

## Talk's about the Saving Discourse of 'Türkiye İş Bankası' at Consumer Society: A Rebellion Against Mainstream or a Nostalgic Branding?

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### Abstract

*Türkiye İş Bankası was founded in 1924, after the military victory that is the Turkish War of Independence, with the contributions of Mustafa Kemal Atatürk in order to boost the economic growth of the young Republic of Turkey. Türkiye İş Bankası became a precursor of the country's economic growth by presenting the concept of 'saving' which means a lot to the individual of the modern period. As one of the economic agents of the young Turkey, Türkiye İş Bankası took it as its mission to raise awareness for the importance of savings. In the post-modern period, people are motivated to focus on consumption instead of saving, put themselves in the center of life, live in the moment and look for happiness. The banking sector in the post-modern period, unlike the modern period, boosts consumption by using strategies which cause consumers to use the money that has not yet been made, such as bank loans and credit cards. However, in both modern and post-modern periods, Türkiye İş Bankası has continued to give the same message, which raises awareness for the importance of saving, to the consumers. The study aims to analyze advertisements that are focused on saving which seems as a rebellion against the pillars of the consumption society, and discuss the reasons for such strategy.*

**Keywords:** saving; consumer society; advertisement messages; Türkiye İş Bankası.

### 1. Introduction

After the victory of War of Independence, Turkey went through an economic depression in the 1920s, which called for development in many areas such as industry and banking. In this context, 'saving' has become an essential concept for the daily life. This concept is the most important message given to the society, in the process of branding, by *Türkiye İş Bankası*, which was founded right around the time when the struggle for 'saving' was seen as the struggle for independence. By definition, 'saving' means "preservation, a reduction in expenditure", and it is the best solution to overcome the concern for the future which haunts people in all societies. It is also of vital importance for banks. Especially in the post-war period, people have been steered towards saving, securing their future and thus contributing to the economy. However, for the consumer society, which is defined as the post modern period, it has a different meaning. The modern period's thrifty individual which saves for the future is replaced by the hedonic individual which is focused more on today, for what matters in the moment, rather than the future. Parallel with these changes, the banking sector has also assumed an attitude which promotes the use of credit cards and bank loans. The consumer has been manipulated to believe the false promises that thanks to these banking services everything can easily be owned and consumed.

This study aims to describe the saving messages by *Türkiye İş Bankası* which has used the 'saving' messages since its foundation days to position itself in the banking sector, and discuss the meaning of the saving phenomenon, which clashes with the consumer society, in today's market. This discussion will provide an evaluation in terms of the historical perspective of brand messages of *Türkiye İş Bankası*, and the compatibility between its values and the brand identity. The purpose is to question whether the saving message, which seems as a rebellion against the banking sector and the consumer society, is a nostalgic element developed in order to indicate the bank's deep-rooted history. In this context, the bank's brand communication strategy will be analyzed in terms of the brand history and its strong identity in compliance with the saving phenomenon. This study is significant for academicians who study on advertising, corporate

communication and branding subjects, also audiences who relevant of subjects of saving and consumption. The study will include an overall history of the Turkish banking as well as the introduction of *Türkiye İş Bankası*. After presenting the discrepancies between the consumption society and the concept of saving, the study will go on to analyze the bank's advertisements which focus on saving messages. The conclusion and discussion part will include an evaluation of these.

## 2. A Framework for Turkish Banking History

Banks started to be founded inside the Ottoman Empire boundaries in the mid-19th century. However, national institutions, which were initially only *Türkiye Ziraat Bankası* (Turkey Agricultural Bank) and *Emniyet Sandığı* (Safety Fund), have raised in number after the second Constitutionalist Period. In the light of these developments, with the help of the treasury *İtibar-ı Milli Bankası* (National Credit Bank) was established in 1917. *Osmanlı Bankası* (Ottoman Bank), one of the oldest banks, served as the central bank and was operated by foreign groups (Al, 1989). With the declaration of the Republic, the priority was to establish national banks. During the National Economy Congress in 1923, Mustafa Kemal Atatürk referred to the importance of the issue, and accordingly initiated the efforts to establish national banks. Adjacent to Atatürk's efforts to establish a modern country, the success in the economic area is seen as an inevitable outcome. *Türkiye İş Bankası*, which was established in 1924 by directives of Atatürk, has been an essential part of this change and progress in the country. After *Türkiye İş Bankası*, The Central Bank of the Republic of Turkey was founded in 1930 as a joint stock company with 15 million in capital. (Akgüç, 1989) In 1933, in order to protect savings deposit, the Deposit Protection Act no. 2243 was enacted, and the Banking Law no. 2999 effectuated in 1936, which included new statutes whilst maintaining the main principles of the Deposit Protection Act, and the statutory structuring in the area continued on. The common purpose of these new laws and the studies was to bring the country's saving deposit to the desired level, since towards the end of 1920s, saving deposits in banks were quite lower than expectations. Turkish National Economy and Savings Committee, which was established by the initiative of Atatürk, the founder of the young Republic of Turkey, in 1929, aimed to make up for the damages done to the country's economy by the global economic crisis, and encourage people to adopt a lifestyle in which saving takes an important part. A leaflet published by the committee that is titled "What is Saving?" describes saving as an indicator of civilization, and continues to state that only savages do not save money since there is no tomorrow for them. (Semiz, 1991) Efforts to establish new banks had continued at full speed. (The Association of Turkish Banks). In order to reconstruct the national economy and increase savings, a number of innovations were carried out, one of which is the Banking Law no. 3182 in 1985. In the following years, other relevant regulations were made, and in 1999 the Banking Law no. 4389 was put into effect.

In 2013, it appears that banking has kept its place among other sectors in the country. Many national and foreign banks keep providing services with their branches all over the country, and bank advertisements and marketshare hold great importance.

## 3. Türkiye İş Bankası

With the vision to be a "Leader, pioneer and a trusted bank" *Türkiye İş Bankası* was founded on August 26th 1924, with two branches and 37 personnel. The bank's first president was *Celal Bayar*, who was also the third president of the Republic of Turkey. The first workplace of the bank was the Turkish Grand National Assembly building. Mustafa Kemal Atatürk financed the bank's founding capital in the amount of 250.000 TL, and legated the dividend yield of these shares to the Turkish Language Society and Turkish Historical Society. The Istanbul branch of the company was opened in the last days of the same year. The bank incorporated the *İtibar-ı Milli Bankası* (Ottoman National Credit Bank) in 1927 (Koçak, 2001). The bank's area of activity include all banking transactions, triggering national savings, initiating industrial development and financing main economic initiatives ([www.isbank.com.tr](http://www.isbank.com.tr)). In 1929, the president *Celal Bayar* proposed the concept of incentive premium which helped the bank gain publicity. People who had opened savings account were given 1000 lira premium twice a year. The premium rates have gone up every year in proportion to the increase in the savings deposit. Besides monetary award, dowry, houses, land, shops were used as premium to encourage savings deposits. The bank's policy to encourage savings plays an important part for its advertisement. In 1931, a media plan was drawn out. According to this plan, the bank would place ads on newspapers in the big cities, that would change five times per month. (Kocabaşoğlu, 2001). *Türkiye İş Bankası* has contributed to industrial efforts as well as banking services. Since its foundation, the bank has shown interest to pit coal, it was involved in the glass and textile industry, and it has also lead the way to establish corporations that export tobacco. It has taken its place in the glass sector in the First Five-

Year Industrial Plan in 1933. The Glass Bottle Factory was established in İstanbul, *Paşabahçe*<sup>1</sup> and it went into operation in 1935.

*Türkiye İş Bankası* quickly raised the number of its branches in the country. It has also been the pioneer of many changes. It is the first bank to have branches in Europe and Cyprus. It started a piggybank campaign in order to raise awareness for the importance of saving starting from an early age. The bank kept on leading the way with innovations, such as the blue 'certified check' and 'cash dispenser'. Between 1981 and 1987 the online system was implemented. The 'blue line' phone banking went into operation in 1990s, and the first internet branch in Turkey was opened in 1997. Netmatics were put into service for people without personal computers to use internet banking. Banking transactions started to be carried out through mobile phones using WAP and electronic signature technology was introduced to the Turkish people. In 2006, Customer Focused Feedback Program was put into practice. The program's primary purpose was to listen to the problems of every individual customer, come up with the best solutions, and offer these solutions to the customers effectively. All these innovations comply with the bank's initial goals. (Cumhuriyetin İlk Bankasının Müzesi, 2007).

The bank also assumes an important social role in education, culture and art. Since 2000, *İş Sanat (Türkiye İş Bankası Art)* has been hosting social events, such as dance, theatre, concerts, exhibitions, interviews. *Türkiye İş Bankası Kültür Yayınları (Türkiye İş Bankası Culture Publishing)*, founded by *Hasan Ali Yücel*<sup>2</sup> in 1956, has initiated the efforts to translate world's classic into Turkish. The company has published books which forms an extensive collection of works about Atatürk, and continued to publish copyrighted or translated works in literature and philosophy. At the end of 2007, Branch of *Yenicami*<sup>3</sup> building was opened as Museum of *Türkiye İş Bankası*. A museum planning report was prepared by gathering historical objects and documents from all of the bank branches starting from 1980s. Photographs, movies and documents are converted into digital records. Branch of *Yenicami* building was renovated according to the museum structuring and exhibition areas were organized in compliance with the theme and chronological flow (Cumhuriyetin İlk Bankasının Müzesi, 2007).

#### 4. The Conflict of Consumer Society and Saving Discourse

'Needs satisfactions' holds an important part in the description of consumption concept. Traditional consumption theories deal with consumption in terms of benefit. However, in today's consumption age, needs have different qualities, such as 'real, artificial, and fake'. Companies create artificial needs in order to enable consumption (Odabaşı, 2009). Symbolic consumption, which is described as the consumption type of the post-modern culture, brings out top-end expenses. The consumer creates a relationship between the product and his/her social being. The product and its brand becomes the embodiment of the consumer's identity, and his/her lifestyle. Post-modern consumer is being presented an image through a product. In this context, the 'individuality' is created through symbols (Odabaşı, 2009). Consumer choices that indicate individuality, self-expression, and mode highlight the merchandise's indicator function rather than the benefit function. Thus, the product gains a second artificial value. Advertisements take advantage of this situation, and promote consumption by relating various life images to ordinary consumer goods (Featherson, 2005). The consumer defines his/her identity through this new lifestyle associated with these consumable items (Berman, 2001). Consumer culture has been the focal point of social life and cultural values. Many consumption deeds, which is often described as hedonism, can be seen as a guide in search for happiness.

Saving concept is on another level than the consumption culture that we have discussed above. By dictionary definition, saving means the rights to use something at will, seizin, austerity, and being thrifty. From an economy perspective, saving means saving money up and economizing the income (Semiz, 1991). In post modern lifestyle saving is considered nostalgic since they represent older periods. However, this lifestyle presents consumption as if it is the meaning of life. Contrary to 'saving' messages that offer future-related promises, consumption society worships the 'moment', and influences people using a philosophy centered around 'today'. The foundation of the change from the content nature, which means basic consumption, to consumer nature lies beneath the consumption society (Odabaşı, 2009). Saving, which forms the part of the income that is not consumed, yet spared for various purposes, despite the relentlessly consumer nature of the consumption society, is also described as delayed consumption. Therefore, saving, a result of delaying the consumption comprises a future fund.

The banks of the consumer society also have similar promises. These messages suggest that the more you spend

<sup>1</sup> the neighborhood in İstanbul

<sup>2</sup> minister of education of Turkey, who served from December 1938 to August 1946.

<sup>3</sup> the neighborhood in İstanbul

the more points you get, and that you make money by spending the money you do not have. Another common message is that the credit cards make the consumers feel unique and privileged. Paying in installments, deferred payments, discounts in accordance with the agreement between the bank and companies, are some of the marketing strategies used in order to force consumers to use the money they do not have. Another service provided by the credit card companies is the cash advance with installments. This transaction has a very high payback interest, yet it is masked as an opportunity for the consumers even though it is prone to be used irresponsibly.

## 5. Methodology

This study uses one of the qualitative research methodologies which is discourse analysis. Discourse analysis method deals with meaning products which are created through converse and text, and is often used for social and cultural research. It involves thinking on the discourse (theoric and meta-theoric items) and making the discourse tangible. Discourse analysis was chosen to understand the meaning of the saving phenomenon profoundly, and to aimed to avoid taking superficial interpretations about the messages. The study divides the data into two groups. The first group of data, which includes messages pertaining to the founding years of the bank, is called "Early Republic Period Advertising Copies with Saving Message". The data has been gathered as an anthology which was created through non-random sampling from items in the Museum of *Türkiye İş Bankası*, such as newspaper ads, bill-postings, advertising copies, and advertising copies from the monthly Piggybank Magazine. The data in the second group, which was also created through non-random sampling, includes an anthology of the bank's commercials between 2010 and 2014, and outdoor advertisements. This anthology aims to portray *Türkiye İş Bankası*'s advertisements that revolve around the saving message. Below is the analysis of these advertisements.

## 6. Findings

### 6.1 *Türkiye İş Bankası* early republic period saving messages and communication studies

Since its foundation, *Türkiye İş Bankası* has run campaigns to popularize savings deposit, and has increased the number of savings deposits owing to the incentive premiums in the 1920s. Moreover, *Türkiye İş Bankası* has started works to create a bond between piggybanks and the target audience. The bank took the piggybank campaigns abroad as an example, and started its own piggybank campaign in 1928. In order to spread the efforts for saving, the bank started to assemble meetings geared towards woman in 1929. These private tea meetings were announced through newspapers, and achieved a huge turnout. December 25th, which is the foundation day of the *Yenicami* branch that was in charge of the saving campaign, was declared the 'Saving Day'. On this day, the branch held various events, invited families and teachers to reinforce the importance of saving. One of the most important features of the bank's branding is the purpose of creating a future generation that values saving, through its piggybank campaign that is geared towards children. Piggybank promotions indicate that the original idea was to teach saving as a permanent habit through family-school collaboration. In 1931, the bank started a campaign which involved sweepstakes in order to increase the number of savings deposits. In the following years, the campaign has continued with a bigger prize. The same year, the bank reached kids by publishing the Piggybank Magazine, which included articles on saving, life stories of successful businessmen, and the campaign news and ads. The bank also has a theatre play written by *Faruk Nafiz Çamlıbel*<sup>4</sup> on piggybanks. All these efforts serve as a successful example of the use of public relation tools as marketing tools, especially when considering the period they were used. The bank used neon signs in the shape of piggybanks in front of offices and inside bank buildings, put piggybank advertisements on tramways, used piggybank shaped clocks on the street and mosques as promotion materials. Exhibitions and fairs were used to promote piggybanks. Banners were used on public transportation vehicles, and banks advertised piggybanks on billboards (Akçura, 2008). Piggybank campaigns motivate people to save, impose a new lifestyle, and educate people on how to secure the future financially by saving. In this context, a nation's desire to save is a driving force, especially when this nation has just got out of war. The piggybank introduced the target audience at a young age to *Türkiye İş Bankası*, and served as a means of creating customer loyalty. The concern for the future, which affects everyone, and the responsibility of the breadwinner to ensure a safe future for the family makes up the content of the piggybank advertisements.

The table below shows sample texts from saving themed advertisements as from the end of 1920s:

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<sup>4</sup> famous Turkish Poet

**Table 1.** Piggybank Advertising Copies

- If you hold on to the saving pole, you do not fall off the disaster cliff.
- You love money. You love your child, too. Then combine these two and buy your children an *Türkiye İş Bankası* piggybank!
- Patrimony melts away like a candle. Save it yourself!
- Does your child have a piggybank? If not, make your child's day by buying them a piggybank from *Türkiye İş Bankası*.
- Why do you even think? The best holiday gift for your child is a piggybank.
- The small hand that puts the money in the piggybank will be the hand that signs the checkbook.
- The holiday is upon us, make your child's day. Buy them a piggybank, it will ensure their future.
- Would these children that play on carefree think about the future? It is your responsibility to guarantee their future. When the prime of their life is over, they will say "I wish my day had bought me a piggybank." *Türkiye İş Bankası* offers you this opportunity and we say "Father! Think about your children and buy them a piggybank."
- *Türkiye İş Bankası* rewards piggybank owners 10.000 Turkish Lira every year. With every drawing, 207 piggybank owners win monetary prizes. 2500 Turkish Lira is distributed with each drawing. Drawings happen twice a year on the first day of April and October.
- Saving does not only mean saving money. Knowing how to spend money is also saving. While spending money, think about the future and spare some of it, or else you may fall in the gutter.
- The secret to success in life is never to ask anyone for money. You should save money while you are making it, for the days you may not make money. Always assume that you might run out of money any day and save from today.
- The safe of our house: *Türkiye İş Bankası* Piggybank
- When the hard times hit, all your friends start to disappear, only saving will come for your help.
- *Türkiye İş Bankası* is the leader in our country when it comes to spreading the idea of saving.
- The Turkish nation who has started a struggle for saving will definitely reach this goal.
- You should never worry about the future. The money you slowly save up in the piggybanks under your name in *Türkiye İş Bankası* will guarantee a secure future for you.
- The young! The small amount of money you save up today might be the foundation of a future fortune.
- If you do not save today, tomorrow you will regret it. Take advantage of our piggybanks.
- Just like thousands of parents, open up a savings deposit account with Piggybank for your child in *Türkiye İş Bankası* to teach the importance of saving. Today this Piggybank will make your child happy as if it is a toy, and tomorrow it will serve as a financial support for education or as the first capital in business life in the future.
- A Penny saved is a penny earned.
- The happiest families are the families who have accounts in our bank.
- When starting a family, you should value saving twice as much. *Türkiye İş Bankası* guarantees your future by utilizing your savings in the most efficient way.
- Feed both: Children and piggybank.
- Citizen! It's an economy war, mobilize your money.
- The one who saves money is the one who lives comfortably.
- The one who saves his money in *Türkiye İş Bankası* serves himself, his family and his country.
- Turkish translation of a newspaper in Armenian published in 1930-1933: "The best gift for your children is *Türkiye İş Bankası*'nın piggybanks. Always available in İstanbul and Pera<sup>5</sup> bank branches."
- The ones who save for tomorrow, enjoy it from today.

**Source:** Museum of *Türkiye İş Bankası*, and Akçura, 2008.

The messages above suggest that the only way to live a secure life is to save up. Message for saving focuses on concern for the future and brings out a fear emotion. Unlike today's saving advertisements, 'disaster' discourse dominate the messages, and the breadwinner is encouraged to save money in order to secure his/her family's future. "When starting a family, you should value saving twice as much". The advertisements refer to the holidays, which are an important part of the culture, to suggest that piggybanks are one of the gifts that could be given to kids during holidays in order to motivate them to saving money. The texts make use of the "child" character in order to persuade the consumers that it is important to save up for the sake of their children's future. It is suggested that the road to success goes through saving, and it is the only way to enjoy life. "You love money. You love your child, too. Then combine these two, and buy your child an *Türkiye İş Bankası* piggybank!" and "Feed both: Children and piggybank" examples demonstrate the use of imperative.

It is striking that the consumer is guided towards saving by explaining the issue in detail. "Just like thousands of

<sup>5</sup> the neighbourhood in İstanbul

parents, open up a savings deposit account with Piggybank for your child in Türkiye İş Bankası to teach them the importance of saving. Today this Piggybank will make your child happy as if it is a toy, and tomorrow it will serve as financial support for education or as the first capital in business life in the future. Penny saved is a penny earned." This example shows that the purpose is to create awareness and inform people about saving. 'Disaster' notion is used in texts to express that people who do not adopt a lifestyle based on saving will suffer from an anxiety about the future. "If you hold on to the saving pole, you do not fall off the disaster cliff." The message is that you should always be cautious and save up money before it is too late, or disaster awaits in the future. Some of the advertising copies induce fear and anxiety due to their content. The messages highlight the fact that saving is not only saving up money but also knowing how to spend your money right, or in other words being a conscious consumer. "Saving does not only mean saving money. Knowing how to spend money is also saving. While spending money, think about the future and spare some of it, or else you may fall in the gutter." "Citizen! It's an economic warfare, mobilize your money." It suggests that saving is a declaration of mobilization in an economic warfare. Moreover, saving-themed commercials make use of the Turkish traditions and lifestyle in order to encourage consumers to save up at a young age by showing images of children kissing the hands of the elderly as a sign of respect and collecting pocket money as a holiday tradition.

## 6.2 2010-2014 period saving themed Türkiye İş Bankası commercials

### 6.2.1 Türkiye İş Bankası 86<sup>th</sup> anniversary TV commercial

The commercial starts with the images of a little boy poking around the old stuff in an old chest, and continues with the images of the same boy picking up and trying to open the Türkiye İş Bankası piggybank that came out the chest. The little kid runs off to the bank when he fails to open the piggybank, and gives it to the young teller working at the bank for her to open it. When the teller understands that she cannot help the little kid, she brings the piggybank to another person who is obviously an older employee at the bank. The old guy opens the piggybank using a key which he takes out of his pocket. They find a single coin and a letter in the piggybank. The little boy starts reading the letter, and the voice over turns into his grandfather's voice. The grandfather says: "My dear grandson, I see that you have found my piggybank. Good for you! Do you know that the coin you are holding is the first money I got from my grandfather. Appreciate it! He also gave me a very important advice with this money: If you spend it today, it will make your day, if you save it, it will make your life. Do not forget this." When the letter is over, the little boy and the bank employees catch each other's eye in an agreeing manner, and the boy puts the coin back in the piggybank. And the voiceover goes: "Ever since we gave out the first piggybank of Turkey, we have saved a lot more than just money together. Türkiye İş Bankası is 86 years old!" The little boy says thanks and leaves the bank smiling. The last shot shows a thumbnail of Türkiye İş Bankası piggybank image in front of the bank door. ([www.isbank.com.tr](http://www.isbank.com.tr)) The screenshots of the commercial are below:



Picture 1

Picture 2

Picture 3



Picture 4

Picture 5

Picture 6



Picture 7

Picture 8

The commercial focuses on the message that the biggest heritage is not money, but it is to create consciousness for saving money. With branding messages, such as "Türkiye İş Bankası existed back in the day when the little boy's grandfather was alive", and with the older bank employee in the commercial, it is implied that the bank employs its employees for a long time. These two figures justify the trustworthy reputation of the bank. The employees approach the little boy with smiles on their face and in a friendly manner. The audience feels as if the bank approaches any customer with any amount of savings the same way. The grandfather's letter includes a life lesson about saving. It also creates a very powerful emotion by making use of family ties, and moreover, it draws attention to the fact that the message about saving got across when the little boy decides to put the coin back in the piggybank.

The fact that the commercial is for the 86th anniversary of the bank calls for a more detailed analysis of the message choice and the way it is conveyed. The commercial emphasizes the deep-rooted history of the bank, and points out the most important features of the bank with a nostalgic message strategy. As a matter of fact, it is obvious from the title "86th Foundation Anniversary" that the bank refers to the past. Nostalgia could be based on older generations' experiences as well as personal experiences. The little boy and grandfather figures in the commercial will meet in the middle as a personal experience for the viewer or as the experience of the previous generation. Nostalgia is also used for conveying common feelings experienced by members of a country or a culture. The history of *Türkiye İş Bankası* in the commercial refers to the foundation of the Republic of Turkey. The goal here is to imply that *Türkiye İş Bankası* is the past of the young Republic of Turkey. The emphasis on "saving a lot more than just money" ever since the foundation days of the bank at the end of the commercial underlines the importance given to the mutual past and immaterial values. Another striking point is the commercial's effort to create an emotional link with the target audience using a sentimental language parallel with the concept.

### 6.2.2 'Saving campaign' commercial

The commercial takes place in a setting that reminds us 1920s which is around when the bank was founded. A movie director, *Servet Bey* (Mr. Servet), is making a phone call when *Naci*, the actor, comes to visit him to get paid for a past shoot. Just as when *Servet Bey* is paying him, he tells *Naci* about how he used to splurge because he got carried away by the glory of life, and spent everything he got but it was too late when he realized his mistake. To *Naci* he says: "What is money anyway? One becomes none in a blink of an eye, none becomes one in another. Please be careful with money." *Naci* tells him that he already saves up. In the last shot, they all dance together. The voiceover continues: "The ones who save for tomorrow, start enjoying it today." Viewers see "Türkiye İş Bankası" written on the image of the dancing people with a white font. ([www.isbank.com.tr](http://www.isbank.com.tr))

It can be seen some of the important screenshots of the commercial below:



Picture 9

Picture 10

Picture 11



Picture 12

Picture 13

Picture 14



Picture 15

Picture 16

Picture 17

The commercial is based on the story of the director *Servet Bey* teaching the actor *Naci* a lesson about saving. The name of the main character is not a coincidence either. *Servet Bey* means wealth, prosperity, fortune in Turkish. *Naci* astonishes and makes *Servet Bey* happy by telling him that he already saves up money. *Naci's* answer is a reference to the people that appreciates the importance of saving. The commercial is a part of a series of commercials. The setting, which represents the foundation years of the bank, highlights the fact that the bank is a long-stranding and deep-rooted brand. *Türkiye İş Bankası* refers to its mission specifically during its foundation years, which is "creating awareness for the importance of saving". The striking thing about this commercial is that it deals with the issue in a nostalgic way.

### 6.2.3 Commercial campaign of 'Piggybank Fund'

*Türkiye İş Bankası* introduces a series of commercials based on stories revolving around *Servet Bey* (Mr. Servet), the movie director. *Servet Bey* was in the commercial film as the main character of commercial one more time because of TV commercial serial. The commercial campaign titled "Piggybank Fund" at the beginning of 2013 reminds target groups of the visual structure of the piggybank commercials around the 1920s. However, in this new context, we see a new age banking term which is 'fund'. In the commercials 'child' figures, which were also used in advertisements published around the 1920s, imply the importance of investing in the future, and the use of this kind of traditional discourse reinforces the bank's reputation for its deep-rooted structure. The advertising copy highlights the 'saving' message which was consistently used by the bank from past to present.



Picture 18



Picture 19

The campaign involves the Piggybank Funds which will be opened between Jan. 18<sup>th</sup> and Feb. 18<sup>th</sup> 2013. "The ones who save for tomorrow, start enjoying it today." Slogan took its place on banners, and the advertisement language reminds us that of commercials in the 1920s. The campaign advertisement, which specifically states that Special *Servet Bey* Piggybanks are limited in stock, reads: "Open a Piggybank Fund for your child's future between January 18th- February 18th, and win two movie tickets and a special *Servet Bey* piggybank. The Piggybank Fund is a long-term investment fund designed specifically for children and is managed by *Türkiye İş Bankası* Portföy's experienced executives. Savings for children is evaluated in assets that utilize the possible long term yields. With the Piggybank Fund, you can save up money today for any kind of needs that your child might have in the future. You can start investing in your child's future by setting up automatic withdrawal from your checking account or your *Türkiye İş Bankası* credit card to the Piggybank Fund. We are inviting you to our branches to open up a Piggybank Fund Account."

The Piggybank Fund commercial is a continuation of the Saving Campaign commercial series. *Servet Bey* is the main character, and is the face of "Special *Servet Bey* Piggybanks". It is mentioned in the commercial that these piggybanks are limited in stock, which is an accelerating factor for the campaign applications that only last for 30 days. The short range for the campaign dates is significant in terms of putting forward other campaigns and ensuring that the target audience is focused on the bank and also follows other campaigns and developments by the bank. The old-school outfit and the hairstyle of the child character is a nostalgic element. The piggybank image is the most striking nostalgic element. In summary, the commercial refers to the foundation days of the bank. One of the strongest aspects of the saving message conveyed by the bank is the emotional link that is established between the old piggybank image and the target audience through commercial campaigns.



## 7. Conclusion and Discussion

The political, economic and sociological structure of a newly founded country has increased the need for saving. *Türkiye İş Bankası*, which was founded in this period, has used national values and the concept of saving in its brand advertisements. Mustafa Kemal Atatürk's founding partnership, and its first building, the Turkish Grand National Assembly, reinforces the bank's national identity. The bank represents the newly founded Republic of Turkey, and encourages investment and industrial development by creating awareness for saving. The saving-focused economical growth of the country is perceived as *Türkiye İş Bankası*'s business idea.

The bank has executed its brand communication management successfully since its foundation. It continued its communication works in an integrated system in the 1920s, as well. As it is known, the use of public relations as a means of marketing dates back to the 1980s. When this historical process is taken into consideration, we can easily say that *Türkiye İş Bankası*'s branding and public relations studies, which were used for marketing, are ahead of their time. When we take a look at the studies the bank has conducted in this context, we find national campaigns used as a tool for public relations. These campaigns include tea meetings geared towards teachers and women, classes that teach saving at schools, the events to celebrate the Saving Day, Piggybank Magazine geared towards children, the staging of a saving and piggybank themed play, piggybank shaped street clocks, and saving-themed movie screenings.

*Türkiye İş Bankası*'s communication studies to create a saving-based lifestyle has contributed to the increase in the number of saving deposits countrywide. It is safe to say the bank has carried out a national service. Atatürk and National Savings Committee strove for creating consciousness for the importance of saving. This 'saving' discourse, which aims to create a secure future for the people, has contributed to this cause.

When we take the postmodern individual whose personal mission is to 'consume' into account, 'saving' is a notion on which no one thinks. Moreover, thinking on saving is almost frowned upon. This study, which focuses on the conflict created by the use of 'saving' discourse on consumption society, describes the saving-themed new age advertisements and commercials of *Türkiye İş Bankası* which has always positioned its brand on the concept of 'saving'. This description deals with the aforementioned conflict. Considering the abundance of various banks' loan and credit card offers and related messages, this description becomes even more significant. It seems impossible for *Türkiye İş Bankası* to convey the 'saving' message through its (loan and credit card) services since the rival banks keep using a discourse that encourages to "consume more" and "consume using their loans and credit cards". On the other hand, it is inevitable for *Türkiye İş Bankası* to use a 'save up money' message in order to tell the deep-rooted history of the bank's founding mission. It is necessary to tell the bank's founding mission in order to highlight the *Türkiye İş Bankası*'s parallel history to the country's history. In this narrative, it is inevitable to use the concept of saving.

*Türkiye İş Bankası* commercials, especially the ones that depict the bank's foundation and history, deal with the 'saving' theme with a nostalgic approach. *Türkiye İş Bankası* calls out to the member of the consumption society through its commercials. Since it uses a nostalgic approach in the commercials, this 'saving' message does not come across as rebellion or killjoy. We could say that this attitude is a result of looking for a common ground.

The bank uses a nostalgic foundation to convey its saving message, which conflicts with the consumption society, by taking the viewer to the olden days (the foundation days of the bank). The bank reaches out to the 'new' consumer, which bases his search for an identity on consumption, and guides him to saving and reasonable spending. These commercials suggest that true and permanent happiness can be found in saving. Saving themed commercials of the bank combine traditional content with a modern discourse. The bank creates a difference in the banking sector by dealing with the issue of saving, which creates a link between generations. The brand heritage is put forward through the commercials that depict how the notion of saving, on which the brand positions itself has been a consistent part of the bank's mission. The striking point here is the fact that the saving-themed commercials take place in a nostalgic setting. The elements in these commercials refer to corporate advertising. The naive discourse of corporate branding or corporate advertising, which deals with the 'saving' element in a nostalgic setting, can be found in *Türkiye İş Bankası* commercials.

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