

MANIPULATIVE FUNCTION OF CREDIT CARD ADVERTISEMENTS
IN TURKEY

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ABSTRACT

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This study intends to investigate the role of credit card commercials in the integration of credit cards to the Turkish society and how this integration has affected the concept of consumption in Turkey. While presenting credit cards to the society, commercials establish certain kinds of relationships between people and credit cards, as well as between people and the other commodities in the market. In this respect, they attempt to rationalize the use of credit cards and to get social approval in order to widen credit card spending among society. Exploring the ways commercials attempt to lay the ground for credit card purchasing, the research focuses on the inversion of established values in the Turkish society related with consumption. In this frame, 210 credit card

commercials broadcasted on TV over an eight year period are selected and examined through the combined semiological and content analysis. The outcome of the research unveils the role of credit card commercials in the transformation of the idea of consumption in Turkey. In this sense, research demonstrates the socio-cultural affect of commercials in the society.

Keywords: Credit Card, Advertising, Consumption, Commodification.

ÖZ

TÜRKİYE’DEKİ KREDİ KARTI REKLAMLARININ MANİPÜLATİF ETKİSİ

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Bu çalışma, kredi kartlarının Türk toplumuna eklemlenmesinde kredi kartı reklamlarının rolünü ve bu eklemlenmenin Türkiye’deki tüketim kurgusunu nasıl etkilediğini incelemeyi amaçlamaktadır. Reklamlar kredi kartlarını topluma sunarlarken insanlarla kredi kartları arasında ve piyasadaki diğer metalar ile insanlar arasında birtakım ilişkiler kurarlar. Bu bakımdan, kredi kartı kullanımını akılcı temellere oturturlarken toplum tarafından onaylanmayı amaçlarlar. Bu, kredi kartı kullanımını topluma yayabilmek için gereklidir. Reklamların kredi kartı kullanımına dair toplumda nasıl zemin hazırladığını incelerken, araştırma Türkiye’de tüketimle ilgili değerlerin nasıl dönüştürüldüğüne odaklanır. Bu bağlamda, sekiz yıllık bir süreçte televizyonda yayınlanan 210 kredi kartı reklamı

seçilmiş ve semiyoloji ile içerik analizinin bir arada kullanıldığı karma bir yöntemle incelenmiştir. Araştırmanın sonucunda, kredi kartı reklamlarının Türkiye'deki tüketime dair algının dönüştürülmesindeki rolü ortaya çıkarılmıştır. Bu bakımdan çalışma, reklamların toplumdaki sosyokültürel etkisini ortaya koymaktadır.

Anahtar Kelimeler: Kredi Kartı, Reklam, Tüketim, Metalaşma.

In Loving Memory of My Father

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CHAPTER 1

INTRODUCTION

Bearing in mind that all our active study is of variations within others and an examination of a particular historical situation, it deals with the conditions of present day society where advertising and use of consumer credit appear *sine qua non* of its mechanism. There is a little doubt that advertising as an intrinsic component of the late capitalist economy has become one of the major reinforcing agencies for persuasion to buy the things offered for sale in the market. Use of credit; in conjunction with it, make it considerably easy consumers to get persuaded. In this regard, together they both organize and ensure the market in terms of securing smooth and steady distributive channels for the circulation of commodities.

In case of considering consumption as a part of production process, maintenance of smooth and steady circular flow is vital for the reproduction and accumulation of the capital. As Marx points out in his Grundrisse, circulation time is important in that it appears as a barrier to the self-realization process of capital. To make it clearer, since the circulation time actually refers to the time spent in commodity's transformation into money and vice-versa, the time capital awaits for commodities to get sold would be a loss. With respect to this, then it could be

said that reducing the circulation time is necessary, by which the time of consumption becomes an important issue.

In this framework, it is clear that advertising constitutes a vital part of the distribution system. In addition to this, use of credit cards appears as an ingenious solution for the problem of the time of consumption. On the one hand, it enhances one's capacity of consumption through promising to increase purchasing power. On the other hand, because of its very nature, it abolishes most of the obstacles related with time, place and capacity for consumption.

In such a society where people are constantly introduced to new products and are encouraged to buy them, new methods would normally be put into the agenda to ease and/or manipulate consumption. With a promise of enhancing one's purchasing power for acquiring various goods and services in the market, one may argue that credit cards have become one of the most significant components of the contemporary capitalist society. On the other hand, it could also be said that contemporary capitalism itself, together with the manipulative intensions of advertisements, encourages credit card spending with its considerable emphasis on the commodity-rich way of life.

With respect to this, critical theorists widely accept that the significance of advertising is not only related with its manipulative function intends to secure the

distributive channels. Rather, they see advertising as a powerful medium for persuasion and socialization in the society. In this sense, power of advertising for the most part emanates from its role in mediating what can be legitimately thought about goods. Advertising then could be thought as one of the most influential institutions in the contemporary capitalism which displays the communicative function of goods to the society at large. For the most part, this is the reason why this research considers advertising as a *discourse through and about objects*.

As this is the case, advertising actually matches people's needs with the commodities in circulation. In so doing; however, it could be argued that it orients people towards the market for the satisfaction of needs. Since anything that would be bought by the mediary of money is considered as a commodity, then advertising together with the credit cards have a great potential to commodify those areas of life that were initially not in the commodity realm. In fact, one may argue that almost anything can become a commodity in such a system.

With respect to this, it could be said that Marx's conception of fetishism of commodities is a substantial tool for an analysis focused on advertising. It is because people do not have a direct knowledge about the production process of the things in the market, critical theorists argue, advertising smoothly instills

products with meaning. In other words, because the production process peculiar to the market economy empties the meaning of goods, advertising refills the emptied meaning fairly easy.

In this respect, then commodities might be equipped with any kind of particular meaning by the mediary of advertisements, and are presented to the society as the constructed meaning is something immanent in them. As this is the case, it is almost impossible to say advertisements simply reflect the communicative function of goods. Through discursive practices, then advertisements inform people about their relationship to goods, to each other, as well as to the society they live in. In so doing, they refer existing cultural values, while at the same time mould them. While introducing new products, or the new grounds for existing products, one may argue that advertising permeates society in order to rationalize use of those products.

Actually, this is the reason for the research argues that the power of advertising is not simply based on their function to manipulate consumption. There is little doubt that advertisements intend to manipulate consumption. What should be noted; however, even people do not buy the products being advertised, they do watch ads. In this sense, advertisements, through enciphering goods in symbolic appeals, associate products with pleasant ideas and/or experiences. In so doing, it might be argued that

they associate certain life-styles and identity definitions with certain products, and maintain social standards about how people supposed to live.

With regards to this, then it could be said that credit card commercials depict fairly interesting situation. Before all else, it substitutes money, to which symbolic value is attributed as inherent in. As this is the case, they are also associated with symbolic appeals and are advertised for convincing their desirability in the market. In this vein, one might argue that the credit card commercials are in the service of the whole advertising system, and vice-versa.

Regarding to the competitive display of credit cards and the prevalence of credit card usage in the society respectively, it could be said that those plastic cards have long been integrated into the daily lives of people in Turkey. With respect to this, credit card commercials have a significant role in introducing and diffusing these cards in the society. As this is the case; however, it could be said that credit card commercials is a fairly new issue that is not much studied in detail.

Besides, among the various literature on advertising and several on credit cards, there are very few debates on the socio-cultural aspects of credit cards in Turkey. Literature review about the issue demonstrates that there exist a few studies on credit cards; however these are mostly conducted with a more economic approach in the departments of business administration, economy, or the banking and

finance. Although some of them focus on card holders or use in-depth interviews as a method, these studies are rather market oriented and examine credit cards as a sector.

In addition to the economic approach to the issue, there also exist some studies relating to law examining the laws and regulations on credit cards, and the legal proceeding between the parts of credit card contracts. These studies also do not say much on the socio-cultural aspect of credit cards. It should be noted here, consumer researches conducted by VISA, MasterCard, or BKM are valuable in that they expose the situation in Turkey statistically. However, these researches are also market oriented that are conducted with a specific purpose of the credit card companies.

Bearing in mind with reference to Simmel that any item of culture can be the starting point for sociological research into the nature of totality (quoted in Ritzer, 2001, p.71), one may reach significant insights on the society through examining credit card commercials. Apart from the consumer researches and the economic approach to the issue, then it could be said that an analysis is required examining the socio-cultural significance of the credit card commercials in Turkey. With regards to this, we argue that credit card commercials have some socio-cultural implications in their attempt to diffuse credit card purchasing in Turkey.

In this regard, this study intends to explore how credit cards are integrated into the Turkish society and how this integration has affected the concept of consumption in the country. In more precise terms, the research intends to examine the role credit card advertisements have played in the transformation of the meaning of consumption in Turkey. Focusing on the question; how credit card commercials affect the meaning of consumption in Turkey, we attempt to reach significant insights on how commercials have intended to mould the Turkish society.

In this frame, the research is comprised of 3 main parts. Chapter 3, the Critique of Advertising, maintains the significance of advertising in the contemporary capitalist society, and highlights the transformative character it bears. Chapter 4 briefly glances at the evolution and the situation of credit cards in the world and in Turkey. Following section, chapter 5, examines how the relationship between people and credit cards is constructed in the commercials. In this respect, it explores the ways they are introduced and accustomed to the society. In doing so, it attempts to reveal how commercials pursue to naturalize the use of cards, and how their efforts transform the understanding of consumption in the society.

CHAPTER 2

METHODOLOGY AND DESIGN OF THE STUDY

The objective of this study is to explore how credit cards are integrated into the Turkish society and how this integration has affected the concept of consumption in Turkey. In this respect, the study focuses on the question: “how and in what ways credit card commercials affect the meaning of consumption in Turkey?” In this vein, the main motivation of this study is the crowds of people in Turkey aggrieved by the interest rates in return of their credit card purchases in the last 10 years.

In this framework, the database of the study is credit card commercials that are broadcasted on TV over an eight year period, from 2002 to 2010. Commercials are basically obtained through the long hours of waiting in front of the TV for the record. In addition, internet is also applied to gather the ones that had previously broadcasted on TV for a period of time. The sample of the study is collected by random sampling rather than by picking out ideal types. 210 credit card commercials are selected among 225. The other 15 is eliminated, for the reason that they are the varieties of the main adverts.

With respect to this, method of the research is selected as the combined semiological and content analysis with reference to W. Leiss, S. Kline and S. Jhally. The combination of the two methods is highly efficient in that they complement each other in covering their weaknesses. In more precise terms, while semiology carries out the commercials beyond the surface content, content analysis helps us to put qualitative data in quantitative terms.

Besides, the unit of analysis of the research is individual advertisements, in that each single commercial is submitted to both semiology and content analysis. It should be noted here, 65 credit card commercials were purely informational, that is absence of rich imagery and symbolic appeals in content. Bearing in mind that even the informative ads might well be manipulative, we did not eliminate those informative based adverts. The strength of “middle range” method is proved, in that although they are not much suitable for semiotics, content analysis revealed an important outcome through those informative ones.

Given these, categories, the deciphering guideline of the research, are constructed with reference to the codes and categories S. Jhally applied in his work, *The Codes of Advertising*. In his study of advertisements, Jhally takes the coding protocol that had been developed by Stephen Kline and William Leiss for the study of magazine advertising, and then adapts it to his own study. For the reason that Jhally’s coding protocol is considerably appropriate for the purposes of this

research, we took his codes and categories and adapted them to our study. With regards to this, we constructed eleven variables in order to analyze credit card commercials¹. Variables that guide the research are as follows:

- 1) Other sectors that are advertised within the credit card commercials
- 2) Characters that are used
- 3) Dominant social groupings that are present
- 4) Interpersonal relations that are displayed
- 5) Activities characters are engaged with
- 6) Lifestyles that are depicted
- 7) Types of appeals in the ad
- 8) Construction of the advertisement
- 9) Predominant values
- 10) Information connected to the card characteristics
- 11) Relationship between people and credit cards

In this vein, each single commercial is applied to the selected categories one by one. However, because TV commercials are dynamic rather than static, more than one message may well exist in a single commercial, or commercials may well suit more than one category listed under each variable. In these cases, it is important to note that the most appropriate and predominant category is selected.

¹ Results of the analysis are listed in Appendix, in the form of tables.

In this process, semiotics is also employed in order to release values and connotative implications that credit card commercials contain in the integrity of their formal structure. In more precise terms, the last three variables are particularly endorsed with semiotics in order to unveil values, information and characteristics that are affixed to the credit cards.

CHAPTER 3

THE CRITIQUE OF ADVERTISING

Among the literature concerning advertising, debates about the role attributed to advertising widely differ as to whether it is a positive or a negative force in society. In this regard, two prominent somewhat opposing streams might be considered as the Liberal position in contrast to the Marxist Critique. One may argue that the liberal approach, sympathetic to the values and objectives of the market economy, extensively foregrounds the economic function of advertising. On the other hand, Marxist literature essentially criticizes the socio-cultural impact of advertising and focuses in particular to the ideological consequences it bears in service of the capitalist system.

Actually, it should be noted here that advertising is attacked from various approaches for differing reasons. "It is difficult to think of another contemporary institution that has come under such sustained attack from so many different angles" says Leiss et al., and argues that advertising is severely attacked both by conservative groups and by left-wing groups. Former assails advertising for contributing to the moral breakdown of society because of the hedonistic images of pleasure it conveys to promote products. The latter on the other hand, assaults the deceitful promises of material pleasure (1988, p. 15). Likewise, Qualter claims

“critics distressed by what they perceive to be the distorted values of contemporary society, tend to hold advertising responsible for its excessive materialism, selfishness, secularism and obsessive preoccupation with personal possessions” (1991, p.58). In this sense, criticisms flourish as far to blame advertising for all kinds of social ills and corruption in the society.

It could be claimed that the issue of providing and/or distributing information is highly significant in that it constitutes the backbone for the wide variety of debates on advertising. It is widely contended, for the reason consumers in the contemporary capitalist economy became having less and less direct knowledge about the production process of the things they purchase, mass marketing, specifically large-scale advertising has become one of the major agencies that notifies and/or defines the products offered for sale in the market.

In this regard, the economic as well as the marketing literature acknowledge that consumers need information about the products in circulation, and advertising maintains this. Assuming advertising as an effective medium for distributing information, liberal economic theory widely figures out self-generated, objective and rational human beings, whose needs and/or wants production is seen as respondent to. In this way of considering, marketers and advertisers discover and/or reflect rather than create consumer needs, and advertisements inform people about the availability and desirability of the products.

It is important to point out that critical literature appraises the subject—information conveyed through the mediation of marketing and advertising—as much more problematic. In other words, Marxist stand considers informative character of advertising critically, and submit significant inferences about such a mediary role it has. It is significant to note here the criticism Leiss and his colleagues directed at the liberal studies. According to their view:

The problem is that the defenders [those in liberal position] try and draw a line between the market economy and the market culture and advertising as business communication and advertising as social communication. We refuse to accept this arbitrary distinction, for clearly the market's social communication about goods is more complex than that. What strikes us as a crucial flaw in this way of thinking is the artificial line economists draw between the social and economic relations we establish with goods (2005, p.12).

Such an approach is vitally crucial in that it places advertising at the crossroads where culture and economy meet and directly interact with. In parallel with this, we also acknowledge advertising as a multidisciplinary field where contested forces of culture and economy converge. In this sense, advertising plays economic as well as cultural role in the mediated marketplace of capitalist economy. Within the conditions of present day society, such a position is highly significant in that it represents “an institutional link, a ‘bridge’ between ‘economic’ production and ‘cultural’ consumption, and it is this position which fuels concerns about its ability to do things to economy, to culture and to relations between them” (McFall, 2004, p. 61).

Prescribing advertising as standing between producers and consumers in the expanding marketplace, and between media and audiences in the mass media system, Leiss and his colleagues also claim in *Social Communication in Advertising* that it is a terrain of negotiation between the economic and cultural spheres (2005, p.15). According to them:

Advertising is not just a business expenditure undertaken in the hope of moving some merchandise off the store shelves, but is rather an integral part of modern culture. Its creations appropriate and transform a vast range of symbols and ideas; its unsurpassed communicative powers recycle cultural models and references back through the networks of social interactions. This venture is unified by the discourse through and about objects, which bonds together images of persons, products, and well-being (2005, p.5).

As Wernick also observes, “defenders of the market like to depict it as a mechanism for delivering to consumers –for better or worse- the goods and services they want...we might suppose...that the intervention of advertising into the formation of consciousness is neutral” (1991, p.42). In this respect; however, he continues to argue in contrast to the liberal stand as:

In the images promotionally given to products, advertising produces a continual stream of totemic, market unifying, second-order cultural messages. It does so, however, in constant interaction with the shifting moods, codes and cross-currents of the culture that surrounds it, so that advertising reprocesses and, where necessary, reconciles whatever core values and symbols have currency (p.45).

In terms of the communicative function, or namely the informative characteristic of advertising, critical stand widely admit that the information maintained through the

commercial messages are extensively manipulative. Actually, it might be claimed here, being a liberal though, Vance Packard in his innovating book *The Hidden Persuaders* (1957) displays the manipulative function of marketing. In doing so, it is agreed, he paves the way for a new insight considering advertising within the fields of culture and communication, instead of a solely economic focus.

According to Packard, we are “influenced and manipulated [by advertisers] far more than we realize –in the patterns of our everyday lives. Large scale efforts are being made, often with impressive success, to channel our...habits, our purchasing decisions and our thought processes” (M. Nava and O. Nava, 1996, p.767). To put in another way, as Leiss et al. also confirms, Packard’s arguments could be regarded as confirming the long-standing dogma of Marxist critics that emphasize advertising creates wants in people for things they do not need (2005, p.10).

3.1. Mediation of Human Needs

In this sense, it is widely accepted that advertising as an institution matches people’s needs with the commodities in circulation. As the way it is, it could be argued that advertising through matching human needs with commodities, canalize people towards the market for the satisfaction of needs. As Leiss and his colleagues argue in their historical analysis of advertising, “all human cultures devise socialization processes to teach men and women how to match their needs and

wants with the satisfactions possible within socially approved ensembles of material objects and cultural practices" (2005, p.88).

The coming of the consumer culture, they argue "constructed an entirely new social framework for need satisfaction specifically tailored to a market-oriented society and based on the realization that individuals required help in learning how to find satisfaction amid the great array of new products" (Ibid). According to them:

A market society systematically orients the individual's search to satisfy his or her needs towards its own core activity, the buying and selling of goods and services. Its decision mechanism is price directed, and it compels individuals to earn cash incomes for goods acquisition... Economists have long argued that making such decisions depends upon adequate circulation of information about goods; we have suggested that the fully developed stage of the market society needs much more, particularly guidance on how the acquisition of things is supported to lead to satisfaction (1988, p. 251).

It should be noted here that the issue of needs either as the satisfaction of, or as the creation of needs, have long been argued in the critical literature. At the heart of the criticisms, particularly in the preceding works of Marxian literature, there exists the discussion of 'real needs' with compared to 'false needs' and/or 'pseudo needs'. It could be said that they are "false", because they actually are the needs and/or wants of the capitalists rather than that of the consumers. In this sense, advertising not only convince and/or persuade people to buy goods offered for sale, but also create

false needs in pursuit of sustaining the system and suppressing opposition.

According to Marcuse:

Most of the prevailing needs to relax, to have fun, to behave and consume in accordance with the advertisements, to love and hate what others love and hate, belong to this category of false needs. Such needs have a societal content and function which are determined by external powers over which the individual has no control...No matter how much such needs may have become the individual's own, ...they continue to be what they were from the beginning — products of a society whose dominant interests demand repression (Leiss et al., 1988, p.24).

Since what is produced should also be consumed, advertising is conceived as the major institution that capitalists lean on to create *continually responsive consumer market*, as Ewen calls it. With respect to this, Stuart Ewen rather prefers to call *fancied need* instead of false need, and discusses on how modern advertising is in response to the needs of mass industrial capitalism. In this sense, advertising basically aims to create desires and habits among society.

In other words, it aims at the efficient creation of consumers. To this end, “[i]n tune with the need for mass distribution that accompanied the development of mass production capabilities, advertising was trying to produce in readers personal needs which would dependently fluctuate with the expanding marketplace” (Ewen, 1977, p.37). According to his historical analysis:

The creation of “fancied need” was crucial to the modern advertiser. The transcendence of traditional consumer markets and buying habits required people to buy, not to

satisfy their own fundamental needs, but rather to satisfy the real, historic needs of capitalist productive machinery. Advertising was a way of making people put time and energy into...their "education" to production... A given ad asked not only that an individual buy its product, but that he experience a self-conscious perspective that he had previously been socially and psychically denied (Ewen, 1977, p.35-36).

In a more or less similar vein, Raymond Williams defines advertising as an organized and extended system of commercial information and persuasion as part of the modern distributive system. In this sense, he considers modern advertising as an effective method for organizing and controlling the market, in that it passes beyond the boundaries of the selling of goods and services, and enters into the teaching of social and personal values; entering into the world of politics indeed (Williams, 1980,p.179 -184).

More importantly, he observes advertising as a result of a social failure in finding means of public information and decision over a wide range of everyday economic life. In other words, according to him, advertising is the consequence of a failure in social meanings, values and ideals. In this sense, it should be noted here that his contribution is vitally significant in that he claims our society is not materialist enough. In his terms:

It is impossible to look at modern advertising without realizing that the material object being sold is never enough: this indeed is the crucial cultural quality of its modern forms. If we were sensibly materialist, in that part of our living in which we use things, we should find most advertising to be of an insane irrelevance. Beer would be enough for us, without the additional promise that in

drinking it we show ourselves to be manly, young in heart, or neighbourly. A washing machine would be a useful machine to wash clothes, rather than an indication that we are forward-looking or an object of envy to our neighbours. But if these associations sell beer and washing-machines, as some of the evidence suggests, it is clear that we have a cultural pattern in which the objects are not enough but must be validated, if only in fantasy, by association with social and personal meanings which in a different cultural pattern might be more directly available (p.185).

Quite parallel to this, Raymond Williams also differentiates between *rational use of goods* and *irrational use of goods*. According to him, former refers the use of goods based solely on their utility — in more precise terms, based on what they can do for us. On the other hand, the latter refers to the use of goods in terms of what they symbolize — what they mean to us. In this respect, Williams distinguish between *use* and *symbol*, and rationality is based only on utility as he argues. With regards to this, Qualter contends:

Every material item of our experience has, in a sense, both this practical ‘use’ aspect, and a symbolic extension. So we buy things not only for what they do, but also for what they say about us. All symbolic references are created, and in the modern commercial world, they are largely created for the benefit of producers and retailers (1991, p. 48).

Given these then, one may argue with regards to the anthropological and cross-cultural debates on the issue, it is not much possible to say that goods have to be important to people for what they are *used* for rather than their *symbolic* meaning. In fact, it could be said that “in all cultures at all times, it is the relation between use and symbol that provides the concrete context for the playing out of the

universal person-object relation” (Jhally, 1990, p.4). In this sense then, the distinction between needs as *basic* with compared to *secondary*, or *real needs* in contrast to *false needs* might be re-considered.

Conceptualizing the commodity as both material and symbolic entity, Leiss claims “any attempt to order needs in terms of biological or cultural aspects or in a hierarchical fashion, or by trying to identify true and false needs is rejected as not recognizing the absolutely fundamental characteristic of ‘the material-symbolic correlate of human needing’ ” (Jhally, 1990, p.20). In this sense, the state of needing not only has material, but also symbolic and/or cultural associate simultaneously. In addition, Michael Schudson in his influential book *Advertising, the Uneasy Persuasion* also confirms that needs are socially relative in any society. In the same line, Csikszentmihalyi and Rochberg-Halton also claims:

Even the use of things for utilitarian purposes operates within the symbolic province of culture. The most ‘utilitarian’ objects in the home, such as running water, toilets, electric appliances, and the like, were all introduced into general use no more than 150 years ago by advances in Western technology — all considered luxuries when introduced. Thus, it is extremely difficult to disentangle the use-related function from the symbolic meanings in even the most practical objects (Jhally, p.5).

With respect to the anthropological studies, it is important to point out the symbolic mediation of human needs. Referencing Michael Schudson, Jhally notes

that the true-false distinction is an exceedingly difficult case to sustain, and accommodates with such social anthropologists that humans are not constrained by pure utility in their use of objects. Even so, he criticizes anthropologic assessment is incomplete, because according to him “while they recognise the symbolic element in all human needing, they ignore almost totally any discussion of the dimension of *power* or of the *social effects* of advertising” (Jhally, p.6).

As this is the case, however, Jhally contends that “the recognition of the fundamentally symbolic aspect of people’s use of things must be the minimum starting point for a discourse that concerns objects” (p.4). We also agree with his assessment as a minimum starting point for our analysis. With respect to this, we try to maintain in the following pages, how advertisements manipulate and/or exploit the relationship between people and objects in the contemporary society we live in. In order to do this, we need to look briefly at the long debate on the universal person-object relation, and its significance for the studies on advertising at the first place.

3.2. Advertising as a Discourse through and About Objects

As it is argued so far, goods and/or objects contain both material and symbolic characteristics. With respect to this, Douglas and Isherwood argue that it is not possible to explain demand through looking solely at the physical properties of

goods. In their terms, “man needs goods for communicating with others and for making sense of what is going on around him. The two needs are but one, for communication can only be formed in a structured system of meanings” (1996, p.67). In this respect, it might be said that goods perform double role; which is satisfying needs on the one hand, and conveying meanings, on the other. As Mary Douglas and Baron Isherwood assert:

Instead of supposing that goods are primarily needed for subsistence plus competitive display, let us assume that they are needed for making visible and stable the categories of culture. It is standard ethnographic practice to assume that all material possessions carry social meanings and to concentrate a main part of cultural analysis upon their use as communicators (Douglas and Isherwood, 1996, p.38).

With parallel to this, as Leiss and his colleagues argue that goods have meanings and goods indeed convey meanings. In this respect, they contend that things come alive in the context of social interactions (1988, p.259-261). In addition Sut Jhally, referencing Marshal Sahlins, also points out the communicative role of goods, through which the social classification and differentiation, or namely the social groupings, occur in modern capitalist societies. According to Sahlins:

The object stands as a human concept outside itself, as man speaking to man through the medium of things. And the systematic variation in objective features is capable of serving, even better than the differences between natural species, as the medium of a vast and dynamic scheme of thought: because in manufactured objects many differences can be varied at once, and by a godlike manipulation... The bourgeois totemism, in other words, is potentially more elaborate than any wild variety, not that it has been liberated from a natural-material basis, but precisely because nature has been domesticated (Jhally, 1990, p.10).

In this regard, it could be argued that goods perform as communicators in the context of social interactions for the reason that we breathe life into them, as Leiss calls it. With respect to this, it could be said that “things are mediated by humans — in that without us things might have existence but not meaning— and that in this sense things need people, it is equally true that humans need things” (Jhally, p.2).

In a similar vein, McCracken and Pollay argue, it is advertising that renders goods communicators. In their terms, “[i]f goods have a symbolic aspect it is largely because advertising gives them one. They plainly do not spring from the factory fully possessed of their ability to communicate; it is advertising that enables them to assume this ability” (Jhally, 1990, p.11). With regards to this, it could be argued, such process constitutes a significant part of our ability to bestow particular symbolic properties on objects and/or goods.

In addition, it could be said that no institutions other than marketing and advertising involve with enciphering goods with meanings in the so-called consumer society. To do so, “marketers and advertisers canvass the whole range of cultural symbols past and present and blend their borrowings there from with the characteristics of current goods and services in which, they hope, the symbolic meanings can be made to resonate”(Leiss et al., 1988, p. 261-262).

It is significant to note here that these propositions are vital for examining the role of advertising in modern capitalist society, or in the so-called consumer society. Indeed, one may argue that these assessments are crucial to have a better understanding of the so-called consumer society — the society we live in. With regards to this, it might even be thought that the social relationships together with the hierarchical adjustments in a given society could be grasped through the indications of the way goods are used and distributed in it.

In this sense, one may argue that individual advertisements might be thought as cultural products inform our relationship to goods, to each other, as well as to the society we live in. Then, advertising could also be thought as a form of social communication. In more precise terms, advertising has to be considered as a form of social communication comprised of a complex web of symbolic meanings, with a variety of cultural implications.

With regards to this, advertising has to be conceived as more than solely marketing of goods. For the reason that advertising “superintend the strategic design and distribution of information about the use and social meaning of goods, advertising agencies are responsible for the creation of a privileged discursive practice in our consumer culture” (Leiss et al., 2005, p273).

It is a ‘privileged discursive practice’, namely the *discourse through and about objects* fundamentally because of three reasons: Firstly, the state of the economy is the predominant concern in public affairs. Secondly, messages about goods surround us through our interactions with communications media. Finally, our interpretation of the social world is formulated against the backdrop of these messages (2005, p.20).

Advertising then, could be regarded as one of the major mediums in the modern capitalist society that conveys messages and social interpretations about the interplay between people and objects. The market industrial society, says Leiss et al. “which is unique not for its obsession with material objects but for its capacity to transform the mix and characteristics in the world of objects quickly and regularly, opens new channels through which this discourse can flow” (1988, p.262).

In this respect, we agree with Jhally, Leiss and Kline in that an analysis of advertising has to acknowledge that advertising is primarily a *discourse through and about objects*. In so doing, it extensively displays the communicative function of goods to the society at large. With regards to this, one may argue that the person-object relationship might be the minimum starting point for an analysis focusing on advertising.

To make it clearer, it could be claimed that commodity forms of production are put and interpreted in human context —socio-cultural frame for goods— widely through the intermediary of advertising. With regards to this, it is widely accepted that advertising integrates direct references to the audience pursuing to persuade them about the desirability of the products in the market. Such allocation is necessary for the reason that “advertisements are trying to inculcate meanings and because meanings exist only in a human context, it makes sense that the majority of advertisements contain images of people” (Fowles, 1996, p. 149). In addition, Jib Fowles also contends:

Because advertisements are messages designed to instigate sales, a visitor from another planet might well ask if they are selling people, since images of people typically occupy more of the purchased time and space than do images of commodities. Advertisements make this allocation because the harder job is not the display of the inert product but the display of a human context that may or may not lend singular meanings to that product (a product sure to resemble all the other competing products in its class) (Ibid).

In accord with this, mass media marketing through the practices of packaging, promotion and advertising, equips goods with various symbolic extensions and intends to manipulate conceivable relationships between people and objects; between things and human needs and/or wants. In this sense, one may argue that the significance of contemporary advertising lies in its function of conveying messages about the relationship between people and objects and in its capability to communicate society about how things are associated with the domains of people’s lives.

What should be taken into consideration is, as Leiss and his colleagues claim, “the power of advertising is ‘productive’ not simply because it encourages consumption, or that as a social discourse it creates cultural bias. Rather, as an institution advertising creates classifications that frame what can be legitimately thought about goods” (Leiss et al., 2005, p.289). In this respect, it could be said that advertising is capable of enciphering goods with meanings.

The so-called power of advertising, however; extensively stems from the intrinsic conditions pertain to the market economy. With regards to this, one may argue that Marx’s contention of the fetishism of commodities is vitally significant in order to comprehend advertising as a system. Given this, then we may enter into the conception of the *fetishism of commodities* in order to clarify how goods become social markers, and examine the role of advertising in this process.

3.3. Fetishism of Commodities

3.3.1. Use Value vs. Exchange Value

With regards to the socio-cultural and/or symbolic character of objects, one of the earliest and most influential analysis could be found in Marx’s contention of the *fetishism of commodities*. As it is known, Marx asserts commodities are fetishistic for the very reason that production process in a capitalist economy necessitates it to be so. In this sense, the nature of capitalist economy includes fetishism of the commodities, because commodities hide the fact that they are actually the

products of human labor, and appear to relate to each other. In doing so, they bring humans into particular relations with each other. As Jhally points out:

...why did Marx choose the commodity as the starting-point of his analysis?... As we read *Capital* we can see why. Marx started with the commodity because he thought that if one can understand how the commodity was produced, distributed, exchanged and consumed, then one can unravel the whole system, because objectified in the commodity are the social relations of its production. They are part of the information that the commodity contains within itself... social relations of production are reflected in goods. However, in capitalism, there is a problem in terms of 'reading' goods (1990, p.26).

In order to understand Marx's contention of the fetishism of commodities, then it should be noted here, it is necessary to glance briefly at the Marxist account of the relation between person and object under capitalism. With respect to this, the fetishism of commodities, as Jhally contends, refers precisely to the relationship between people and products and to the relation between *use-value* —simply what it does for people— and *exchange-value* — what it is worth. In this sense, Henri Lefebvre also maintains, “[i]n the first hundred pages of *Capital* Marx shows how a thing, a product assumes, under certain conditions, the form of a commodity. The thing splits in two; without losing its material reality and use value it is transmuted into an exchange value” (Gottdiener, 2000, p.3).

In addition to the use-value and the exchange-value, the split between essence and appearance should also be noted here. In this respect, it could be said that Marx's theorization of commodities pursue to distinguish *essence*, which is the

real social relations, from *appearance*, which is the dimension of reality. More precisely, appearance is not an illusion; rather it could be regarded as a form in which essence shows itself.

According to Marx, as Lefebvre observes, “the commodity form possesses the peculiar capacity of concealing its own essence and origin from the human beings who live with it and by it. The form is fetishized. It appears to be a thing endowed with boundless powers” (Gottdiener, 2000, p.4). Sut Jhally also claims that “there is a rupture in capitalism between the way things *appear* and their *real* or *actual meanings*”. According to him:

In *Capital*, Marx is specifically concerned with delving beneath the appearance of generalized commodity production. To do this he distinguishes between the use-value and exchange-value of commodities. He claims that, as far as the former is concerned, there is no disjuncture between appearance and essence: ‘So far as it (the commodity) is a use-value, there is nothing mysterious about it.’ The mystery of the commodity flows instead from its form, its exchange-value, and it is the unraveling of this side that will give an answer to the problem of the ‘fetishism of commodities’ (1990, p.28).

To make it clearer, Marx shows that a commodity *appears* people with a dual character comprised of both use-value and exchange-value. What are these use-value and exchange-value then? Usefulness of a thing makes it a use-value claims Marx, and asserts “use-values are only realized in use or in consumption. They constitute the material content of wealth, whatever its social form may be. In the

form of society to be considered here they are also the material bearers of...exchange-value” (Capital, Vol.I, p.126).

On the other hand, as he maintains, “exchange- value appears first of all as the quantitative relation, the proportion, in which use-values of one kind exchange for use-values of another kind”. According to him, “exchange-value cannot be anything other than the mode of expression, the ‘form of appearance’, of a content distinguishable from it”. With respect to this, he also maintains, “exchange relation of commodities is characterized precisely by its abstraction from their use-values. Within the exchange relation, one use-value is worth just as much as another, provided only that it is present in the appropriate quantity” (Capital, Vol.I, p.126-127). As Marx himself claims:

A thing can be useful, and a product of human labour, without being a commodity. He who satisfies his own need with the product of his own labour admittedly creates use-values, but not commodities. In order to produce latter, he must not only produce use-values, but use-values for others, social use-values... in order to become a commodity, the product must be transferred to the other person, for whom it serves as a use-value, through the medium of exchange (p.131).

In more precise terms, all commodities in the market have exchange value and are measured by the medium of money. As Jhally contends, “the system of objects is itself an outcome of a process whereby goods are produced to be exchanged rather than to be used directly by the producers” (1990, p.22). In this sense, as Marx claims, money is the universal equivalent under the conditions of market

economy. Through the mediary of money, then the use-value of any material good or service becomes convertible into a certain exchange-value. This is known as the *subordination of use-value by exchange value*. As Gottdiener claims:

It is this reduction of potential value based on use to one of exchange that is at the essence of the commodity form. Under capitalism all things have a price and all desires can be satisfied, for a fee. Personal, subjective valuations of a commodity based on its possession by a single person have nothing to do with the market price, unless that person is also part of a mass. In this way, exchange value dominates the use value under capitalism (2000, p.4).

In terms of capitalist market relations, then it could be said it is exchange, through which fetishism is manifested. Commodity fetishism for Marx, as Jhally argues, “consists of things seeming to have value inherent in them when in fact value is produced by humans: it is to naturalise a social process. Thus things appear to have value inherent in them. The essence however is that humans produce value” (p.29).

In addition to this, it should be noted here that production is dependent on the *social division of labor* under the conditions of capitalist economy. Such division, as it is widely accepted, is the very reason for the fetishism of commodities. “Since generalized commodity production entails that production is carried on by private individuals or groups of individuals laboring *independently* of each other, the social character of production is manifested only in exchange” claims Jhally and contends:

The *market* acts as the distributing force of the total labour of society and its only socially unifying element. The equalizing factor in the exchange of different use-values is *abstract human labour*. However, the workings of capitalist society work to mask this feature of exchange value (p.30).

With regards to this, because commodities that are offered for sale in the market are separate from the place they are produced, the products of labor seem, or more preferably *appear*, as abstract entities detached from the labor process. In this sense, it could also be claimed that social division of labor argued above, extensively leads to the lack of craft knowledge. With respect to this, one may argue that any kind of particular meanings might be attributed to these commodities smoothly.

Actually, this is where advertising, or in a broader definition promotion, play vitally significant role in modern capitalist societies. So to speak, that is why the mediary role advertising play in the market economy is vital. Since production empties the meaning of goods, advertising refills fairly easy.

3.3.2. Production Empties, Advertising Refills

In today's contemporary world, people barely make the things they consume, and partly for that reason they usually do not know how, where, or by whom such things are made. Within the conditions of mass production and consumption, it

could even be said that people only contact with the things on display; in the shop window, or on the screen. Since internet shopping is also considered, people's actual relation with the things they consume becomes much more abstract — depending much more on appearance.

With regards to this, it is necessary here to point out that Williams distinguish *consumer* from *user*, in that “in the form of society we now have, and in the forms of thinking which it almost imperceptibly fosters, it is as consumers that the majority of people are seen”. In his view, “we are the market, which the system of industrial production has organized. We are the channels along which the product flows and disappears” (1980, p. 187).

Since the fetishism of commodities through which, as Marx argues, the appearance of things in the marketplace masks the process of who fabricated them, and under what conditions they are produced, vital information is missing. What is missing within the relationship between commodities and consumers is the information about the production process. “[O]ur being deprived of it would constitute a systematic misrepresentation or distorted structure of communication within the world of goods itself” claims Jhally, and argues that such kinds of information are systematically hidden in capitalist society. In this sense, he contends, that hidden information constitute the necessary part of the meaning that is embedded in products (1990, p.50).

As it is argued initially, it is for the most part advertising that makes goods communicators in the contemporary capitalist society. In terms of the process how they could be instilled with meaning; however, Sut Jhally significantly contributes that advertising refills the meaning that is emptied by the production. The fetishism of commodities, as he maintains “consists in the first place of emptying them of meaning, of hiding the real social relations objectified in them through human labour, to make it possible for the imaginary/symbolic social relations to be injected into the construction of meaning at a secondary level”. According to him:

The meaning of products in these cases was extended beyond the meaning only to be derived in the market. But the structures of capitalist social relations... ensure that the full social significance of products will not be known in a *systematic* manner. The *real and full* meaning of production is hidden beneath the empty appearance in exchange. Only once the real meaning has been systematically *emptied* out of commodities does advertising then *refill* this void with its own symbols. Thus when products appear in the marketplace, although we may well be aware of them as products of human labour, because there is no specific social meaning accompanying this awareness, the symbolization of advertising appears as more real and concrete... The real is hidden by the imaginary (p.51).

Jhally’s contention is significant in that it shows *fetishism of commodities* is a substantial concept for an analysis studying on advertising. In fact, it could be argued that advertising is so powerful in contemporary capitalist societies, because it accommodates meaning to a domain which has already been emptied of meaning. In Jhally’s terms, advertising “derives its power because it provides meaning that is not available elsewhere; its power stems from the human need to search for meaning and symbolism in the world of goods” (Jhally, 1990, p. 52).

It is important to note here that Jhally, in his contention claimed above, particularly highlights the people's need for meaning in a world where capitalism empties the *true* — as he calls— meaning of goods rather than the ingenuity of advertisers. In this respect, advertising, with its function of accommodating meaning, is an intrinsic part of the market economy providing its continuity. As Jhally also argues:

Its real ideological role is not to create demand, to affect market share or even to dispense ideology — it is to give us meaning. That is why it is so powerful. If it is manipulative, it is manipulative with respect to a real need: our need to know the world and to make sense of it, our need to know ourselves (1990, p.197).

With respect to human need to search for meaning, Raymond Williams also asserts that “advertising is then no longer merely a way of selling goods, it is true part of the culture of a confused society” (1980, p.191). It is a confused society, as we argued above in fetishism of commodities, because of the people's deficiency in finding social meanings, values and ideals. In more precise terms, “advertising is the consequence of a social failure to find means of public information and decision over a wide range of everyday economic life” Williams observes, and argues that this failure is not abstract. Rather, “it is the result of allowing control of the means of production and distribution to remain in minority hands” (p.193).

Actually, this is how advertising operates its magic wand and constructs the relationship between people and objects through instilling meanings into things as if inherent in them. That is why in fact Raymond Williams calls advertising as ‘the magic system’. As he maintains, “the magic obscures the real sources of general satisfaction because their discovery would involve radical change in the whole common way of life” (p.189).

So to speak, that is the reason he contends for the satisfaction of human needs under such an economic system is not possible. Since many of these needs are social or psychological he argues, “the consumption of individual good leaves that whole area of human need unsatisfied, the attempt is made, by magic, to associate this consumption with human desires to which it has no real reference”. In this sense, people do not only buy an object: they buy social respect, discrimination, health, beauty, success, and power to control their environment, etc. (p.188-189).

3.3.3. Creation of Desires, Satisfaction of Needs

With parallel to this, as we have argued above, for the reason that the labor force extensively has no direct involvement in the production of material objects, it is widely accepted that they are alienated from the production process. This in turn leads people to lose control over the things they consume. In more precise terms, Qualter claims, “to the extent they [people] are separated from the production

process, and denied even the most rudimentary knowledge of its [objects'] operation, people have diminished control over consumption". In this sense, he argues:

With the consequent alienation of individuals from the process of production, social energies are directed more and more to consumption as an outlet for personal aspirations. People who no longer find fulfillment in making things are led to seek satisfaction in buying them. Advertising plays a role in this redirection from production to consumption by promoting a vision of a commodity-rich way of life (1991, p.40).

In addition to such a role promoting a commodity-rich way of life; however, it could be argued that "advertising's main cultural function is not to sell us particular goods but rather to persuade us that *only* in consumption can we find satisfaction and happiness" (Leiss et al., 1988, p. 26). It is a matter of fact that advertising for the most part display people and objects through the consumer viewpoint. More precisely it could be said, "by addressing individuals always as potential customers, and so attributing to them *a priori* a social identity linked firmly to that role, advertising builds the standpoint of consumption into the design of its every text" as argues Wernick, and claims that the image-based and/or symbolic advertisements "absolutize this matrix into full vision of a world without work, social conflict, or indeed any socially negative features at all" (1991, p.35).

In this respect, Sut Jhally claims, the information advertisements display about the various uses of products is never adequate. According to him, complete

information about products would be possible if advertisements also involved information about how goods were made, who produced them, where they came from, and what kind of role they play in social relations. As he emphasizes, informing the *relations of production* is no less important than displaying the performance features of the objects of production (1990, p.24-25). It might be claimed; however, advertisements almost thoroughly lack of information about the *relations of production*. In his terms:

In our own society, the way that goods are produced and who produced them are also important in defining the meaning a product has for us and thus in defining its use-value to us. For example, in an age of increasing machine and factory production, the hand-crafted product is highly valued both symbolically and materially... Embedded in goods, as part of their meaning, then, are the social relations of their production. This is part of the information we require in order fully to understand the meaning of things (p.25-26).

In so doing, advertising canalize people to see themselves rather as consumers, not as producers. With regards to this, “advertising would simultaneously persuade workers that the satisfactions not available in the workplace were available in consumption” claim Leiss and his colleagues, and continue to argue “though they could not control the conditions under which they labored, they could buy consumer goods and thus control in some measure their personal lives” (1988, p. 28).

In this sense, it is not a secret that advertising integrates direct references to the audience pursuing to persuade them about the desirability of the products in the market. What is important however, as Leiss and his colleagues assert: “Since advertising must perpetually create new demand, it must also continually produce unsatisfied consumers...Advertising plays on our fears, insecurities, and anxieties, always reminding us that our lives could be better if only we were to buy this or that” (p.27).

It could be said then, as Stuart Ewen refers a writer in *Printers' Ink*, “advertising helps to keep the masses dissatisfied with their mode of life, discontented with ugly things around them. Satisfied customers are not as profitable as discontented ones” (1977, p.39). The terms *obsolescence*, *temporality*, or *fashion* then becomes much more significant terms with regards to the consumer society. There is indeed no stable and/or long lasting matching of wants and/or desires with goods, and for the most part advertising is responsible for that.

With regards to this, one may argue that the relation constructed between desires and goods is always prone to the constant fluidity. “The material and especially symbolic correlates of commodities are shifting as marketing strategies change and competition for a share of the market intensifies” claims Jhally (1990, p.21). In this respect, Leiss et al. also argue that the criteria for success are always subject to redefinition. According to them:

All tangible forms of wealth (grand houses, yachts, servants) are merely momentary signs of relative success and do not have any lasting significance. Unlike traditional societies where forms of wealth and social success, like the forms of satisfaction, tend to remain the same over long periods, a market society undermines fixed standards (1988, p.247).

In addition to this, Sut Jhally with reference to Hirsch argues that commodities are not directly related to the sources of satisfaction. In this sense, the things that make people really happy are completely non-material — or namely non-tangible— things such as “autonomy, self-esteem, family felicity, tension-free leisure time, and good friendships”. As he argues, “the tendency of any market society is to stress those things that can be bought and sold, whereas satisfaction seems to be more closely linked with areas of life that fall outside of this ‘price-indexing’ ” (1990, p.17).

Given these then, it could be claimed that any material object could be instilled with any social meaning — or preferably meanings, since they are subject to redefinition— and marketed through the medium of advertising. Then, one may argue that “products are fetishized because they are bought in the belief that they can enhance the purchasers’ abilities to attain their desires for sex, success, notoriety, uniqueness, identity or a sense of self, privileged social status, and personal power” (Gottdiener, 2000, p. 4).

With respect to this, it is widely argued that the so-called pervasive power of advertising paves the way for people see themselves and others through the

possession of commodities. Materials then become the social markers and/or symbolic indicators that communicate between people. As the way it is; however,

Terence H. Qualter argues:

[It] is not that advertising promotes materialism — that is its obvious function— but that it subordinates every other value to the material, that it expresses every desirable social good in materialistic commodity terms. It also encourages people to place an unhealthy emphasis on the accumulation and display of possessions, to devote all their energies to keeping up with, and even passing, their peers. It is not materialism that disturbs, but a materialism that denies the worth of any other social objective (1991, p. 67).

3.4. Transformative Function of Advertisements

As a matter of fact that all cultures contain socialization processes and some kinds of instruments guiding to social behavior —more precisely, to socially approved way of practices. In this sense, cultural traditions as well as institutions mould individuals in their uses of things. With respect to this, Sut Jhally distinguishes three stages of society in terms of the historical dimensions of person-object relationship: *traditional pre-industrial society*, *industrial society*, and *consumer society*.

In the first stage comprised of a rural and agricultural lifestyle, the relationship between people and objects are mediated by the old ethnic cultures such as; family, religion and community. In the second stage, namely the industrial society, urbanization, factory labor and the separation of work and leisure pave

the way for the decline of older traditions based around coherence and community. In this sense, Jhally claims industrial society as a *transitional* one, neither able to draw upon the old or to construct its own new structures of meaning. Finally in the stage of the consumer society, contradictions of the industrial society are resolved, in that the market place and consumption undertake the functions of traditional culture. With regards to this, capitalism empties the true meaning of goods, and advertising —through its discourse through and about objects— refills the emptied meaning of objects (1990, p.194-197).

In more precise terms, advertising has replaced the traditional discourses such as religion and community in adjusting the relationship between people and objects. It could be argued then advertising take over the old institutions' function of generating cultural meanings in the contemporary capitalist society. To put it differently, “the primary determinants are cultural traditions, which orient needs to specific, relatively stable sets of material things and to the accepted ways of carrying out everyday life with them” say Leiss et al. and summarize:

Individuals need guidance on what foods to choose and how to prepare them, on how to dress and wear ornamentation, on how to select and arrange their home furnishings, on how to entertain guests, and on innumerable other points of daily life. When traditional cultures have been weakened and the field of satisfaction filled with an ever-changing variety of unfamiliar, mass-produced goods, such guidance, or social cues, must be furnished in other ways. In the consumer society, marketing and advertising assumed the role once played by cultural traditions and become the privileged forum for the transmission of such social cues (2005, p. 89).

As it is argued so far, a market oriented society constantly orients individuals to the market for the satisfaction of their needs. With regards to this, then advertising is one of the most powerful institutions that guides individuals in the so-called contemporary market society. In other words, through the commercial messages, advertisements school persons in their use of objects. In doing so, they guide consumers about the possible ways and/or models of the good life, also maintain maps showing how to achieve personal pleasure, satisfaction and social success.

In this respect, it could be said that advertisements maintain social standards and common assumptions instructing about how people supposed to live. The masses had to be taught to want, and new technologies developed to do the teaching claims Terence H. Qualter, and argues with reference to J.K. Galbraith that “the mass media, and especially the newer electronic media, by their accessibility over the entire cultural spectrum and their independence of any educational qualification, were admirably suited to mass persuasion” (Qualter, 1991, p. 12).

Given this then it could be argued that advertising function in a contemporary capitalist society as a highly influential medium of socialization and persuasion. In so doing, one may argue that they refer existing cultural values, while at the same time shape them. In order to sell a simple product, for instance the ad makes up a convincing story that combines changing social conditions with the existing

and/or traditional interpersonal relations. “Such easily repeatable formulas –used time and again so that consumers became intimately acquainted with them- served as a bridge between the older, familiar and traditional world that was disappearing and the new mass-consumer age” assert Leiss and his colleagues in their historical analysis of advertising and argue:

The larger social role that advertising came to play in modern society had its basis in a simple fact: The vast outpouring of new consumer products from assembly-line production would not sell themselves. In other words, prospective consumers had to be told not just what the new product could do, but why it was important that they should adopt the type of life made possible by that product. For example, the safety razor could not be sold on the basis of its technical attributes alone; the male populace had to be persuaded that good society in the modern age approved of the universal clean-shaven look (2005, p. 72).

With respect to such a transformative function of advertising, then it could be argued that those commercial messages lay the ground for new products through presenting them as to rationalize their use. In more precise terms, particular social roles and/or their functions could be transformed; however it is not easy to eliminate them without accommodating their substitutes together with the new rationalizations in order to get social approval.

For instance, an advertisement might claim it is better for caring mothers to cook frozen meals to have time for showing affection to their children with the time saved. This might also be formulated to i.e., modern women, or urban way of

living, etc. In this regard, “in the consumer society, advertisements became an important means for transmitting cues, in specific forms consistent with product messages, about new styles of personal behavior” (Leiss et al., 2005, p. 74). In parallel to this, Stuart Ewen also argues in his historical analysis:

While ads continually painted a picture in which people could trust no one (not even themselves) in their immediate surroundings, the corporations were presented as an alternative for communities which were pictured as being eroded by mistrust: people fragmented from one another by such privatized problems as ‘sneaker smell’, ‘paralyzed pores’, ‘vacation knees’, ‘spoon-food face’, ‘office hips’, ‘underarm offense’, and ‘ashtray breath’ (1976, p. 97).

With respect to this, it could be argued that one of the most significant characteristics of modern advertising is that it constructs individuals inadequate, or lack something and propose the product as a solution. For that reason, it is not simply that advertising “creates desires within individuals that begin and end with those individuals in an entirely self-contained way, but rather that desires have to do with relations with other people” argues Corrigan, and also asserts “modern advertising concentrates at those points where the individual and society meet, and claims to have ways of making the individual a more successful social being” (1997, p.67).

In this regard, then advertisements pursue to increase the desirability of a product through promoting certain way of lives and/or styles associated with that product. In this sense, goods become social markers symbolizing one’s social standing and/or status to others. So to speak, consumption practices through such commercial

messages about the products and their possible meanings “gradually absorbed the functions of cultural traditions in providing guideposts for personal and social identity –telling one ‘who one is’ or ‘where one belongs’, or ‘what one might become’ in life” (Leiss et al., 1988, p.11).

Given this, it is already asserted that goods convey meanings. However, it is important to note here that such goods are instilled with meaning by the magic wand of advertisements. As a result of this, then people are surrounded by objects that are themselves “alive”. “Products dance and sing, they engage in relations with humans as if they themselves were alive, and they sometimes direct human actions because of the consumer’s confusion in the marketplace” (Leiss et al., 1988, p.23).

In this regard, these commodities then become substantial mediaries through which people communicate social attributes — such as social standing, status, etc. — to others, and present indeed a social identity. In this sense, one may argue that the most significant function of advertising is not to increase consumer spending, but to transform the meaning attributed to the everyday use of such commodities. It could even be thought that advertising is quite responsible for the management of lifestyles in the contemporary capitalist society.

Arguing that the place of advertising in society goes far beyond solely the commercial context, Raymond Williams claims that “in the last forty years and now at an increasing rate, it has passed the frontier of the selling of goods and services and has become involved with the teaching of social and personal values; it is also rapidly entering the world of politics” (1980, p.184). With regards to this, he argues that the difference between what is real and what is advertising is blurred. In his terms:

It is very difficult to pin down, because the borderline between the item or photograph picked up in the ordinary course of journalism and broadcasting, and the similar item or photograph that has been arranged and paid for, either directly or through special hospitality by a publicity agent, is obviously difficult to draw... Nor is this confined to what is called ‘show business’, it has certainly entered literature, and it has probably entered politics (Ibid).

It should be emphasized with regards to the transformative function of advertising that people do not necessarily have to buy the things offered for sale, but they do watch advertisements, or are exposed at least one of promotional tactics that is going to be discussed later. In this regard, it is widely argued that the borders between advertising, culture, commerce, and even politics have long been eroded. “The necessity of culture is integrated into commodity marketplace” claims Sut Jhally and argues:

...commodity exchange invades wider and wider areas of social life and the private sphere expands at the expense of the public sphere, driven by capital’s restless and relentless search for new areas in which to realize surplus-value, thus introducing the ‘dull compulsion of economic relations’ to more and more spheres of social life (1990, p.194).

It is inevitable then the wider areas of culture and society become subject to promotion, and eventually get *commodified*. With regards to this, the term *commodification* refers to the implication that anything could be subjected to market and put in circulation. In this respect, as Andrew Wernick also claims, “an expanding market requires that more and more aspects of life are free to circulate in commercial exchange” (1991, p.44). In addition, according to Fowles:

As entrepreneurs seek out areas of human existence as yet untouched by the mechanisms of the production/consumption economy and attempt to insert products and marketplace transactions there, they are said to be commodifying what had previously been uncommodified (1996, p.42).

With respect to this, it could be argued that advertisements offer commodity solutions to all kinds of personal and social problems. In so doing; however, they *commodify* and *reify* social relationships through the products they promote. *Reification* in this sense, canalize people to the commodities for their satisfaction of needs. “The ultimate criticism is not that advertising creates false needs, but that it moulds real needs and passions into distorted social relationships such as the commodity form” claim Kellner and Harms (p.22). In their view:

...advertising should be seen as an indispensable force in the reproduction of consumer capitalism and in the maintenance of capitalist hegemony. Indeed, advertising has multi-faceted social functions, ranging from short range efforts to induce individuals to buy specific products to more long range functions that attempt to sell consumer capitalism as a way of life (p.15).

Given all these then, it could be said that advertisements hardly mirror, or reflect the society even if they sometimes pretend to do so. Actually, one may argue that reality in the contemporary world is for the most part subject to the redefinition and/or refinement by imagery conveyed through advertising messages. As Andrew Wernick ardently advocates:

Within the field of polarities which make up the codes of culture, the product is identified with good not bad, comedy not tragedy, life not death...In projecting commodities as the road to happiness, ads redefine as soluble through consumption any negativity which clings to the process of capitalist production as such...In short, imagistic advertising may build on the values, desires and symbologies that are already out there, but by no means does it simply reflect them. It typifies what is diverse, filters out what is antagonistic or depressing, and naturalizes the role and standpoint of consumption as such. The picture of the world it presents, accordingly, is flat, one-dimensional, incorporative, and normalized (1991, p42).

In this regard, Sut Jhally also contends that advertising and the imagery it maintains are necessary for the stability of capitalism. “Its real ideological role is not to create demand, to affect market share or even to dispense ideology — it is to give us meaning” claims Jhally, and continues “if it is manipulative, it is manipulative with respect to a real need: our need to know the world and to make sense of it, our need to know ourselves” (1990, p.197). In addition, Judith Williamson, in her substantial work *Decoding Advertisements: Ideology and Meaning in Advertising*, attempts to demonstrate advertisements not only reflect but also pave the way for the construction of ideological structures and frameworks in the society we live in.

With respect to the imagery and/or meaning provided by the advertising messages, it is necessary to note Schudson's argument here. As he argues, "if advertising is to be criticized at all, objections should be directed not at its lively symbolic representations, but rather at specific acts of omission or distortion it creates in the marketplace" (Leiss et al., 2005, p.12). In order to discover such practices of omission or distortion, then we have to take our attention into the advertising texts so as to explore how advertising redefine and/or refine the world we live in.

3.5. Advertising and the Domain of Meaning

3.5.1. Transfer of Meaning

As it is argued so far, advertising could be considered as an intermediary between the consumers and the commodities in the market. As this is the case; however, it is widely accepted that advertisements are not just a matter of announcements. They are mostly designed to persuade the intended consumers about the desirability of the products they display. To do so, advertisers aim to "capture our attention and favorably dispose us to a product or service... by and large the product will be shown in a desirable context so that some transference is made from the latter to the former" (Dyer, 1982, p. 96). In a similar vein, Jib Fowles also claims:

The typical advertisement or commercial is the professional product of highly skilled and exacting crafts people and, as such, presents a perfectly polished opaque surface to the

reader or viewer. Yet such perfection is only an illusion, a camouflage so well wrought that it deflects scrutiny of the churning dynamics lying below and beyond. Any advertisement is the product of contesting forces and battering vectors operating just out of sight, just beyond hearing (1996, p.77).

In this sense, composition of an advertisement may connect the product with the background imagery and the other objects in the ad, even if they have no immanent relation with each other. Through simply juxtaposing these objects and/or images with the product, advertisers attempt a transfer of positive imagery from the former to the latter. “Images from quite different contexts can coexist without contradiction because the message is not being communicated as a ‘rational argument’ claim Leiss et al., and assert that they are rather “meant to evoke the realm of ‘meaning’ and, since the symbols are only ‘suggestive’ (of whatever meaning may occur to the viewer), the ordinary rules of logical inference simply do not apply” (2005, p. 328).

With respect to this, meaning is constituted within the formal internal structure of the advertisement, and the audience is invited to participate in the transfer of meaning process. In more precise terms, it might be said that advertisements need the active participation of the audience for the meaning transference. “Material things that we need are made to represent other, non material things we need; the point of exchange between the two is where ‘meaning’ is created” claims Williamson, and argues that “there is a space, a gap left where the speaker should

be; and one of the peculiar features of advertising is that we are drawn in to fill that gap, so that we become both listener and speaker, subject and object” (2002, p.14).

In order to examine the transfer of meaning process, through which the audience derives the meaning constituted in the ad, it is widely accepted that semiotics is a useful method. It could be argued that semiotics, as a method for studying advertising, basically concerns with the formal relations that the ad includes for the meaning process. In this sense, the basic element is the *sign*, which is the association of two other elements: the *signifier* (the material object) and the *signified* (its meaning). *Signifier* and *signified* could only be divided for analytical purposes — as in the case of semiology— and *sign* is always thing-plus-meaning in practice (Williamson, 2002, p. 17). In order meaning transfer to take place, the audience has to recognize signifiers in the ad for what they stand. Williamson calls these systems of meaning through which audience complete the transfer as *referent systems*. According to her:

We are given two signifiers and required to make a “signified” by exchanging them. The fact that we have to make this exchange, to do the linking work which is not done in the ad, but which is only made possible by its form, draws us into the transformational space between the units of the ad. Its meaning only exists in this space: the field of transaction; and it is here that we operate (2002, p. 43).

It is significant to remember here the discussion contending capitalist mode of production empties the meaning of commodities and advertising refills the emptied

meaning. With respect to this, then it could be argued that “production produces commodities as signifiers while advertising produces them as signs” (Jhally, 1990, p.130). In this respect, then one may argue that advertisements invite audience to transfer meaning to the commodity, for making the signifier a sign.

The important part is that meaning in signs is twofold: *denotative* and *connotative*. In this sense, it could be argued that advertising messages contain two level of meaning; one that is explicit on the surface, and the other implicit below. While the former refers to *denotation*, literal, “objective” meaning, the latter refers to *connotation*. “Connotation goes beyond literal meaning and draws upon cultural codes, while still depending on the denotation” (McFall, 2004, p.12). As Williamson asserts:

Denotation is the work of signification performed ‘within’ a sign as it were: it is the process whereby a signifier ‘means’ — denotes— a specific signified. When I discuss connotation I am concerned with a similar process but one where the signifier is itself the denoting sign: the sign in its totality points to something else. That something else I term a *Referent System* (2002, p.99).

With respect to this, what Judith Williamson calls as *referent system* is actually connotation. In this sense, she argues with reference to Cape, “the signifiers of connotation...are made up of *signs*...of the denoted system...As for the signified of connotation, its character is at once global and diffuse; it is, a fragment of ideology... have a very close communication with culture, knowledge, history” (2002, p.101).

3.5.2. Attempt to Anchor Meaning

As it is argued, advertisers pursue to persuade audience about the desirability of the products they advertise. As this is the case; however, the problem is that they have no absolute control over the audience to make them establish the same associations advertisers have intended in the message. In this respect, “image-making is a two-way process, arising as much from the perceptions of users as from the initiatives of promoters” claims Qualter, and contends “while advertisers struggle to relate to those perceptions and influence their direction, the fact remains that image recognition finally depends on the unpredictable whims of buyers” (1991, p. 42).

The *preferred* reading of the message — message intended by the encoder— takes the connoted meaning, and decodes the message in terms of reference code in which it has been encoded. Contrary to the preferred mode of decoding, audience might negotiate the meaning of the advertisement, rather than simply and passively accepting its message. In more precise terms, audience may accept or reject the decoded message depending on the cultural background they have. With respect to this, then the message might be decoded in a slightly different manner distinct from the way it is particularly encoded (Hall, 1992). In terms of the slippage between encoding and decoding, Garnham also argues:

All mediations involve slippage. There is slippage in the process of both meaning construction and meaning interpretation... However...[w]e undertake communicative action with the intention of communicating a given meaning or reciprocally of

understanding the other as though they were attempting to convey such an intentional meaning and that through a process of communicative iteration the problems of slippage inherent in mediated communication are reduced such that the parties to a communicative action can agree that they understand one another (1990, p.14-15).

As the way it is, one may argue that advertisers attempt to fix or anchor the meaning in the advertising message through various elements constitute the commercial. In this sense, auditory materials, linguistic components, filmic techniques and technology all assist to fix the meaning process in the commercial. “The linguistic material serves to fix or anchor the imagery” claims Barthes and contends that “photography, as the mode of denotation, naturalizes the symbolic message by making it appear uncontrived” (Fowless, 1996, p.169).

Likewise, Leiss and his colleagues also claim, “as the message structures in ads become more subtle, a variety of techniques connect the various dimensions –text, visuals, slogan or headline, and ideally, ad design itself– without calling attention to the “connective” techniques” (1988, p. 240-241). In this regard, overall design and the general atmosphere of the commercial; as well as objects, other products and characters presented in the ad together with the “connective” techniques all assist the viewer decode the commercial message in a preferred mode.

3.5.3. Pursuing Viewer Attention and Weakening Consumer Resistance

It is a matter of fact that getting the spectator's attention is one of the most important issues in advertising in terms of establishing the brand's familiarity on the one hand, and attempting to persuade viewer to buy the product it advertises, on the other. However, as it is argued above, consumers might not be all in receptive mode to the advertising messages.

With respect to this, then one may argue that *consumer resistance* is one of the most important problems that advertisers need to take under control. R.W. Pollay, for instance discuss on *consumer counter-argumentation* as it is "usually triggered by verbal assertions requiring cognitive processing, such as information assimilation" (2000, p. 3). Likewise, McAllister speaks of *advertising literate generation* as they are resistance to blatant advertisement messages and intolerant of commercialization (1996, p.193). In parallel to this, he argues:

The biggest problem is that people are resistant to giving up money and you ideally want to control their behavior so that they will reach into their wallets and plunk down the dough. Unfortunately for you, you do not have much direct control over that level of behavior. Yet there are other problems that you can correct, other things over which you have more control. Your hope is that you will have enough control over these other problems to help solve your biggest one. Some of these other problems revolve around the persuasive appeals in the ads themselves (1996, p.11-12).

In terms of these persuasive appeals in the ads, Leiss and his colleagues claim “people could not listen to selling messages all day, so the agencies began to explore styles of communication preferences of the audience and the production values that would draw and hold them”, and contend that “music, humor, stars, pathos, tragedy, excitement, and human relationships became familiar terrain for the advertising agency and opened up new ideas about how to improve advertising” (1988, p. 113).

With respect to this, what should be noted about the credit cards as being a product that are advertised is, there is almost no difference, or very few distinctions in between. As R.W. Pollay suggests, “In a market with minimal product differentiation, advertising becomes disproportionately important part of the marketing mix as a compared to most other mass consumer products” (2000, p. 14).

In such a competitive market, then competing credit card companies seeking to widen the credit card usage in society would strategically assign advertising campaigns. With these campaigns, they intend to take the consumer attention into the card pertains to their own brand. In doing so, one may argue that they at the same time attempt to persuade society at large on the credit card purchasing instead of cash spending.

What should be taken into consideration is that credit card advertisements that are analyzed do not directly and simply convey the spectator a message. For instance, they do not overtly say economization and money saving is possible through incessant shopping. Rather, it could be argued that advertisers use persuasive tactics pursuing not only to take the viewer's attention on the screen and the image appeal, but also to cool out, namely the *consumer resistance* for the message that ad intends to convey.

In terms of the research results, use of humor and the utilization of 'cute' techniques are the most widely used tactics in the credit card commercials to take the viewer attention and weaken the so-called consumer resistance². As Fowles contends, "acknowledging the audience members' desire to laugh, advertisers raid the precincts of popular comedy for renditions that will arrest audience attention as they stimulate laughter and create a postrelease contentment that might be transferred to the product" (1996, p.139). In parallel to this, Williams also contends:

[T]he most significant reply to the mood of critical skepticism was in the advertisements themselves: the development of a knowing, sophisticated, humorous advertising, which acknowledged the skepticism and made claims either casual and offhand or so ludicrously exaggerated as to include the critical response...Thus it became possible to 'know all the arguments' against advertising, and yet accept or write pieces of charming or amusing copy (1980, p.181).

² Table 8 shows that *use of humor* is the most applied tactic by 36, 19 per cent, followed by *utilization of cute techniques* by 27,14 per cent.

In addition to this, use of famous people could also be considered as one of the most significant tactics advertisers apply in credit card commercials pursuing viewer attention³. In this sense, it could be argued that the familiarity and/or congeniality of celebrities could easily be transferred into the card, which in turn makes the card more popular in the society. As McCracken argues:

[B]ecause people consume the image of a star they will consume a product associated with a star. People consume star images because they ascertain meanings in them, so whenever a celebrity endorsement communicates it is because there has been a successful transfer of meanings from the established performer to the commodity for sale — and then, ideally for the advertiser, from the commodity to the consumer in the form of a purchase (Fowles, 1996, p.127)

As this is the case, it could also be said that credit card commercials apply one other, yet more subtle tactic as if denying their own content. This is what Judith Williamson calls as the *sophisticated* commercials. As she argues, “the use of our belief in advertising’s dishonesty in order to give an aura of honesty to an ad is a supreme example of the denial of the actual content of any structure of thought — of reference replacing knowledge” (2002, p. 174). In so doing, advertisements easily construct their meanings and convey their message to the audience.

It should be noted here that these tactics not only might be applied individually in the ad, but also might be intertwined with one another in a single ad. To make it clearer, for instance humor and jokes may be used together with well-known,

³ Table 2 shows that *use of famous people* in credit card advertisements is about 15.24 per cent, the second most used tactic for pursuing viewer attention.

famous people in commercial series. In addition, these commercial series may also joke with their actual content as in the case of sophisticated ones. In this sense, such ads twinning together various tactics could be regarded as more credible in terms of taking out the attention and cooling out the viewer resistance.

CHAPTER 4

A GLANCE AT CREDIT CARDS IN THE WORLD AND IN TURKEY

4.1. Credit Cards in the World

There is a little doubt that payment cards —namely the credit, debit, and charge cards⁴— have become a significant medium for purchasing all around the world. Furthermore, it could be said that credit cards have transformed the way people pay for goods and services that are offered for sale in the market. “The problem of dissolving over production and/or compensating under production necessitated exchange and the ‘monetary’ instruments that represent the need for exchange respectively” claim Bayraktutan et al., and argue that “the role and the character of these instruments have altered with respect to the ‘information’ based socio-economic restructuring” (2002, p. 2).

Actually, it is said that the idea of payment card is firstly introduced in 1887 by Edward Bellamy, in his science fiction novel, *Looking Backward Or Life In The Year 2000* (Kart Monitör, 2009, p.5). He depicts a picture of 2000’s as people shop by the bits they picked off from a card. Aside from the novel, the first credit

⁴ While *charge cards* provide payment services, *credit cards* provide both payment and credit services. On the other hand, *debit card* allows its holder to reach the money in his/her current account opened in the bank.

card application that is known appears in 1894 in U.S.A., by the Hotel Credit Letter Company (Buhur, 2004, p.18). Following this archetype, limited with the tourism sector, Western Union Bank issues a credit card in 1914 by the catchphrase; “buy now, pay later” (Kaya, 2009, p.9).

As Mandell claims, prior to the First World War, there were several credit cards issued by a small number of hotels, oil companies and department stores in the U.S.A. As this is the case, they served the dual purpose of identifying customers with a charge account on the one hand, and of providing a mechanism for keeping records of customer purchases, on the other (1990, p.17). In the inter war period, First National City Bank issues the first private credit card unit in 1928. In the mean time, the large retail companies start to launch charge cards for their customers. During the years around great depression of 1929, the sector gets stagnated and following to this, use of credit cards are restricted with regulations during the Second World War (Kaya, 2009, p.10).

It is in 1950 that a card most close to the contemporary successors has been issued in New York as the *Diners Club*. It is considered as the “T&E” card —travel and entertainment card— enabling its owner to use it at more than one place, usually at restaurants (Evans and Schmalensee, 2000, p.62). What is important with Diners Club is that the entrance of a third party serving as a medium between grantors of credit and those use the credit. This is known as the “Third Party Credit Card

System”, and is the most widely used credit card system in our day. As Kaya explains:

In the third party system merchant do not export cards, rather institutional experts or banks carry out the work for issuing cards. By the card that is issued, card owners may shop from all places that are the member of the system and have the logo or emblem of the system, and they may withdraw cash from ATMs. In the third party system, card issuer undertake the risk by guaranteeing the member organization to pay the purchases of the customer (2009, p.58).

It could be said that the success of *Diners Club* encouraged other businesses to enter into the payment card industry from 1950 onwards. Between 1953 and 1954, almost 100 banks introduce charge cards for use primarily by their own customers and within their own local areas (Evans and Schmalensee, 2000, p.63).

As this is the case, it is widely accepted that credit cards have inescapably strengthened their role in the economic space by the entrance of *BankAmericard* issued by the Bank of America, and *American Express* issued by American Express Company in 1958 (*Pano Dergisi*, Nov. 1997:2). “The most serious obstacle to the development of the payment card industry was the need to sign up large numbers of consumers and merchants in a short period of time” claim Evan and Schmalensee, and argue that “this obstacle was overcome through a key innovation, namely, the establishment of a national organization of many payment card issuers under a single umbrella” (p.65).

In 1966, following the establishment of *Euro Card International* in 1965, Bank of America announced that it has licensed the operation of its BankAmericard across the United States. In order to compete with BankAmericard, then several other large banks formed a second national card system in the same year, the so-called Interbank Card Association (ICA) (Mandell, 1990, p.31). These two prominent organizations are still the leading actors in our day known as VISA and MasterCard respectively.

As this is the case, banks were allowed to associate with either VISA or MasterCard, and they could not integrate with both till the year 1974. It is because VISA prevented the firms issuing its cards from integrating with MasterCard. As Evans and Schmalensee explain; however, “faced with an ambivalent Anti-trust Division and the possibility of expensive litigation, VISA removed all restrictions on dual membership in mid-1976. The age of...“duality” began, and members of each system rushed to join the other” (2000, p.70). In our day, firms can issue the cards of both.

4.2. Credit Cards in Turkey

There is a little doubt that the market of credit cards is heated and fairly competitive in Turkey. It could be said from the fact that Turkey was reported in 2003 as the fourth biggest market in terms of the number of cards, and third biggest in terms of transaction volume in Europe. (*Marketing Türkiye*,

15.Nov.2003: 50). Besides, number of people own credit cards has increased almost by 50% from 16.8 million people to 25 million in 2004 (*Marketing Türkiye*, 15.Jul. 2004: 8).

Over and above, in terms of the 2009 results of Kart Monitör's research, number of credit cards in Turkey has shown %300 increase just in ten years period from 1999 to 2009.⁵ According to BKM — Bankalararası Kart Merkezi— current number of credit cards in Turkey is recorded in respect of the end of September, 2010 as 46 million 221 thousand and 53.⁶ In terms of the latest research results, 65 out of 100 purchasing in Turkey is made through the mediary of the cards, and the average number of credit cards people own in Turkey is 2.2⁷.

As the way it is, the development of credit cards in Turkey depicts a quite contrary case than that of European countries. Initial to the exercise of credit cards, European countries have implemented the system of consumer credit, in that the cards are issued in order to pave the way for it to get practiced (*Pano Dergisi*, Nov. 1997:2). In Turkey; however, it is widely accepted that credit cards have already been proceeded when the consumer credit and private banking in the country have first put into the practice.

⁵ <http://www.bkm.com.tr/yayinlar.aspx>

⁶ http://www.bkm.com.tr/basin/bultenler/guncel_veriler_19102010.pdf

⁷ <http://www.bkm.com.tr/yayinlar>

With respect to this, companies issuing credit cards in Turkey do not have their own licenses to issue their cards internationally, so that they are dependent upon the global credit card companies. As Yılmaz notes, “Banks in Turkey issue the credit cards, of which license pertains to the foreign institutions, and are valid all over the world” (2000, p.7-8). In this respect, each individual credit card issuer in Turkey belongs to one of the — frequently more than one— global associations authorized to give licenses all around the world. As Kaya also argues:

The most important factor that distinguishes payment card system from the other businesses is the high fixed costs in establishing a payment system that has the chance of competition. Establishing a payment system that has the scale of competition chance necessitates a large amount of investments in information and computer technologies. For this reason, card payment systems in Turkey are the associates of the foreign investors (2009, p.52).

In this frame, the most significant corporate associations of the payment card industry in Turkey are; *Visa International*, *MasterCard International*, *American Express*, *Diners Club* and *JCB (Japan Credit Bureau) International*. Although they all have a place in the payment card system in Turkey, it could well be said that VISA International and the MasterCard International have the most widespread use in Turkey. In terms of the current indication of BKM (Bankalar Arası Kart Merkezi) research, the number of credit cards in Turkey under the name of VISA is 25.201.351, and the ones under MasterCard is 18.712.739, by the year 2009. The rest is only at 478.524 in total⁸.

⁸ <http://www.bkm.com.tr/yillara-gore-istatistiki-bilgiler.aspx>

Although there are not many and varied resources on the evolution or the history of credit cards in Turkey, we achieved a plenty of information about the development of payment card system in the country. As this is the case, the entrance of the first card payment system in Turkey is *Diners Club* in 1968 by the Koç Group, when Servis Turistik A.Ş. manages to take license from U.S.A. to issue a credit card in Turkey to serve a highly elite group in the country traveling abroad. Following the *Setur Diner Club Credit Cards*, Türk Ekspres Havacılık ve Turizm Limitet Şirketi enter into the market by the *American Express Cards*. These two brands reigned till 1975 as unrivalled in the country (*Pano Dergisi*, Nov. 1997:2).

After the year 1975, the cards of *Eurocard*, *MasterCard* and *Access* have entered into the market in Turkey, linked with the Interbank Group. Later on, the representation of these credit cards has transferred to Anadolu Kredi Kartları Turizm AŞ, whose shares are extensively owned by Pamukbank and Genel Sigorta (Kaya, 2009, p.17). In the 1981, Anadolu Bankası (Türkiye Emlak Bankası A.Ş.) together with ABC Turizm managed to take the first *VISA* license in Turkey and started to issue credit cards to the market in the country (Buhur, 2004, p.18). In other words, they became the Turkish representative of *VISA International*.

At this point it should be noted, although the entrance of credit cards in Turkey dates back to 1968, it could be argued that they became widespread only after the

free market policies of the Özal era introduced in 1980's. It is widely accepted that Turkey entered into the rapid privatization and liberalization processes together with the Özal government coming into power after a three year martial law. With respect to the free-trade policies of the era and the flow of foreign investment accordingly, it is contended that there appears a remarkable increase in the quantity and variety of available consumer goods.

In addition, deregulation and the privatization policies of Motherland Party (ANAP), representing the *new right* in Turkey, have resulted in the commercialization of the media sector, and there appeared a wide variety of privately owned media vehicles in the country. Together with the abundance of imported goods, and the promotion of a commodity rich way of life broadcasted through the newly introduced private media vehicles, one may argue that Turkish society has entered into a new phase that pave the way for the competitive display of credit cards in the country. Many writers assume this period as the transition of the Turkish society into the consumer society. As Dağtaş argues:

By 1980's, Turkish economy has integrated with the economic system in the world, which is known as 'globalization' in our day. Through economic integration and liberalization, importation of various kinds of goods together with the luxury consumer goods have relieved, and consumer demands have increased in the society. In this respect, pragmatic values such as, individualism and opportunism have become the dominant values, and purchasing power has become a significant value and a status symbol (2003, p.13-14).

In respect of the second half of 1980's onwards, then display of credit cards have intensified in Turkey. In this sense, it is accepted that the credit card market in Turkey took the first steps on the way to get widespread among the society through the initiative implications of Emlakbank, İktisat Bankası and Vakıfbank. For the most part because of the society's interest in the credit cards, then the other banks also entered into the market, and different varieties of the cards have appeared as gold, classic, etc.

In addition, by the year 1984, establishment of the Turkish office of VISA International has given rise to the intrusion of credit cards in the society. Furthermore, American Express cards get started to be issued by Koç-Amerikan Bankası in 1984, by Akbank in 1985, Egebank and Türkiye İş Bankası in 1986. More importantly, İmar Bankası and İktisat Bankası initiated credit card service under their roof by the year 1986 (Kaya, 2009, p.18). One year later, in 1987, the first ATM (Automated Teller Machine) has entered in the country. Also in the same year, Pamukbank launched its *Prestij Card* that is valid in Turkey and in Cyprus.

With respect to the abundance of credit card issuers in 1990 in the country, The Interbank Card Center (BKM) was established with the partnership of 13 public and private Turkish banks. In terms of the official site of BKM, the purpose of the Interbank Card Center is to provide solutions to the common problems within the

card payment system in Turkey and to develop rules and standards of credit and debit cards in the country.

1990's are remarkable in that the first time incentives have attached to the credit cards in use such as; collecting "puan"s and choose products from limited catalogue offer with those puans (Kaya, 2009, p. 18). In this sense, it could be argued that Akbank's promotional campaign is an archetype for the current credit cards in Turkey. With respect to this, credit card owners are awarded with special gifts like a trip to U.S. in case of certain amount of *Ak Puan* they collect, which they earn in return for specified amounts of card spending.

One year later in 1991, the first POS station (Point of Sale) is activated in Turkey and Yapı Kredi is the first to use those so-called POS machines for its cards. Entrance of POS machines gave a remarkable rise for the use of credit cards in the country for the reason that they were much more practical than their predecessor named as imprinter. As Reisoğlu claims:

At the beginning of 90's, about the years credit cards are started to get implemented in Turkey, there only exists a mechanical device called as imprinter at the business places; certain amount of limit is specified for each business place, no authorization is requested for the purchases within this limit; passing the credit card through imprinter, payment document is taken; maintained as two copies, payment document is signed by the owner of the credit card. Only for the purchases that exceed the limit authorization is needed from the organization issuing the card. (2004, p.102).

Nine year later than VISA, in 1993, *Europay/MasterCard* has also established its Turkey Office in the country. In the light of these improvements — following Garanti Bankası which has started to issue credit cards in 1987, and Yapı Kredi in 1988— Interbank in 1994, Finansbank in 1995 and Citibank in 1996 all entered into the credit card market in Turkey.

It should be noted, it is frequently emphasized in various resources that most of the innovative techniques and applications related with cards are first carried out in Turkey. In this respect, it is claimed that Turkey is the first country where the cards equipped with the chip technology is applied in 1994. Kaya informs about the cards having chip technology, the so-called *Smart Cards* as:

In the year 1994, Europay, Master Card International and Visa International started to search for an altered method for the reason that the [existing cards'] capacity for collecting information is quite low. As a result of this research, an organization named as EMV [Europay – Mastercard – Visa] is established in order to provide standards to carry out smart card (chip) technology instead of magnetic striped cards, and EMV standards have developed through the works of this organization (2009, p.84).

Besides smart cards, the system of the so-called *Pay Pass* also has first implemented in Turkey by the year 2006 with *Bonus Trink* — a watch as a credit card— among the other European countries. Pay Pass could be considered as a system that remarkably fastens credit card purchasing procedures. In this sense, it

removes even the time lost between the moment consumers take their cards from their wallets and enter their passwords on the POS machine, and the moment they purchase. Through Pay Pass, then simply one's watch, mobile phone or the other materials could be turned into the payment mechanism. As Kaya explains:

Defined as the payment technology of the future, pay-pass system is indicated as an alternative to cash in low amount of purchases with its practical and quick use. Removing the processes of taking authorization, signing the payment document and making read the magnetic stripe or chip by the POS machine, pay-pass system paves the way for purchasing just through the card's touch on the machine (p.89).

CHAPTER 5

RELATIONSHIP BETWEEN PEOPLE AND CREDIT CARDS

With regards to the credit card commercials, it could be said that they depict fairly distinct and significant situation. In terms of their distinctive feature, one might argue that the credit card commercials reference the whole advertising system, and advertisements other than credit card commercials could be regarded as subservient to the credit cards reciprocally. Actually, it is widely accepted that an advertisement or commercial — both in itself and in serial form— does not stand alone disjointed from other contemporaneous ones. Besides, it could also be said that advertising as a system applies various cultural elements through which it supplies further dynamics to its message. In this sense, advertisements or commercials enter into a plenty of intertextual relationships.

For instance, J. Fowless takes attention into the intertextual interpretations an advertising message implies, and states “each individual campaign takes on overlays of allusions from its relationship to other competing campaigns, as the advertiser tries to advantageously position its product vis-à-vis other products in the mind of consumer”. In addition to such competing campaigns, he also claims that “all the other advertising on the television program or in the magazine will influence the reception for one particular advertisement and, to the extent that the advertising

agency is attuned to this, will also influence the makeup of the message” (1996, p.91). Parallel to Fowless, A. Wernick also claims that advertisements “more even than most textual constructs, ads precisely do *not* stand alone”, and argues “it is not just that the discourse of promotion employs conventions and mobilizes values which are already embedded in the culture at large. In several aspects, the meanings of ads are interdependent among themselves” (1991, p. 92). According to him:

Advertising is semiotically interdependent, however, even across product lines... Its elements –whether in the form of famous personalities, social stereotypes or mythic allusions- are constantly re-circulated and reworked in the symbolic universe of advertising itself. The more pervasive advertising has become, indeed, the more importance it has been accorded as a point of cultural reference in its own right (p.93).

In this respect, one may argue that credit card commercials could be regarded as a medium indeed advertising all the other ads, and inevitably all the ads advertise credit cards reciprocally. Furthermore, it could also be argued that credit card commercials affirm symbolic appeals and connotations commodities already have taken in the synchronic and/or diachronic advertisements. “From the clothes we wear, to the parties we vote for at election time, wherever in fact a market of some kind operates, everything mirrors back the same basic signifying mode” states Wernick, and continues “promotion in one sector has come to dovetail with promotion in another” (p.187).

Among the other advertisements, distinctive character of credit card commercials springs from their very nature of intertextuality. For the most part because credit cards are promoted as a substitute for money before all else, they mediate almost any product money can afford. Since those products already have been made attractive and desirable through other advertisements, then one may argue that credit card commercials celebrate and legitimize the rest of the established meanings of advertisements. In this sense, what Andrew Wernick claims is fairly proper for credit card commercials: “It is as if we are in a hall of mirrors” states Wernick, and continues “each promotional message refers us to a commodity which is itself the site of another promotion. And so on, in an endless dance whose only point is to circulate the circulation of something else” (1991, p.121).

As this is the case, one might ask, before all else, how those plastic cards have been integrated into and accustomed to the society as a substitute for money. Apart from this, one might also wonder how such extensive and effective intertextual relationships have been instilled in the credit card commercials. In this respect, it could be argued that global credit card companies work hard and apply systematic as well as integrated promotional strategies.

5.1. Integrated Marketing Campaigns of Credit Card Companies

It should be noted, while focusing on credit card commercials, we noticed that various promotional techniques are carried out in coordination through the credit

card companies. In this sense, one may argue it is extensively through the efforts of IMC — Integrated Marketing Campaign and Communication— credit card spending is spread throughout the society.

IMC, briefly the Integrated Marketing, can be defined as “the term often connotes the coordination of different promotional techniques by one company... with a long-term strategy or marketing goal in mind” (1996, McAllister, p.235). “Marketers use IMC to maximize the total control they have over their promotional activities” claims P. McAllister, and asserts that “for large companies with the ability to do more than one of these activities, IMC can increase the totality of social influence that the company may experience with these techniques” (p.236). With regards to the credit cards in Turkey, then we observed five grand promotional techniques: ubiquitous advertising campaigns, cross-promotion, sponsorship, and database marketing.

Although we examine the individual credit card commercials broadcasted on TV, it is not much possible to isolate them from all the other promotional tactics of credit card companies. Besides, all together they assist to fix imagery and/or meaning the commercial message carries, so we cannot override their affects. In this sense, it would be better to glance briefly at those promotional techniques with an aim to unveil their collective efforts for the integration of credit cards into the society at large.

5.1.1. Ubiquitous Advertising Campaigns

“Advertisers try to control perfectly the symbols in their ads, or the symbols around their ads, or our viewing of the ads or our spending triggered by ads” claims McAllister (1996, p.14). With regards to the commercials broadcasted on TV; however, one may argue that technological improvements such as remote control, VCR’s, CD’s, DVD’s, internet and abundant TV channels increase the possibility of the audience’s escape from the advertising messages.

In return, advertisers carry out ubiquitous advertising campaigns which more or less guarantee consumers to get exposed to the advertising message. At least, pervasiveness of the advertising message decreases the consumer’s chance to escape from it. In this respect, it could be argued that credit card companies apply those smart tactics in order to guarantee display of their product and/or advertising message to the people. Those tactics could be considered as *placed-based advertising*, *camouflage ads* and *microcommercials* which credit cards are promoted through.

Since advertisers do not have an absolute control over the audience’s buying acts; one may argue that they intend to control other elements that would affect people’s incline to buy as much as possible. In this sense, placed based advertising attempts to influence and control consumers through the location in

which the message is conveyed. In more precise terms “with place-based media, the mental disposition of consumers –their ‘pliancy’– may be increased for advertisers because the place may encourage a certain type of thinking” (McAllister, 1996, p.79).

Through the place-based advertisements, then “advertisers want the surrounding media environment to be a properly commercialistic cocoon, keeping consumers in the proper frame of mind to receive the ads” (McAllister, p.80). In this respect, from entertainment and retail places to the travel agencies and schools, large scale of locations may host place-based advertisements under their roofs.

With regards to this, credit card companies efficiently use many of the spaces to promote their cards. Through implanting stand tables in shopping malls, bazaars, recreational spaces, schools and even on the street, credit card companies well use the advantage of placed-based advertising in order to connect consumers with their products.

Apart from place-based advertising, one other quite recent tactic is camouflaging advertisements so that ads pretend to be non-ads. In this sense, commercials pretend to be other media forms pursuing to make people continue to watch instead of zapping, and forget that they are watching in fact a particular advertisement. As McAllister asserts, “advertisers have an incentive to combine

media genres with their advertising purpose to camouflage, at least at first, the fact that the viewer is watching an ad”, and argues “more and more ads are recombining with media forms, using these forms as referent systems to try to blur the distinction between what is a program and what is an ad” (1996, p.106).

Since advertisers have noticed that people have a tendency to zap the commercial when they realize it is a commercial, they pursue ways to blur the difference between media programs and advertisements. For instance, while watching a movie and/or serial, one may easily be exposed to VISA promotion as if it is a normal course of scenario. On the other hand, one may also be exposed to the promotional credit card messages while watching anything on TV other than ads. Through placing commercial strips on the screen while programs are actually on their routine broadcasting time, it is fairly easy to convey any adversary message without the risk of being zapped.

As a matter of fact, credit card commercials apply such camouflage tactics in order to pretend to be non-ads. Considering the analyzed data of advertisements; credit card commercials blur the media formats through for instance, depicting people as if they are in their normal daily routines, or pretending to be an interview despite their content. Besides, they even attempt to pretend as if they are news. For instance, although it comprises humor factor, one Bonus Card commercial refer Murat Kazanasmaz —who report the traffic situation on the

roads every morning— as Firat Kazayapmaz. It uses exactly the same format Mr. Kazanasmaz report the situation of the traffic, even the helicopter sound at the back. However, Mr. Kazayapmaz reports the traffic jam springed from the people who yearn for shopping due to the campaign Bonus Card offers.

In addition, as it is already mentioned, credit cards are inevitably linked with the rest of commodities in circulation through their very nature of intertextuality. Widely for this reason, credit cards are themselves could be considered what is known as microcommercials. One may argue that the leitmotiv behind microcommercials is simply the capability to reach people everywhere. “Anything that can carry a message is a potential microcommercial. Microcommercials thus allow advertising to blanket consumers in a promotional cloth” (McAllister, p.152).

In this respect, it could be said that the more number of times consumers are exposed to the commercial message or logo related with the specific company, the more pervasive the commercial campaign it has. As this is the case, “promoters would like to link with partners who can somehow guarantee that the microcommercial would be with the consumer always, so that the promotional impact would be at its greatest” (McAllister, p.156).

With regards to this, credit cards have a very unique and distinctive situation not only because they link a lot of other brands intertextually, but because they are highly practical to be always together with the consumers. In fact, we also agree with the credit card industry analyst McAllister refers in that “it’s like having millions of tiny billboards in consumers’ wallets” (p.157). In this regard, microcommercials are also linked with Cross-Promotion as an efficient strategy companies pursue.

5.1.2. Cross-Promotion

Cross promotion could be considered as joint promotional campaigns carried out by more than one company. In this sense, two or more companies targeting more or less the same group of consumers come together and conduct wider and inevitably more expensive promotional campaigns. In doing so, one may argue that they on the one hand increase the efficiency of their campaign in terms of its exposure and recognition, and decrease the cost on the other. “Cross promotion allows the participants to increase the reach and/or frequency of their messages without increasing their budget” claims McAllister, and continues “essentially, a company gets two (or more) advertisements for the price of one” (1996, p.138).

With respect to this, Company X may benefit from the successful and/or celebrated image of Company Y, or both companies mutually benefit from each other. “Modern advertising has led to the creation of a new type of referent

system” asserts McAllister, and explains it as the *commodity referent system*, where according to him a manufactured commodity becomes a referent system for other commodities (p.141). What should be emphasized with regards to the strategy of cross-promotion is, as McAllister argues:

A cross-promotional campaign feeds back into the commodity referent and strengthens its social status. Cross promotion legitimizes and even celebrates the commodity referent... Normally, advertisements devalue their referent systems. Every time the Grand Canyon is used in an ad, the meaning of the Grand Canyon is cheapened just a little bit by its subordination to a promotional goal. The commodity referent is different, however. The commodity referent’s very purpose is tied into promotion and selling... The commodity referent’s use in ads for other products may elevate its status (1996, p.141).

At this point, it should be noted that wide variety of credit card commercials in Turkey, with their very nature of intertextuality, exactly conforms to the so-called commodity referent system. First of all, credit card brands pertaining to different banks in Turkey connected to international credit card companies globally. In this respect, each individual credit card firstly belongs one of those (or sometimes more than one) global giants such as; Visa International, MasterCard International, American Express, Diners and JCB International. In addition, these credit card brands also belong to the particular banks in the country.

Together with its own emblem or logo, each credit card carries on its surface the emblems of both one of those global companies and the bank they are connected

to. It could be argued then as individual credit cards are advertised, inevitably the Bank and the international organization(s) it pertains to are also advertised. It is not restricted with this; however, credit card companies join with many other brands.

It is a matter of fact that credit card companies integrate with wide variety of companies from other sectors. These agreements usually are time based and highly competitive, in that they are prone to change⁹. With regards to this, these articulated brands from various sectors cross-promote with the credit card companies. In this sense, one may argue that they mutually use each other's quality, image or pervasiveness as a commodity referent. "Cross-promotional ads are intertextual" claims McAllister and argues:

Cross promotion... removes even the mild form of critical awareness by asking the audience to embrace completely the previously established meanings of advertising. The intertextual nature of cross promotion is played straight in a way that celebrates and legitimizes the referent meanings of both products. Rather than revealing the meaning embedded in commercialism, it solidifies them (p.142).

5.1.3. Sponsorship

With philanthropic connotations and the noble referent system it bears, sponsorship could be regarded as an extensively subtle commercial strategy that

⁹ Interview with an executive from Şekerbank Credit Scoring Management

could be distinguished from the others. In the case of sponsorship, although corporations spend money usually — if not purely— for the promotional ends, one may argue that it pretends to be as for charity. Quite different from traditional advertisements that reduce anxiety through offering products as solution to the problems, sponsorship gives positive image to its conductor.

In this sense, sponsorship is a less obtrusive commercial strategy that “joins with product advertising to give big businesses a relentlessly positive message” claims McAllister and continues, “it says, ‘Not only do we solve your problems, we also provide you with good things! And no one is forcing us to do that! It’s philanthropy!’ ” (p.220). With regards to this, then corporations might use sponsorships to contravene their negative image on any issue.

In addition to the positive image it establishes in the eyes of people, sponsorship is also extensively efficient means for company’s publicity. Above all, it establishes a symbolic link between the company and the sponsored issue, which most probably in return Sponsor Company gets more than its money’s worth. Throughout the event, the company’s name and/or logo is displayed repeatedly, and the only way to escape from such a permeation is to quit watching or leaving the event.

In this respect, sports events could be regarded as highly efficient occasions for sponsorships. As this is the case, one may argue that particular events with international appeal such as World Cup or the Olympics promote sponsor companies in the global dimensions. With regards to this, VISA International's and MasterCard's sponsorships for international sports events are remarkable. As Fahey argues:

MasterCard premised its \$75 million sponsorship of the 1994 World Cup soccer matches (at least \$15 million for the rights, up to \$60 million for promotional support) on the company's movement into the new capitalistic world marketplace. According to one MasterCard executive, "As the Iron Curtain falls and the world gets smaller, everyday people are now worldwide travelers, and we want to say MasterCard is universal money (McAllister, 1996, p.197).

MasterCard asserts in its official website that it can provide connections to new "Priceless" opportunities to cardholders as sponsors. With these relationships, it claims, MasterCard is able to create business-building opportunities for its customer financial institutions as well as offering value and "Priceless" experiences for its millions of cardholders around the globe. Actually MasterCard maintains its publicity through a plenty of recent sponsorships such as: long-standing commitment to the world of international football as an Official Sponsor of the UEFA European Championships (EURO 2008) and the UEFA Champions League, supporter of the sport in Latin America through alliances with the region's marquee tournaments: Copa America and the South American Qualifiers in soccer.

Besides, MasterCard is the Official Payment System and sponsor of the PGA TOUR and Champions Tour in golf, official sponsor of Major League Baseball and also a sponsor of MLB.com, the official website of Major League Baseball. Moreover, MasterCard is Official Payment System of the New Zealand Rugby Union and Official Sponsor of Cricket Australia. In addition to these sports events, it also sponsors entertainment facilities such as; sponsorship of the BRIT Awards, Fashion Rocks, MasterCard Luxury Week Hong Kong, Singapore Fashion Festival and Australian Fashion Week¹⁰.

As it is seen, these sponsorships are highly various and scattered around the whole world. Actually, MasterCard seems so close to become a universal money as one of its executives claimed. Likewise, VISA —vital competitor to MasterCard— sponsors Olympics since 1986, and Paralympic Games since 2002. In addition, being one of the six partners of FIFA (Fédération Internationale de Football Association), VISA also sponsors 2010 and 2014 FIFA World Cup TM and the FIFA Women's World Cup¹¹. “Advertising agency research has found that more than half the respondents to a survey about Olympics sponsors felt that they were making a contribution to the Olympics when buying sponsor’s brands” quotes McAllister from Fannin, and argues:

A VISA ad informed card holders about how they could help the 1992 Olympic Team simply by being a good consumer. “Using VISA Is All It Takes To Support The U.S. Olympic Team,” a headline in the ad noted. Every time the consumer

¹⁰ <http://www.mastercard.com>

¹¹ <http://www.visa.com.tr>

used the VISA card, “VISA will make a donation to the 1992 U.S. Olympic Team.” Of course, the ad does not mention the benefits VISA also receives from the increased consumer debt incurred through such card usage (1996, p.199).

In the same mentality, Bonus Card joins with WWF-Türkiye (Doğal Hayatı Koruma Vakfı) and offers a sponsored credit card, namely *Çevreci Bonus*. With the phrase “Our Bonus, Who can not be Insensitive to Our Planet”¹², it accustoms people to Çevreci Bonus as “if you think it is the time to do something for nature, we made an environment sensitive Bonus Card for you”¹³. In this sense, a small amount of “bonuses” accumulated in the memory of the card through the purchases made by it can be donated to WWF-Türkiye. These commercials do not mention the benefits Bonus Card receives from such a sponsorship. More importantly, there is not even a word for sure about how consumerism damages nature, or how each new commodity contributes to global warming in the production process.

In this sense, Çevreci Bonus advertising series are among the good examples of how advertisers distort the established values in the society. In fact, Çevreci Bonus claims that the world is in danger, and declares one can save the world through spending more, which actually devastates the nature. Parallel to this,

¹² “Gezegene duyarsız kalamayan bizlerin Bonus’u”

¹³ “Doğa için artık bir şeyler yapma vaktinin geldiğini düşünüyorsanız, sizin için çevreye duyarlı bir Bonus Card yaptık”

Maximum Kart recently offers Maximum TEMA Kart with the phrase “The Most Natural Condition of Shopping”¹⁴, and asserts “In each shopping you make, Maximum TEMA Kart makes you contribute TEMA’s struggle for protecting our earth”¹⁵. Similar to Çevreci Bonus, Maximum TEMA Kart also does not mention even a word about how their very nature in fact contradicts with TEMA and its teachings about the nature.

5.1.4. Database Marketing

First of all, database marketing could be defined as computerized consumer information gathered in order to target particular segments of consumers with specifically targeted commercial messages. Since database marketing basically aims at refined ad appeals to reach specific consumer groups, one may argue that it constitutes the base for IMC, namely the integrated marketing. It is a matter of fact that database marketing, with its targeted messages to the targeted consumers, inevitably advances the efficiency of the other strategies discussed so far.

“Commercial companies seek to construct databases that include the most minute details about our consumption habits” claims McAllister, and continues “they want to do this to control the effectiveness of their sales messages” (1996, p.229).

In this sense, it could be argued that the more sophisticated information about the

¹⁴ “Alışverişin En Doğal Hali”

¹⁵ “Maximum TEMA Kart, yaptığınız her alışverişle TEMA Vakfı'nın topraklarımızın korunması için verdiği mücadeleye katkıda bulunmanızı sağlıyor”

customers is gathered, the more effective symbolic appeals advertising messages are conveyed. “Messages produced by database marketing deals with you in the same personalized way as a mom-and-pop grocery store, where they knew customers by name and stocked what they wanted” quotes McAllister from Berry, and claims “marketers bank on the assumption that it is hard to ignore mom and pop, maybe even rude” (p.227-228).

It has already been discussed in the fetishism of commodities that advertising refills the emptied meaning of commodities under the conditions of market society. This is vital in order to understand the role of advertising in the contemporary capitalist society. With regards to this, then one may argue that database marketing is one of the most efficient tools assisting advertising to fetishize commodities. As McAllister claims “many ads are not effective for particular people. An ad may symbolically imply, ‘Buy this product to help you achieve social value X’, because we might not really desire this particular social value, the ad may not work on us...the ad may turn us off” (p.231). According to him:

As we approach the ad as nonaddressed “other”, we maintain a symbolic distance from the ad that allows us to evaluate it more critically than ads that do strike a chord with us. We may be more likely to see the rhetorical techniques and ideological implications of advertising when we do not personally identify with the ad. Advertisers often use database marketing to prevent exactly this sort of nonidentification from occurring (p.232).

In this respect, then it could be argued that credit card spending is directly related with the database marketing. Although we could not reach a definite answer if credit card companies sell or share their information database with the third parties, it could well be said that they keep remarkable information about their customers. Each time consumer purchase by the mediary of the card he/she owns, another bit of information is dropped to the database, which in turn might be used against its owner as an efficient commercial message that intends to persuade him/her about the desirability of the product it promotes.

What should be noted here is that the technology pertains to the credit cards (chips that are installed in them) keeps any kind of information belong to their owners, which in turn assists these personal information to be collected and documented in computerized files. Actually, this is the technology through which electronic transactions are performed, and electronic accumulations — which are offered as currency to be used by card owners in their purchases— are kept on the memory of the cards.

As consumers make purchases through the mediary of the cards they own, they leave transactional information behind that could be traced and documented for various purposes. As this is the case, electronic transactions performed through the credit cards produce readily available personal information about the linkage of actions, habits and preferences that could be associated with the card owners.

Since the way as it is, it could be argued that organizations having the ready access to personal information data about consumers would likely to convey targeted promotional messages to a targeted segment of consumers. In this sense, those firms pursuing profit maximization together with loss prevention would likely to induce a preferred and/or predictable consumer response through the guidance of information data pertains to the intended segment of consumers.

5.2. Familiarization and Diffusion of Credit Cards in the Society

Since there are very few distinctions between credit cards pertain to distinctive companies, one may argue that branding is fairly important for these cards to be differentiated from the rest of other varieties. “Advertising emphasizes brand image so much in part because a brand is a way to install a virtual monopoly” quotes McAllister from Preston, and claims “if a product can establish a definite brand image through its referent system linkages that is different from other products, then it can claim a unique symbolic space” (1996, p.136-137). What is important; however, credit card companies in their attempt to differentiate their own brand from the similar others; they at the same time acquaint successfully the society with these plastic cards.

With regards to such a competitive market, it could be said that Maximum Card (İş Bankası), World Card (Yapı Kredi), Bonus Card (Garanti Bankası), Axess (Akbank), Card Finans (Finans Bank) and Advantage Card (HSBC) are the

leading brands breasting the tape. Even though Dışbank has abolished, Ideal Kart also fiercely competed with the others for a period of time. In this sense it could well be said that these companies successfully accomplished to establish a definite brand image to their credit cards. In this way, credit cards are distinguished from each other although they do not offer much different services to their owners.

In more precise terms, these credit cards claim a unique symbolic space through their established image firstly by the help of their names, then colors, catch-phrases, celebrities, jingles and logos they assemble to their image. Actually, naming of each credit card brand is highly significant in that each implies particular inferences. It could be argued that Bonus, Advantage, Maximum and Card Finans connote economic support to their 'consumers', while Axess and Ideal signify a tool for the owners to accomplish their desires and/or wants.

Besides, through their colors, jingles, symbols, celebrities established and/or ossified to the cards by the help of repetitive advertising companies they carried out, each brand practically and easily distinguish itself from the other brands. In this sense, all credit card brands in a way possess an emblem through which they intend to differentiate themselves from the rest of others, and through which each of them are symbolized.

For instance, Maximum Card has its X and Tolga Çevik as a brand face, while Axess Card has its helix and Özgü Namal as its brand symbol. In addition, Siz Card (Kuveyt Türk) also has its percentage (%) man. In terms of creating a brand symbol, it could be said that the most striking examples are that of Bonus Card with its fluffy-frizzy wigs and that of World Card with its vadaa creatures symbolizing World Puan. Apart from these, pink as a color symbolize Maximum Card, while yellow pertains to Axess Card. In this respect Bonus Card creates a monopoly of the color green, whereas World Card monopolizes purple to its ends.

5.2.1. Bonus Card Example: Money Saving Through Spending

Early Bonus Card advertisement series highly remarkable in that they successfully intertwine various items noted above. In this sense, it could be argued that they have a prominent role in familiarizing society with the credit cards. In addition, these series are among the first samples that introduce “bonus” as an incentive pertains to the credit card purchasing. Through depicting the so-called bonus as a cash back reward, then these commercial series link credit card spending with something that is thoroughly opposite: saving.

To begin with, these commercial series use well-known, famous people and emphasize on the enhancement of one’s capability to buy, or to be better explained, capability to shop more, and the intended segment of consumers is to a large extend the middle-class people as a whole. As this is the case, they, like

almost all the other credit card commercials, intend to render credit card usage a daily practice.

To do so, they firstly differentiate credit card purchasing from cash spending, and lay the stress on its capability of bonus accumulation as an inducing factor. Then, they differentiate Bonus Card itself, as a product, from the similar others in the market. In terms of the branding process, then they attempt to differentiate Bonus Card through fabricating a humorous brandname-symbol, amusing jingle and a distinctive slogan. However, there is no even a word about its functioning mechanism or the interest rates that the card owners will additionally pay back.

In this sense, they might be considered as the credible, or namely the sophisticated commercials in that they apply joking elements and use the viewer's sense of humor effectively as if denying their content. In doing so, they not only differentiate Bonus Card as a product from the rest of credit cards in use, but also seem positioning on the side of the viewer in terms of assumptions that other ads routinely ask the viewer to make. As J. Williamson claims:

...our knowledge of the falseness of advertising is called upon...It thus sets itself up as honest, down-to-earth, *aware*. But in doing so, it is inevitably denying precisely the content of the myth that has been referred to –namely, that advertising is untrustworthy. (Williamson, 2002, p.174)

In this sense, the viewer becomes aware of the artifice of the scene throughout the commercials. To do so, events take place just in a studio, even in the same studio, painted in green from top to bottom. At the end of these commercials, it could be argued that Bonus Card accomplished to be identified with the color green.

In these advertisements then, there exists either a car with a sound effect in a studio; or a washing machine on which a well-known model sits with her wedding dress nearby her husband in real life. Also, in such a green colored studio, Pinar Altuğ enters into the scene driving a shopping car; or the band Athena presents a ballet performance with their green tights. In this sense, they disregard for usual and/or routine conventions of advertising.

As a matter of fact, all the elements, even its jingle and dances, used in this series are humorous. It is widely through such humors and jokes pertain to this advertisement series, then the fluffy-frizzy wigs — like that of clowns— have become the brandname-symbol, *commodity-sign* for Bonus Card. In other words, by using the viewer's sense of humor, these ads encouraged the spectator to make a meaningful connection between the two dramatically unrelated items without much resistance.

Besides drawing the viewer's attention into the differentiative elements of Bonus Card as a product; such as wigs, jingle, dances, it covertly intends to make credit

card spending become prevalent, even a routine practice for purchasing. It could be claimed from the fact that the other brands as well as their products synchronically advertised within these commercial series are highly various. These other brands are from multiple sectors indeed that are distinct from one another, such as: Bellona, Bosch, Shell, Yargıcı, Tansaş, and Mydonose Call Center. At the back, a voice accompanies to the stage and points out the brands saying “for example”: “For example, a novel sheet case from Bellona”¹⁶, “For example, fuel oil from Shell”¹⁷, “For example a concert ticket from Mydonose Call Center”¹⁸,etc. In this sense, one may argue that it implies the variety of the spaces that Bonus Card could be used as a tool for purchasing.

Immediately after the Bonus wigs appear –signifying Bonus Card purchasing-jingle starts as; “save well, the only credit card that saves money”¹⁹, and people shown in ads start to dance by tapping their pockets on where jingle says “the only credit card”, the moment when sound of rattling coins is heard. The ad both uses visual-image and sound-image together, so that strengthens the correlation between Bonus Card and saving money, indeed *connotes* that spending through Bonus Card makes its user save money, let money to stay in pocket. In other

¹⁶ “Mesela Bellona’dan şiiir gibi bir nevsim takımı”

¹⁷ “Mesela Shell’den benzin”

¹⁸ “Mesela Mydonose Call Center’dan bir konser bileti”

¹⁹ “Tasarrufu iyi yap, paraları biriktiren tek kredi kartı”

words, it could be said that the commercial promotes incessant shopping in order to save, over and above enjoy by it.

In this sense, it well constructs its meaning system and correlates the concept of *saving money* to Bonus Card usage. In other words, ad uses Bonus wigs, signifying Bonus Card purchasing, as a correlative for saving money. The *difference* between cash spending and credit card usage is put, and bonus accumulation is presented as an inducing element with compared to cash.

In addition to these, this commercial series also invite the spectator to complete and/or solve what J.Williamson calls the *hermeneutic puzzle* in the closure shot. At the end of the ads, there appears a Bonus Card at the center of the screen, which in fact depicted as something like a coin box, even a piggy bank having a slot for coins. It could be told from the fact that there exists a hand figure placed above the card, dropping coins through exactly the middle of the plastic card as there was a slot for coins. Moreover, each coin drops synchronic to the voice, every time it says “çlink” –sound of a dropping coin. Advertisement uses again both visual-image and sound-image together.

Besides, the yellow band present on the card shines, as if POS machine reads the card, each time the voice says “çlink” and hand figure drops a coin through the middle of the card. It could be said that the *connoted* meaning is *out there* waiting

for to be comprehended, money saving through spending and/or purchasing. Furthermore, just below the piggybank-like plastic card, there writes “The only credit card that saves money”, which the viewer also hears by the voice. Such a slogan not only differentiates Bonus Card from the resembling others in the market, but also supports the idea told initially, the myth of economization and money saving through purchasing.

In subsequent series, efforts on rendering credit card usage a daily and a routine practice for purchasing continue. Following ads, although move setting from studio to various spaces, they insist on applying humor and jokes as well as celebrities. In this sense, emphasis on money saving through continuous spending shifts to the enhancement of one’s capability to shop more, to buy indeed for free, in the following Bonus Card commercials. With respect to the following adverts, then one may argue that Bonus Card purchasing is constructed as a correlative for buying for free.

In this sense, it could be said that using well known people and applying humor has been the most striking strategies that Bonus Card commercials pursue. As J. Fowles suggests: “the more that the line between popular culture and advertising is blurred, the better are the advertisers’ chances for successful communication” (1996, p. 129). As this is the case, then it could be claimed that these ads transfer the characters’ popularities and the state of fun – ads display them jokingly and

with such fluffy-frizzy wigs that symbolize Bonus Card purchasing – to the credit card which in turn, transfer to the credit card usage.

5.2.2. World Card Example: The Creature of Vadaa

It could be claimed, through a successful advertising campaign, Yapı Kredi has accomplished to render an image of a creature, namely the vadaa, well-known among the wide range of society. In addition to fabricating such a creature, they also donated it with a voice yelling as “vadaa” that enhances its charming capacity on the one hand, and creates a celebrative as well as festive atmosphere for the card purchasing on the other. In this sense, these vadaa creatures symbolize “world puns”, the incentive of World Card.

As this is the case, one may argue that these world puan creatures, namely the vadaas, provide a friendly familiarity, amusement and sympathy for the card they symbolize. In terms of the commercials that are analyzed, they are always displayed as cute, nice and vivacious creatures in addition to their affectionate physical appearance.

Through repetitive series of advertisements, it seems that these alien creatures has given a sympathetic character recognized among the wide range of society, which in turn transferred to the card itself. As R.W Pollay states: “repeated advertising

exposures provide the product and brand with an associated ‘brand imagery’ that strengthens with repetition and time” (2000, p. 6).

In this sense, as these world puan creatures are more or less entrenched to the people’s consciousness, there appear further particularized vadaas in commercials. For example, vadaas wearing snorkel and swimsuits are shown as jumping into the pool —symbolizing world puan accumulation, namely the world puan pool. In another commercial, for instance they are shown as jumping from a “world card zeppelin” with a parachute through one of shopping malls — symbolizing “free” shopping, actually the extra world puan accumulation, in case of shopping in that specific mall.

With regards to the examined credit card commercials, those vadaa creatures are highly convenient, in that their appearance could easily be altered, particularized or adjusted to the themes and other brands in advertisements they appear with. For instance, they may appear as Ottomans with fez wore on their heads and having Ottoman mustaches. Alongside the nostalgia appeal, these Ottoman vadaas are shown as playing various traditional Turkish musical instruments, and a voice at the back says “Special Ramadan Programme”²⁰— pun which on the one hand refers to the show Ottoman vadaas present, and extra installment opportunities for shopping specific products during Ramadan on the other hand.

²⁰“ Ramazan Özel Programı”

With respect to the practicality and convenience of these vadaas, their adjustment with Turkcell, one of Turkish mobile communication companies, could also be considered as significant. A new-born baby vadaa in the maternity hospital symbolizes on the one hand the agreement between World Card and Turkcell, and on the other, symbolizes acquiring world puan in case of buying subscriber's meter by the mediary of the card.

As this is the case, it could well be said that vadaas are highly suitable for almost any role and adjustable for wide variety of themes. In this sense, their vivaciousness, sympathetic postures and funny attitudes are frequently underlined and foregrounded in commercials. What should be noted here is that they catch the viewer's attention through their affectionate physical appearances and through such sympathetic actions. Like in the case of humor and jokes, such funny looking creatures also take the spectator's attention on the screen; however intend to reduce the viewer's skepticism and/or resistance.

5.2.3. Ideal Card Example: Emphasis on Middle Class

It could be said that these ads are among the early commercial series through which *İdeal Kart* is intended to become familiar and a preferred item for purchasing. In this sense, they resemble the preceding Bonus Card commercials in terms of manipulating the credit card purchasing become prevalent, indeed a

preferred practice for purchasing compared to cash. Although there are similarities; however, their strategy is different from that of Bonus Card ads.

To begin with, commercial series under scrutiny use ordinary looking people that are casually dressed, apart from ostentation. Besides, although name of the card compatible with the ad's slogan that will be mentioned a bit later, it could be said that the calligraphy of its name is fairly meaningful. The ad differentiates the card from the rest of similar others by using the Turkish word for "card", as well as using the minuscule letter for "I" which in turn render the word "ideal" more or less related to Turkish usage of it — İdeal Kart. In this way, the ad makes the card something pertains to Turkey and/or Turkish people. This, together with the everyday people chosen to be shown in the ad, well targets the middle-class people in Turkey.

Given these then, it could be said that the underlying argument in these series is the incentives attached to the *İdeal Kart* usage. With this respect, they emphasize wideness of the points that the card would be used, discount and installment capabilities assigned to the card for shopping, and its practicality in terms of rescuing one from the dullness of banking processes. Moreover, what is common and the most significant element highlighted in these ads is that *ideal puan*.

In each individual ad, ideal puans are signified by the same way: at the time the person shown on the screen says “ideal puan”, he/she shakes a huge ideal kart holding between his/her hands, and there sounds rattling coins. More or less resembling to that of Bonus Card ads, ideal puan, more precisely the accumulation of ideal puans, is signified through the rattling coins. In other words, the ad uses the voice of rattling coins as a correlative for accumulated ideal puans, and then correlates both of them to ideal kart.

In addition to these, ideal kart is correlated with rather different concepts and/or meanings. In this sense, it is presented as a tool for various purposes. For example, one of these ads directly presents ideal kart as a tool for “free shopping”, through highlightening ideal puans associated with the card. İdeal Kart then, becomes the signifier for free shopping. It could be claimed from the fact that the person shown in the ad says; “owners of İdeal Kart make free shopping in 25 thousand points by their accumulated İdeal Puans”²¹, and then strengthens her claim as; “Free Shopping is İdeal Kart’s Fineness of Dışbank”²².

All ads pertain to this series more or less resemble each other, and the cues told by the people shown in the screen are approximately the same with one another. As this is the case, ideal kart is given as a tool for shopping through its

²¹ “İdeal Kart sahipleri birikmiş ideal puanlarıyla 25 bin noktada bedava alışveriş yapar”

²² “Bedava alışveriş, Dışbank’ın İdeal Kart güzelliğidir”

installment and discount capabilities, or is given as a means for vacation by its plane-ticket offering which is free-of-charge through accumulated ideal puns.

In this respect, such card becomes the signifier of shopping in the former, and of vacation in the latter. In addition to the cues told by the people on the screen, it could be claimed from the fact that in the former, there appears two shopping bags on which there writes “ideal”, and which themselves were pictured inside of the card. In the latter, the man on the screen is depicted again inside of the card with his family as he is on vacation.

It should be noted here that the cue starting with; “we, the owners of Ideal Kart” is significant in that such ad series seem to construct an identity around its product, namely Ideal Kart. Then, the card is presented something as a totem-like thing, through which people differentiate themselves as the “Ideal Kart owners”. Such a claim is supported when the people shown on the screen saying “we, the owners of Ideal Kart”, enter immediately after saying this into that huge ideal kart and are pictured inside of it — where they are shown either with shopping bags, or on vacation, so it is understood that they used ideal kart for purchasing.

In the closure shot, people shown on the screen, staring directly at the viewer say; “Everyone Should Have an Ideal”²³. What should be taken into attention is that the slogan this advertisement series uses creates double meaning. The word “ideal” joins together the concept of ideal and the credit card called as ideal. Such an application to pun automatically connects the card being advertised with the referent of the word ideal. It is a matter of fact that “puns are an instant connection between product and world ‘meant’ by it thus giving the product an inevitable meaning, produced automatically” (Williamson,2002,p.87). As she claims:

So the ‘transparent’ meaning, i.e. the meaning *carried* by the words, and the ‘hermeneutic’ meaning, the meaning implied by them, can be used to create an elision of two things *in* the words, which refer outwards to these two different meanings: one, the direct ‘message’, the other, the ‘referent system’ or referred-to world. Puns provide a short cut between a product and a referent system (2002, p.86).

In this sense, the ad connotatively intend to mean by its slogan; “Ideal Kart fulfills your ideals”. In other words, realizing ideals rendered attainable simply by acquiring a credit card. In addition, it could be said that the word “ideal” is loaded with multiple connotations in this advertising series. For example, ideal kart signifies free shopping in one ad, so the conception of ideal is reduced to free shopping; and in another ad, it is reduced to having vacation, etc. Then, such individual ideals themselves are reduced into simple issues related with everyday life.

²³ “Herkesin bir ideali olmalı”

5.2.4. Card Finans Example: Specialized Segment of Consumers

Early Card Finans advertising series are among the examples of commercials using fantasy and/or sexual content foregrounding women's physical attractiveness to take the viewer's attention on the screen. As this is the case, they are quite different from the other credit card commercials in general. In doing so, these commercial series seem to target particularly middle and upper middle class women, rather than men, more or less not compatible with the namely conventional and/or traditional Turkish female identity.

In this sense, it could be said that female attractiveness is particularly designed to take women's attention, in that credit card is displayed as something symbolizing a certain way of life. In this sense, although such way of life seems to be constructed through males' gaze, it references less traditional, namely modern and western, sexually free female identity.

It is a matter of fact that this advertising series say nothing about the card in terms of its interest rates or the installment capabilities, even what Card Finans is. One may confuse and connote that it is something about untraditional and/or namely modern upper middle class leisure activity or sexual affair although it is just a credit card that is used for purchasing.

Moreover, there are no dialogues; there exists just the visual images. In this sense; however, these advertising series could also be given one of the best instances for how filmic techniques as well as auditory materials assist the meaning process and guide the viewer for meaning transfer. As this is the case, it could be said that these advertisements display Card Finans as a mediary for women to be attractive and to have a sexual appeal; also a tool for women to attain self-confidence and men.

5.2.4.1. Attractiveness and pun:

It is one of Card Finans advertisement series together with a firm named Marks&Spencer that is known with its underwear garments at the first place, then with its clothes. As this is the case, ad directly attracts the viewer's attention through its sexual content, in that camera narrates a couple having affection to each other.

In this sense, event takes place in a realistic indoor setting, in a private sphere away from other's gaze, except that of viewer. Ad invites viewer to enter into screen as a spectator. In this regard, everything is backgrounded except this emotional state and its implications. Soft music playing at the back as well as crisply focused female character with a strong beam illuminating her face invite the viewer to concentrate on the screen. Besides, through the assistance of crispy

focuses and camera angles, the viewer may momentarily occupy the female's place as viewing herself — most probably not himself— from other's gaze.

In addition, fuzzy background and dimly lighted room together with the music playing at the back, constructs a mysterious atmosphere and foreground the couple, in particular the female one. She is the one that the camera focuses and shots her from different locations, her face is center of attention. Through her facial expression, the viewers understand that she is fervent, desirous, and feminine.

The male character is of the second importance, in that the camera shots female one from his back. Although he is dimly lighted as opposed to her, the viewer can see that he is also handsome, elegant, and comfortably clothed as the female one. They are in fact, depicted as the ideals of male and female attractiveness as well as the sexual appeal.

The male character unties the buttons of the female one's blouse, what is surprising; however, there exists Card Finans label attached to her brassiere as if it was forgotten to be removed. It could be said that there exists a subtle humor. In contrast to the state of spouse and the mysterious overall mode, such a label attached to the female character's breasts seems humorous. On the other hand; however, credit card is displayed as the female character's secret for her attractiveness.

In addition, the sound of bell at the time female character's breasts is exposed and Card Finans emblem is revealed, takes attention into her breasts as well as into the emblem, and in fact breaks the sequence depicting such a sexual affair. It could be said then, after took the viewer's attention by its sexual content, the ad transfers that attention into the emblem affixed on the brassiere.

Since the emblem is put on the female character's breasts, the viewer is in fact invited to connect Card Finans emblem, symbolizing Card Finans, with such attractiveness. It might be said then, ad uses the brassiere, through which depicts the female character's breasts, as a correlative for sexual appeal and/or attractiveness and then correlates this to Card Finans.

Besides, at the end of the commercial, a soft voice says: "Special Advantages in Marks & Spencer is at Card Finans"²⁴. Such a pun assists the ad to correlate "special advantages" pertain to Card Finans to the female character's attractiveness in the ad. In such a way, it advances the narrative and invites the viewer to interpret the ad's message in a *preferred mode*. Then, being attractive or having a sexual appeal has become attainable through the card. Card Finans, then becomes what Judith Williamson calls as *product as currency*. As she claims, "these kinds of ads generate a connection between a product and a second

²⁴ "Marks&Spencer'da özel avantajlar Card Finans'da"

‘product’, love, happiness etc. which it will buy. Money can’t buy love — but cleansing milk can (and money can buy cleansing milk) (2002. P.38).

As this is the case, object of desire is reflected to be sexually attractive. The ad offers the card as a tool for being attractive and implies that using the card lets its owner to be sexy, attractive and desired, in that it makes its user attain garments that render her to be so. It could be said then, ad in fact attempts to connect a brand of credit card to a certain way of life that is less traditional and more or less could be regarded as western.

5.2.4.2. Attractiveness and puzzle:

This is rather a distinctive example, in that there is only the completely naked female character concealing her nudity by the cardboards she holds and dances with. Her hair conceals one side of her face time to time; a familiar pose in most of the ads that use femininity and/or sexual appeal to attract attention.

What is significant, the cardboards are in fact the photos of various and different color type of shirts which exactly fits on her body. In this regard, cardboards iconically signify the clothes she is deprived of. In other words, such cardboards which themselves are the photos depicting part of a female model’s body dressed

with various shirts, and which exactly fits on the body of the character in the ad, signify the missing product and/or item.

In such a way, then ad on the one hand directly takes the viewer's attention through her nudity; on the other hand invites spectator to correlate the photos on cardboards to her nakedness. Therefore, the ad offers a path for viewer's entrance into the screen. In this sense, it more or less could be regarded as a *hermeneutic puzzle*.

More importantly, although each photo exactly suits on the female character's body, they consciously are not perfectly juxtaposed on her. Through juxtaposing them a few inches slipped away the body, the ad on the one hand highlights that they are just a photo; on the other hand however, strengthens the viewer's involvement to make sense that they signify the absent clothes.

In doing so, the ad in fact presents her as a stripteaser, and invites the viewer to imply her act of throwing away cardboards as if she is gradually undressing. As this is the case, each time she throws away one cardboard as if she is gradually undressing; however, there appears one more cardboard concealing her nudity.

She is never seen completely naked. Since the ad presents her as stripteasing – music assists for this– the viewer’s attention is taken on the screen as if she will be seen naked in a little while. Besides, she stares and smiles straight at the viewer, standing at the center of the frame, and eye-line angle shots assist spectator to enter into the screen as if the camera lenses are their own eyes.

In addition to these, there exists Card Finans emblem on each photo as if it is a button that ties the shirt and conceals the nudity exposed. The emblem is put at the line of female character’s breasts and is placed down approximately in the middle. Here again intermediary for such clothes is Card Finans, its emblem is affixed on the clothes as if it is a prize etiquette.

Given these then, ad says nothing about the emblem, why it is put on the clothes depicted in the photos. One has to know that it is just a credit card used for purchasing, otherwise he/she may confuse and connote that it is an emblem of a firm in the textile sector, or it is something about female sexuality, attractiveness or about a kind of leisure pertaining sexual appeal.

The ad in fact objectifies the female character and links the credit card to her, to signifieds of her such as attractiveness and accessibility. Besides, her naked body in fact carries significant meanings in terms of Turkish society and norms as if it affirms sexual freedom, westernization and, the so-called modernization. In this

regard then, the ad intertwines such a female depiction and the credit card in question, and let meanings to flow from one to the other; from her to the card.

At the end of the commercial a soft voice says; “Special Advantages in Mudo City’s is at Card Finans, Card Finans is only in Finans Bank”²⁵, at the time when both the emblems of Mudo City and Card Finans appear on the screen. Emblems are placed on a blue colored — the color that Card Finans is signified with— background. Both color and the voice link Mudo City and Card Finans to each other, as well as claim that Card Finans pertains to Finans Bank.

Card Finans is offered as a tool for “having special advantages” in Mudo City, denoting advantages in terms of purchasing. On the other hand, connotes that it renders its user attractive and, so called modern through the garments and/or items that it mediates to be attained. In this sense, then the credit card is depicted again as a *product as currency*.

5.2.5. Maximum Card Example: Prescription of the Way of Life

The scene opens with “A Story of Maximum from İş Bankası” and there appears a family car, which is convenient, comfortable but not luxurious, on the road around the countryside. In the following sequence, it is understood that a family

²⁵ “Mudo City’lerde özel avantajlar Card Finans’ta, Card Finans yalnızca Finans Bank’ta”

is on vacation and the family members — wife, husband and a little kid— are really happy. It is a contemporary high middle class family, in that female character having a short hair cut drives the car, while her husband kindly and closely cares for their cute child. Moreover, both of them are casually dressed far from ostentation. However, such a happy and peaceful family picture collapses as little child sees lambs on the grass outside. He starts continuously to say “zuzu” and throw away his toys, of which his father gave him to make him calm down.

In the meantime, they arrive at a gas station, Petrol Ofisi, and the viewer is informed about the installment and “Maxipuan”— which we know what it is from the preceding Maximum Card advertisements— opportunities as camera zooms in the screen on the pump, saying “Now in Petrol Ofisi Stations, there is installment and 3 percent Maxipuan”²⁶. In the succeeding sequence, father of little kid pays for the gasoline by dividing the bill into 3 through the mediary of his Maximum Card –which is one of ordinary ones, not of gold or premium varieties. Meanwhile, the cashier asks father if he would like to buy something with his *accumulated* Maxipuan. In the next shot, viewer understands that he “*bought*” a toy lamb, through which the family returns back to its former state, to happiness and peace.

²⁶ “Şimdi Petrol Ofisi istasyonlarında, Maximum kartınıza 3 taksit veya % 3 Maxipuan var”

In such a story, the credit card is presented as a means for solution to problems and as a tool for happiness, re-back to happiness indeed. To make it clear, Maximum Card is displayed as a medium for the toy lamb to be “*bought*”. Moreover, when father “could buy” that toy with the “assistance” of the accumulated Maxipuans, he made his little son happy, thus his wife, in turn himself. Maximum Card brought happiness to this family, led the toy be bought for “free” through the accumulated Maxipuans of itself.

In addition, because the women in the commercial became so glad and grateful for the behavior of her husband, kisses him. It could be said then the credit card presented in ad, became correlative for ideal and/or good father, as for husband. It is through its mediary that something desired is bought, as ad says, “bought for free”.

In this sense, it is possible to say that the object of desire in this advertisement is reflected to be appreciated, approved and be proud of — something that most of the caring fathers or husbands would like to be. With respect to this, it could be argued, on the level of connotation the ad says “Maximum Card makes you a good father”, also “if you make your purchases through it, you are going to be appreciated and be loved for the reason that you make your family happy”. Maximum Card becomes a medium for being a considerate father.

Moreover, the slogan that appears on the screen and synchronically said by the voice just after the father rendered his family happy is fairly meaningful. A soft voice at the back says, “If it is used right, Maximum Kart makes you “win” a lot of puan also in Petrol Ofisi”²⁷. It implies that if it is properly used — used in the firms having agreement with Maximum Card— a lot of Maxipuan accumulates. On the other hand, it connotatively means if it is used in the right places and for right “choices” this in turn will be appreciated. One may argue what exists indeed here is, manipulation and/or designation of actions, shopping practices.

5.2.6. Axess Card Example: Contemporary Existence

Axess Card carried out a commercial campaign for a period of time named “Hızlı Hayat”, in which credit card is presented as a correlative for support and/or guide in everyday life practices, as well as in financial matters. Besides, anxiety reducing function is attained to the card, through depicting it as something that guides in contemporary existence and solves problems.

In addition to such characterization, its installment capability — as an incentive— is frequently stressed throughout the commercial, both by the narrative and voice that speaks from time to time as images flow. Moreover, spending through Axess Card is displayed as “saving money” through one other inducing element, *Chip Para*.

²⁷ “Maximum Kart, doğru kullanıldığında Petrol Ofisi’nde de Çok Puan Kazandırır”

In this sense, Access Card is displayed in various settings and its wideness of use is highlighted. Various spaces that events take place; such as, traffic, shopping center, bus station and fast food restaurant are all important components of contemporary metropolitan life, on the one hand symbolize the instancy of contemporary existence, and on the other, implies the versatility of the credit card.

Given these then the commercial displays a middle-class family consisting of a mother, father, a little girl and a grandmother, each are spatially separate from one other during the advertisement, until the last sequence, where the viewer finally see them united for having their meals at *Mc Donald's*. The most prominent feature is that the family members, compatible to the slogan, are in continuous action, indeed in a continual run throughout the commercial.

This is in fact depicted as the necessity of their way of life, in that they live in a metropolis. It is about the time for dinner and the viewer understands that father is just left his workplace, trying to be in time for welcoming the grandmother, who is on bus, *Varan*, coming from a long distance to see her daughter. Meanwhile, mother is shopping with her daughter in a shopping center in a hurry, instead of preparing the dinner, unlike a traditional or conventional house-wife, so it is understood that she is also a working mother.

Woman and her husband are related to each other through their mobile phones, through constantly interrupted phone calls. Moreover, they talk with each other in short and clipped sentences, indeed sometimes just in words. The kid on the other hand, although being together with her mother at the shopping center, is not close to her, walking far beyond from her, even in the frames they spatially appear together on the same screen. As a result, the kid disappears from her mother's sight and walk around the shopping center, looking at the departments she likes.

In addition to this continuous action and run, compatible to the contemporary existence, the state of anxiety reigns throughout the commercial. Man is driving a car in traffic and is anxious to be in time at the bus station; however, faces with some obstacles such as being out of gas. On the other hand, the woman is anxious for her daughter if she is lost; while, at the same time she is shopping.

In addition to this particular kind of family picture, in which each member is spatially distant from one another as a necessity for contemporary existence, the spatial distance is also supported by the filmic techniques used in the commercial itself. Throughout the advertisement, family members are shown on split screen, synchronically moving at separate spaces as a form of flowing images.

In such a continuous action and anxiety; however, the yellow arrow found on the Axess Card Logo secretly guides or leads the members shown in ad. While the

woman and her daughter are entering into the shopping center, in front of them; while grandmother is on road to see her family, in front of the bus; when man's automobile get out of gas, showing *BP Station* in front of the car, there exists a transparent yellow arrow which turn back and collide with the one on the Axess Card when it is used for purchasing.

As a matter of fact, Axess Card is depicted on the one hand as a means for grandmother to see her family, man to arrive at bus station, woman to shop, and on the other hand, presented as a tool for buying the bus ticket, gasoline and various products at everyday shopping. Moreover, it is again Axess Card that brings the family members together, seen separate throughout the commercial, for a dinner at Mc Donald's. That is the one and the only frame that they are shown at the same screen. Actually, what makes them to have their dinner at this final screen is also Axess Card.

Such support and/or guidance of the card in various settings are also backed up by the voice speaking at the back throughout the ad. At the very beginning of the commercial, a vivacious voice says; "There are Axess, lots of Chip Para and installment where you frequently shop"²⁸. In this sense, then "frequently shopping" is taken-for-granted, and is constructed as an everyday practice. Furthermore, the wideness of use, namely the versatility of the card, and Chip

²⁸ "Sık Sık Alışveriş Yaptığınız Her Yerde Axess Var, Bol Bol Chip Para var, Taksit Var"

Para accumulation — depicted in the ad as equivalence of saving money— together with the installment capability of the Axess Card is presented as inducing elements.

Then, voice continue to speak as the images flow on the screen; “There are Axess, lots of Chip Para and installment where you frequently shop, instantly you gain, instantly you spend”²⁹. The myth of purchasing more makes ‘you’ save is highlighted once more, and incessant shopping yet through only the credit card is intended to be manipulated.

At the end of the commercial, the voice appellates the audience as: “If you have Axess in your life, there are lots of Chip Para and installment, if that's so, then what is in your life?”³⁰ Throughout the commercial, the audience is informed that Axess Card guides people in the contemporary existence and solves problems related to the everyday practices one the one hand, and on the other hand, mediate them save money. With respect to this, it could be argued that the ad connotes: if “you” do not have Axess Card, or if “you” do not own one, “you” are deprived of all these inducements, in that there will only be anxiety and obstacles in “your” life.

²⁹ “Sık sık Alışveriş Yaptığımız Her Yerde Bol Bol Chip Para Var, Anında Kazanıyor, Anında Harcıyorsunuz”

³⁰ “Hayatınızda Axess Varsa, Bol Bol Chip Para Var, Taksit Var, Peki Sizin Hayatınızda Ne Var?”

5.3. Naturalization of the Society's Relationship to Credit Cards

In terms of the analyzed data of advertisements, the themes credit card commercials use in their attempt to naturalize the society's relationship to credit cards are as follows: a) credit card purchasing as a daily practice, b) slices of everyday life, depictions of ordinary people, c) when, from where, what to buy, d) emphasis on incentives and the idea of money saving, e) manipulation of shopping as a spare time/leisure activity, f) emphasis on special days; gift exchange, and g) commodification of credit cards.

5.3.1. Credit Card Purchasing As a Daily Practice

It could be said that almost all credit card commercials more or less intend to render credit card usage a routine medium for purchasing with compared to cash spending. It should be noted here, credit cards are rather distinctive, in that there exists a great number of products referring literally to credit card companies in their commercials. In this respect, credit cards are either advertised together with wide variety of brands from multiple sectors, or these brands in their own commercials, affix the credit card brand that they are in agreement.

In doing so, these multiple brands from other sectors on the one hand inform the installment possibilities and the extra incentives pertain to the specific credit card

brand, or sometimes more than one credit card brands. On the other hand, they contend that goods and services they offer for sale could be attained much more easily through the inducements of credit card brands they are articulated with. As

A. Wernick claims:

Promotion in different spheres, then, multiply interconnects – both in terms of the common pool of myths, symbols, tropes, and values which it employs, and through the way in which each of the objects to which a promotional message is attached is itself a promotional sign, and so on in an endless chain of mutual reference and implication (1991, p.187).

In this sense, credit cards are associated with wide variety of goods and services and are displayed as a mediary for those products. In such kind of commercials, credit cards are usually presented as enhancing one's purchasing capability or as assistant in financial matters³¹. With regards to this, then the emphasis is frequently on how easy to attain these various products by the assistance and/or mediary of the credit cards. Apart from these, it should be noted that commercials that are analyzed most often use shopping malls and markets as a space, and strikingly emphasize on shopping³². In doing so, one may argue that they also intend to construct shopping as a daily practice pertains to one's routine activities.

³¹ Table 7 shows that the *economy appeal*, credit card's assistance in financial matters, is the most numerous appeal in the rhetorical structure of the credit card advertisements after the limited time offers. In addition, values connected to the cards listed in the last section of table 9 clearly shows that credit cards are most defined as *assistant in financial issues* following the utilitarian character attached to them.

³² Table 1 shows shopping centers and department stores are the sectors most advertised within the credit card commercials by 17,62 per cent.

5.3.2. *Slices of Everyday Life, Depictions of Ordinary People*

As it is argued, credit card commercials attempt to render credit card usage a routine medium for purchasing and a daily practice. With regards to this, then it could be claimed that using ordinary looking people and displaying slices of everyday life practices are inevitably one of the most common strategies used in credit card commercials³³. As this is the case; however, their significance lies in their presentations as if real. As Leiss et al. claims:

Advertisements certainly are fictions, that is, imaginative creations or artful representations of possible worlds, and they strive mightily to redescribe reality, by taking familiar components of everyday life –recognizable people, indoor and outdoor settings, and social situations– and conjuring up scene after scene full of hypothetical interactions between these components and a product (1988, p. 241)

In this sense, it could be said that almost all credit card brands more or less apply ordinary people and everyday life presentations in their commercials. In terms of the analyzed data of advertisements, it might be claimed people are either depicted as in their daily routine practices — and shopping is not surprisingly the most common practice³⁴— or are displayed through portraying certain life styles.

³³ The proportion of everyday life practices can be seen in table 5. Besides, table 7 displays *ordinary person appeal* is the third in line which is most frequently used in the rhetorical structure of credit card advertisements.

³⁴ Table 5 shows shopping and purchasing as the most frequently seen activity in credit card commercials by 18,57 per cent.

As this is the case, Maximum Card for instance, together with its slogan; “Life is at Maximum”³⁵, applies a repetitive series of advertisements, in which short clips of ordinary people are displayed in everyday routines. What is important; however, such people are depicted in the condition of happiness. More importantly, their happiness is about little and/or ordinary things pertain to the characters’ everyday life; such as losing weight, being in love, reunion with beloved, when supported team kicks a goal etc.

They are presented so happy that they jump cheerfully and open their arms alongside their body. Immediately after they jump and open their arms and legs alongside their bodies, ad transfers their body into the letter “X”, emblem of Maximum Card, then locates that “X” to the place it pertains in the spelling of maximum.

Backed up by the slogan; “Life is at Maximum”, happiness of these people is transferred into the card, and Maximum card in fact becomes happiness. As J. Williamson states; “A product may go from representing an abstract quality or feeling, to generating or *being* that feeling; it may become not only ‘sign’ but the actual *referent* of that sign” (2002, p. 36).

³⁵ “Hayat Maximum’da”

In addition, Axess Card for instance also applies a repetitive advertisement series that displays ordinary people in their daily routines, as if camera coincidentally catches them while moving around. In this sense, it could be said that these commercials consciously strive to create such a coincidental atmosphere in terms of its filmic techniques.

In order to strengthen such a natural and/or real atmosphere, for instance hand cam is used, in that camera shakes. Moreover, shoots are not professional; also lighting as well as montage is used fairly weakly, they are almost never used. It could be said that everything is prepared in order to give such an impression of reality.

Besides, these commercial series begin with a question that a polite voice asking for; “Millions of Chip-Para from Axess every day, what do you do to win?”³⁶ Such a question on the one hand *appellate* the spectator and takes the viewer’s attention into the screen as the question is asked for him/her, and on the other hand, backs up the impression of reality through creating a report atmosphere, as if it is an interview.

As this is the case; however, these ordinary persons that amateur camera takes give fairly absurd, even stupid responses to the question that the voice asks for.

³⁶ “Axess’ten her gün binlerce kişiye milyonlarca lira chip-para, kazanmak için siz ne yapıyorsunuz?”

For example one character replies; “I close my eyes at the time I arrive at cashier, jump up and down for three times, then I pass out my Axess with my hand the one that is the same with the side I stepped last”³⁷, another character replies; “I rubbed my Axess against my friend’s sweater like this, then I started to win large amounts of money with this electricity”³⁸.

In this sense, these commercial series on the one hand joke with their own content through using these nonsenses and jokes, and on the other hand, well establish their own message. In this way, then they intend to convey their message to the spectator in a *preferred mode*. These advertising series, in fact, imply the viewer “you” have nothing to do in order to win Chip-money besides using Axess Card every day.

The emphasis is overtly on chip-para acquirement. What is important; however, through using such nonsense dialogs and jokes, they manipulate card holders to update their mobile phone numbers. It could be told from the fact that a phone number is given at the end of each commercial calling the viewer to update their phone numbers.

³⁷ “ben kasaya gelince gözlerimi kapıyorum, yerimde 3 kere zıplıyorum, hangi ayağımın üzerine düşersen o elimle uzatıyorum Axess’imi”

³⁸ “arkadaşımın kazağına Axess’imi böyle böyle sürttüm, ondan sonra bu elektrikle beraber çok büyük çip paralar kazanmaya başladım”

As this is the case, it should be noted that these advertising series present as if those phone numbers are needed to inform the card users immediately that they won chip-para—which signifies money, gain money indeed. By the assistance of jokes and emphasis on acquiring chip-para, then it could be said that the viewer’s attention is deflected from he/she is being surveilled.

5.3.3. *When, From Where, What to Buy*

Besides *image advertising* or the so called *lifestyle advertising*, there exists a wide range of *informative* ones within the data of advertisements that are examined. These commercials usually acquaint the viewer with the campaigns for specific products pertain to different brands from various sectors in relation with the specific credit card brands. In addition to this, credit card brands themselves also manipulate purchasing specific products, from specific brands, for a specific period of time.

It should be noted here, these kinds of intentions to manipulate purchasing certain kinds of products and/or shopping from specific brands do not solely pertain to informative kind of commercials. Attractive female characters, for instance may inform the audience about Bonus Card “advantages” in a certain oil brand while singing and dancing appealingly—as in the case of Bonus Card advertisements with Opet. Also, World Puan creatures, so called vadaas, may drive a submarine-like machine under the sea, get out of gas, and get happy when they recognize a

sea mussel –symbolizing Shell- in a cartoon informing: “World Puan worth 10 YTL is a gift for your first 75 YTL fuel oil shopping from Shell by your World Card”³⁹ (even how much to spend).

As in the last instance, there exists a wide range of credit card commercials intend to manipulate card holders not only to purchase specific goods from specific brands for a specific period of time, but also intend to encourage the minimum amount of purchasing. What should be noted here is that such campaigns and/or agreements with specific brands seem parallel to the strategies of VISA –one of the two international credit card campaigns in Turkey- that are revealed in the press bulletins.

5.3.4. Emphasis on the Incentives & the Idea of Money Saving

Emphasis on incentives and the idea of money saving is so widespread in the credit card commercials, in that it leads even some credit card brands to carry out advertising campaigns correlating credit card usage with “being reasonable” – as in the case of Bonus Card and HSBC Advantage Card advertisement series⁴⁰. In this respect, one may argue that the incentives, together with the installment

³⁹ “World Card’ınızla Shell’den tek seferde yapacağımız 75 YTL’lik ilk akaryakıt alışverişinizde 10 YTL değerinde World Puan hediye”

⁴⁰ It could be seen in the second section of table 9, credit card spending is associated with rationality and sensibility by 10,95 per cent. In addition, values connected to the cards listed in the last section of the same table directly advocate the rationality appeal.

capability of the cards are the prominent allurements attributed to the credit cards. Actually, this is what commercials underlie again and again in order to confront with cash spending.

More importantly, as it is argued, bonus, chip-para and such kind of accumulation in the analyzed data of credit card advertisements are defined usually as “money saving” or as “earning money”. This is what in fact constitutes the leitmotiv behind commercial campaigns intending to manipulate purchasing from specific brands and for specific products. In such commercials, accumulation of extra bonus, chip-para, etc. is frequently emphasized as an inducing element behind the idea of “saving” and/or “earning” money.

In this respect, as it is argued, credit card commercials make these bonuses, chip-paras and-the-like symbolize money, which in turn their accumulations are presented as money saving and/or earning. What should be noted; however, in order these bonuses to accumulate and in turn to get used, credit card purchasing is a must. In more precise terms, one can not transfer bonuses to his/her cash account.

In this respect, bonus, chip-para and other incentives accumulate when the credit card is used, and they can only be used through the credit card again. In this sense, subsequent purchases and more credit-card spending is more or less

guaranteed with these incentives. Moreover, since these commercials attempt to control even the minimum amount of money people spend, one may argue that these inducements manipulate and/or determine the purchasing practices as well as the route for consumption. As this is the case, it is important to note what O.H.Gandy claims:

Use of the [credit] cards requires a personal identification number (PIN), and the transactions are generally conducted on-line, in real-time contact with the controlling records, thereby increasing the surveillance capacity of the system...The smart card alternative would add integrated circuit chips, which would add important new functions, including significant additional storage capacity, enhanced security, the ability to capture transaction amounts validated PINs, user-specified logic, and a permanently recorded transaction journal(1993, p.81).

5.3.5. Manipulation of Shopping as a Spare Time/Leisure Activity

In terms of the analyzed data of credit card advertisements, there is an overt intention for making card owners to shop in weekends. In order to encourage shopping at weekends, commercials inform consumers about campaigns that are just specific to weekends. In this sense, inducing elements that campaigns contain are usually extra bonus, chip-para and-the-like occasions. In addition, extra installment as well as discount facilities might also be integrated to these campaigns.

Axess Card, for instance intends to manipulate shopping at weekends in one of its commercials through offering discount facilities for the card purchasing specific to weekend shopping. It is one of credit card commercials broadcasted in summer time, in which simply a thermometer is used to indexically mean heat by a thermometer rising, and symbolically mean discount by a thermometer declining. It is backed up by a voice which underlies the wideness of the kinds of products that are valid for the discount at weekends saying; “There is about 50 YTL discount in weekends for all your purchases from nourishment to clothing, fuel oil to electricity”⁴¹.

Also, in another Axess Card commercial, a famous fable, La Fountain’s *the Cicada and the Ant* becomes upside-down, in which the Ant is displayed as sick and tired of working and the Cicada is presented as cheerful because of the campaign Axess card offers. It could be told from the fact that Cicada replies Ant, asking why it is so cheerful, as; “All purchases throughout August is by Axess, for each 50 YTL shopping we earn a right for lottery in week days, double right in weekends”⁴².

⁴¹ “Haftasonları gıdadan giyime, akatyakıttan elektriğe kadar yapacağınız tüm alışverişlerde 50 YTL’ye varan indirim var”

⁴² “Ağustos ayında yapılan tüm harcamalar Axess’ten, her 50 YTL’lik alışverişe hafta içi 1, haftasonu 2 çekiliş hakkı kazanıyoruz”.

In addition to these, Bonus Card example is also significant among the commercials that intend to manipulate shopping as a leisure activity at weekends. In one of Bonus Card Commercials, a famous fairy tale Cinderella is transformed into “Külkedisi Bonusu” which underlies the temporality of the campaign –the campaign is valid only in weekends and finishes on Sundays at 12 pm. It informs that the accumulated bonuses during the work days are going to be multiplied with 2 in the weekends, in case of purchasing.

5.3.6. Emphasis on Special Days: Gift Exchange

It could be said that there exists a wide range of credit card commercials among the examined data of advertisements that refer special days; such as Father’s Day, Christmas, etc. Notably, credit card companies carry out advertising campaigns specific to these special days through offering many occasions for shopping such as; postponing installments, the so-called “taksit atlatma”, extra installment occasions, and extra bonus, chip-para and-the-like accumulation.

In doing so; however, they on the one hand intend to encourage card owners for gift shopping, and on the other hand, they approve, even manipulate in their advertising campaigns that non-tangible values; such as love, affection, considerateness etc., could be attained through material goods. As J. Fowles claims:

Gifts (commonplace material objects signified as having special properties through a wrapping of special paper) are widely distributed, marking immediacy, that fully exist only in nostalgia. Some of the stream of gifts mark traditional superior/inferior arrangements, as from parents to children, employers to employees, and as beneficence to the unknown poor, but much of it is a great lateral circulation among near equals, a national swamp of items that are inexpensive, of limited utility, and essential for the marking of faint social connections(1996,p.247).

As this is the case, and is evident in the analyzed data of commercials, credit card companies carry out advertising campaigns that usually play on one's conscience and/or feeling of guilt. In this sense, it could be said that credit card commercials most often display and underlie one's debt of gratitude for the ones beloved. In addition, the appreciation of loved ones in response to the gifts is also frequently stressed.

Since the way as it is, one may argue that showing love, affection, care, etc. are associated with the products in the market offered for sale, and credit cards are presented in the commercials as the major medium for either enhancing one's capability, or supporting financially to purchase these products through the campaigns that credit card companies carry out specific to such special days.

For the Father's Day; for instance, Maximum Card has an advertising campaign with a slogan "A great chance to compensate all the things that you destroyed of

your father”⁴³ through which it offers extra installment occasions for the card owners. Throughout the commercial, it overtly intends to encourage the viewer remember his/her childhood memories by the assistance of flash backs and filmic techniques used. Immediately after these flash backs, it intends to invite the viewer to place his/her own father to the empty armchair, which indeed symbolize father. The empty armchair is displayed at the closure shot with a present box on it. In doing so, one may argue that it connotes “you may lose your father, show your love before it’s too late”.

On the other hand, there also exist other instances underlying various facilities that credit card companies offer for the card owners to shop in such special days. It could be said that the most striking advertising campaigns pertain to Christmas season, in which various credit card brands compete in offering extra installment occasions and/or extra bonus, chip-para, and-the-like accumulation.

5.3.7. Commodification of Credit Cards

It could be argued that individuals, to a large extent regardless of their economic standing and more or less immune from the class distinctions, are encouraged to use credit cards in commercials with a promise that they render card owners acquire the things they desire either material or non-material. As this is the case, it could be said that credit card commercials attempt to present economic standing

⁴³ “Babanızın bugüne kadar kırdağınız döküğünüz her şeyi için büyük telafi fırsatı”

of the individuals as if insignificant for possession of goods in case of acquiring a credit card.

As this is the case, the research results show that the intended segment of consumers in the credit card commercials are to a large extent the middle class people as a whole⁴⁴. In this respect, then it could be said that commercials either attempt to display credit cards as if they obscure the class distinctions or present card owner as if he/she is exclusive just because of the card that is owned.

What should be noted; however, while credit card companies target extensively the middle class people, they on the other hand attempt to capture the higher ranks in society through offering Platinum, Gold, etc. varieties of the cards. “The inequality of the sphere of production continually reproduces inequalities that fuel status wars which create a continual expansion of needs as people attempt to distinguish themselves from each other” claims Leiss et al. and argues with reference to Galbraith:

That the lower echelons of society have been able to acquire television sets, video games, and cars is not a sign of affluence, for it only drives elites to seek new levels of consumption for distinction, which when ‘massified’ by the marketers turns the engines of consumption, enabling profit to be made for private interests (2005, p.85).

⁴⁴ Table 6 shows that the most frequently displayed lifestyle in credit card commercials is middle class/urban by 32,38 per cent.

In terms of the credit card commercials, then it could be said that there exists some evidence containing the intention for identity association with certain credit cards, or sort of cards. As R.W.Pollay claims; “the use of a badge product associates the user with the brand image, giving the user some of the identity and personality of the brand image” (2000, p.10).

In this sense, *Shop&Miles* advertising series could be given one of the most striking credit card commercials that underlie the exclusivity of the *Shop&Miles* card owners with its slogan: “the original”. It is significant that the catch-phrase is told by the voice in English instead of Turkish in the closure shot. In these advertisements, the paintings of historically well-known and valuable painters are displayed as if they are original. As Pollay claims, “the art as opposed to the copy...lies primarily in its dual roles in attracting attention and conveying attitudes and lifestyle associations” (Pollay, 2000, p.3). In this sense, through simply and solely displaying these works of art, which are not popular to masses, these commercials construct the exclusivity of Shop and Miles Card.

What should be noted here is that in such commercials, depicting card itself as a symbolic marker, the emphasis is either on the card itself, or on the sort of card that is used. With respect to this, they do not concentrate on the commodities people would acquire through the mediary of the card.

In this sense, one of Access Card commercial series could be given as an example which intends to invite the spectator imagine how others would see him/her in case of Access Card purchasing. With regards to this, a simple ball purchased through the card leads its user be seen as a successful and famous football player just because he used Access Card; or a tuxedo purchased by the card makes its user be gazed by others as an Oscar winner in the Academy ritual.

The striking point is that, the characters chosen for these commercial series are particularly ordinary looking people that assist audience momentarily to occupy the character's place. Moreover, it should be noted that the card displayed in these advertising series pertain to Access Card is not one of golden or platinum varieties. For the commercial displaying the differences between the sorts of cards, Bonus Card's advert introducing Bonus Premium is highly remarkable.

With respect to this, it could be claimed that Bonus Card's commercial about its *premium* version depicts one's social status as associated to the credit card, in terms of the sort of card one uses. In this sense, the advertisement in question informs the viewer about the varieties of the same credit card. In this respect, the ad informs the spectator about what these different kinds of Bonus Card are attached to, or are associated with. More precisely, the sort of card in use, signifies the social status and/or standing as well as the way of life associated with that status.

Besides, characters are strategic in that they are famous, well-known people among the masses, each are identified with certain images. The main character, Kadir İnanır, who usually is identified with the traditional and/or Anatolian male figures in movies addressing more or less traditional Turkish male stereotype, in fact reflects middle-class people in broad terms. On the other hand Ayşe Arman, who is originally from Adana, yet in a way is identified with the free, modern, townswoman image as a feminist, popular newspaper writer, addressing the modern, upper class stereotype, confirms and/or ratifies Mr. İnanır's Bonus Card usage; as well as informs his "benefits" related to the Bonus Card varieties during the advertisement.

As this is the case, advertisement is comprised of three intermissions, designated according the Bonus Card varieties: normal, plus and premium respectively. In this sense, what marks the sections is that the kind of card Mr. İnanır uses, through which both his clothes and attitudes alter, as well as the wig – symbolizing Bonus card usage— on his head changes, which in turn affects the "rewards" he gets. In this respect, the Bonus wigs formerly signifying purchasing through Bonus Card, have become the signifier of the sort of card, whether it is normal, plus or premium through their distinct colors: black, yellow and gray respectively.

It should be noted here that ad addresses the viewer and invite him to enter into the screen at the very first shot by representing the reflection of Mr. İnanır on the mirror, staring straight back at the spectator. Immediately after; however, Mr. İnanır turns his back and this time directly looks at the center of the frame, actually at the spectator as he is one of the characters in ad. In this regard, the spectator's eyes are that of camera as one of the characters in the ad, viewing Mr. İnanır. It could be said, the spectator in fact view himself as he imagine others will see him when he uses Bonus Card.

In this sense, the viewer sees how Mr.İnanır's clothes alter and the *bonuses*, signified through the extra free glasses of drink, multiply as he jumps from normal to plus card and then the premium version. In addition to his clothes and bonuses, there exists a subtle increase both in his self confidence, evident in his attitudes towards Ayşe Arman, and in the intensity of press's as well as the other people's interest for him.

On the other hand, in between the intermissions, there appears a bar on the screen from a wide-angle shot, in which the left side of the frame is left empty –it might be said that consciously left empty, so that the viewer is invited to enter in. Besides, here is exactly where Mr.İnanır directly enters in front of the viewer and sits down each time with a more self-confident smile on his face and a different colored Bonus wig on his head, symbolizing he has altered in Bonus Card usage.

Given all these then, it could be said that the ad in fact uses the way of clothing, appearance as a correlative for social standing and/or status, and then correlates this to the kind of card in use. In this way, the kind of such a plastic card that is used for purchasing becomes the signifier of the person's social status. What is more important; however, the issue of social standing and/or status is reduced to the frequency of the use of card, since ad tells owning a premium version is just about how much a person uses his/her Bonus Card.

In this sense, the sort of card is “apparently” and “naturally” linked to the social standing and the way of life it associates with; also, the determinant factor is attributed to how much a person spends. It could be claimed then, the object of desire is reflected to acquiring a higher status, and Bonus Card usage is presented as a medium to this in the ad.

Besides, the events take place in an elegant, distinguished and more or less sumptuous restaurant-bar and characters are settled on a bar, where there exist innumerable foreign drinks. Since a place like a bar and foreign drinks are not immanent to Turkish traditional culture, it is fairly meaningful to install a well-known man, symbolizing traditional and/or Anatolian male figures in movies, to such a place with various Bonus wigs on his head. Bonus wigs, which themselves symbolize Bonus Card usage and also sort users in terms of its colors, become

something that signify being western or contemporary. Then, it could be said that Bonus Card usage connotes a western and a contemporary way of life.

In this sense, the viewer is manipulated to acquire a premium “status”, while at the same time the frequency of purchasing through Bonus Card is laid down as the one and the only condition for achieving the premium version, regardless of the viewer’s income or his economic standing to pay back such credits. Advertising implies that acquiring a higher social status and being respected as well as admired, like the ones that are famous, is possible just through using Bonus Card frequently, which means spending more and more, yet through the card.

At the closure shot the slogan appears as; “The most generous gratis offering credit card in Turkey”⁴⁵. In this sense, the word *gratis* that signifies *bonus* should be taken into attention. Since bonus accumulation, presented as a prize and/or reward intrinsic to the credit card, it necessitates more card spending. It is in fact one of the major inducing elements for card usage impeding cash spending, which in turn naturalizes and/or rationalizes credit card usage.

⁴⁵ “Türkiye’deki bedavası en bol kredi kartı”

5.4. Inversion of Established Values

Given all these then it could be said that the credit card commercials, together with the assistance of Integrated Marketing strategies, have well accomplished to integrate those plastic cards into the daily routines of people in Turkey. In more precise terms, credit cards are introduced, familiarized, adjusted, diffused and finally normalized in the society extensively through the commercial campaigns carried out by the credit card companies. In doing so; however, one may argue that credit card commercials, while promoting the credit card purchasing, have also transformed the concept of consumption in Turkey.

As McAllister asserts “advertising as a symbol system affects not only our view of the product, but also our view of society, of social power and of social relations” (1996, p.55). Likewise, Schiller point out that “advertisements, in the context of the mass media generally, create, process, refine, and preside over the circulation of the images and information which have a powerful influence on the way we react to the world around us” (Qualter, 1991, p. 65). Schudson also emphasizes the conversive character of advertising as claiming “it responds to cultural values at the same time as it shapes them. Advertising is totally integrated with the rest of the ‘cultural apparatus’ of our society, like films, books...that set standards and create common assumptions about how people live and should live” (Qualter, 1991, p.66).

In this respect, it is widely accepted that advertising is a powerful tool in society having ideological implications. As it is already argued, advertisements may smoothly link any product with something that is completely outside the product for the reason that the conditions of production process empties the meaning of goods. In this way, products become to symbolize any socially desirable object or value as it is intrinsic in them. In more precise terms, through juxtaposing the product with any object, value or symbol, advertisers intend to make audience associate the qualities of the object, value or the symbol with the product.

As Judith Williamson clarifies, “the external ‘reality’ referred to by the collection of signs in an advertisement is itself a mythological system, another set of signs; these mythologies I call Referent Systems” (Williamson, 2002, p. 20). As this is the case, then it could be said that advertisements usually attempt to build the product image through *referent systems*. In other words, products are subtly placed and linked with outer elements in advertisements, which in turn would be associated with the referent systems.

For instance, an original portrait of Van Gogh, representing an exclusivity and high culture, is in fact the referent system for Shop and Miles Card. In this commercial, Van Gogh portrait is the symbol, exclusivity and high culture are the referents. Shop and Miles through its “the original” commercial series; however, attempts to construct its image with this symbol-referent connection. What should

be noted here is that the so-called referent systems are widely considered as having ideological implications in the society.

In more precise terms, “adverts create structures of meaning in which goods are sold, not on the basis of intrinsic value, but on the basis of artificial, constructed human and social values” argues McFall with reference to Dyer, and points out that “this process is termed ideological in the way that the formal structure of signification in adverts helps render the specific, historical condition of contemporary capitalist economies as natural and inevitable” (2004, p.20). With regards to this, then it could be said that credit card commercials bear a remarkable potential to affect society through their extensively intertextual character.

“Commercials for banks obviously celebrate banking; commercials for credit cards celebrate that industry” claims McAllister, and contends “because financial advertising links the product with things that audiences find positive (as any advertisement does), the capitalistic products are placed in an unwaveringly positive light” (1996, p.59). In this sense, there is little doubt and it is obvious indeed, credit card commercials contribute wider areas of social life to be commodified. It could be said from the fact that the variety of sectors we determined synchronically advertised with the cards are enormously wide range. It differs from personal care to white goods, from transportation to leisure.

What should be noted, or what lies beneath the rich imagery of credit card commercials is that they deconstruct established values in the society and instill new ones that are congruous with the cards themselves. With regards to the analyzed data of advertisements, it could be said that credit card commercials attempt to influence society in four major terms, which in turn assist the transformation of the concept of consumption in Turkey: a) Introducing credit card purchasing as reasonable with compared to cash, b) Inverting savings ethic, c) Instructing audience how to consume, d) Converting social bonds/ obligations, e) Diffusing the illusion of consumer's sovereignty

5.4.1. Introducing credit card purchasing as reasonable with compared to cash

In terms of the research results, competing with cash spending could be considered as the foremost importance credit card commercials elaborate. In this sense, it should be noted that through emphasizing incentives such as; installment opportunities as well as bonuses, flight miles, etc., commercials in fact construct credit cards as an assistant in financial issues, so that utilitarian and convenient⁴⁶.

In this sense, installment and discount capabilities of the credit cards for shopping, as well as their ability to keep electronic accumulations on their

⁴⁶ Table 9 shows that the utilitarian character of credit cards, namely the incentives, is the feature most frequently connected to the cards in commercials by 33,81 per cent. It is closely followed by the *assistance in financial issues* by 29,52 per cent. These two constitute the most important feature attached to the credit cards in their comparison with cash spending. Table 10 displays the breakdown of information communicated about cards, and direct *comparison with cash spending* constitute the third in line by 26,19 per cent.

memories for further purchases are the major incentives that credit card commercials emphasize on to allure consumers. With regards to this, it could be said that there exists a considerable effort in commercials confronting cash spending and pursuing to persuade consumers on credit card purchasing as a much more advantageous alternative for currency.

Furthermore, in their attempt to make credit card spending become prevalent, credit card commercials encourage credit card spending a routine medium for purchasing, even a daily practice. To do so, the versatility of the card and wideness of its use in almost all sectors are frequently emphasized together with the inducing elements pertain to the credit card with compared to cash.

In doing so, the foremost emphasis is on the idea of obsolescence. In this sense, shopping and acquisition of new goods are given priority in addition to the ascribed function of credit cards as they are financially supportive. It could be said then the incentives pertain to the credit cards — such as installment occasions and the electronic accumulations kept on the memory of individual credit cards— constitute the leitmotiv behind the display of credit card purchasing as being sensible and/or logical compared to cash spending.

Particularly for this reason, these inducements are usually displayed in credit card commercials as “saving” or “earning” money. With respect to this, then it could

be argued that these commercials attempt to reinforce the myth of economization and money saving through credit card purchasing. In this regard, one may argue that this is what credit card commercials attempt to take the viewer's attention into, and at the same time through which intend to deflect their attention from the fact that card owners are under surveillance.

In more precise terms, it is known that the credit card technology makes such plastic cards carry out electronic transactions. The so-called chip technology; however, authorize the cards to keep electronic accumulations belong to the individual card owners in their memories. Actually, this is what inverted as saving or earning money in the commercials. At the same time, this is what in fact blurred while the stress is constructed on the advantage of credit card usage with compared to cash.

5.4.2. Inverting savings ethic

In their competition with cash, then one may argue that commercials on the one hand rationalize credit card purchasing as reasonable. On the other hand; however, they undermine the old notions of money together with the savings ethic. As the research results reveal, display of credit cards as an assistant in financial matters, together with the campaigns and limited time offers constitute

the types of appeals commercials most often apply⁴⁷. In addition, the festive environment as well as the state of happiness associated with credit card spending⁴⁸ might be considered as the decline in the anxiety about money in case of credit card purchasing.

Through frequently associating the idea of “an occasion that should not be delayed” or “chance that should not be missed” with credit cards as the creator of these occasions, one may argue that credit card commercials systematically propagate immediate pleasure and instant gratification. In this respect, then it could be said that credit card commercials celebrates the idea that there is no need to save for future and to defer gratification anymore.

In so doing, commercials undermine the old notion of “bir lokma, bir hirka” found its basis in the old religious teachings; while on the other hand, celebrate incessant shopping. With respect to this, then it could be argued that credit card commercials invert the saving ethic to something like “spend now, save later; there is no need to worry about money since ‘you’ own a credit card”. As this is the case, there is even no word about the actuality of credit card spending, as if it makes its owners immune from paying back.

⁴⁷ Table 7 displays limited time offers, which include most of the informative commercials, as the most frequently used appeal by 36,19 per cent. It is followed by the economy appeal with 23,33 per cent.

⁴⁸ In the third section of table 9, it is seen *happiness and fun* is the most frequent condition found in credit card commercials following the emphasis on *achievement/accomplishment*. These two most often lead to the festive environment credit card commercials display.

5.4.3. Instructing Audience How to Consume

In terms of the research results, it could be said that credit card advertisements extensively intend to instruct, manipulate and shape consumers on how to become a consumer. At this point it should be noted that there exist too many informative advertisements announcing special offers, limited time campaigns, etc. with related to the specific credit card brands. Even though they are simply informative, we consider these examples significant in that they intend to affect route for consumption through determining who can, when, from where and what to buy. In some examples, we observed even the minimum amount of money consumers are dictated to spend for some kind of rewards.

“The factual knowledge which ads transmit, and the aesthetics of their construction, are subordinate ends in the teleology of salesmanship, in this respect it makes no difference whether advertising employs rational or irrational arguments” claims Wernick, and argues “the point is always the same: to persuade potential customers that the publicized product or service is worth at least the price of purchase” (1991, p. 27). With respect to this, then it could be said that commercials even considered as simply announcing campaigns or limited time offers, have the potential to control the acts or behaviors of consumers in return.

In addition to these, credit card commercials assist to commodify wider areas of social life through defining what areas are appropriate for consumption. Mastercard's "priceless" commercial series broadcasted for a long while could be given as a remarkable instance infuses almost anything with a commodity potential through its catch-phrase claiming "Some things money can't buy. For everything else there's MasterCard". It is in fact compatible with what Fred Allen — the radio comedian — claims: "There are many things in life that are more important than money. And they all cost money"⁴⁹.

5.4.4. Converting Social Bonds/ Obligations

Actually, Mastercard's long-running "priceless" commercial series might be considered as the remarkable instance for how social relationships are commodified in credit card commercials. It is important to note what Kilbourne claims about the Mastercard commercials, in that she argues:

We are surrounded by hundreds, thousands of messages every day that link our deepest emotions to products...Even when advertisers tell us that something is priceless, they manage to put a price on it....The ostensible message of the ["Priceless"] commercials is that you can't put a price on what is most valuable in life...but the underlying message is that sure you can. You can not only put a price on it, you can put it on a credit card (1999, p.77).

As it could be observed in table 11, following the emphasis on their efficiency and practicality, credit cards are most depicted as mediating relations with other

⁴⁹ <http://edition.cnn.com/>

people. In addition to this, it could well be said that there exist a remarkable intensity of credit card promotion specific to religious holidays, Christmas and “special” days such as; St. Valentine’s, Mother’s Day, Father’s Day, etc.

With regards to this, then it could be said what lies beneath these mediated social relationships is the idea of gift exchange. In this sense, one may argue that gift exchange is presented in these commercials as something necessary to fulfill social obligations. As this is the case, commercials frequently display credit cards as a tool for one’s showing his/her affection and care for the ones beloved.

With respect to this, then credit cards have given the value of rendering people to achieve both tangibles and non-tangibles as it could be observed in the last section of table 9. “MasterCard — and, by extension, all credit cards— became something that makes ‘life’s precious moments happen’ claims Rebecca with reference to Kazemi, and claims that credit cards, “while doing this, set a much higher standard for these social obligations; hitting on these basic, “priceless” moments, these ad campaigns tell people that this is what their life is truly about, or at least it should be” (2008, p.12). As Stanfel also contends:

Some things money can’t buy tagline” was incredibly versatile, easily transferable to advertising for multiple demographic groups and encompassing a range of experiences. This consistency was a “hallmark of the “Priceless’ campaign,” which also meant that, consistently, almost any intangible feeling or experience could be bought (Rebecca, 2008, p.13).

5.4.5. Diffusing the Illusion of Consumer's Sovereignty

Defining advertising as a social and cultural form which “responds to the gap between expectation and control by a kind of organized fantasy”, Raymond Williams contends that “this fantasy operates to project the production decisions of the major corporations as ‘your’ choice, the ‘consumer’s’ selection of priorities, methods and style” (1980, p. 193). In this sense, it should be noted that credit card commercials actually portrait how a good life one might have, and promote a middle class and/or upper-middle class urban lifestyle in general⁵⁰.

With respect to this, then one may argue that credit card commercials intend to impose certain way of life style, and provide prescriptions for people to follow in order to achieve the so-called standards of good life. “The notion of lifestyle sounds somewhat trivial because it is so often thought of solely in terms of a superficial consumerism: lifestyles as suggested by glossy magazines and advertising images” claims Giddens, and argues that “in conditions of high modernity, we all not only follow lifestyles, but in an important sense are forced to do so— we have no choice but to choose” (Leiss et al., 2005, p. 266).

Besides, as it is argued in database marketing, companies apply computerized databases keeping particular information about people in order to target the best

⁵⁰ See table 6 for the percentages of the kind of lifestyles most depicted in credit card commercials.

suitable commercial messages for the not proper target consumers. It is widely accepted as Leiss and his colleagues argue “agencies occupy a privileged position within the market because they are constantly monitoring, interpreting, and rearticulating the underlying social and economic trends in the market economy” (2005, p.270). With respect to this, it could well be argued that credit card companies are remarkably in advance since the technology pertains to the credit cards continually monitors every action of its “owner” promptly.

In addition to these, the products like Flexi Card that pretends to be absolutely reflecting personal choices, and the cards that seemingly authorize its user as the designer of his/her personal card are significant instances for the illusion of consumer power over the credit cards. By simply allowing their owner to design the outlook of these cards, credit card companies contend that these cards are under the absolute control of their “consumers”.

In the case of Flexi Card and other cards that allow their user to choose from specific implications of incentives — bonuses, chip paras, etc., or the number of installments— card owners are displayed as in the authority for arrangement of their cards. Actually, there is not much to do the interest rates that people additionally pay back. Also, there is no even a word about the crowds of people aggrieved by the interest rates in return of their credit card purchases. Likewise, “Taksit Atlas” campaigns could also be argued in the same manner.

With regards to this, “you can choose, but only between given alternatives; you cannot choose not to buy” claims Williamson, and contends “so by ‘apellation’ we are trapped in the very illusion of choice; in the illusion of identity choosing its action in accordance with its inherent characteristics, but this individualism is a forced one: you are not free” (2002, p.54). It is highly significant then to note what Williamson asserts as the function of ideology:

It gives us the assurance that we are ourselves, separate individuals, and that we *choose* to do what we do. It is crucial to maintain the myth that this choice is an individual one, that we act in accordance with our ‘beliefs’— and of course, although these beliefs are ideological, and hence shared, we feel they are ours in particular (p.53).

Given all these, then it could be argued that commercials through promoting cards as an assistant in financial matters, display credit cards as they are in the service of people, as if they remove obstacles on the way for the so-called good life. We agree with Williamson in that we are free to choose, but do not have much choice.

CHAPTER 6

CONCLUSION

In conclusion, in their attempts to widen credit card usage among the society at large, credit card advertisements have a considerable effort to lay the ground for credit card spending with compared to cash. In doing so, they on the one hand attempt to naturalize people's relationship with the credit card purchasing; and on the other hand, intend implicitly to invert the established values in the society related with consumption.

Above all, it should be noted that credit card commercials inevitably related and intertextually linked with the whole advertising system. Invented as a substitute for money, credit cards are extensively promoted as a medium for almost all products having a price on it. Since those products have already been enciphered with symbolic appeals, it could be said that credit card commercials celebrate and attempt to legitimize the established meanings of goods by the other ads.

With respect to this, they on the one hand assume materialistic values as taken for granted, and on the other hand, reinforce the compliance with these values through displaying credit cards as a medium for almost anything, both tangible and non-tangible, through the promise of enhancing the card owner's purchasing

power. More precisely, since advertising could be regarded as one of the major mediums in contemporary capitalist economy displaying communicative function of goods, then credit cards are usually presented in commercials as a major instrument that render these goods attainable.

As this is the case, credit card commercials, obscuring the issues concerning money in terms of how it is earned or how one is located in the working process, promote people see themselves and others through the commodities they possess. In terms of the research results, credit card commercials attempt to display economic standing of the individuals as if irrelevant in case of acquiring a credit card. Regardless of the person's income or their economic standing to pay loan back, cards are displayed as equipped with a magical power that render its owner achieve anything he/she desires.

In addition, it might be contended that enhancement of credit card spending is more or less conditioned by the level of awareness and acceptance of its usage as natural among the society. Actually, while accommodating credit cards in society, commercials establish a relationship between people and credit cards, between people and objects, and between commodities and cards. In this regard, credit cards are widely depicted within the daily routines of people, consistent with their lives. Either as an assistant in financial issues, or as a problem solver,

commercials integrate credit cards in the daily routines of people as a routine medium for purchasing.

In this respect, incentives and versatile character of the cards such as, installment occasions, bonuses, wideness of use and the other inducing elements are frequently emphasized to construct credit cards as an assistant in financial issues. Apart from emphasizing their convenience, these inducing elements are also foregrounded in order to rationalize the credit card spending.

In this regard, credit card purchasing is displayed for the most part as the equivalent of being reasonable and/or sensible. Moreover, these inducements are presented as cash-back rewards make the card owner “save” or “earn” money. Particularly for this reason, then it could be argued that credit card commercials attempt to reinforce the idea of money saving through incessant credit card purchasing.

At this point, it should be noted that these commercials do not directly and overtly convey the message saying economization and money saving is possible through incessant shopping. Rather, it could be argued that they are quite sophisticated in that they use various persuasive tactics to take the viewer’s attention on the screen and to the image appeal. Through these tactics, then commercials pursue to cool out audience’s skepticism or resistance, namely the

consumer counter-argumentation, and in turn pursue viewers to decode commercial message in a preferred mode, as advertisers intend to do so.

As this is the case, credit card commercials intend to lay the ground for credit card spending with their attempts to transform the understanding of consumption in the society. With regards to the transformation of the idea of consumption in Turkey, research demonstrates that manipulative function of credit card commercials could be summarized as such:

Firstly, through emphasizing incentives again and again, commercials construct credit card spending as much more sensible and rational alternative for cash, which becomes the correlative for saving and earning money in the end. Connected with this, credit card commercials invert the savings ethic in Turkey, which has its base in the old religious teachings. In this sense, discourse on providence erodes by the entertaining display of immediate pleasure and instant gratification. Where money obstructs, cards are presented as removing the obstacles. Moreover, commercials manipulate the route for consumption in Turkey, school people indeed through promotional messages on how, where, when, how much and what to buy. Weekends are identified with shopping, and shopping becomes a leisure time activity in return. Besides, social bonds and obligations are reduced simply to the gift exchange. Actually, through informing

which areas are appropriate for consumption, credit card commercials commodify wider areas of life that are not in the commodity realm.

To sum up, credit cards sometimes assist in financial issues, and sometimes become a symbol for status in commercials. Simply owning a credit card might well lead to magical results. However, there is no even a word about the immense data on consumer profiles constituted by card purchasing. It could be said then we have the freedom of choice, since we choose from the given ones.

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APPENDICES

APPENDIX A: Research Results

The research results are displayed below in the form of tables. Each table shows the categories breakdown by the number and percentage of 210 credit card commercials under the selected variable. In the case of commercials that suit more than one category, the most appropriate and predominant category is selected.

Table 1. Other sectors that are advertised within the credit card commercials

OTHER SECTORS	NUMBER	PERCENTAGE
SHOPPING CENTERS/ DEPARTMANT STORES	37	17,62
WHITE GOODS	16	7,62
LEISURE	5	2,30
ELECTRIC/ELECTRONIC	14	6,45
HOUSEHOLD	28	13,33
CLOTHING	16	7,62
PERSONAL CARE	6	2,86
TRANSPORTATION	6	2,86
CATHERING	4	1,90
FUEL OIL	21	10,00
OTHER	8	3,81
THE CARD ONLY	49	23,33

Table 1 shows the sectors that are advertised within the credit card commercials and their breakdown by number and percentage.

Table 2. Characters that are used

CHARACTERS	NUMBER	PERCENTAGE
CHILD	3	1,43
IDEAL PERSON	19	9,05
FICTIONAL	31	14,76
ORDINARY PERSON	58	27,62
COMPANY EMPLOYEE	2	0,95
FAMOUS PERSON	32	15,24
EXPERT	-	-
ABSENT	65	30,95

Table 2 and 3 shows the types of person and social groupings that are most often used as the nature of appeal made through people in credit card commercials. In this sense, ordinary people is the most striking by 27,62 per cent, followed distantly by famous person by 15,24 per cent. And the dominant social grouping is displayed as family.

Table 3. Dominant social groupings that are present

DOMINANT SOCIAL GROUPING	NUMBER	PERCENTAGE
SINGLE	27	12,86
FAMILY	30	14,29
YOUNG/ TEENAGE	7	3,33
MALE	11	5,24
COUPLE	13	6,19
FEMALE	23	10,95
MIXED	28	13,33
CHILDREN	6	2,86
ABSENT	65	30,95

Table 4. Interpersonal relations

INTERPERSONAL RELATIONS	NUMBER	PERCENTAGE
FAMILY TOGETHERNESS	27	12,86
FRIENDSHIP	19	9,05
INDEPENDENCE/FREEDOM	13	6,19
WORKER-CLIENT	40	19,05
PARENTAL	3	1,43
COMPETITION	4	1,90
ROMANTICISM/ LOVE	9	4,29
BEING APPRECIATED	24	11,43
ABSENT	71	33,81

Table 4 is related with the previous table in that it shows social groupings in more interpersonal terms.

Table 5. Activities

ACTIVITIES	NUMBER	PERCENTAGE
SHOPPING/ PURCHASING	39	18,57
CHILD CARE	1	0,48
REST/RELAX	13	6,19
RECREATION ACTIVITY	22	10,48
HOUSEWORK	4	1,90
MIXED	9	4,29
MAINTAIN POSSESSIONS	4	1,90
MAKING ADVERTISEMENT	9	4,29
TRAVELLING	8	3,81
WORK-ORDINARY	3	1,43

WORK-GLAMOROUS	2	0,95
SPORT	2	0,95
SPORT SPECTATING	3	1,43
SOCIAL-FRIENDS	13	6,19
SOCIAL-ROMANCE	9	4,29
EDUCATIONAL	2	0,95
RELIGIOUS	2	0,95
ABSENT	65	30,95

Table 5 shows the nature of appeal made through activities. Besides, it displays how and in what ways credit cards are associated with the people's lives. Apart from 65 purely informational credit card ads, shopping/purchasing is the most numerous by 18,57 per cent, followed by recreation activity by 10,48 per cent.

Table 6. Lifestyles that are depicted

LIFESTYLES	NUMBER	PERCENTAGE
FAMILY TOGETHERNESS	23	10,95
FUN/ LOVING TEENS	2	0,95
FUN/ LOVING ADULTS	5	2,38
PLAYFUL/ CHILDISH	28	13,33
ELITE/ SOPHISTICATED	7	3,33
OLD FASHIONED/ NOSTALGIC	1	0,48
TRADITIONAL/ RURAL	3	1,43
MIDDLE CLASS/URBAN	68	32,38
GLAMOROUS/ EXOTIC	5	2,38
HEALTHY/ ATHLETIC	2	0,95
BUSY PROFESSIONAL	1	0,48
BACK TO NATURE	-	-
ABSENT	65	30,95

Table 6 displays the kind of lifestyles that are depicted and/or manipulated in the credit card commercials. With regards to this, middle class/urban life is seen as the most striking among others and is followed the 65 informational commercials.

Table 7. Types of appeals in the ad

TYPES OF APPEALS	NUMBER	PERCENTAGE
OFFER APPEAL (Campaigns, Limited Time Offer)	76	36,19
SENSUAL APPEAL (Delights Senses, Give Satisfaction/Happiness/ Pleasure	11	5,24
EFFECTS APPEAL (Results of Use are Spectacular)	5	2,38
RATIONAL APPEAL (Reasoned Arguments Based on Card Characteristics)	2	0,95
RELIEF APPEAL (Reduction of Anxiety)	13	6,19
STATUSED/ POPULAR REFERENCE GROUP APPEAL	5	2,38
ECONOMY APPEAL (Assistance in Financial Matters)	49	23,33
FAMOUS STAR APPEAL	12	5,71
EXPERT APPEAL	-	-
TYPICAL PERSON APPEAL	29	13,81
POPULARITY APPEAL	6	2,86
NOSTALGIA APPEAL (Recapturing Old Values)	2	0,95

Table 7 depicts the kinds of rhetorical structure that are used for the manipulation of credit card purchasing.

Table 8. Construction of the advertisement

CONSTRUCTION OF THE ADVERTISEMENTS	NUMBER	PERCENTAGE
FICTIONALIZED STORY/ THE SLICE OF LIFE ADVERTISEMENT (Tells Story)	27	12,86
ESCAPE/FANTASY	4	1,90
THE USE OF HUMOR	76	36,19
GENERALIZED DEPICTION OF LIFESTYLE (Life-Style Presentation)	17	8,10
INTERVIEW	3	1,43
PRESENTER SPEECH	4	1,90
THE BEFORE AND AFTER USE OF THE CARD	2	0,95
EXCITEMENT/ MOVEMENT	5	2,38
SENSUOUS IMAGES (Sexually Titillating Images)	6	2,86
UTILIZATION OF 'CUTE' TECHNIQUES	57	27,14
NONE	9	4,29

Table 8 shows the presentational form of the commercials.

Table 9, 10 and 11 are endorsed particularly with semiotics in order to unveil values, information and characteristics that are affixed to the credit cards.

Table 9. Predominant Values

PREDOMINANT VALUES	NUMBER	PERCENTAGE
ACTIVITY VALUES		
LEISURE ACTIVITIES 1 (Relaxation and Sociability)	96	45,71
LEISURE ACTIVITIES 2 (Active Leisure Pursuits)	24	11,43
WORK WAGED	-	-
DOMESTIC MAINTENANCE	21	10,00
ABSENT	69	32,86

PERSONAL VALUES		
FRIENDSHIP	11	5,24
FAMILY (Family Love, Tradition)	22	10,48
GOOD LOOKING, MALE/ FEMALE ATTRACTION	19	9,04
INDIVIDUALITY	9	4,29
RATIONALITY/ SENSIBILITY	23	10,95
BEING SUCCESSFUL	6	2,86
EARN/ WIN/ GAIN	79	37,62
ABSENT	41	19,52
GENERAL DIMENSIONS		
EXCITEMENT	12	5,71
HAPPINESS/ FUN	59	28,10
STATUS (Desirable, Classy, Envable)	7	3,33
TRADITIONAL VALUES (Nostalgia, Historical)	3	1,43
FREEDOM/ INDEPENDENCE	7	3,33
ACHIEVEMENT/ ACCOMPLISHMENT	81	38,57
PATRIOTISM	-	-
PEACE/ SECURITY	-	-
ABSENT	41	19,52
VALUES CONNECTED TO THE CARDS		
IT MAKES YOU TO ACHIEVE TANGIBLES	51	24,29
IT MAKES YOU TO ACHIEVE NON-TANGIBLES	24	11,43
ASSISTANCE IN FINANCIAL ISSUES (Economy, Money Saving)	62	29,52
UTILITARIAN/ CONVENIENT (Bonuses, Flight Miles, etc.)	71	33,81
SECURITY	2	0,95

Table 9 displays the most interpretative and least straight variable, and shows the predominant values in 4 sections as activity values, personal values, general dimensions and values connected to the cards. Apart from activity values, the other 3 sections show the connotations attached to the credit cards in commercials.

Table 10. Information connected to the card characteristics

INFORMATION CONNECTED TO THE CARD CHARACTERISTICS	NUMBER	PERCENTAGE
SHOWS/ DESCRIBES SUBJECTIVE CARD CHARACTERISTICS	62	29,52
SHOWS/ DESCRIBES OBJECTIVE CARD CHARACTERISTICS	70	33,33
SHOWS HOW TO BE USED	2	0,95
COMPARISON WITH CASH SPENDING	55	26,19
SHOWS/ DESCRIBES THE TECHNOLOGY OF CARDS/ HOW IT WORKS	-	-
WARNINGS	-	-
NO INFORMATION ABOUT WHAT IT DOES	21	10,00

Table 10 shows what precise information is communicated about cards in the commercials.

Table 11. Relationship between people and credit cards

RELATIONSHIPS BETWEEN PEOPLE AND CREDIT CARDS	NUMBER	PERCENTAGE
CARD MEDIATES RELATIONS WITH OTHERS (The Lifestyle Advertisement)	15	7,14
DESCRIBES EFFICIENT/ PRACTICAL JOB (Without Having Effect on Human Emotions)	36	17,14
DESCRIBES EFFICIENT/ PRACTICAL JOB (Having Effect on Human Emotions)	74	35,24
EFFECTS OF THE USAGE OF THE CARD- CHANGE/ MEDIATE RELATIONS	30	14,29
EMOTIONAL RESPONSE BASED ON THE CARD DIRECTLY (Irrespective of its Use)	10	4,76
SELF TRANSFORMATION	11	5,24
ABSENT	34	16,19

Table 11 displays the fetishistic character of the credit cards in commercials.

APPENDIX B: Samples of Credit Card Commercials

Illustrations are listed in terms of the emphasis they exemplify. In this sense, illustrations between 1 and 8 are the samples for the credit card commercials' emphasis on money saving, free shopping, and on the concept of win/gain. The ones between 9 and 12 are the samples for the types of families depicted in commercials. The ones between 13 and 18 illustrate the commercials emphasizing weekends. Snapshots between 19 and 24 exemplify the commercials foreground the incentives and demonstrate how they manipulate the route for consumption. Illustration 25 is an example for commercials about how credit cards make their owners to achieve tangibles easily. Illustrations between 26 and 28 demonstrate the campaigns for postponing installments. The next two snapshots remind how Flexi Card is introduced as it absolutely reflects the personal choices of its user. The ones between 31 and 38 are the samples for commercials on special days. Illustrations of 39 and 40 are the samples for ordinary people displayed as the credit card owners in commercials. Samples of 41 and 42 exemplify the commercials targeting more specialized segment of viewers. While the ones between 43 and 46 are the samples for the emphasis on status of card owners, the ones between 47 and 49 are among the samples for camouflage ads. Illustrations between 50 and 52 depict how commercials instruct audience. The last four samples exemplify how World Card's creature named vadaa is highly convenient to get altered, particularized or adjusted to the themes and other brands in advertisements they appear with.

Illustration 1. Bonus Card depicted as something like a coin box having a slot for coins.



Illustration 2. Emphasis on gratis



Illustration 3. Emphasis on free shopping



Illustration 4. Bonus Card as a medium for free shopping



Illustration 5. Emphasis on earn/win/ gain



Illustration 6. "Axess makes you earn/win/gain"



Illustration 7. Bonuses signified through the extra free glasses of drink



Illustration 8. Siz Card as a gift box



Illustration 9. Emphasis on the assistance in financial issues



Illustration 10. Sample for the middle class family



Illustration 11. Sample for an ideal family



Illustration 12. Maximum Card makes this family go on holiday



Illustration 13. “Happy weekend with Axess”



Illustration 14. Emphasis on shopping in weekends



Illustration 15. Emphasis on weekend



Illustration 16. Cheerful Cicada because of the campaign Axess card offers



Illustration 17. Campaign is valid only in weekends and finishes on Sundays at 12 pm



Illustration 18.



Illustration 19. Extra installment



Illustration 20. Maximum Card's X



Illustration 21. Joker Vadaa



Illustration 22. “If it is used right, Maximum Kart makes you ‘win’ a lot of puan”



Illustration 23. World Card's commercial with Opet



Illustration 24. “+3 extra installment in case of purchasing over 200 YTL”



Illustration 25. “Now, shopping is fairly easy with Maximum Card”



Illustration 26. “Postpone installment for 1 month”

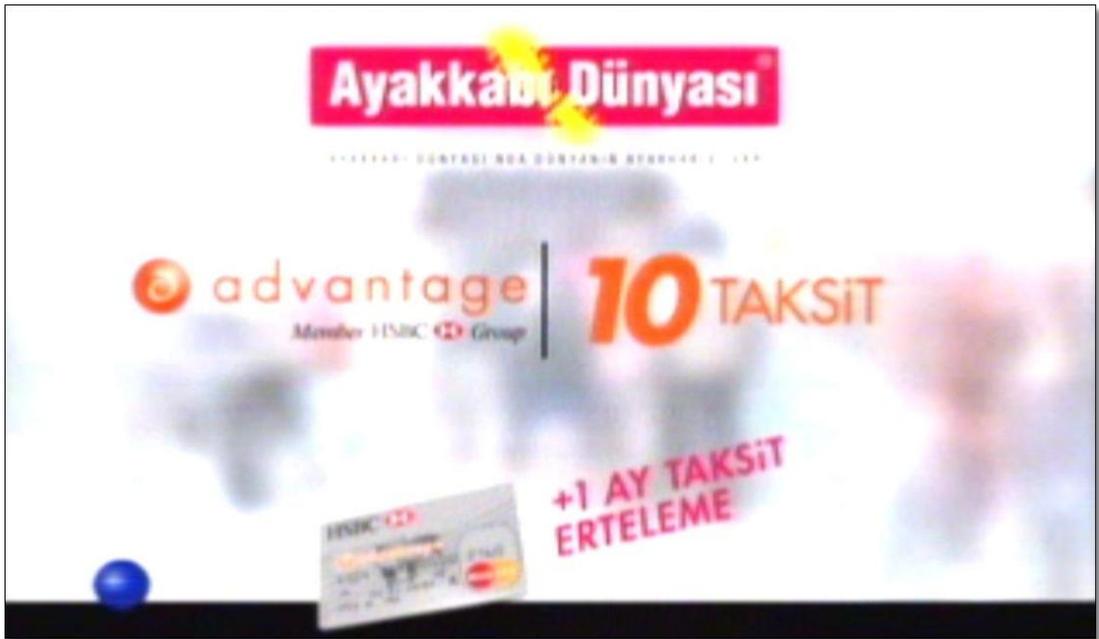


Illustration 27. Emphasis on postponing installment



Illustration 28. Maximum Card's X



Illustration 29. Flexi Card



Illustration 30.



Illustration 31. Campaign for the New Year



Illustration 32. Bonus Baba instructs his old friend Noel



Illustration 33. Tansaş's New Year Commercial with Axess Card



Illustration 34. Sample for Advantage Card's commercial series on "be sensible"



Illustration 35.“A great chance to compensate all the things you destroyed of your father”



Illustration 36. “Momy, which gift are we going to buy for daddy?”



Illustration 37. World Card's commercial during Ramadan



Illustration 38. Vadaa the Ramadan drummer



Illustration 39. Sample for ordinary people



Illustration 40. Sample for ordinary people



Illustration 41. The ad offers a path for viewer's entrance into the screen



Illustration 42. Famous person appeal



Illustration 43.She gazes him as if he is an Oscar winner just because he owns the card



Illustration 44. Sample for Shop and Miles' commercial series known as "the original"

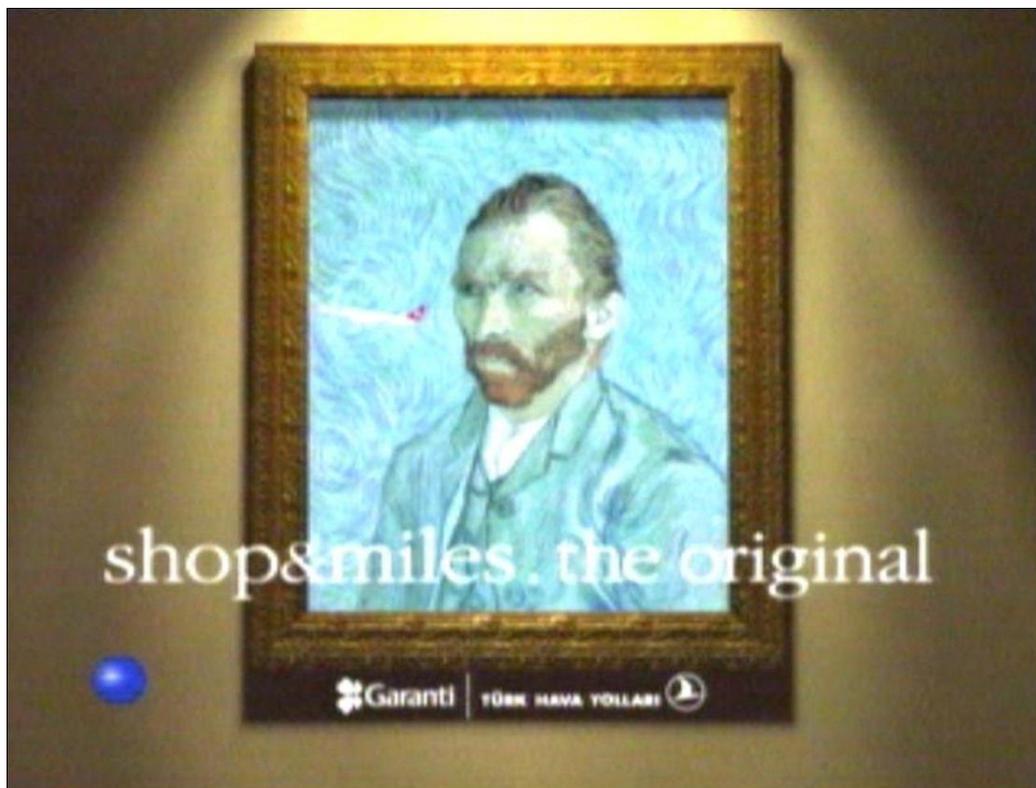


Illustration 45. Bonus Kadir and Ayşe Arman



Illustration 46. Ranking of Bonus Cards varieties



Illustration 47.Mr. Kazayapmaz reports the traffic jam sprung from Bonus Card campaign



Illustration 48. A kind of camouflage ad



Illustration 49. Sample for a camouflage ad



Illustration 50. He instructs the family about why using Advantage Card is reasonable



Illustration 51. Chip and Pin Commercials instructing there is no need for signature



Illustration 52.



Illustration 53. Vadaas jumping into the World Puan Pool



Illustration 54. Vadaas jumping with a parachute



Illustration 55. Baby Vadaas



Illustration 56. Vadaas as rap music stars

