visuality having used all the features of the period being lived in. For instance, having a typewriter or a computer in front of someone who is writing something at a table in one scene means different things.

The characteristics of the period and the needs of the consumers are determinant on shaping the visuality, from the casting to the scenery. For instance the reason behind the fact that images of things such as bank branches, money, cashier's desks which first come to minds do not take place in banking commercials is the change of the opinions of the viewers in their daily lives.

The commercials taking place on an island which were produced by Denizbank in 2009 starring Beyazit Ozturk and Erdal Ozyagcilar are a good illustration of this. No images of money, cashier or branches is included in the commercials (caption 3.1). It is aimed to make an impression of the name of the bank in a way that it is associated with the imagery of the see in Maldives in the opening part of the commercial where the camera zooms into the land from the sea side. It is easy to relate to the characters

in the film thanks to the popularity of the story of Robinson and Cuma. Therefore viewers already know Robinson and Cuma, what they are doing on the island and if they are alone there. The products presented in the commercial also have their places in the island life. There are also some images like a hut, ferry which do not normally belong to the life on the island.
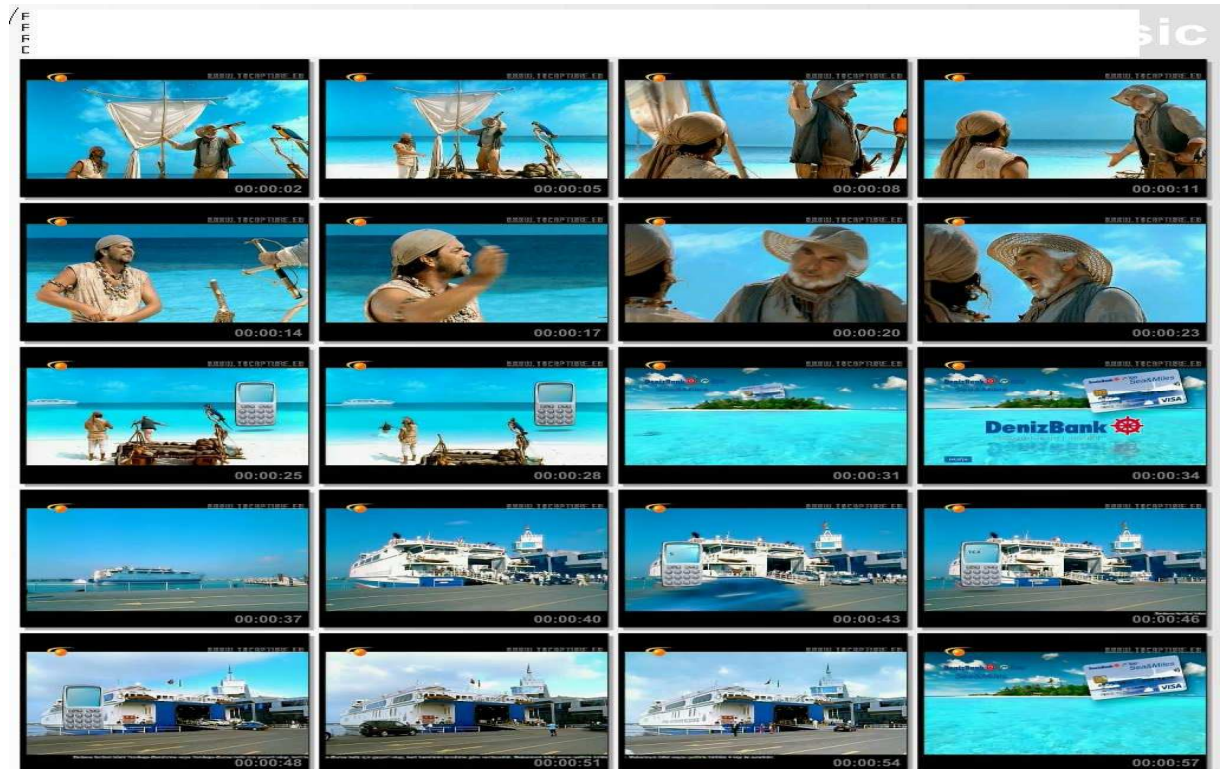
Caption 3.1 Screenshots from Denizbank Commercial

Neurologist Donald Calne explains this case as "the basic difference between logic and emotions, as a counter reaction emotions bring about an action whereas logic just brings about a conclusion"(Roberts 2006, p.41). In Denizbank commercials familiar characters and associations of a story stored in the viewers' memory (Robinson and Cuma), a calming view of the sea, proper music and the brand are brought together.

> *the more persuasive commercial presents the pleasure of swimming in a warm, far away sea, the more viewer/receiver comprehend that he is so far away from that sea and that his chance of swimimg in that sea is so little. That is why the commercial can not really present the product or service as it is, and the receiver shouldn't have tasted all these. An advertisement can never be the taste of some pleasure that is already known.* (Berger 2008, p.132)

The influences of the visuality and the story are useful in order to increase the effect of the message on the viewer while making films. Some mini puzzles are scattered

for the viewer to fill the gaps. It aimed for the viewers to fill these gaps asking himself questions while watching the visuals in front of the screen. "Every sign essentially has a primary meaning. But in order to define a piece of art, the related sign must have a side open for interpretation, a gap that every viewer should fill himself." (Gunay 2008, p.28) In the example of Denizbank, the viewer involve in the story asking questions like "Where is the place?, Is that an island?, Look at the color of the sea! in his mind"

The second process in the production of a commercial is production design is the process before the research for the film script is done, the film crew and setting are picked, in brief it the process before the shooting begins.

The director, producer of the film, advertiser, advertising agency and the production company work together in this process. It is the process where the work is done at the table. It is a work process where decisions are taken and become clear. Within the frame of decisions taken, the research is done having the script analysed if it is suitable for the objectives, how the work will be done to address the veiwer right. Cinematography is evaluated. The cycle of the film, from which sources it will feed on is determined. The films start to shape by unforeknown characters, stories or narrators. And sometimes cult movie scenes turn into commercials with similar angles, scenery, music, costume or character shots.

1   **2**   **3**

Caption 4.1 Screenshot from Ulker Krispi Commercial-2009

1   **2**   **3**

Caption 5.1 Screenshot from the movie Psycho by Alfred Hitchock - 1960

The shower scene which is one of the most important scenes from the movie Psycho by Alfred Hitchok in the year 1960 had its place in the memories of its viewers (Caption 5.1). This scene which had been reproduced in various ways and turned into a cliché was adapted for the product in Ulker Krispi commercial once again (Caption 4.1). The view of a hand holding something from inside the shower evokes the famous scene from Psycho movie. The second shot from the commercial a close up of the actor is seen. A close up face view is also seen in the same order in Psycho movie in order to increase the tension and to capture the reaction of the person in the shower. And in the third shot, of the commercial, the product behind the curtain is seen whereas in Psycho movie a hand holding a knife is seen. Here the impact and influence that had its impression in the viewers' mind is transferred into the product that is behind the curtain. Unforgettable scenes from some important works of Yesilcam cinema reveal themselves in commercials sometimes with a few shots and sometimes with their characters and scenarios.

1   **2**

Caption 6.1 Screenshot from Pay Kek Commercial- 2009

1 **2**

Caption 7-.1 Screenshot from the movie Gulen Gozler - 1978

The movie called Gulen Gozler by Ertem Egilmez tells the story of a family with five daughters in 1978 (Caption 7.1). One of the characters, Vecihi (Sener Sen) is in love with Fikret(Aysen Guruda), the oldest daughter of the family. Vecihi who can not receive the family's permission to marry her is looking for ways to prove himself to the family. He constantly tries to attract their attention by flying over their apartment in a plane several times. And one day he crashes into their house. The father of the family (Munir Ozkul) finally gives permission to Vecihi to marry Fikret over his persistence. Vecihi takes his place among the unforgettable characters which are created by Turkish cinema. A very similar character is presented this time in a commercial in the year 2009 (Caption 6.1). The commercial where the same plane, costume and an actor who is recognized with his physical similarities to Sener Sen take place aims to relate to the viewer with an emotional connection instantly. And by stimulating the nostalgic emotion, the warmth of Gulen Gozler movie is transferred onto the product and the commercial. The opening scene in Paykek commercial begins with the plane crashing into their house. An old lady holding a tray with some tea and cake meets the character who got out of the plane. And the conversation begins following the lady greeting him:

- Welcome my son.I have sliced some Paykek for you.
- Oh, I shouldn't have put you in that trouble
- I wouldn't let you tell people I went to Mrs.Ayten's and she didn't serve me anything, would I?
- Pack shot OFF VOICE: ready-to-serve cake for unexpected guests
- Now in its new package with its new taste

In commercials, the viewers are needed to understand and pay attention to the conversation within seconds. If the conversation above were shot in a scene where two people were talking each other around a table, a completely different film would emerge. Because of their lenght, in commercials the aim is to have the visuality effect the viewer, attract their attention and to have a connection with them. While the cinematography is being produced, it is desired to use time efficiently by using the visuals which are already present in the visual memory of the viewer. "Cinematic form, television also lends itself to drama and emotion. Storytelling, particularly stories that touch people's emotions, can be effective on television." (Moriarty 1991, p.299)

The display of the drawings for the shots of a commercial and evaluation of them on a storyboard is an important process in the construction of cinematography. And it is a method applied to show if the emotions work well with the visuality. The realization process of the commercial begins after that. This process is the beginning of the production.. Production on the other hand divides into three stages: Pre-production, production and post production. Strategy and designing processes and making of the storyboard is the pre-production stage. And the production stage is the stage when the camera starts filming in the set and the shooting begins. Post-production is the montage and print processes.

The course of the production process which has been mentioned in details can be explained shortly in general with some steps as follows: (Moriarty 1991, p.326)

Production Sequence:
1- **Strategy sessions**: Creative director and advertiser determines the strategy.
2- **Creative sessions:** Initial research about the company or the product is discussed. A suitable creative idea is sought by brainstorming.
3- **Informal critiques:** Script and storyboard are made and goes through an evaluation.
4- **Revisions and final approvals:** A result is obtained over the script and storyboard. Then legal status and opinion of the advertiser are consulted.

5- **Production note:** The producer of the agency steps in for the realization of the film. Details such as the setting, cast, music, etc are determined.

6- **Bids:** The cost of the film is determined and shared between the parties.

7- **Preproduction arrangements:** The setting is prepared, the costumes begins to be made. Film music is ordered.

8- **The shoot:** This is the moment that the film begins to be produced. The cameras start recording. "Shooting for a 30 second commercial may take from 1.000 to 4.000 feet of film-even though only 45 feet is needed" (Moriarty 1991, p.327) During the filming, a large crew that includes the director, graphic director, cameramen, lights crew, art director, set designer crew, etc is at work.

9- "**Dailies**" or "**rushes**": Direct copies of footage shot that day are available for viewing that evening. The director can decide if the film shot is what is needed or if it needs to be reshot

10- **The "rough cut":** It is the beginning of editing. The initial discussions are made having the sound and visuals roughly combined.

11- **Fine cut:** The editing is done by working on the first version of the film then the film will be final during the montage. And post-production ends.

12- **An "interlock":** After the producer confirms the sound and the visuals, mixing starts. This is the last process any desired changes could be made.

After the montage process of the film is completed, the post production process is on in order to add special effects and to improve the visual impact of the film. During this process it is aimed to make the film a visual show that it turns into a surreal presentation. For instance, someone walking on water, someone flying, plants flowering within a second, all is done by special effects. Also the graphics which creates the identity of the film are placed during the post production process. Applications like writings, signs, and arrows are done and film is printed.

The stories on television are told by visual syntax. The cameras are about what point of view will the story have and what kind of a visuality it be presented with and the editing is the presentation and telling of the story as introduction, complication and conclusion.

In this context, it can be argued that the storytelling is the basic method that the message of the advertising films is based on. The story told in visual forms in the cinema and television is formed by being influenced by basic human psychology and at the same time it influences human psychology. And it tries to develop a form of appeal in order to attract the viewers' attention towards the material produced.

6. EMOTIONAL AND RATIONAL APPEALS

The visuality and the script in television commercials are designed according to the messages and desired psychological reactions of vieweres which all were determined in advance. In this context, in the analyses of the commercials, it is going to be discussed how the commercials address to the viewers in tems of their content and visuality and which form of appeals are used more significant. For this reason, the appeals used in commercials will be defined in general and the distinction between the emotional and rational appeals will be made in this section of the thesis.

The logical and emotional aspects in the shaping of the script and in the presentation of the story to the viweres should be defined and be adjusted accordingly.

Some professionals in advertising like referring to appeal of an ad as a way to describe how the ad moves, motivates, attracts or interests its viewer. An appeal is a message about a need that has the power to arouse innate or latent desires (Moriarty 1991, p.76) Advertising messages speak to human needs.

In the research of commercials, the needs are defined and the creative process begins. At this stage hundreds of appeals are used in commercials. And the scrip shapes out. Major appeals used in advertising are:

i.Acquistiveness: money, possessions, materialism, getting rich

ii.Aesthetics pleasing, appreciations of the beautiful

iii.Appetite: hunger, taste, cravings

iv.Comfort

v.Cleanliness

vi.Convenience

vii.Economy

viii.Emotional appeals

ix.Health

x.Identification

xi.Luxury

xii.Mental stimulation

xiii.Responsibility

xiv.Safety and security

xv.Sex

xvi.Sensory pleasure

xvii.Thriftiness (Moriarty 1991, p.79)

One or more of these appeals are used in the construction of commercial. It is determined whether the veiwer's logic or their heart will be addressed in order to make the viewers consumers, persuade and then put them in motion.

Another approach is to design the basic structure as rational (factional, informational, logical) or emotional (images, feelings) in the creative strategy.

Rational: Bruce Stauderman explained the rational school as: " One school says ' give consumer a logical, convincing argument for the product.'" (Moriarty 1991, p.79) The commercials formed by this kind of an approach are in a more informative style.

There is no second meaning behind the object in them presented visually. And they have a direct presentation. Rational advertising, is built on facts and reasons-information and logic. (Moriarty 1991, p.79)

Emotional/image: Other school is image advertising. Stauderman explains that products may be purchased for emotional reasons. (Stauderman 1987, pp.8-9) Emotional advertising aims to create a feeling and a strong brand image. Emotional approaches intend to excite feelings such as a love, anger, hate, joy, fear or sorrow. One may come across associative presentations, indirect messages, surrealist compositions in the visuality of emotional advertising.

Kevin Roberts, CEO of Saatchi&Saatchi Advertising Agency who explains that the viewers of 21st century are going through a period in which they think with their hearts and feel with their brains, argues that the application of both approaches will be more effective to move the viewers. And the visuality in advertisments should be formed by the effective use of three things: sight, sound and motion (Roberts 2006, p.127)

Table 6.1 Advertising combineing heart and head

Head	Rational	Informational	
			> Combined
Heart	Emotional	Image	

Source: Moriarty 1991

The making of commercials goes through an extenden process from the creation to post productions stages. Defining and application of instant strategies against the developments of new products and competitors become more important. In one sense the companies create a spirit for themselves and develop an identity against their competitors by the means of commercials. Presentation of the film to the viewers after its completion is not left to chance. What kind of an impact the script, visuality, music have on the target audience is defined using various research techniques. Evaluating the films as such is not a method only for commercials but for Hollywood movies as well. As a conclusion of this evaluation, information such as if the aimed emotions are acquired on test audience is found out. If the test group that the test was conducted on has a negative attitude towards the film, some scenes are shot again where necessary and the film is produced again before it gets broadcasted. Each of the commercials which belongs to banking sector that forms the main subject of this thesis are produced having gone through all these processes.

It is determined if the positions of cameras, music should present the information desired to be given directly or they should communicate by making a story of it. In this context, the commercials discussed will be defined by putting them into a content analysis and what criterias makes a commercial in banking sector successful will be explained.

7. CONTENT ANALYSES

In this part of the thesis, firstly the definition of the content analysis and the theories and studies which were effective in the construction of the codes of question and conclusion part are going to be discussed. The method and scope of study in the analysis of the commercials which have been discussed in the previous parts of the thesis in terms of financial crises and visuality are going to be explained. Television combines sight and sound to give media consumer and advertiser benefits unavailable from another media. Katz (2003) says that television has ability to be true to life and pervasive. According to an analysis conducted by Neilsen Media Research the average TV watching time in the year 1970 which was about six hours reached to eight hours a day in the year 2004. According to data from Radio and Television Supreme Court (RTUK) in Turkey an adult spend 5 hours and kids spend 3 hours a day in front of TV (Radikal 2007). These data also suggests the necessity of preferring television broadcasts as research material.

Content analysis is a research method used in many areas of media. It is intensively relied on especially in recent academic and sector specific researches in television media. Advertising film materials which form the research subject are going to be studied in terms of both their content and their production. In this context, content analysis is preferred because it does not only allow the analysis of materials to be elaborated and identified but it also allows the concrete data identified in terms of production. "Content analysis directed to mass media mostly uses environment variables which are expressions of the contents specific to the media being studied… and for television, environment variables are shooting period, speed of plot, shooting selection, stage set up and camera angle." (Atabek Atabek, 2007, p.22)

Content analysis is used in order to actualize one of the 5 goals in studies. (Atabek Atabek, 2007, p.22)

1. Description of Communicative Content: It lists the features of the whole communicative content.

2. Testing the Hypothesis Related to Characteristics of the Message: Many analyses relate some characteristics of the whole of a particular message content source to the characteristics of produced messages.

3. Comparison of Media Content with the "Real World": Many content analyses can also be described as "reality check". It is the comparison of a particular group, concept, characteristic or qualification with a standard value taken from the real world.

4. Analysis of The Image of a Certain Group within Society: Content analysis focuses on the determination of the image of a particular minority or a group that attracts attention.

5. Providing a Starting Point for the Research on the Effects of Media: The use of it for this goal is rather new. It is a domestication/cultivation analysis of the dominant message and themes in the media content documented by systematic methods; a separate viewer research is conducted in this analysis in order to see if the messages at hand create similar impacts on people who intensively attend the media. Commercials in different models and researches are identified with content analysis in areas such as psychology, finance, message, production, etc. Within the frame of the questions and codes formed by making use of one or a few of these models the analysis of advertising films is conducted and discussed. In this context it is necessary to make a definition of content analysis before explaining the scope of methods and study.

The definition of content analysis shows some differences between different theoricians. Content analysis, the study of the message itself and not the communicator or the audience (Kassarjian 1977, pp.8-18) The method can measure words, symbols, themes, characters and items, as well as space – and –time measures Kassarjian (1977) Walizew and Wienir (1978) on the other hand define content analysis as any systematic method developed to analyze recorded information content.

Content analysis according to Krippendorff (1980) is a repeatable research method from data to context used to make legitimate references. Kerlinger (1973) states the definition of content analysis as a method used to study and measure the

communication in a systematic, objective and, in order to measure the variability, quantitative context. The variation of definitions is also reflected upon the models used is content analysis. There are various models used in content analysis.

Hierarchy of Effects Models

Hierarchy models of advertising effects act as persuasive models, with clear indications and flow at each level of the hierarchy. These types of models have played a significant role in the development of advertising research (Vakratsas & Amber 1999). Many of these models have historical framework in the personal-selling literature, adapted later to advertising. (Barry 1987) The first common known model AIDA stands for attention, interest, desire and action. This framework gives a step-by-step account of how consumer processing occurs.

Since the birth of the general hierarchy model, alternative and integrative models have come into existence. Krugman (1965) added to the concept of involvement regarding hierarchy models by citing involvements as the number of linkages between the advertised product and the consumers' experiences. Zajonc (1980, 1986) and Zajonc and Marcus (1982) did not consider cognition required for establishing preferences but more important in the justification of the action. With this research, consumer behavior researchers began to examine the power of affect as a moderating force in advertising effectiveness. Moriarty (1983) found hierarchy of effects models too lock-step and sequential and not representative of the way advertising occurs. "Still, most of the models we find in literature today are grounded in a type of hierarchy framework. Collectively, the message-processing models discussed later are persuasive and integrative hierarchy models." (Marshall, Roberts 2008, p.30) Shortly, hierarchy model a concept related to the manner in which advertising supposedly works; it based on the premise that advertising models individuals systematically through a series of psychological stages such as awareness, interest, desire, convictions and action. (www.marektingpower.com)

Elaboration Likelihood Model

The elaboration likelihood model (ELM) offers one of the most comprehensive persuasive hierarchical models (Vakratsas&Ambler, 1999) Petty, Cacioppo, and Schumann (1983) proposed central and peripheral routes to advertising effectiveness. They believe different appeals may affect attitude change for different audiences. The model, a dual-processing one, finds different attitudes changed based on different degrees of elaborative information processing activity. (Petty, Wheeler, & Bizer 2000)

Central route appeals change attitude because of a person's processing of cognitive information relevant to a particular attitudinal position and their motivation to elaborate the information. Central route appeals tend toward the cognitive. (Petty et al. 1983; Vakratsas& Amber 1999) Consumer involvement media the processing and impact of any advertising execution. (Petty et al. 1983) In short, persuasion through central route is relatively difficult but once the persuasion is accomplished it is more permanent. Persuasion through peripheral route is accomplished quicker but it can be argued that it is transient.

FCB Grid

Vaughn (1980, 1986) presents overview sketches into possible implications from advertising effectiveness theory. According to Vaughn, the greater purpose of the FCB grid gives a better understanding of how to evaluate advertising strategy options and ways of planning, creating, executing, and testing more effectiveness prominent in marketing: economic, responsive, psychological, and social. (Marshall, Roberts 2008, 36) Vaughn bases the grid on what he considered the four traditional theories of advertising effectiveness prominent in marketing: economic, responsive, psychological, and social.

Vaughn (1980) places on the high end of involvement those decisions high in cost, ego support, social value, or newness, while low involvement decisions sit at the opposite extreme.

The first quadrant involves high (involvement)/thinking (informative), and message strategies should focus on providing information or demonstrations. (House, car, or home furnishing) The second quadrant High (Involvement) / /Feeling (Affective) applies when the product relates more to self esteem issues. (Jewelry, cosmetics, and fashion) The third quadrant, Low / Involvement) / Thinking (Habit formations) relates to products typically considered habitual or convenience purchases. The fourth quadrant Low (Involvement)/Feeling (self-satisfaction) involves products satisfying personal craving or tastes. (Candy, cigarettes, beer) Vaughn stated that although this model seems simple, few advertising strategies are simple and products will have varying degrees of movement around their quadrant. Ratchford (1987) presented a detailed account of the development, reliability, and validity of the scales used for measuring the location of product categories on the FCB grid.

 The FCB model does have its critics who say it oversimplifies the advertising planning decision processes. Roster, Percy and Donocan (1991) proposed a practical and theoretically improved grid called the Rossiter Percy grid. (RP grid) Rossiter et.al. (1991) argued for a more valid connection between product and advertising strategy.

Message Strategies and Typologies

Frazer (1983) defined creative strategy as, "a policy or guiding principle which specifies the general nature and character of messages to be designed. Strategy states the means selection to achieve the desired audience effect over the term of the campaign" His theoretical contribution proposed creative strategy taxonomies, defining seven creative strategy alternatives. (Marshall, Roberts 2008, p.37)

    i.Anomalous / affective

    ii. Brand image

    iii.Generic

    ix.Positioning

    x.Preemptive

    xi.Resonance

xii.Unique selling proposition

Brand-image strategies associate images, social situations, and symbols with the brand and tend to appeal to consumers psychologically. Positioning strategy gives the product a unique place in the costumers mind. (Marshall, Roberts 2008, p.39)

Informational and Transformational Messages

Resnik and Stern (1977) analyzed information content in television commercials based on information cues and dayparts (time of airing) to evaluate the use of informative cues include:

i.Availability

ii.Contents of components

iii. Guarantees of warrantees

ivNew ideas

v Nutrition

vi. Packaging

vii.Price of value

viii.Quality / performance

ix.Research

x.Safety

xi.Special offers

xii.Taste

Puto and Wells (1984) proposed a theoretical structure for advertising effects based on informational and transformational advertising. Informational advertising has theoretical framework in information processing concepts of consumer behavior (Bettman, 1979; Fishben & Ajzen, 1975). Transformational advertising displays the experience of using the product in an exciting or enjoyable manner, and this very specific connection causes the consumer to recall the brand with the experience. Transformational advertising is based on emotion. (Clynes, 1980; Rogers, 1983), vicarious classical conditioning (Berger, 1962; Petty&Cacioppo, 1981) and motivational research (Dichter, 1964) Based on this theoretical framework, Puto and Wells (1984) built a measurement scale to distinguish these two dimensions. The method employs a two step coding approach. They explain the two-step approach as

essential for addressing the detailed classification schemes coders face when content analyzing commercial. The first step is to identify the message as informational or transformational. (Marshall, Roberts 2008, p.39) The second typology coding step classifies the messages, into subcategories corresponding to the initial classification schema. Informational subcategory, competitive, unique selling proposition (USP), preemptive, hyperbole, and generic-informational. Transformational advertisements by using transformational subtypes; user image, brand image, use occasion, and generic-transformational. User image message focus on the user of brand instead of the brand itself. This category resembles Frazer's (1983) resonance category, Laskey et.al. (1989) found the user-image category often used for beer or wine products, personal care products, office products and clothing, with the focus on the lifestyle of the user. (Marshall, Roberts 2008, p.39)

Taylor Six-Segment Strategy Wheel

Taylor (1999) designed the "Taylor Six-Segment Strategy Wheel "Taylor's conceptual model draws upon much of the literature's message strategy theoretical framework. Taylor's work captures Kotler's summary of social science literature, Vaughn's FCB grid, Petty and Cacioppo's ELM framework, Frazer's creative strategy summary, and Laskey et.al's typology of main message strategies for television commercials. Taylor divided his model into six segments.

1. Freudian Psychoanalytic Model: applies when consumers needs to make a personal ego-related statement.

2. Veblenian social psychological model: comes into play when the consumer requires the product to make a statement to others

3. Cyrenaics: involves products that stimulate the five senses.

4. Pavlovian learning model: represents products that typically fall in to habitual purchases patterns for consumers.

5. The acute need model: Capture's the consumer's need for a high-involvement product decision based on limited time resources.

6. Marshallian economic model: A rational and conscious consumer requiring a large amount of information prior to making a purchase decision. (Taylor,1999)

Stewart and Furse – A Study of 1.000 Commercials

Stewart and Furse (1986) developed a coding methodology for examining the executional factors of television advertising. Stewart and Furse using a sample of 1059 commercial and 115 product categories by 63 advertising firms. Stewart and Furse coding instrument consisted of 155 items including the following executional elements:

  i.   Auditory devices
  ii. Commercial appeals/selling propositions
  iii. Commercial format
  iv. Commercial structure
  v.   Comparisons
  vi. Setting
  vii. Timing/counting measures
  viii. Tone
  ix. Use of characters
  x.   Use of music
  xi. Visual devices

It also addressed many other results regarding the relationship between executional elements and advertising-effectiveness-dependent measures. (Marshall, Roberts 2008, pp.46-49) Example factors negatively related to advertising recall included:

  i.   Direct comparisons with competitors
  ii. Graphic display
  iii. Information on components/ingredients
  iv. Information on nutrition/health
  v.   Research information
  vi. Substantive supers

Examples of factors positively related to advertising recall included:

  i.   Brand – differentiating messages
  ii. Cute/humorous commercial tone
  iii. Fantasy/surreal formats
  iv. Information on convenience of use
  v.   Memorable rhyme/mnemonic device

vi. Product of use and results

vii. Puffery

Executional elements negatively related to persuasion measures included:

i.Information on ingredients

ii.Information on nutrition

iii.Male principle character or background cast

iv.Outdoor setting

v.Psychological appeals

Factors positively related to persuasion measures included:

i.Brand differentiating message

ii.Demonstration format

iii.Humor

iv.Indirect comparisons to competitors

v.Information on convenience of use

vi.New product features

vii.No principle characters

viii.Product performance/benefit

Stewart and Koslow (1989) used the same methodology as Stewart and Furse (1986) to examine another set of television advertisements. Their study same of the characteristics from what their data reported.

i.Animals

ii.Children in major or minor roles

iii.Comedy/overall humorous tone

iv.Continuity of action

v.Enjoyment and psychological benefits

vi.Focus on a single product

vii.Indoor setting

vii.Main actor as ordinary person

viii.Male character in a leading role with a background cast

ix.Minorities absent

x.Music used to create a mood

xi.Positive emotional appeal

xii. Product benefits as a featured element

xiii. Strong front-end impact with a blind lead-in

xiv. Overall tone of humor

xv. Visual and auditory brand sign-offs

Frazer et al. (2002) combined the research elements of message strategy (Frazer, 1983; Laskey et.al.; 1989) as well as execution elements included in Steward and Furse. (1986)

7.1 METHOD

The goal of the thesis is to identify the structure and visuality of the banking commercials which received awards from 1st -21st.Crystal Apple and the parallels between especially the films which received awards from 13th to 21st Crystal Apple held between the years 2001 and 2009 and the financial crisis periods experienced by means of content analysis. Because content analysis method lists the characteristics of the whole of communication content and defines the relation of the communication content with the real world, it responds well to the research subject of the thesis. Therefore this study is a descriptive study.

Scope of the Research and Models

Commercials which received awards from Kristal Elma which is an organization arranged by Association of Advertising Agencies and where the advertising sector in Turkey is assessed on the widest spectrum constitute the scope of research for the thesis. The structure and operational dynamics of Kristal Elma organization are discussed under the headlines Civil Structure of Advertising Sector and Rewarding in Advertising Sector in the third section of the thesis where the structure of advertising sector is discussed. Commercials of banking sector from the year 1989 when Kristal Elma was first organized to the present day are discussed in this research. Firstly an overall summary of the data will be presented, banking commercials which received awards will be mentioned separately as an exceptional period. In this study, the financial crises experienced between the years 2001 and 2009 and commercials

which received awards during the same period will be discussed. Based on the periodical parallels, the effects of the financial crises over the advertising films will be identified. The reason why banking was preferred among the categories at Kristal Elma is that the financial fluctuations and recoveries and financial structure reveal themselves on banking system.

Basic concepts like money and loans which influences the society shape the commercials within the sector and influence their visuality and scenarios. In this context the changes in the tone and the atmosphere of the film, the way product presented, message and production are going to be discussed in the study. The commercials are taken to the research within the frame of the following major headlines:

    i.Visual Devices

    ii.Commercial Appeals or Selling Propositions

    iii.Commercial Format

    iv.Commercial Approach

    v.Commercial Tone and Atmosphere

    vi.Music

    vii.Commercial Settings

    viii.Hero coding

    ix.Characters

As well as it is explained under the headline Rewarding in Advertising Sector, the commercials from Crystal Apple Awards are evaluated under criterias such as creativeness/uniqueness of the advertising idea, its achievement at conveying it to the target audience, operational success (www.kristalelma.org). Jury evaluates the advertisement works according to the following scoring system and then chosen works are entitled for the awards.

Award of Merit: It is given to the advertisements/campaigns which are placed at 2nd and 3rd rank among the highest ranked works provided that they exceed 50 points.

Kristal Elma: It is given to the highest ranked advertisements/campaigns provided that they exceed 70 points.

Grand Prix: Grand Award is given to those which are the most successful works that received Crystal Apples in Television, Press and Multi Channel Campaign categories.

In this context, the names, agencies of commercials, the years when they received awards and the list of the awards they won are advertisement materials which constitute the scope of the research. Advertisement materials are taken from Association of Advertising. Among the commercials which received awards over the course of 1st to 21st Kristal Elma, no data that belonged to Isbankasi Interactive Banking commercial that received the 9th Kristal Elma, Award of Merit and the commercial that received the 11th Kristal Elma could be found in the achieves. In this context, sixtytwo commercials which received awards over the course of 1st to 21st Kristal Elma provide the models for the thesis.

Data Gathering Process

Berger says that definitions used in content analysis, procedures and indicators used to define content are operational definitions.Therefore, the most significant point of this research is to define the analysis agent and to make other operational definitions.

In the operational definition, the periods which are identified as crises periods and their parallels to structure of the television commercials produced during those periods are going to be examined. It will be explained how did the situations with the advertising which were summed up as the art of creating attraction by Berger did occur during these crisis periods. Measures based on the coding forms developed by taking Stewart and Furse's (1986) terminology into the consideration will be used. The study which was done by Stewart and Furse on one thousand advertisements and of which reliability is still valid, the coding form which was used in the content analysis conducted by S. Marshall and M.S. Roberts (2008) at Effie Advertisements Awards are also adapted to data research. Within this scope, the headlines which are developed by taking the visual devices and the main message of the advertisement into the consideration in the adaptation of the accepted question form in the research of the thesis are used, existing codings related to advertisement terminology do not

take place in the research of the thesis. In this context, the coding headlines within the scope of the terminology developed by Frazer (v.d, 2002), Gagnard and Morris (1988), Stewart and Furse (1986) and Stewart and Koslow (1989) are adapted for the research.

The commercials used in the research of the thesis are acquired by a research done in the achieves of Foundation of Advertising. The advertising films which are classified according to years in the achieve are coded by two different coders. These coders are used based on coding and coders study found in the content analysis conducted by Suher and İspir (2008). In order to increase the reliability of the coders, the classification criterias and content and meaning of the categories used with the coders are explained and the coding process of some advertisements involved in last exemplification is examined. After the examination of coders, the coding form is put into a preliminary test. According to the result of this pilot study some necessary corrections are made. Then, a coding form is chosen for all commercials used as samples for coders and each coder classified the advertisements according to defined categories. The items on which the coders were not able to reach to an agreement are solved by arbitration (Suher & İspir 2008, p.80).

Since all the categories which take place in coding form are constituted on a nominal scale, Cohen's Kappa coefficient is applied for the examination of reliability of coders. Calculated reliability for the questions on the nominal scale among the coders (Cohen's Kappa) 84,9.percent Harold H. Kassarjian suggests that the reliability among coders must be over 85 percent. This study is a reliable study according to the cohesion between coders. The data was analyzed with SPSS 15.

7.2 FINDINGS

Common features and visuality of all the banking commercials which received awards from Kristal Elma and especially features of the films which were produced during the financial crisis periods between the years 2001 and 2009 and their presentations are studied.

1-21. Findings from the Commercials Which Received Awards from Kristal Elma on Banking Category

As it was stated as a goal of the theses, the films are studied in terms of visual devices first. And the visuality in 62 advertising films which received awards during the period that includes the years between 1989 and 2009 is examined. The question is examined as to what the similarities between the advertising films are on banking category that received awards at Kristal Elma.

As it is also shown on Table 7.1, while the fifty percent of the characters films include are being coded as attractive, the usages of unattractive characters are limited to 3.2 percent. By taking this data into the consideration, it can be argued that physically attractive people are preferred as actors/actresses in order to appeal to the viewers.

The use of graphics (except for the brand logos) in the films is limited. Conveying messages to the viewers by means of surrealistic images is also found to be on a low level statistically. Expressions which are studied under the title of substantive supers and employed in the commercials to increase the influence of the products are also encoded in banking commercials on a low level. According to the numerical data provided by the title of visual tagline, the participants or associated products in banking commercials take their place limitedly. Visual signs which are used to make an impression on consumers' mind on the other hand are used intensively.

Visual Devices

		F	%
Scenic beauty	Presence	2	3,2
	Absence	59	95,2
	Cannot code	1	1,6
Beautiful characters	Presence	31	50
	Absence	27	43,5
	Cannot code	4	6,5
Ugly characters	Presence	2	3,2
	Absence	58	93,5
	Cannot code	2	3,2
Graphic display	Presence	13	21
	Absence	46	74,2
	Cannot code	3	4,8
Surrealistic visual	Presence	11	17,7
	Absence	51	82,3
	Cannot code	0	0
Substantive supers	Presence	8	12,9
	Absence	53	85,5
	Cannot code	1	1,6
Visual tagline	Presence	16	25,8
	Absence	45	72,6
	Cannot code	1	1,6
Visual memory device	Presence	34	54,8
	Absence	28	45,2
	Cannot code	0	0

N=62

Table 7.1 Visual Devices

It is observed that it is tried to address to the viewer by intensively using real life like situations in the advertising formats which have significant effects on the formation of commercials' visuality which received awards in various degrees at Kristal Elma. As it is shown on Table 7.2, presentation of the product by use of a celebrity or demonstrations related to the use of products are observed to be on a low level statistically. No data were coded under the titles of testimonial by product user, demonstration of results related to the use of product, commercial written as serious cinema, problem and solution (before and after presentation), interview (person on the street or elsewhere), camera involves audience in situation all of which take their places in question form where the format of the advertisement is examined and it remained below zero.

Commercial format

	F	%
Slice of life	22	35,48
Fantasy, exaggeration or surrealism as dominant element	11	17,74
Continuity of action	9	14,52
Creation of mood or image	9	14,52
Vignette	2	3,23
Announcement	2	3,23
Animation / cartoon / rotoscope	2	3,23
Endorsement by celebrity or authority	1	1,61
Demonstration of product in use or by analogy	1	1,61
Comedy or satire	1	1,61
Photographic stills	1	1,61
New wave (Product graphics)	1	1,61
Total	62	100

Table 7.2 Commercial format and message typology

In the 6th section of the thesis, appeals which are influential in turning the viewer into a customer and how does the advertisements address to the basic needs of people are explained in details. Communication consultants ensure that the films are effective by moving certain basic needs and emotions. Within this scope two basic concepts are activated on viewers together or separately. According to the data given on Table 7.3, it is found out that emotional and rational appeals are used on a balanced level in 62 banking commercials which received awards from Kristal Elma. When we compare emotional and rational appeals to each other, it is seen that emotional appeals are used on a higher level in commercials.

Rational or emotional appeal?

	F	%
More rational	8	12,90
Balance of rational and emotional	40	64,52
More emotional	14	22,58
Total	62	100

Table 7.3 Rational / emotinal appeal

In order to convey their messages to the viewers, the commercials which are aired during same periods of time and take their places in the same category are aimed to be unique among others. In this context, differentiating on the formation of messages and visuality is targeted. Stewart and Furse stated "brand-differentiating message was, by far the single most important executional factor for explaining both recall and persuasion for a product" (Marshall Roberts 2008, p.111).

This claim is no exception for the banking commercials which received awards from Kristal Elma until now. According to the data shown on Table 7.4, the rate of differentiating between the commercials is reflected as 91.94 percent in figures.

Brand-differentiating message

	F	%
Presence	57	91,94
Absence	5	8,06
Total	62	100

Table 7.4 Brand -differentiating message

In the research, commercial appeals and selling propositions of commercials in banking category between 1st and 21st Kristal Elma Awards which are presented as effective factors for turning viewer into customer are examined. In the research, it is found out that the banking sector and advertising agencies intensively use psychological or subjective benefits as main message. Intensively preferred propositions are presented on Table 7.5. Attribute or ingredients as main message, product reminder as main message, safety appeals, enjoyment appeals, social approval which were listed in question form are not identified by coders in all of the 62 commercials. And because of data worth zero percent, no statistical data to be put into account in the research is acquired.

What is the dominant commercial appeal or selling proposition?

	F	%
Psychological or subjective benefits as main message	29	46,77
Achievement	12	19,35
Product performance or benefit as main message	8	12,90
Excitement, sensation, variety	4	6,45
Welfare appeals	3	4,84
Attribute or ingredients as main message	2	3,23
Sexual appeal	2	3,23
Comfort appeals	1	1,61
Self-esteem or self image	1	1,61
Total	62	100

Table 7.5 Commercial appeal or selling proposition

There is a connection between the commercials' message typologies and commercial settings which are presenters of it. "Situations with no setting tended to have no more informational message strategies than expected. Conversely, outdoor settings tend to exhibit more transformational strategies." (Marshall Roberts 2008, p.94)

The settings where commercials take place are defined as indoors, outdoors, other and no setting (Table 7.6).

As well as it is mentioned in section 5.3 of the thesis, sound and music are important factors that increase the intimacy, emotions and appeals in commercials. And they are influential in the determination of the tone of the commercial. The use of music, its type, jingle that belongs to the brand are all given on Table 7.7. Music is influential in the support and fulfillment of the atmosphere and tone of the commercial. According to the research data modern types of music are used more intensely in commercials.

Where is the dominant commercial setting?

	f	%
Indoors	45	72,58
Outdoors	11	17,74
Other	3	4,84
No settings	3	4,84
Total	62	100

Where are the commercial settings?

	f	%
Generic office / business setting	20	32,26
Others	9	14,52
Urban apartment / housing	8	12,90
Car	6	9,68
Street	5	8,06
Restaurant	4	6,45
Green pasture	3	4,84
Rural apartment / housing	2	3,23
Foreign locale / landmark	2	3,23
Not applicable	2	3,23
Hospital	1	1,61
Total	62	100

Table 7.6 Commercial Settings

Commercial Music

		F	%
Presence or absence of music in commercials	Presence	45	72,6
	Absence	17	27,4
Presence or absence of music as a major element	Presence	17	27,4
	Absence	45	72,6
Music style in commercials	Alternative, Contemporary, Hits, Rock	16	25,8
	Classical	8	12,9
	Jazz	2	3,2
	Pop	16	25,8
	Unidentifiable	20	32,3
brand jingle	Presence	6	9,7
	Absence	56	90,3

N=62

Table 7.7 Commercial Settings

It is coded that 19.35 percent of the commercials are in a warm and sympathetic tone. As it also takes place on Table 7.8, it is statistically seen that likeableness, appeal and humor form the tone and atmosphere of the commercial.

Commercial Tone and Atmosphere

	F	%
Warm and caring	12	19,35
Cute/adorable	6	9,68
Glamorous	6	9,68
Humorous	6	9,68
Comfortable / relaxed	5	8,06
Modern / contemporary	4	6,45
Technological / futuristic	4	6,45
Old fashioned / nostalgic	3	4,84
Cool / laidback	3	4,84
Uneasy / tense / irritated	3	4,84
Hard sell	2	3,23
Wholesome/healthy	2	3,23
Somber / serious	2	3,23
Suspenseful	2	3,23
Happy / fun loving	1	1,61
Rough / rugged	1	1,61
Total	62	100

Table 7.8 Commercial tones and atmosphere

In the research of the thesis, it is studied whether the main character is the hero or the brand itself becomes the hero in hero coding in the banking commercials. Hero coding enables definition of the construct that conveys the message to be made. When awarded banking commercials at Crystal Apple are observed in general, it is found that the rate of brand becoming the hero is limited to only 8.1 percent.

Hero coding

		F	%
Main character in the spot is / becomes a hero	Yes	44	71,0
	No	18	29,0
Brand in the spot is / becomes a hero	Yes	5	8,1
	No	57	91,9

N=62

Table 7.9 Hero Coding

The gender, racial characteristics of the actors/actresses, use of celebrities, and whether the animation characters are preferred or not play an important role on the transition of the message to the viewers. The characters in the commercials are closely related to the message typology. The distributions of the characters which take place in the total of sixtytwo commercials studied in the research are given on Table 7.10 in details. According to this, the main characters which act in the

commercials are mostly males. And according to this data, it can be argued that a masculine personification is preferred in the transition of the message. When the commercials are viewed one by one, female characters that represent the employees working in the branches of banks are found in side roles. And they are the ones representing the bank who are in communication with the customer as the main character. It can be argued that the figures of the number of the employees working for banks which were given on Table 2.1 in the 2nd section of the thesis are influential on this. The number of female employees working at banks is above the average compared to the other sectors in Turkey. Nevertheless the hero of the commercials in the transition of the message is male. The use of celebrities conveying the message is found to be seventeen percent.

Commercial Characters

		F	%
Principle character(s) male	Yes	42	67,7
	No	20	32,3
Principle character(s) female	Yes	13	21,0
	No	49	79,0
Principle character(s) child or infant	Yes	8	12,9
	No	54	87,1
Principle character(s) racial or ethnic minority?	Yes	7	11,3
	No	55	88,7
Principle character(s) celebrity	Yes	17	27,4
	No	45	72,6
Principle character(s) actor(s) playing role of ordinary person	Yes	50	80,6
	No	12	19,4
Principle character(s) real people	Yes	9	14,5
	No	53	85,5
Principle character(s) creation	Yes	44	71,0
	No	18	29,0
Principle character(s) animal	Yes	3	4,8
	No	59	95,2
Principle character(s) animation	Yes	5	8,1
	No	57	91,9

Table 7.10 Commercials Characters

When we look at and review the commercials which received awards from 1st to 21st Crystal Apple Awards between the years 1989 and 2009, the common findings are;

i.Male characters are preferred more as main characters , the characters become the hero but the rate of brands becoming hero is low,

ii.In general, a likeable and warm tone is preferred in commercials

iii.The music is used but the rate that the music is preferred as a main component is low and statistically brand jingles are used at a low rate,

iv.The commercials take place in indoor settings, at work or office environments,

v.Psychological or subjective benefits as main message are more prominent in commercial appeal and selling proposition,

vi.The rate of brand differentiation among banks is high and the balance of emotional and rational appeals are more prominent in message transition when addressing to the viewers and emotional appeals are put into use as an important feature in banking category,

vii. Slice of life is preferred most as a commercial format, after that fantasy, exaggeration or surrealism as dominant elements, continuity of action, creation of mood or image follows in order,

viii.As for the visual devices, it is seen that, as a confirmation of the fact that commercials usually take place indoors, scenic beauties are found only in 2 commercials, the characters used in commercials are attractive, visual memory devices are intensively used, the use of graphics are not preferred much in general, the level of surrealistic visual usage in compliance with slice of life format is very low, the level of the uses of substantive supers and visual taglines is low but on the other hand the level of visual memory devices is high.

7.3 COMMENTARY

The developments in banking sector, competition due to the increase in their numbers and expansion in the range of products led the banking as well as various other sectors to extend communication activities. Banking sector made use of various communication channels in order to reach the consumers and to attract the customers to their branches.

In 1950s, the period where the number and variety of the banks increased, newspapers and magazines advertisements of banks intended to attract the attention

of the consumers. In the advertisements in these channels, banks made the announcements for the draws and lotteries they held. And in these advertisements consumers are communicated directly. The consumers are addressed directly and are informed about products. After 1980, however, words such as credit, interest took place in consumer oriented communication. In the advertisements produced in the period, visuals reflecting the industrialization and use of technology are preferred in order to depict the development and growth of the country. In one sense the advertisements in that period are similar to visuals which are shown in the Icraatin Icinden , TV program where Turgut Ozal, the president of the period addresses to the nation. For instance, in Vakifbank commercial, a banking image that captures tomorrow from today is given to the consumer with "I am the Future" catchphrase. Also in Isbankasi commercial that was produced in the same period, the message "electronic services at speed of light" is found. Safe deposit box, images of money, account books processed in electronic environment, factories with smoking chimneys, highways take place in the advertisements of that era. (www.kristalelma.org.)

The visuals which emphasize Turkey's industrialization process in 1990s are replaced by momentum and individualism themed advertisements in 2000s. With the influences of 2001 crisis, banks in their advertisements switched to productions that concentrate on individual messages and tell people that banks are by their side as a solution partner. For instance, "Akbank set itself a partially measurable and an important goal by acquiring an implied 'customer oriented service'" (Vardar 2003, p.35). Akbank's advertising agency Yorum Publicis that aimed to have a strong presence in Turkey and European countries where Turkish people live, produced the Phases of Life campaign in that period. Had its voice heard with the catchy phrase "Real friendship lasts lifelong".

In the campaign which aims to relate to the customer, it is told that "all products and services to satisfy the possible expectations can be found in Akbank to whatever extend needs may change over the phases of life such as bearing a child, marriage, childhood, adolescence etc." (Vardar 2003, p.35)

As the result of research discusses, indicators of the changing banking sector and the changes in Turkish economy over the course of history are found in production of bank advertisements. These changes reveal themselves all in casting, clothes, the messages given, the imagery of the branches of banks, images of money and placement of imageries on credit cards. Advertising sector tries to give creative and inspirational messages which also respond to the competition to the consumers by analyzing the development and position of banking sector well.

Imageries show happy faces of people, open air, people hugging each other. It can be argued that these changes in visual language are a reflection of the number of woman employees in banking above the average which is given in tangible data as given in Table 2.1 In communication campaigns produced during that period, images of women are in the foreground.

Range of products and strong competition within the banking sector makes communication campaigns essential. The greatest proportion of communication activities is allocated to television advertisements. Banking sector holds the third biggest position as an advertiser in advertising sector. It can be seen that banks are predominant among 14 thousand companies which place advertisements. Banks which consistently produce advertisements for credit cards finally take their places in commercials with mortgage which is the most active subject of the economy.

Based on the research results, in the commercials of banking sector which have Crystal Apple awards, it is observed that the outputs that constitutes the main message shows similarities periodically, there are differences on the way they convey their messages. The balance of rational and emotional appeals is seen in all Sixtytwo commercials which provide the medium for the research of the thesis. In this case it can be argued that banking sector that involves tangible concepts such as credits, money makes use of emotional appeals in order to make distinction of their messages. Emotional appeals reveal themselves by the uses of connotations in visuality and inferential visuals in the commercials. Among the commercials in

which we can analyze this case comes the water seller boy, a commercial by Garanti Bank. In the commercial the message of the bank is conveyed via a boy who sells water in compliance with an emotional music.

Commercials must have a selling proposition and in order to direct the viewers' care and attention to the brand, they must have an appeal. As Berger states advertising is an art of creating appeals. In this context, psychological or subjective benefits as main message ranks the first place in dominant commercial appeal and selling proposition of the sixtytwo studied commercials. Achievement ranks the second in forming an appeal on the viewers. Commercial appeal is one of the basic concepts that decides the tone and atmosphere of the commercial and production design.

The aspect found at the highest rate in banking commercials related to the atmosphere and tone is warmness and caringness. This is followed by cuteness/adorableness, glamour and humor all found at the same rate. It can be considered that two factors which have a supplementary effect to the atmosphere and the tone of the commercials are the setting and music.

The finding that indoor settings are preferred as a setting is acquired in terms of the production of the commercials. Office and work places are usually preferred as indoor settings. This could be interpreted as business life stands on the forefront, the stories of branches of banks and working people are mostly presented and white collars are primarily aimed to be addressed to consume these banking products.

If we study the commercials in terms of music, it can be seen that during the first years commercials mainly use physical sounds and conversations, they do not have jingles which are identified with the brand and the music is not a dominant factor in commercials. We can say that use of physical sounds and supplementary sound effects to reflect the spontaneousness and intimacy are preferred because the verbal messages are more important. It is also a remarkable finding that a brand jingle with no spoken expression that the music would be associated with the bank by the viewers is not preferred. All in all, it is found out that some, such as Bonus Card

commercials, still try to gain a place in the viewers' memory with their music as well as their visuality (afro hair).

When all the commercials are considered, most use cut montage technique in terms of production techniques and it can be argued that the reason as to why they prefer cut montage technique is that the commercials predominantly use slice of life as a commercial format and in order to attract the viewers' attention they prefer cut montage technique. Apart from the slice of life, exaggeration ranks the second as a preferred concept in the scenarios. Acquired findings shows parallels to the fact that, as Kevin Roberts also states, SISOMO (sight,sound,motion) is the most influential factor in visuality to present the viewers a story.

When we look at the commercials analyzed in the research, it is seen that only four of them are black and white and the others are in color. Production in which the tone is more serious, corporational and social are in black and white format (Garanti Bankasi Open on Saturdays, TEB Telepathy, Advantage Balloon). The commercials are shot by basic camera movements. New wave camera movements such as trash look are not used. The camera is usually positioned in a third person view witnessing the story. The subjective camera shooting is only preferred when it is desired to attract the attention to an object from the view of the main character. And this is rarely used. In this context we can say that the commercials usually convey their messages by sharing an experience from the life, predominantly in a story form and while doing this they usually make use of basic production formats.

When the commercials are analyzed in terms of visual devices, it appears that use of visuals which enable the product to be memorable is preferred. It is observed that the products are presented with a cinematographic presentation by combining the marketing with visual dynamics. It is aimed to acquire a place in the viewers' memory through a natural presentation by making the use of visual aspects such as the shape, color, design of the product are positioned as elements used by the main character only for particular purposes. In this context it can be argued that they aim to embed the visuals of the product on viewers' minds with the visuality of the

commercials. And this reveals itself by the use of scenes which are showing the usage of credit cards, outdoor shots of the branches of banks, withdrawal of money. While images of money are seen during the first years of Crystal Apple, in 1990s ATM operations and visuals that support the ease of transactions and in 2000s images of credit cards are common.

Commercials try to attract people's attention, relate to them and evoke their interest within seconds. In this sense, since the beauty is an attention getting factor, it leads to use of attractive characters in commercials. At the same time, it can be seen that the facts that male characters ranks the first place in commercials is because there is a masculine tone while conveying the messages in banking commercials and female characters usually take their places with side roles or roles of tellers. It is seen that there is a future oriented, futuristic construct in commercials where a kid or a baby acts as the main character. The message of future and advanced technology is symbolized with a baby character. This case is an indicator of the fact that commercials make use of connotations and the data from the social memory which is found in a common culture.

The characters in commercials usually portray an ordinary person. The presentation of the products is made by stories which could be experienced in daily living. This case is usually no exception with the use of a celebrity. Male celebrities are in front of the camera in the commercials studied for this research. Mazhar Alanson, Sener Sen, Ugur Yucel, Zeki Alasya, Ibrahim Kutluay, Sertap Erener, Fazıl Say, Engin Gunaydın play their parts. It can be argued that the reason why awarded commercials prefer celebrities at such a low level is because banking sector concentrates on attracting attention to the message and the brand itself in their communication activities.

The fact that we do not come across with adaptations of old full length films in banking commercials which received awards from 1st to 21st Crystal Apple Awards is an indicator of the sector's use of clichés only on scene basis in their communications and they mainly prefer a modernist approach in terms of filming

production. The commercial called Sari Cizmeli Mehmet Aga for FinansBank is an example of this case in terms of music and visuality it uses. In this commercial, in compliance with a song by Baris Manco, the view of the streets that resembles the ones on Yesilcam movies and setting design is are made by color effects that would remind us vintage movies. Yesilcam clichés are used in terms of cinematography. The application of rotoscoping on the other hand is stumbled upon with a product design that addresses to children, in Garanti Minibank commercial. Because of the fact that use of cartoons is limited, it can be discussed that banking sector aims adults in the development of its products.

It is seen that narration technique is in the forefront in most of the commercials which are produced in compliance with the dramatic and emotional nature of television, the aimed effects are acquired on viewers, the symbols are used in visuality, commercials within a year show similarities in terms of products but in their way of presenting their messages they employ differentiating methods. It is analyzed that the commercials show differences during financial crisis and new product release periods and go beyond the general formation.

The Analyses of Commercials With 13th to 21st Kristal Elma Awards Between the Years 2001 and 2009

The percentage of banks at a 80 percent within the financial sector reveals their importance in the financial system. It is the significant reason for analysis of parallels between the financial structure and visuality in commercials to be conducted by taking the banking sector in particular as a basis in the thesis. The first section of the thesis, Short History of Economic Crisis in Turkey and in The World where occurrences experienced in the financial structure in Turkey between the years of 2001 and 2009 are discussed, the importance of banks within the system is explained in details.

The argument of the thesis is to define the common components found in the commercials which received 1st to 21st Kristal Elma awards in banking category

through a content analysis and to explain the textual and visual reflections and to show the changes and parallelisms in the contents of those films under the effect of the economic crises in Turkey between the years 2001-2009.

During this very short period, in between the years of 2000 and 2002, 2004, 2007 and 2008 and as an extension of it, in 2009 several crises and rapid recovery periods are observed. In the content analysis conducted, by separating the sixtytwo commercials which constitutes the medium for the research into two periods in terms of their production dates as 1989-1999 and 2000-2009, results on periodical differences are acquired with a cross comparison. The parallels which reveal themselves when we have a look at the 12th to 14th, 16th and 19th to 21st Kristal Elma held during these periods confirm the argument of this thesis.

Between 2001 and 2002, it is a period during which a political tension experienced between the President and the Prime Minister is apparent, increases in interest and money rates were due, thirteen banks and brokerage houses went bankrupt, unions between the banks were seen and as a consequence of an agreement, IMF initiated "transition to a strong economy". That can be observed that surrealist elements and exaggeration stand in the forefront in the commercials which received 13th and 14th Kristal Elma awards held between these years. In Advantage Card commercial, Balcony, a woman who is standing on the balcony is throwing whatever she finds to her boyfriend who is standing down the apartment with just a shirt on him. In Pamukbank Entrepreneurial Banking Commercial, that was called The Skirt, on the other hand, a character is telling about the product features by saying that it is a bit too far to be true and if it were true he would wear a skirt while talking to his friends at a restaurant and at the same time the scene where the character is shown wearing a skirt outside is given with a parallel setting.

And in Advantage Card commercial, called Dinosaur a couple is running away from a dinosaur and at the same time they are trying to run away by throwing what they have on them. At the end of the commercial they throw themselves into a lake naked, having nothing left on them. In Shop and Miles commercial by Garanti Bankasi

which received 14th Kristal Elma award, Mazhar Alanson starts to take off his clothes in a taxi then at the airport he buys a swimsuit using the credit card, goes through security check and gets on the plane. A part of the message is conveyed by use of music.

It can be seen that more striking works in terms of production and visual effects are preferred during the financial crisis periods during which the competition becomes stronger and therefore the messages are conveyed with surrealistic and exaggerated elements such as taking off clothes or throwing away stuff all of which symbolize getting rid of past, getting away from it all and renewal. When a comparison of commercials which received Kristal Elma awards is made in two different periods, the differences between the financial crisis periods and more stable financial periods reveal themselves in numerical figures as well. In data showing commercial format findings on Table 8.1, while the usage rate of fantasy, exaggeration and surrealism as predominant elements during the period between the years 1989 and 1999 is 27,3 percent, during the second period between the years 2000 and 2009 the rate is seen as 72,7 percent. The usage rate of elements such as fantasy, exaggeration and surrealism in commercial format is more common statistically between the years 2000 and 2009 during which economic activities are experienced more intense.

Distributions of Commercial Formats in Categories of Years			Years		Total
			1989-1999	2000-2009	1989-2009
What is the dominant commercial format of the commercial ?	Vignette	f	0	2	2
		%	0,00	100,00	100
	Continuity of action	f	2	7	9
		%	22,22	77,78	100
	Slice of life	f	15	7	22
		%	68,18	31,82	100
	Endorsement by celebrity or authority	f	0	1	1
		%	0,00	100,00	100
	Announcement	f	2	0	2
		%	100,00	0,00	100
	Demonstration of product in use or by analogy	f	1	0	1
		%	100,00	0,00	100
	Comedy or satire	f	0	1	1
		%	0,00	100,00	100
	Animation / cartoon / rotoscope	f	0	2	2
		%	0,00	100,00	100
	Photographic stills	f	0	1	1
		%	0,00	100,00	100
	Creation of mood or image	f	8	1	9
		%	88,89	11,11	100
	Fantasy, exaggeration or surrealism as dominant element	f	3	8	11
		%	27,27	72,73	100
	New Wave	f	1	0	1
		%	100,00	0,00	100
	Total	f	32	30	62
		%	51,61	48,39	100

Table 8.1 Commercial format

Presence of Surrealistic Visuals in Commercials Categories of Years			Years		Total
			1989-1999	2000-2009	1989-2009
Surrealistic visual	Presence	f	3	8	11
		%	27,27	72,73	100
	Absence	f	29	22	51
		%	56,86	43,14	100
	Total	f	32	30	62
		%	51,61	48,39	100

Table 8.2 Surrealistic Visuals

Vignette, continuity of action, comedy or satire, animation/cartoons/rotoscope and photographic stills all of which were less in previous years were also used more

during the crisis period statistically. It can be argued that this because of the fact that during the crisis period it is aimed to address to the viewer in a shorter period of time, more quickly in a faster tempo.

Periodical differences in the usage of music are also observed in commercials in banking category. It can be argued that the reason for this case is competition between the corporations was increased. The period during which bank unities were experienced and the uses of music and celebrities reveal themselves in Osmanli and Garanti Banks' Unity commercial.

The Presence of Music in Commercials in Categories of Years			Years		Total
			1989-1999	2000-2009	1989-2009
Presence or absence of music in commercials	Presence	f	16	29	45
		%	35,56	64,44	100
	Absence	f	16	1	17
		%	94,12	5,88	100
	Total	f	32	30	62
		%	51,61	48,39	100

Table 8.3 Commercial Music

The use of celebrity figures such as Sertap Erener and Fazıl Say who were starred in the commercial of Osmanli and Garanti Bankasi, called Unity is one of the methods preferred to establish a fast communication and to attract their attention. It is aimed for television viewers to be convinced to watch the commercial and have them watch it over many times when, in commercials, they see a celebrity figure whom they know from a program they had seen. For this reason, as it is statistically shown on Table 8.4, there is an increased use of celebrity figures in commercials during the crisis periods.

The Usage of Celebrity Figure(s) in Commercials in Categories of Years			Years		Total
			1989-1999	2000-2009	1989-2009
Principle character(s) celebrity	Yes	f	6	11	17
		%	35,29	64,71	100
	No	f	26	19	45
		%	57,78	42,22	100
	Total	f	32	30	62
		%	51,61	48,39	100

Table 8.4 Principle character(s) celebrity

In 2004 which is an important year in the recent financial history of Turkey, a recovery process was experienced and improvements in finance sector and increases in private sector investments and imports were observed.

The common features of the commercials which received awards from the 16th Crystal Apple in the same year are that they employ messages which emphasize financial well being. In Yapi Kredi commercial called Flexible Credit someone wearing a suit is skipping a ball confidently with the silhouette of city behind him and meanwhile the messages comes onto the screen in compliance with voice overs. In Garanti Minibank commercial on the other hand, a product introduction which also involves an investment element directed towards children as well, is presented with the slogan "according to me it is a bank, according to my father it is a guarantee". In Bonus commercial, Zeki Alasya is acting as a manager of a soccer team. At a meeting about their transfers, they are watching the first match with the player whom they transferred using the product. Together with the transferred player whose hair becomes the symbol of the product afterwards comes a second player whose transfer was made for free using the product. In the 16th Crystal Apple, it is seen that football takes part in the visuality and there are messages telling that benefits increase with the use of the product.

The financial crisis experienced between the years 2007 and 2008, has its impact even in 2009. The global crisis which was experienced during the period effected Turkey as well. Unemployment, automotive, real estate and textile sectors which were almost at a point of no activity mark the period. Nevertheless, thanks to some regulations made in banking sector, it can be said that the banking sector got over this crisis strongly.

Asyabank commercial which received award from 19th Crystal Apple held in the period is a production where the visuals in which the shoppers are remembered to be almost crushed by small shopping bags, they are hardly able to carry them.

Exaggeration and surrealistic elements are also found in commercials which received awards from 20th Kristal Elma Awards in banking category. In CardFinans Commercial called Power Is Yours by Finansbank, a surrealistic story of a person who gets shorter and smaller as he asks his colleagues and employer to lend him some money. Just like in Asyabank commercial, difficult situations experienced because of financial crises are symbolized. In Finansbank commercial that was produced in the same year, someone who is trying to withdraw some cash from an ATM with a credit card is puzzled by funny and absurd responses popping out on the screen telling about withdrawing money on a credit card was going to have some costs for him as a customer and finally he is made to wear a strait jacket and put into an ambulance for withdrawing the money after all.

The message of another commercial which received award in the same year is a new type of credit with breaks and is given by the use a character who is about to propose to his girlfriend but when he comes across a beautiful girl he says that let's take a break.

Maximiles commercial from 21st Kristal Elma held in the year of 2009 is one of the two commercials within which scenic beauty is encoded and an outdoor setting is used (and the other one is Advantage Card Dinosaur commercial which received award from the 13th Kristal Elma). When we have look at banking commercials in terms of their periods they were produced in, settings with scenic beauties begins to be used for the first time in the second period (between 2000 and 2009) while they would normally prefer indoor settings.

The Use of Scenic Beauties in Commercials in Categories of Years			Years		Total
			1989-1999	2000-2009	1989-2009
Scenic beauty	Presence	F	0	2	2
		%	0,00	100,00	100
	Absence	F	31	28	59
		%	52,54	47,46	100
	Cannot code	F	1	0	1
		%	100,00	0,00	100
	Total	F	32	30	62
		%	51,61	48,39	100

Table 8.5 Scenic Beauty

Maximiles commercial has a story in which a white collar who is fed up with living in the city and his routine flies to Africa using his mile points and there he takes pictures of scenic beauties. It is aimed to waken similar emotions on the viewers in this commercial which evokes a message of changing the routine of living and a sense of refreshment. It can be observed that during the crisis periods outdoors is more commonly preferred as a setting and the rate of scenic beauties found in commercial is relatively high as it is also shown on Table 8.6.

Predominant Commercial Settings in Categories of Years			Years		Total
			1989-1999	2000-2009	1989-2009
Where is the dominant commercial setting ?	Indoors	F	25	20	45
		%	55,56	44,44	100
	Outdoors	F	4	7	11
		%	36,36364	63,63636	100
	Other	F	2	1	3
		%	66,67	33,33	100
	No settings	F	1	2	3
		%	33,33333	66,66667	100
	Total	F	32	30	62
		%	51,61	48,39	100

Table 8.6 Commercial settings

Predominant Commercial Settings in Categories of Years			Years		Total
			1989-1999	2000-2009	1989-2009
Where is the commercial settings ?	Urban apartment / housing	f	3	5	8
		%	37,50	62,50	100
	Rural apartment / housing	f	1	1	2
		%	50,00	50,00	100
	Generic office / business setting	f	15	5	20
		%	75,00	25,00	100
	Restaurant	f	0	4	4
		%	0,00	100,00	100
	Foreign locale / landmark	f	1	1	2
		%	50,00	50,00	100
	Green pasture	f	0	3	3
		%	0,00	100,00	100
	Others	f	5	4	9
		%	55,56	44,44	100
	Not applicable	f	1	1	2
		%	50,00	50,00	100
	Street	f	2	3	5
		%	40,00	60,00	100
	Car	f	3	3	6
		%	50,00	50,00	100
	Hospital	f	1	0	1
		%	100,00	0,00	100
	Total	f	32	30	62
		%	51,61	48,39	100

Table 8.7 Commercial Settings

In Isbankasi commercial which received award in 2009 when a global crisis hit the whole world, it is told that the corporation is one body with the companies which it works with and if something happens to any of these companies then their corporate representative goes through the same thing. Once more an exaggerated narration is preferred in the commercial which conveys the message that the bank stands together with their business partners during the crisis period. In Finansbank commercial called Sari Cizmeli Mehmet Aga, in compliance with the visuality which reminds us Yesilcam movies, we see the main character paying his depths in an absurd presentation.

Changes in the commercial appeals and selling propositions of the commercials in terms of turning the viewers into customers and moving them produced during the crisis periods can also be observed. While the use of the product and its achievement were dominant during the first period, psychological or subjective benefits of the product as the main message gains importance in the second period.

Dominant Commercial Appeal or Selling Proposition of commercials in Categories of Years			Years		Total
			1989-1999	2000-2009	1989-2009
What is the dominant commercial appeal or selling proposition ?	Attribute or ingredients as main message	f	2	0	2
		%	100,00	0,00	100
	Product performance or benefit as main message	f	8	0	8
		%	100,00	0,00	100
	Psychological or subjective benefits as main message	f	7	22	29
		%	24,14	75,86	100
	Sexual appeal	f	0	2	2
		%	0,00	100,00	100
	Comfort appeals	f	0	1	1
		%	0,00	100,00	100
	Welfare appeals	f	0	3	3
		%	0,00	100,00	100
	Self-esteem or self image	f	0	1	1
		%	0,00	100,00	100
	Achievement	f	12	0	12
		%	100,00	0,00	100
	Excitement, sensation, variety	f	3	1	4
		%	75,00	25,00	100
	Total	f	32	30	62
		%	51,61	48,39	100

Table 8.8 What is the dominant commercial appeal or selling proposition? * yılkat Crosstabulation

The appeals which are claimed to be acquired by the viewers if they choose the product are presented in commercials. Efficiency is aimed with a positive view of life by giving the viewer senses of convenience and comfort. In order to acquire this influence, it is aimed to have the consumer learn about the visuals of the product and distinguish it from others by including the images and colors of the product to the visual construct. Therefore symbols, designs and visuals of the product are included in the presentation more remarkably during the periods of crises. Visual syntax that

is closely integrated with visual memory devices gains importance during the crisis periods as it is shown on Table 8.9.

The Use of Visual Memory Devices in Commercials in Categories of Years			Years		Total
			1989-1999	2000-2009	1989-2009
Visual memory devices	Presence	f	15	19	34
		%	44,12	55,88	100
	Absence	f	17	11	28
		%	60,71	39,29	100
	Total	f	32	30	62
		%	51,61	48,39	100

Table 8.9 Visual memory devices

As a conclusion, the findings acquired by making a comparison of two 10 year groups of commercials in banking category which received Crystal Apple awards confirm the parallels between the financial crisis periods and commercials which received awards as the argument of the thesis suggests. Because of increased competitive elements and the changes of the balances between the use of loans and money and consumption of the consumers, commercials have exaggerated and surreal presentations and accordingly designed visualities. The methods of differentiation and attracting attention in parallel with the visuality place themselves in a stronger way during the crisis periods.

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APPENDIXES

APPENDIX 1

Award year	Agency Name	Brand /Case ID	Award level
1	Cenajans	Emlak Bankası/ Kurumsal	Testimonial
1	Manajans/JWT	Türkiye İş Bankası /Kurumsal	Testimonial
1	Manajans/JWT	Türkiye İş Bankası / Elektronik Hizmetler	Kristal Elma
2	Repro	Akbank/kredi kartı	Testimonial
2	Ajans Ada	Garanti Bankası / Baraj	Testimonial
2	Ajans Ada	Garanti Bankası / Erdemir	Kristal Elma
3	Pars/McCann Erikson	Türkiye İş Bankası /Kredi Kartı (animation)	Testimonial
3	Pars/McCann Erikson	Türkiye İş Bankası /Bankamatik Gar	Testimonial
3	Merkez Ajans	YKB/Telecard	Kristal Elma
4	Güzel Sanatlar Saatchi & Saatchi	Petrol Ofisi/ Özelleştirme	Testimonial
4	Y&R Reklamevi	TEB/Kurumsal	Testimonial
4	RPM/Radar	Bank24/Flashdance	Kristal Elma
5	Merkez Ajans	YKB / Kredili Mevduat Hesabı	Grand Prix (TV)
5	Merkez Ajans	Yapı Kredi Hizmetleri Par.3	Testimonial
5	Merkez Ajans	Yapı Kredi Hizmetleri Par.2	Testimonial
5	Merkez Ajans	Yapı Kredi Hizmetleri Par.1	Kristal Elma
6	Lowe Tanıtım	Yapı Kredi Bankası / superkart Çek	Testimonial
6	ManAjans / JTW	Türkiye İş Bankası / Kredi Kartı	Testimonial
6	Ali Taran Creative Workshop	Yapı Kredi Bankası / Telecard	Kristal Elma
7	Y&R Reklamevi	Garanti Bankası	Grand Prix (TV)
7	RPM/Radar	Pamukbank / Japon	Testimonial
7	RPM/Radar	Pamukbank / Rus	Testimonial
7	Y&R Reklamevi	Garanti Bankası	Kristal Elma
8	Y&R Reklamevi	Garanti Bankası/ Bireysel Bankacılık(Taksi)	Grand Prix (TV)
8	Ali Taran Creative Workshop	YKB / Telecard (Hastane)	Testimonial
8	Ali Taran Creative Workshop	YKB / Telecard (Hastane)	Testimonial

8	Y&R Reklamevi	Garanti Bankası / Bireysel Bankacılık/Taksi	Kristal Elma
9	Y&R Reklamevi	Garanti Bankası / Cumartesi Açık	Grand Prix (TV)
9	Medina Turgul DDB	İşbankası / Interactive Banking	Testimonial
9	RPM/Radar	Pamukbank/ Sıfır FaizliKredi	Testimonial
9	Y&R Reklamevi	Garanti Bankası / Cumartesi Açık	Kristal Elma
10	RPM/Radar	Pamukbank / Dialog (Yaşlı çift)	Testimonial
10	Ali Taran Creative Workshop	Yapı Kredi (Canlı Yayın)	Testimonial
10	Ali Taran Creative Workshop	Yapı Kredi (Gizli Görev)	Kristal Elma

There is no data about 11th Krsital Elma Organization

12	3.Kuşak	Türk Ekonomi Bankası Telepati / Bale	Testimonial
12	3.Kuşak	Türk Ekonomi Bankası Telapati / Yüzme	Testimonial
12	Y&R Reklamevi	Garanti Bankası/ Internet Bankacılığı	Kristal Elma
13	Total İletişim	Benkar/Advantage Card Balkon	Testimonial
13	Total İletişim	Benkar/Advantage Card Balkon	Testimonial
13	Total İletişim	Benkar/Advantage Card Dinazor	Kristal Elma
14	Rafineri	Benkar/Advantage Card Köpek	Grand Prix
14	Y&R Reklamevi	Osmanlı-Garanti Birleşme	Testimonial
14	Y&R Reklamevi	Garanti Bankası/ Shop&Miles Kredi Card Mazhar Alanson	Testimonial
14	Rafineri	Benkar/Advantage Card Köpek	Kristal Elma
15	Y&R Reklamevi	Garanti Bankası/ Bonus Card/ YKM	Finalist
15	Ajans Ultra	Finansbank /CardFinans Sevil	Finalist
15	Ajans Ultra	Finansbank /CardFinans Mudo	Finalist

15	TBWA/İstanbul	KoçBank /Kredi Card	Bronze Elma
15	Y&R Reklamevi	Garanti Bankası/ Bonus Card/ Çiftlik Ağası	Silver Elma
16	Y&R Reklamevi	Garanti Bankası/Minibank	Testimonial
16	RPM/Radar	YKB / Esnek Kredi	Testimonial
16	Y&R Reklamevi	Garanti Bankası/Bonus Card	Kristal Elma
17	3.Kuşak	Anadolu Finans Taşıt Kredisi	Testimonial
17	Rafineri	İşbankası / Petrol Ofisi	Testimonial
18	Ajans Ultra	BKM/Chip and Pin	Testimonial
18	Medina Turgul DDB	TEB İmza Kampanyası	Testimonial
18	Rafineri	Akbank/Axess	Kristal Elma
19	Ogivly&Mather	Asya Card	Testimonial
20	DDB&CO	Finansbank / Cardfinans Güç Sizde	Kristal Elma
20	DDB&CO	Finansbank / Cardfinans Güç Sizde	Second of category
20	TBWA/İstanbul	TEB Molalı Kredi	Third of category
21	Medina Turgul/DDB	İşbankası Maximiles	Kristal Elma
21	DDB&CO	Finansbank /Sarı Çizmeli	Kristal Elma
21	Medina Turgul DDB	İşbankası SizBiz	Second of category

APPENDIX 2

CODING SHEET

A Visual Devices (Frazer et.al., 2002; Gagnard & Morris, 1988; Stewart & Furse, 1986; Stewart & Koslow, 1989)

V1: Scenic beauty

    (1) Presence

    (2) Absence

    (3) Cannot code

V5: Surrealistic visual

    (1) Presence

    (2) Absence

    (3) Cannot code

V2: Beautiful characters

    (1) Presence

    (2) Absence

    (3) Cannot code

V6: Substantive supers

    (1) Presence

    (2) Absence

    (3) Cannot code

V3: Ugly characters

    (1) Presence

    (2) Absence

    (3) Cannot code

V7: Visual tagline

    (1) Presence

    (2) Absence

    (3) Cannot code

V4: Graphic display

    (1) Presence

    (2) Absence

    (3) Cannot code

V8: Visual memory device

    (1) Presence

    (2) Absence

    (3) Cannot code

B. Commercial Appeals or Selling Propositions (Stewart & Furse, 1986; Gagnard & Morris, 1988; Stewart& Koslow; 1989; Frazer et al., 2002)

V 9 : What is the dominant commercial appeal or selling proposition ?

    (1) Attribute or ingredients as main message

    (2) Product performance or benefit as main message

(3) Psychological or subjective benefits as main message

(4) Product reminder as main message

(5) Sexual appeal

(6) Comfort appeals

(7) Safety appeals

(8) Enjoyment appeals

(9) Welfare appeals

(10) Social approval

(11) Self-esteem or self image

(12) Achievement

(13) Exitement, sensation, variety

C. Commercial Format (Frazeret al., 2002; Gagnard & Morris 1988, Stewart & Furse , 1986, Stewart & Koslow, 1989)

V 10 : What is the dominant commercial format of the commercial ?

(1) Vignette

(2) Continuity of action

(3) Slice of life

(4) Testimonial by product user

(5) Endorsement by celebrity or authotity

(6) Announcement

(7) Demonstration of product in use or by analogy

(8) Demonstration of results of using product

(9) Comedy or satire

(10) Animation / cartoon / rotoscope

(11) Photographic stills

(12) Creation of mood or image

(13) Commercial written as serious cinema

(14) Fantasy, exaggeration or surrealism as dominant element

(15) Problem and solution (before and after presentation)

(16) Interview (:person on the street or elswhere)

(17) Camera involves audience in stiuation

(18) New wave (Proudct graphics)

D: Commercial Approach (Frazer et al., 2002; Gagnard & Morris 1988; Stewart & Furse 1986; Stewart & Koslow 1989)

V 11: Rational or emotional appeal ?

   (1) More rational

   (2)Balance of rational and emotional

   (3)More emotional

V 12 : Brand-differentiating message

    (1) Presence

    (2) Absence

    (3) Cannot code

E. Commercial Settings: (Frazer et al., 2002, Gagnard & Morris, 1988; Stewart & Furse, 1986; Stewart&Koslow, 1989)

V 13 : Where is the dominant commercial setting ?

   (1) Indoors

   (2) Outdoors

   (3) Other

   (4) No settings

V 14 : Where is the commercial settings ?

(1) urban apartment / housing	(6) Green pasture
(2) Rural apartment / housing	(7) Mountainous are
(3) Generic office / business setting	(8) Other
(4) Generic restaurant setting	(9) other_____
(5) Foreign locale / landmark	(10) Not applicable

F. Music (Frazer et al., 2002; (artist added for research interest) ; Gagnard :& Morris, 1988; Stewart & Koslow , 1989)

V 15 : Presence or absence of music in commercials

   (1) Presence   (2) Absence

V 16 : Presence or absence of music as a major element

   (1) Presence   (2) Absence

V 17 : Music Artist (Added Music Intterest)

   (1) Identifiable_____Who? _____(2)

     Unidentifiable

V 18 Music style in commercials

   (1) Alternative, Contemporary Hits, Rock   (4) Jazz

   (2) Classical   (5) Urban

   (3) Country   (6) Unidentifiable

V 19 : Is the music a brand jingle ?

   (1) Presence   (2) Absence

G. Commercial Tone and Athmosphere (Frazer et al., 2002; Gagnard & Morris, 1988; Stewart & Furse, 1986; Stewart & Koslow, 1989)

V 20 : (Please select the predominant tone)

   (1) Cute / adorable   (11) Somber / serious

   (2) Hard sell   (12) Uneasy / tense / irritated

   (3) Warm and caring   (13) Relaxed / comfortable

   (4) Modern / contemporary   (14) Glamorous

   (5) Wholesome / Healty   (15) Humorous

   (6) Technological / futuristic   (16) Suspenseful

   (7) Conservative / traditional   (17) Rough / rugged

   (8) Old fashioned / nostalgic

   (9) Happy / fun-loving

  (10) Cool / laid-back

I Hero coding (added interest)

V24 : Main character in the spot is / becomes a hero	**V25**: Brand is the spot is / becomes a hero
(1) Yes	(1) yes
(2) no	(2) no

K. Commercial Characters (Frazer et al., 2002; Gagnard & Morris, 1988; Stewart & Furse, 1986; Stewart & Koslow, 1989)

V 26: <u>Principle character(s) playing male?</u>

  (1) yes

  (2) no

V 27: <u>Principle charachter(s) female ?</u>

  (1) yes

  (2) no

V 28: <u>Principle character(s) child or infant ?</u>

  (1) yes

  (2) no

V 29 : <u>Principle charachter(s) racial or ethnic minority ?</u>

  (1) yes

  (2) no

V 30 : <u>Principle character(s) character(s) celebrity?</u>

  (1) yes

  (2) no

V 31: <u>Principle character(s) actor role of ordinary person?</u>

  (1) yes

  (2) no

V 32 : <u>Principle charcter(s) real people ?</u>

  (1) yes

  (2) no

V 33 : <u>Principle characters(s) creation ?</u>

  (1) yes

  (2) no

V 34 : <u>Principle character(s) animal ?</u>

  (1) yes

  (2) no

V 35 : <u>Principle character(s) animated ?</u>

  (1) yes

  (2) no

APPENDIX 3

Operational Definitions

A.Visual Devices (Frazer et al.;2002; Gagnard&Morris,1988; Stewart&Fuse, 1986; Stewart&Koslow, 1989)

i.Scenic beauty: Does the commercial present striking scenes of natural beauty (mountians, flowing streams) at the same point?

ii.Beauty of characters: Does the commercial present one or more strikingly beautiful people ?

iii.Ugliness of characters: Does the commercial present one or more strikingly ugly people ?

iv.Graphic display: Does the commercial use graphic displays or charts as part of this presentation ? Such graphic may be computer generated.

v.Surrealistic visual: Does the commercial present unreal visuals, distorted visuals, fantastic scenes like watch floating through outer space?

vi.Subsantive supers: A superscript (sord on the screen) used reinforce some characteristic of the product or a part of commercial message – for example, "50% stronger "or 3 out of 4 doctors recommend."

vii.Visual tagline: A visuualy presented statment of new information at the end of the commercial; for example, the screen shows the name of participating dealers or another product that was not the focus of the commercial shown. Corparate logos or slogans not qualify.

viii.Use of visual memory device: Any devices shown that reinforce product benefit, the product name, or message delivered by the commercial-for example, timerelease capsules bouncing in the air, the word Jello spelled out with Jello Gelatin.

B. <u>**Commercial Appeals or Selling Proposition:**</u> (Frazer et al.;2002; Gagnard&Morris,1988; Stewart&Fuse, 1986; Stewart&Koslow, 1989)

What is the dominant comercial appeal or selling proposition?

i.Attribute or ingredients as main message: A major focus of the commercial is to communicate something about how the product made (for example, car in manufactoring), or ingredients (for example, the only toothpaste with stannous fluoride)

ii.Product performance or benefits as main message: A major focus of the commercial is to communicate what the product does (for example, shinies tub, fresher breath, whiter teeth) or how to use it.

iii.Sexual appeal: Main focus of commercial is on sexual cues.

iv.Comfort appeals: Main focus of commercial is on cues appealing to creature comforts (soft chairs, cool climate)

v.Safety appeals: Main focus of commercial is on cues appealing to being free from fear or physical danger.

vi.Enjoyment appeals: Main focus commercial is on cues about enjoying life to the fullest, having good food and drink, and so on

vii.Welfare appeals: Main focus on caring or provoding for others (for example, gift giving)

viii.Socail approval: Main focus of commercial belonging, winning friends, obtaining approval of others.

ix.Self esteem or self image: Main focus of commercial is on feeling better about oneself, improving oneself, being a better person.

x.Achievement: Main focus of commercial is on obtaining superiority over others, getting ahead, winning.

xi.Exicitement, sensation, variety: Main focus of commercial is on adding excitement, thrills, and variety of life and avoiding boredom.

Commercial Format: (Frazer et al.;2002; Gagnard&Morris,1988; Stewart&Fuse, 1986; Stewart&Koslow, 1989)

What is the dominant commercial format of the commercial?

i.Vignettes: A series of two or more stories that could stand alone; no continuing storyline but several indipendent stories (which may convey the same message). Multiple interviews would be an example. Has no continuity of action.

ii.Continuity of action: Commercail has a single storyline throughout with an obvious beginning middle, and end; a common theme, character, or issue ties the whole commercial together from beginning to end. This may be an interview with a single individual, slice of life, or any other format that involves continuity of action.

iii.Slice of life: An interplay between two or more people that portrays a conceivable real-life situation. There is continuity of action.

iv.Testimonial by product user: One or more individuals recounts his or her satisfaction with the product advertised or the results of using the product advertised-for example, Acun Ilıcalı- Cocacola

v.Endorsement by celebrity or authority: One or more individuals (or organizations) advocates or recommened the product but does cot claim personel use of satisfaction.

vi.Announcement: Commercial's format is that of newscast of sportcast salles announcement.

vii.Demonstration of product in use or by analogy: A demonstration of product in use-for example, a man shaving in a commercial for shaving lather, women applying makeup. A demonstration of the use of the product, benefit, or pruct characteristic by an analogy or device rather than actual demonstration.

viii.Demonstration of results of using product: Demonstation of the outcame of using the poduct-for example, shining floors, bouncing hair.

ix.Comedy of satire: The commercial is written as a comedy, parody, or satire.Not only is hummor an element of the commercial, but alsothe commercial is written to be funny.

x.Animation / cartoon/ rotoscope: The entire comemrcial or some substantial part of the comemrcial is animated. A rotoscope is a combination of real life and animation on the screena as the same time- for example , in Papia commercial a lite girl and Bugs Buny with together.

xi.Photographic still: The use of photographic stills in part of commercial. These may be product shots, settings, or models.

xii.Creation of mood or image as dominant element: An attempt to createe a desire for the product, without offering a spesific product claim by appealing to the viewes's emotinal/sensory involvement. The primary thrust of the commercial creation of a feeling mood.

xiii.Commercial written as serious drama: The commercial is written as a stage play, melodrama, or tradegy.

xiv.Fantasy, exaggeration, or surrealism as dominant element: The use of animation or other visual device instead of a realistic treatment to suspend disbelief or preclude literal translation on the part of the viewer.

xv.Problem and solution (before/after presentation): An attempt to define or show a problem, then indicate how the product eliminates or reduces the problem.

xvi.Interview (person on the street or elsewhere): An interview (Q&A) is primary vehicle in the commercial.

xvii.Camera involves audience in stuation: Use of camera as eyes of viewer. Camera creates participation in commercial.

xviii.New wave: Use of posterlike v,suals, fast cuts, high symbolism as in Diet Pepsi.

Commercial Approach: (Frazer et al.,2002; Gagnard&Morris,1988; Stewart&Fuse, 1986; Stewart&Koslow, 1989)

Rational or Emotinal ?

i.Rational approach: A fairly straightforward presentation of the product's attributes and claims.

ii.Emotional approach: An emotional apeeals does not appeal to reason but to feelings.

iii.Balance of rational and emotional: An appeal counterposing rational and emotional.

Commercial Setting: (Frazer et al.;2002; Gagnard&Morris,1988; Stewart&Fuse, 1986; Stewart&Koslow, 1989)

i.Indoor: Is the commercail setting,or a significant part of it, indoors or in other human-made structers (for example, a kitchen, garage, stadium, airplane)

ii.Ourdoors: Is the commercial setting, or a significant part of it, outdoors (mountain, rivers, backyard, garden, or other natural setting)? Do not include unnatural environments such as stadium or home driveway.

iii.Other: Not indoor or outdoor.

iv.No setting: There is no particular setting for the commercial; the setting is neutral, neither indoor not outdoors.

Music: (Frazer et al., 2002(unless otherwise noted); Gagnard & Morris,1988; Stewart&Fuse, 1986;Stewart&Koslow, 1989)

> **i.Music:** Is music present in commercial in any form?
>
> **ii.Music as a major element:** Do the lyrics or the focus of the music used in the commercial carry a product message?
>
> **iii.Music Artist:** Is the artist identifiable, if so, who? (variable added by author)
>
> **iv.Music style:** What is the music genre ? (variable added by author)
>
> **v**.Is the music a brand jingle ? (variable added by author)

Commercial Tone and Atmosphere (Frazer et al.;2002; Gagnard&Morris,1988; Stewart&Fuse, 1986; Stewart&Koslow, 1989)

> **i**.Choices include: Cute/adorable, hard sell, warm/caring, futuristic/conservative/traditional, old fashion/nostalgic, happy/fun-loving, cool/laid-back, somber/serious, uneasy/tense/irritated, relaxed/comfortable, glamorous, humorous, suspenseful,rough/rugged

Hero Coding: (Frazer et al.;2002; Gagnard&Morris,1988; Stewart&Fuse, 1986; Stewart&Koslow, 1989)

Is main character in spot is/becomes a hero ?

Brand spot is/becomes a hero ?

Commercial Characters: (Frazer et al.;2002; Gagnard&Morris,1988; Stewart&Fuse, 1986; Stewart&Koslow, 1989)

> **i.Principal character(s) male:** The character(s) carrying the major on-camera role of delivering the commercial message is a male. Incidental, backround on-camera apperance is not applicable.
>
> **ii.Principal character(s) female:** The character(s) carrying the major on-camera role of delivering the commercial message is a female. Incidental, backround on-camera apperance is not applicable.
>
> **iii.Principal character(s) child or infant:** The character(s) carrying the major on-camera role of delivering the commercial message is a child or infant. Incidental, backround on-camera apperance is not applicable.

iv.Principal character(s) racial or ethnic minority: One or more of the principle on-camera characters is black, Hispanic, Oriental, or of some other clearly identifiable minority.

v.Principal character(s) celebrity: The character(s) delivering the major portion of the message on camera is well known either by name or face. Celebrities mayne athletes, movie stars or well known corporate Tables (but not simply the identified head of a corporation)

vi.Principal caharcter(s) actor playing role of ordinary person: Must be delivering the major protion of the message.

vii.Principal charater(s) real people: Are one or more of the principal characters identified as real people (as opposed to actors playing a role) ? This may take the form of a hidden camera or an interview.

viii.Principal character(s) creation: The principal character is a created role, person, or cartoon Table – for example, Ronald McDonald, Pillsbury Doughboy.

ix.Principal character(s) animal: Is one or more of the principal character(s) an animal (either real or animated)?

x.Principal character(s) animated: Is one or more of the principal characters animated (cartoon)?

ÖZGEÇMİŞ

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Orta Öğretim : Alsancak Ortaokulu 1988

Lisans : İstanbul Üniversitesi 1996

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CNN Türk 1999 - 2005
Kanal D 1998- 2000
Atv 1993 - 1998
TRT 1992 – 1993
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