A Study on Banking Advertisements in Turkish TV Channels

Seyit Ahmet Capan[a],*

[a] Cukurova University English Language Teaching Department, Turkey. Working as a research assistant. At the same time, he is doing his PhD in English Language Teaching Department.

*Corresponding author.

Received 15 December 2012; accepted 16 February 2013

Abstract
Advertisements are one of the most influential means of increasing a company’s share in the overall market. They employ several cultural values so as to shape people’s purchase habit and create a positive attitude toward advertised products. Thus, this study investigated the verbal content of banking advertisements with a focus on cultural values they presented. The data were elicited from TV advertisements telecasted on Turkish TV channels throughout 2012. The study found that the common method used in the advertisements was to set a pessimistic scene in which advertised products appeared as a panacea. Furthermore, it yielded several cultural values, some of which were rigorously promoted while others were criticized in some way. These comprised collectivism, familial relations, patriarchy, patriotism, religious values, social conventions, wisdom on the one hand, and achievement, competitiveness, consumption, distrust, easy life, globalization, hedonism and individualism on the other. Finally, this study revealed that the traditional versus modern dichotomy constituted a prevalent conflict in Turkish society.

Key words: TV advertisements; Cultural values; Traditional; Modern

INTRODUCTION
Advertisements have long been regarded as one of the most influential means of stratifying a company’s share in the overall market. They intend to increase the company’s sales in one way or another. They are specifically designated to attract people’s attention and promote positive attitudes towards advertised products. To achieve this goal, advertisements recourse to several resources that may have a desired impact on people’s purchase behavior. In this regard, culture constitutes important bedrock for advertisements, since it unquestionably holds a great role in shaping people’s attitudes towards consumption (Cheng & Schweitzer, 1996; Zhang & Harwood, 2004). More specifically, advertisements employ cultural values so as to trigger people’s tendency to consume without much consideration because presentation of cultural values accompanied by advertised products may add credentials to those products. Also, it may make up for possible concerns regarding the functionality of the advertised products.

With respect to inclusion of cultural values, advertisements, particularly those appearing on TV channels, are considered to take a step further from their initial objective of promoting consumption as they attempt to take on the role of teaching certain values (Pollay & Mittal, 1993). That is advertisements are used in a way to manipulate people’s perceptions about cultural values. Therefore, advertisements are believed to be effective in reshaping the society in such a way that cultural values cater for the interest of sellers (Pollay, 1983; Pollay & Gallagher, 1990).

Unlike most studies which analyze the overall content of advertisements, this paper focuses only on the verbal content of a total of 17 banking advertisements appearing on Turkish TV channels throughout 2012. This paper involves only TV advertisements based on the researcher’s belief that televisions are by far the most effective means of advertizing given that almost everyone from various parts of the society watch TV at least a few hours a day.
An investigation of the advertisements in this paper has yielded several cultural values, some of which are rigorously promoted while others are criticized. Following a brief review of literature on the issue, this paper provides a detailed discussion of the findings revealing from the analysis of advertisements. Finally, it concludes up by some remarks on the surfacing values.

1. LITERATURE REVIEW

Cultural values are the backbones of each society. “The value system is thought to include sets of beliefs, attitudes, and activities to which a culture or subculture subscribes...” (Tse, Belk & Zhou, 1989, p. 459). Under the umbrella term cultural values, the value system covers the goals, ideologies, religions, social norms, and conventions of the society. Apparently, cultural values constitute the basic action plans for TV commercials in that they highlight the features to bring to the fore and sensitivities to hide. A close investigation of the literature on cultural values appearing in advertisements demonstrates that different researchers (Kalliny et.al., 2011; Lin, 2001) have coined various terms to classify the values they have encountered. However, they fortunately converge on broad conventions of the society. Apparently, cultural values have the most widespread recognition in “utilitarianism”. Particularly, the traditional versus modern values distinction has the most widespread recognition in the literature (Lin, 2001; Zhang & Harwood, 2004).

The traditional category refers to strong adherence to one’s own society and potent defiance to external influence, since external forces are considered to have malign intentions such as distorting the peace, endangering coherence in the society and promoting high selfishness. Traditional values mainly consist of a) family, b) collectivism and c) education. The gist of the subcategory entitled as “family” is that TV commercials utilize these values to create the impression that purchasing the advertised product will foster family relations. This subcategory is characterized by “filial piety”, “veneration for elders”, “past orientation” and “search for better future for children” (Cheng & Patwardhan, 2010; Cheong, Zheng & Kim, 2011; Kalliny et.al., 2011). In their analysis of the cultural values appearing in Chinese TV commercials, Zhang & Harwood (2004) found out that family was the second most frequently tapped value. They (2004) attributed this finding to the Chinese conception of family as the key of social harmony. Secondly, TV commercials resort to “collectivism” with the underlying concept of associating the purchase of advertised products with being good to other people and to one’s country. This subcategory comprises such values as “interdependence”, “affiliation”, “patriotism”, “harmony with others”, “cooperation”, “consensus” and “oneness with nature” (Kalliny et.al., 2011; Cho et.al., 1999; Wah, 2005). To give an example, Lin (2001) compared the values in Chinese and American TV commercials and found out that the Chinese advertisements held a stronger potential for group consensus. The last traditional category i.e. “education” is based on the importance of the image of a knowledgeable person because being associated with knowledge is a major source of respect in traditionalist societies. Therefore, this subcategory fundamentally addresses “wisdom” and “power distance”. For example, in a pioneering investigation of sub-Saharan African commercials, Oyedele & Minor (2012, p. 96) illustrated that “The Big Man” plot in Nigerian context stood for authority and power distance, since the informed big man was regarded as the source to solve problems.

As for the modern values, they stand for novelty and uniqueness. This category addresses feelings of self-satisfaction, contemporaneousness and superiority over others. Most research (Cheng & Patwardhan, 2010; Cheong, Zheng & Kim, 2011) indicates that the commercials benefitting from these values are Western-originated. Hence, an increase in the rate of commercials displaying these values may be interpreted as an indication of Westernization. The values within this category can be sorted out as a) individualism, b) modernity and c) hedonism. As the first subcategory of modernism, individualism encompasses a variety of values such as “independence”, “success”, “status”, “uniqueness”, “self-reliance” and “competition”(Lin, 2001; Wah, 2005). In a study delving into the different values presented in TV commercials in Singapore and Malaysia, Wah (2005) highlighted that the Singaporean advertisements represented individualistic features more frequently than Malaysian advertisements. He (2005) argued that the difference stemmed from a more conservative and precautionary attitude in Malaysia. On the other hand, modernity as a subcategory of modern values refers to keeping abreast of the developments so as to successfully handle the challenges of the modern world. Modernity basically involves “popularity”, “wealth”, “technology”, “future-orientedness” and “manipulation of the nature”(Cheng & Schweitzer, 1996; Kalliny et.al., 2011). In a research conducted on Chinese and U.S. TV commercials, Cheng & Schweitzer (1996) intriguingly revealed that modernity was used more frequently in Chinese commercials than in U.S. commercials, which they (1996, p. 40) ascribed to the commercial naiveté of Chinese consumers in contrast to more sophisticated preferences of American consumers. Finally, “hedonism” is used as a representation of pleasure in exchange for the purchase of the advertised products. These commercials present pretty, luxurious and prestigious products as tools serving for self-satisfaction. Hedonism comprises “pleasure”, “adventure”, “luxury”, “youth”, “beauty” and “self-fulfillment” (Cheng & Schweitzer, 1996; Tse, Belk & Zhou, 1989; Zhang & Harwood, 2004). For example, Kalliny & Gentry (2007) examined a total of 886 TV commercials telecasted in the Arab world and
the U.S. They (2007) concluded that slightly though, the
Arabic commercials promoted more hedonism than the
 commercials in the U.S.
Apart from traditional and modern dichotomy, another
broad category of value representation can be named as
utilitarianism, which relates to the utility of purchasing
a product. Utilitarian values cover product-oriented
features such as quality, practicality, price, efficiency
and effectiveness of the product. In a comparative study
of American and Chinese television advertising, Lin
(2001) revealed that American commercials surfaced to
focus more on product merits as American people were
driven more by facts and information about products.
On the contrary, she (2001, p. 90) argued that Chinese
 commercials were more symbolic now that Chinese
were more likely to establish their purchase decisions on
emotional links with the products.

2. METHODOLOGY

This paper includes a total 17 banking advertisements
that were broadcasted on Turkish TV channels throughout
the year 2012. To decide on which advertisements to
include in this paper, the researcher searched and watched
a greater number of TV advertisements targeting at
banking services. The search was conducted through a
video sharing website (www.youtube.com), which has a
worldwide recognition for the stated purpose. Of all the
 commercials watched on the website, only those that had
some cultural interpretations were selected. Hence, this
paper employed a purposeful sampling in selecting the
advertisements to be studied. Nevertheless, the selection
was carried out regardless of the origin, political stance
and financial power of either the advertized brand or the
channels broadcasting the advertisements. Moreover,
particular attention was paid to ensure that only those
banking advertisements telecasted in 2012 were included
in the study.

After deciding on the advertisements that would serve
the purpose of the current study (i.e. highlighting cultural
values represented in TV commercials), the researcher
transcribed the verbal content of the advertisements.
This paper probed into cultural values communicated
merely through verbal messages and merely in banking
 commercials because it was part of a bigger project which
intended to reveal about the role of verbal content of
Turkish TV commercials addressing different types of
goods in reshaping the Turkish culture while boosting up
consumptionist behaviors. Then, the researcher shared the
transcriptions with colleagues taking part in the project
so that they could proofread them and provide feedback.
Finally, the themes emerging from the analysis of the
verbal content of advertisements were coded under two
broad categories as traditional and modern values. The
next section discusses the findings emerging from the
analysis of verbal contents of the selected advertisements.

3. FINDINGS

A close investigation of 17 banking commercials
broadcasted in Turkish TV channels throughout the year
2012 with a focus on cultural values they address has
yielded a broad categorization as ‘traditional’ and
‘modern values’. The first set of values includes
collectivism, familial relations, patriarchy, patriotism,
religious values, social conventions and wisdom. The
latter group comprises eight subcategories. It involves
achievement, competitiveness, consumption, distrust, easy
life, globalization, hedonism and individualism. Though
this section presents a detailed discussion of the values in
each category, the need arises here to delineate the path
that the investigated advertisements followed in order to
communicate the message that investment on the advertized
brand offers alternative solutions for different situations.

The TV advertisements investigated in this paper
follow more or less the same method in order to make
people feel that they need the advertized bank service to
handle their needs. The advertisements resort to pessimism
by setting a scene in which there are many problems, and
encountering these problems makes people feel helpless.
In the midst of this pessimistic mood, the advertized bank
service features as the key to solve the problems. For
instance, one of the advertisements uses a song, the lyrics
of which roughly mean that it is too big a responsibility
i.e. the burden over people’s shoulder is too much to bear.
Yet, it offers the advertized credit card as a panacea to
successfully handle the burden. In another advertisement,
the wife complains that the heating system is disordered
and the house wares are getting old-fashioned. Then, the
husband is offered the advertized credit card so that he
can successfully renew the house wares.

To get back to the issue of main findings regarding
the values presented in the analyzed advertisements, this
section will first discuss values in the traditional category.
A separate sub-section will be spared for the second group
of values entitled as ‘modern’.

3.1 Traditional Values

3.1.1 Collectivism

TV advertisements studied in this paper utilize
collectivism with the premise that the image of a person
involved in group work may foster positive attitudes
towards the advertized brand. The underlying concept in
employing collectivism is that using the advertized brand
may foster a sense of belonging to a social group and
thus, give a feeling of satisfaction. Similarly, the banking
 commercials underline the importance of overcoming
selfishness and caring for others as they state that
economic growth cannot be achieved individually, rather
as a group.

3.1.2 Familial Relations

The analyzed banking advertisements address family
relations to promote the view that using the advertized
bank services may strengthen intimate relations among family members. Though other studies (Cheng & Patwardhan, 2010; Kalliny, et. al. 2011) prioritize such responsibilities as filial piety and veneration for elders, the findings in this study bring to the fore the relationship between man and wife, and parents and the child. For instance, a wife in one of the advertisements is portrayed to attribute mechanical problems in the heating system to her wife’s ignorance. Thus, the advertised bank service in this case is suggested as a facility to help the husband make his wife happy. Furthermore, in another advertisement, a retired person having withdrawn his salary from the bank is portrayed to buy a mobile phone so that he can see his granddaughter’s picture on the phone screen. Therefore, this advertisement communicates that using the advertised bank service makes it possible for a grandfather to express his love for his grandchildren. Likewise, the starring character in another advertisement explicitly states that the brand at hand is particularly interested in the good of its customers’ family members.

3.1.3 Patriarchy
The observed advertisements intriguingly reveal patriarchy/male-orientedness as the prevailing concept in the society. Although there has been tremendous endeavor to give women their due rights in the society, the advertisements in this paper indicate that male-orientedness is still perceived as the maintaining feature of Turkish society. Almost none of the advertisements in this paper employ a female sound in cases where they involve a background speech. One of the advertisements constitutes the very example for the representation of patriarchic family system as several women are depicted as housewives waiting for their husbands. While all the female characters in this advertisement are doing some household activities, they seem to worry about their husbands who are probably still at work. In addition, another advertisement portrays women as mere consumers who first buy and then think about the payment. In contrast, it associates males with such attributes as being careful in their expenditures and making best of opportunities. Still another advertisement conveys that man holds the strongest position in the family as the starring character confidently asserts that his baby surely looks like the father.

3.1.4 Patriotism
Another traditional value surfacing in the advertisements is patriotism. Associated mostly with collectivistic cultures, patriotism requires arranging one’s activities in a way to provide some goods for her/his country. The fundamental goal in utilizing patriotism in advertisements is to prompt the view that using the services offered by the advertised brand should be interpreted as a way of serving to the good of one’s country. Hence, investment on the advertised brand is represented as serving to the good of one’s country.

3.1.5 Religious Values
Religion, particularly in traditional cultures, is a potent figure employed in advertisements so as to boost up the sales of advertized products. Fam, Waller & Erdogan (2004) propose that advertisements should pay attention to the religious motives as it may otherwise lead to feelings of offence in target people. The analyzed advertisements indicate that banking advertisements in Turkey address religious values as a means of fostering positive attitudes towards the advertised bank. For instance, an old man appearing in one of the advertisements utters some expressions with heavily religious connotations such as going to pilgrimage. Similarly, the starring character in another advertisement is portrayed to pray before starting to act.

3.1.6 Social Conventions
The advertisements studied in this paper address social conventions in traditional Turkish culture. Social conventions are regarded as an influential tool for advertisements to promote close adherence on the part of clients. For instance, one of the advertisements makes heavy use of Turkish conventions such as entering a newly opened store with the right foot and hanging the first money over the wall. Additionally, the starring character in one of the advertisements promises that in that bank, the officers will button up their jacket before clients, which gives the impression that the clients are appreciated and respected by the brand. On the other hand, one of the characters in another advertisement propagates the traditionalist view that a boy should do his father’s work.

3.1.7 Wisdom
The last subtype of traditional values detected in the observed advertisements is loyalty to wisdom. The analyzed advertisements appear to promote adherence to wisdom whereby they intend to ensure that use of the advertized banking service is reinforced. For instance, one of the advertisements attempts to make people feel that the bank service in question supports rational expenditure as the brand in this advertisement offers training on how to spend efficiently. In addition, another advertisement promotes respect for the opinions of elders as the starring character says that his achievements owe a lot to his uncle’s recommendations. Nevertheless, another advertisement places emphasis on the role of common mind in purchasing something as it displays a few people negotiating about a product before they buy it.

3.2 Modern Values
3.2.1 Achievement
The most commonly addressed modern value in the observed advertisements is found to be achievement. A majority of the advertisements point out that the use of the advertized bank services may contribute to one’s achievement. They prompt the impression that one needs the advertized brand in order to successfully attain
her/his dreams. For example, the bank in one of the advertisements is described as a guide for those wishing to achieve their goals. In another case, it is stressed that one’s achievement is guaranteed by the advertised bank as the starring character promises that the clients’ prospective achievements will be shaped by the brand.

3.2.2 Competitiveness
Another modern value commonly featuring in the advertisements studied in this paper, competitiveness is based on the idea of outdoing others and bringing oneself to the fore. The advertisements present competitiveness in the form of a constant drive for growth and greediness. For example, one of the advertisements prompts a greater appetite for growing as it includes sentences that make people constantly ask for more. Moreover, another advertisement promotes the feeling of self-confidence to such an extent that the clients of the advertised brand are promised to be the best ones in their field.

3.2.3 Consumption
Fostering the consumption behavior is evidently the most fundamental goal of all sorts of advertisements. The banking commercials in this paper are no exception as they attempt to increase people’s likelihood to spend via using the advertised bank services. More specifically, the advertisements imply that using the brand in question enables emancipation from concerns about the financial burden of spending freely. Another advertisement also promotes expenditure as it suggests that many other people buy every day. Thus, it conveys that one should not refrain from purchasing (in this case a mobile phone) as it is an ordinary activity done by numerous people every day.

3.2.4 Distrust
Distrust surfaces as a reaction to the collectivistic norm of reliance on one another. Distrust in this paper refers to a rejection to the traditional idea that people should rely on one another and carry out commercial activities on the basis of mutual trust. To illustrate, one of the advertisements presents a dialogue between a salesperson and a client, in which the salesperson refuses to sell his products on credit. The salesperson’s rejection to the client clearly explains the fragility of the relations in the modern world. As an alternative, the advertised bank service i.e. bank insurance is suggested to compensate for the deficiency.

3.2.5 Easy Life
A noticeable aspect of modern life is the perception that it is easy to attain something with little effort. The advertisements studied here convey the view that the bank in question is a significant standpoint for overcoming difficulties and thus, seizing the success. To give an example, the advertised bank in one of the advertisements is introduced as an empowering factor for attaining gigantic achievements in a short time. Another intriguing finding with reference to the promotion of an easy life is the depiction of raising babies as a burden. More specifically, a close examination of the advertisements in this paper has yielded the notification that banking advertisements demonstrate new-born babies as a financial burden on parents and thus, discourage people from having babies. In one of the advertisements, a major character warns his wife about the difficulties of raising a baby in the current age. In another advertisement, an old woman gives a man some discouraging recommendations about the difficulties of having a baby. Similarly, another character who has just had a baby is represented as asking his boss for some loan due to the expenses during the birth. In all these cases, the advertised bank services are suggested as the solution to live up to the challenges of raising a new-born baby.

3.2.6 Hedonism
Hedonistic values are generally used to signify that the purchase of the advertised product provides fulfillment, pleasure and luxury. Accordingly, the major character in one of the advertisements implies that the fulfillment arising from the achievement of the game he has devised is supplemented by the advertised bank. Similarly, another advertisement fosters luxury as the characters moves to a larger house thanks to the credit offered by the bank service. Still another advertisement presents the advertised bank service as a way of enjoying one’s life through activities like going on holiday, enjoying the fish and doing shopping.

3.2.7 Globalization
Another common modern value tapped in the banking advertisements is globalization. Globalization is based on the view that in modern times, the physical boundaries are shrinking and thus, it is through adapting into this trend that one can carry out her/his goals. In the case of advertisements in this paper, banks are suggested to carry out the mission of financially abridging one to the rest of the world so that s/he can be successful. This idea finds its voice in one of the advertisements, in which the advertised bank is presented as supporting international relations in the business world.

3.2.8 Individualism
Individualism is a notoriously important aspect of the modern life. Mostly equated with independence and freedom from social constraints, individualism draws an image of people as having unique features, much self-confidence and often extensive self-reliance. One of the advertisements observed here promotes individualism as it communicates its main message through emphasizing different features of each character appearing in the advertisement. Moreover, the advertisements include statements that stress personal characteristics in order to convey that the advertised brand prioritizes individual features of its customers. That is, the verbal content of the advertisements reveal that there are certain characteristics to differentiate each individual from others and that
those characteristics will best be addressed through the advertised brands.

4. DISCUSSION

As the driving force behind advertisements, cultural values are exposed to constant transformation (Lin, 2001). As a result of the rapid globalization following the widespread use of technological media all over the world, the cultural transformation has gained momentum. TV commercials may provide a good representation of this transformation in that they make extensive use of culture and thereby, are involved in mutual relationship with cultural values. The analysis of TV advertisements has prompted a number of intriguing findings that constitute the background of this section. First and foremost, concurrent use of clashing values (such as competitiveness versus group work), emphasis over social life in the form of big families and appetite for luxury demonstrate that cultural values, no matter how often they are used in advertisements, are secondary for sellers (Pollay, 1983). Rather, the very first interest of advertised brands is to increase their sales. Hence, one may argue that financial concerns will continue to suppress values and manipulate those values for triggering people to consume without much consideration.

Another salient outcome of this study is the prevalence of traditional values in the analyzed advertisements despite so many changes Turkish society has undergone in the last few decades. However, one should notice that in most cases, these values are sacrificed for the sake of promoting consumption tendency. For example, loose ties among family members are depicted in a manner that the current situation is presented as a requirement of contemporary world. The image of a grandfather who can only see granddaughter through phone is represented as the desired form of interaction between grandparents and grandchildren. Furthermore, the image of a woman complaining about the malfunctioning heating system is used to project that no spouse has to bear with the negative consequences of marriage, since they have the bank services to back them up.

The analyzed advertisements also resort to religion with the implication that religion is still the prevalent motive in arranging the economic life in Turkey. Particularly some of the advertisements in this paper are observed to make use of religious sensitivities in convincing people of using the advertised brands. Entering a new shop with the right foot and sharing the enjoyment deriving from an old man’s pilgrimage are addressed to create some sort of intimacy between potential clients and the advertised brand. In other words, religious orientations are represented as a compensation for people’s concerns about the reliability of the advertised brand.

Another noticeable finding is that the observed TV advertisements emphasize the role of women in society necessarily as housewives. Though there are cases in which women are represented as working in different places and wearing formal dresses, there are yet reminders of the presentation of women as merely doing housework and waiting for the husband. Moreover, most of the advertisements in this paper use male characters as working in different jobs and more willing to make enterprises. This finding complies with what Oyedele & Minor (2012) called male as the chief character earning the life. In an investigation of sub-Saharan African commercials, Oyedele & Minor (2012, p. 95) found out a plot which they named as “male breadwinner”. They stated that this plot presented females as engaged in doing housework whereas males appeared to be at work or on their way to/from work. Hence, one may lay the claim that the analyzed advertisements propagate that male-orientatedness still holds to be the expected feature of Turkish society.

As to the modern values promoted in the analyzed advertisements, the case remains the same in that the advertisements specifically address attractive features of the modern life while shadowing the negative underpinnings of the promoted modern values. For example, achievement is what most of the observed advertisements readily promises. Though the desire for achievement may be accountable to a certain extent, the fact that modern life requires that one should achieve only through defeating and outdoing others is overlooked. Instead, there is an overt emphasis upon seemingly innocent goal of achieving one’s dream. Therefore, one of the distinctive features of harmonious social life seems to be exposed to eradication so that sellers can earn more. On the other hand, the analyzed advertisements evidently abuse the fragility of financial relations in the modern world by fostering a feeling of distrust. In other words, they keenly address people’s concerns about relying on others as they intend to create an environment where mutual trust in commercial relations is replaced by suspicion and thus, distrust may promote people’s reliance on banking systems. Both sellers and clients are urged to feel that there should be a bank mediating between the two parties for trading, which may in the long run endanger mutual relations in any sphere of the society.

Finally, the analysis of the selected TV advertisements detected that there is a tendency to develop the concept of “life as a dream”. The advertisements are established on a mood that life is full of shortcuts to achieve easily. The risk underlying this conception is that people may no longer be willing to take more responsibilities because they are misled by the conception of effortless achievement. Furthermore, they may feel too lazy to take action in cases where they may indeed handle most challenges with a little effort. For instance, the very humane pleasure of raising a baby is portrayed as too much of a responsibility and thus, seems to be sacrificed for the profit of the advertised brands. All in all, one can
conclude that the feeling of laziness and reluctance to take on risk promoted by the analyzed advertisements may cause constant dependence on others.

CONCLUSION

This paper has attempted to reveal about the verbal content of banking commercials that were broadcasted in Turkish TV channels throughout 2012. A total of 15 themes emerged from the analysis of 17 advertisements. These comprised collectivism, familial relations, patriarchy, patriotism, religious values, social conventions, wisdom on one hand, and achievement, competitiveness, consumption, distrust, easy life, globalization, hedonism and individualism on the other. Of all, the first seven values were perceived to be associated with traditionalism while the remaining values were related to modernism. The main finding in this paper was the observation that TV advertisements mingled traditional and modern values with the goal of promoting consumption, in this case dependence on banking systems.

The interpretation of underlying strategy followed by the analyzed advertisements was identified to be twofold. On the one hand, the advertisements focused on the lagging aspects of life to communicate that consumption was essential. On the other hand, they benefitted from favorable features of modern life so as to promote some sort of positive attitudes towards the advertised brands. However, these commercials were criticized in that the way they promoted consumption might lead to consumption of some values as well. They portrayed loose family relations as desired, women’s role as basically doing household activities, achievement as outdoing others. Unfortunately, all these were simply dedicated to increase the income of the advertised brands.

To sum up, the findings in this study had two basic restrictions. Firstly, it analyzed only a very small number of banking commercials. Second restriction was that it solely investigated the verbal content of the commercials with no concern for other aspects like music, dressing and colors. Yet, this deficiency was accountable given that this paper originally intended to serve one part of a project arranged to be conducted on Turkish TV commercials targeting at different types of products.

REFERENCE


