

The Social Construction and Change of Consumer Identity, Ideology and
'Spectacle': A study of Credit Card Commercials in Turkey from 1989 to 2004

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Cenk: *Bu tez senin desteğin ve son zamanlardaki tehditlerin olmasaydı ortaya çıkamazdı! İyi ki varsın...*

Sn. Işıl Baş: *Siz olmasaydınız herşey çok farklı, çok eksik olurdu. İnancınız ve desteğiniz için çok teşekkürler*

Sn. Mustafa Dilber: *Beni tanımadığınız halde, “yapabilirsin, ben de sana yardım ederim” demenizin bende yarattığı huzur ve güven tarifsiz. Çok uzakta, tek başıma bu tezi biraraya getirmeye çalışırken sadece bunu düşünmek bile bana güç verdi. Çok teşekkür ederim.*

ABSTRACT

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Starting from the liberalization period by the Ozal government in mid-1980s, the Turkish society has become increasingly dominated by consumption. Introduced around the same time, credit cards have spread exponentially and altered people's conception of and relationship with money and consumption remarkably. The simultaneous advance of advertising has supported and accelerated the transformation of Turkish society into a true consumer society.

This study of forty credit card commercials from 1989 to 2004 has enabled an observation of this social and cultural transformation and of the way consumer identities and ideologies are constructed in advertising. Shifting the focus from the product towards the consumer and placing him/her in the centre of all consumption and communication efforts, credit card commercials have changed from a rational attitude to a persuasive one. They seek to draw consumers' attention and choice to the product advertised by addressing their innermost feelings, beliefs, values and desires. With a variety of enhanced visual, audio, narrative and rhetorical techniques, commercials create spectacles to compensate for the irrationalities of rationalized credit cards and simulate dream worlds consumers can escape into.

ÖZET

Tüketici Kimliğinin, İdeolojinin ve ‘Gösteri’nin Sosyal İnşası ve Değişimi:
1989’dan 2004’e Türkiye’de Kredi Kartı Reklamları Üzerine Bir İnceleme

Engin Kaya

1980’ler ortası Özal hükümetinin getirdiği liberalleşme döneminden başlayarak, Türk toplumu gittikçe daha çok tüketimin etkisi altına girdi. Aynı dönemden itibaren kredi kartlarının topluma yayılışı ve kullanımı da hızla arttı ve insanların para ve tüketime dair düşüncelerin ve bunlarla ilişkisini önemli ölçüde değiştirdi. Reklamda yaşanan eşzamanlı gelişme de toplumun gerçek bir tüketim toplumuna dönüşümünü destekledi ve hızlandırdı.

1989-2004 arası kırk kredi kartı televizyon reklamını inceleyen bu çalışma, hem bu toplumsal ve kültürel dönüşümü hem de reklamlarda tüketici kimliklerinin ve ideolojilerin inşasını gözlemlemeye imkan vermiştir. Reklamlar, odağı üründen tüketiciye kaydırıp, tüketiciyi tüm tüketim ve iletişim çabalarının merkezine yerleştirerek, rasyonel tavidan ikna edici tavıra geçiş yapmıştır. Tüketicilerin ilgisi ve seçimini sözkonusu ürüne çekebilmek için onların en derin duyguları, inançları, değerleri ve tutkularına seslenilmektedir. Reklamlar, çeşitli ileri görsel, işitsel, anlatım ve ikna teknikleri kullanarak, rasyonelleştirilmiş kredi kartlarının irrasyonelitelelerini telafi eder ve tüketicilerin içine kaçabilecekleri hayal alemleri yaratır.

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I. Introduction

Credit cards have become an increasingly important part of our lives, in which consumption has already had a major structuring role. Although the first, Eurocard, was introduced in 1975, the real launch of credit cards in Turkey started in 1985; and both the products in the market and their usage increased exponentially since then.

Mid-1980s was a turbulent period, through which Turkey entered a brand new era. With the Özal government coming into power after a three year martial law, a rapid privatization and liberalization process started, with the intensification of the westernization movement, dating back to the Ottoman era. (Kandiyoti and Saktanber, 2002). Entry of multinational companies and imported goods into the market marked a bursting period in the economy, and a competition unseen until then. This competition fired intensive marketing campaigns and advertising efforts, which would soon permeate into all areas of daily life and re-structure the whole landscape of the Turkish culture. Turkish advertising has developed very fast, in tune with advertising in the world, and especially with the more advanced film technologies and techniques, communication of advertising messages are much more enhanced.

It was again around mid-1980s -with the bursting economy-, that television became widespread. Most people could afford a television set and television soon became one of the major media through which the Turkish society socialized itself. Credit card commercials combine the three products of this turbulent period (credit cards, advertising and television), which have- both separately and together-

influenced and shaped the Turkish society today. Thus, credit card commercials pose fruitful texts, of which analysis provides great insights about the society and culture.

In this study, I analyze credit card commercials along a fifteen year period from 1989 to 2004. Inspired by George Ritzer's (2001) study of credit cards and McDonaldization, and his inspiration from George Simmel's view, in *The Philosophy of Money* (1900/1978) that "any item of culture can be the starting point for sociological research in to the nature of totality" (Ritzer, 2001), I set out my investigation with the hope and aim to get insights about the development of Turkish society in the last fifteen years. My primary aim is to understand how consumer identities have been constructed and reproduced by commercials and to observe the changes from 1989 to 2004.

Since television and commercials are major social and cultural institutions, they have immense power to construct and reproduce ideologies. The second aim of this study is to de-construct credit commercials to be able to understand how they reproduce the ideologies of consumer society. With this aim, I also hope to understand the changes in the ideas, beliefs, values and ideals in the Turkish society in the course of time.

My last aim in this study is inspired by George Ritzer's (2001) "McDonaldization" thesis. Ritzer argues that, in the consumer society, means of consumption are rationalized and 'McDonaldized' to attract the greatest amount of customers and generate the highest volume of sales; and that, this intensive rationalization paradoxically cause many irrationalities such as uniformity,

inefficiency, alienation and dehumanization. Referring to Max Weber's theory about rationalization resulting in 'disenchantment', he contends that McDonaldized systems have the same fate. As rationalized and McDonaldized systems, credit cards always run the risk of being disenchanted; and, in order to keep attracting consumers, they should be continuously re-enchanted. Accepting commercials as attempts to re-enchant credit cards, I seek to understand, in this study, the strategies and appeals employed in the hope of attracting the consumers continuously, again and again. I also consult Ritzer's reference to Guy Debord theory of "spectacle" and its formation to be able to recognize the ways spectacles are constructed in credit card commercials.

Leiss, Kline and Jhally (1990) argue that "only through an integration of insights from a number of different approaches, it is possible to fully understand the role of advertising in the discourse through and about objects" (6). Their approach bring together five different aspects: the economic changes that characterize the transitions in societies, sociological perspectives to understand how those economic changes influenced the way in which people related to goods, the specific manner in which these economic and sociological changes are institutionalized by commercial mass media and advertising agencies, the way economic, sociological and institutional contexts influence the form and content of advertising and, finally, the way cultural frameworks influence our general understanding of goods, satisfaction and communication in the consumer society (12). Leiss, Kline and Jhally look at the consumer society anthropologically and conclude that advertising "is the place at which industry, media and lifestyle converge", making the discourse through and about objects possible (13).

To be able to better investigate and interpret credit card commercials in Turkey from 1989 to 2004, it is important to bring different but related aspects into discussion. The economy (liberalization), the Turkish culture (influenced by westernization), discourse and techniques of advertising and potentials and limitations of the medium of television are factors that influence a credit card commercial and should be taken into consideration in the analysis. It is also important to locate each commercial in a network with other commercials since they influence each other in the general credit card discourse and in the more general system of advertisements.

In the THEORETICAL BACKGROUND chapter of the research, an overview of important consumption theories, the development of credit cards in the world and in Turkey, insights from George Ritzer 'McDonaldization' thesis and its application to credit cards and, finally, advertising criticism and theories of advertising related to ideology and spectacle are included. This is a summary of all the readings I have done, preparing for the study.

The STUDY section outlines the objectives of the research, methodology used, data collection procedure, classification of data and its limitations and finally, the findings of the study. Findings are presented in three parts- identity, ideology, spectacle-, in tune with the objectives of the study.

CONCLUSION AND IMPLICATIONS section interprets the findings. Shortcomings of the study and suggestions for further studies are also provided in this section.

II. Theoretical Background

1) Theory of the consumption culture

1.1 Historical development

In order to understand the consumer society today, it is worthwhile to have an overview of the historical development of consumption. In his book *Consumption*, Robert Bocock (1993) emphasizes that “the social and cultural processes surrounding capitalism during the twentieth century have been influenced by earlier cultural values, carried by various social status groups into the modern capitalist period” (1993: 10). Bocock dates the early patterns of consumption with a distinctively capitalist structure back to the post-Civil War period of seventeenth century in England. Puritanism, especially in Calvinist form, exercised considerable influence upon the early bourgeoisie of agricultural and manufacturing capitalism. Analysed by Marx Weber (1864-1920) in *The Protestant Ethic and the Spirit of Capitalism*, Puritanism involved certain ascetic values such as not spending too much money on clothes, not eating elaborate and expensive meals and living in well-built and comfortable but never elaborately designed houses. Hard-work, minimal expenditure and re-investment of profits back into business were the primary goals of Puritanism; of which cultural legacy influenced English, Welsh and Scottish cultures as well as the exported varieties of these in North America and Australasia. Similarly, Islam and Judaism also proposed thrift, limiting one’s desires and keeping them in check as the road to salvation. This continued to be *modus operandi* in most parts of the world until the Industrial Revolution.

Thomson (1963) accounts that the first half of the eighteenth century saw the development of a ‘consumer revolution’ in the sense of an increased number of people aware of, and able to purchase, an increasing variety of goods for the household, and for body decoration; which preceded the development of larger-scale industrial production processes between 1770s and 1870s. New classes -such as capitalist entrepreneurs, industrial working class and the bourgeoisie- emerged during this ‘industrial revolution’” (Bocock, 1993).

In late nineteenth century, new groups of consumers began to emerge in the United States and Western Europe as industrial capitalism developed. For these consumers of early modern period, consumption played a central role in their lives, providing them with ways of marking themselves off from other social status groups and with a sense of social identity. One such group was the newly wealthy middle class in North America, studied by American sociologist Thorstein Veblen (1857-1929) in *The Theory of Leisure Class: An Economic Study of Institutions*. Veblen saw this group as a new leisure class, trying to imitate the life-styles of the upper classes in Europe. They displayed their wealth in –Veblen’s memorable phrase- “conspicuous consumption”.

Another such group was the inhabitants of the rapidly expanding city of Berlin. German sociologist Georg Simmel (1858-1918) observed how living in the early modern metropolis affected these people’s way of living in significant ways. At the turn of the century, cities such as Berlin, Paris, London, New York and Chicago were rapidly expanding with transport networks, department stores, center of government, particular industries and leisure facilities, to satisfy the social and psychological requirements of their inhabitants. In his essay, ‘The metropolis and

mental life' (1903), Simmel argued that the daily lives of people who lived in a great metropolis were affected by the need to cultivate a 'blasé attitude' towards others:

...for it was only by screening out the complex stimuli that stemmed from the rush of modern life that we could tolerate its extremes. Our only outlet [...] is to cultivate a sham individualism through the pursuit of signs of status, fashion or marks of individual eccentricity (qtd in Bocock, 1993: 16)

Modern patterns of consumption, therefore, in part result from living in the metropolis, the city and its suburbs, for this has given rise to a new kind of individual who is anxious, as Simmel (1903) expressed it, 'to preserve the autonomy and individuality of his existence in the face of overwhelming social forces'. Hence, is the need to avoid 'being levelled down and worn out by a social-technological mechanism'- the metropolis (73). The processes involved in living in the city increase awareness of style, of the need to consume within a repertory which is both distinctive to a social group and expressive of individual differences. "The person in the big city consumes in order to articulate a sense of identity, of whom they wish to be taken to be" (Bocock: 17). Both Veblen and Simmel provided analyses of newly emerging life-styles at the turn of the century- a metropolitan lifestyle in which the consumption of such things as clothes, personal adornments and expensive pleasurable pursuits was becoming central.

Bocock emphasizes the beginning of mass production by American car manufacturer Henry Ford, as a major transformation in the development of western capitalism in the late nineteenth-early twentieth century. Ford paid high wages to workers and aimed to sell cars to working-class families, which marked an important shift towards mass production and mass consumption. By 1950s, mass consumption was well spread in all groups of society in both United States and Western Europe.

New consumers emerged, who began to exercise choice in what they bought. Brand images were established by advertisements for everything and mainly young working class was targeted as a differentiated type of consumer. Earning enough to support an affluent life-style became an important concern. Income level, occupation and social status group were seen as determinants of consumption patterns (Bocock, 1993).

1970s and especially 80s saw the emergence of even more consumer groups. For these groups consumption was more central in their lives, as a way of socially constructing a sense of identity. Young working people aged between 14 and 30 were now the main market; but the market researchers and sociologists used new categories to describe them. Different from old socio-economic groupings, these categories involved life style, the stage of life consumers are in, and shared denominations of interest and aspiration. As Willis observed “Far from being the passive victim of commercialism’s juggernaut, the consumer has progressively been recognised as having substantial and unpredictable decision-making power in the selection and use of cultural commodities” (Bocock: 29). The concept of life-style, which was first observed by Veblen and Simmel at the turn of the twentieth century, became even more central in consumption in the 1980s. Mike Featherstone (1991) has written,

While the term has a more restricted sociological meaning in reference to the distinctive style of life of specific status groups, within contemporary consumer culture it connotes individuality, self-expression, and a stylistic self-consciousness. One’s body, clothes, speech, leisure pastimes, eating and drinking preferences, home, car, choice of holidays, etc. are to be regarded as indicators of the individuality and sense of style of the owner/consumer. In contrast to the designation of the 1950s as an era of grey conformism, a time of *mass* consumption, changes in production techniques, market segmentation, and consumer demand for a wider range of products, are often regarded as making

possible greater choice (the management of which becomes an art form) not only for the youth of the post 1960s generation, but increasingly for the middle aged and the elderly [...] we are moving towards a society without fixed status groups in which the adoption of styles of life (manifest in the choice of clothes, leisure activities, consumer goods, bodily disposition) which are fixed to specific groups have been surpassed (83).

What is different in this new type of society, described by Featherstone as “post-modern”, is that it is no longer dominated by fixed social status groups of the late nineteenth and early twentieth century studied by Veblen and Simmel. Bocock (1993) states that, in postmodernism, a state of flux have replaced the earlier forms of stable group membership, and status symbols have lost their former meanings since anybody with money can buy anything regardless of their social status (31). Both Featherstone’s and Bocock’s views of postmodernism are influenced by the ideas of Fredric Jameson, by whom Ritzer is also inspired remarkably. Fredric Jameson’s views on postmodernism and capitalism will be elaborated in the next chapter.

1.2 An Overview of Consumption Theories

To understand the role consumption plays in today's capitalism, it is necessary to locate the concept of consumption in a wider theoretical framework, derived from studies of earlier forms of capitalism. Both economical aspects such as mode of production and cultural values of capitalism should be taken into account for a fuller analysis of consumption.

In the works of classical economists and Marx (1959), consumption is a function of production in the form of reproduction. Marxists argue that capitalism must create a system of false needs in order to maintain the never ending need to accumulate capital. "False consciousness" is one of the main arguments of Marxism, and has remained pivotal in the later theories of consumption, influenced by this philosophy.

Another theory of Marx, which has considerably influenced the consumption theories, is that of "alienation". Although Marx developed the theory of alienation observing labour in the workplace, never imagining a 'consumer society' as it has become today, its components of "objectification", "estrangement" and "loss of creative activity" have implications for the analysis of consumption in the late twentieth century (Bocock, 1993; Schor and Holt, 2000). The consumers purchase ready-made, pre-packed products and experiences, the production of which they have no contribution in. Bocock emphasizes that "Consumption is, more than ever before, an experience which is to be located in the head as a matter of the brain and the mind, rather than seen as the process of simply satisfying biological bodily needs" (51). With the pre-packed products and experiences, consumers are seen as removed from experiencing a sense of creativity and autonomy, becoming ever more passive

consuming the manipulative ideas and messages through television and other mass media, as also argued by members of the Frankfurt School, Adorno and Horkheimer in their essay “The Culture Industry: Enlightenment as Mass Deception” (1944). Analytical concepts and theoretical models developed by Karl Marx (1818-83) for the analysis of early industrial capitalism, remained an intellectual foundation for the analysis of modern capitalism.

Bocock argues that

...modern consumption could be seen as a development of what Marx had called ‘commodity production’ but at a higher level than Marx had ever envisaged. Indeed, the amount and variety of commodities being sold and consumed is now so great that it is possible to say that capitalism has undergone a *qualitative* change [...] there is now a new and distinct form of capitalism in the world, based on ever increasing production of new commodities for consumption. This new type may be termed ‘consumer capitalism’ (35)

Max Weber (1958) perceived capitalism as a ‘rational’ form of social action, which meant technically efficient means of production, systematic accounting procedures and efficient sales. Similar to Marx’s theory of alienation, Weber argued that “as a result of rationalization, the western world has grown increasingly disenchanted” (qtd in Ritzer, 2001: 32). In rationalized systems, everything becomes defined in quantitative terms such as number of customers, volume of sales, turnover and profitability; and, the main goal of efficiency does not allow enchantment such as mystery, magic, fantasies or dreams. Both Marx’s and Weber’s theories are important in the sense that they emphasize that the economic activities of production and consumption take place in a cultural context.

In the early phases of industrial capitalism, consumption patterns did not form the basis for a person's sense of identity. It was the work-roles which dominated most people's lives and provided them with a sense of social identity. Thorstein Veblen's (1857-1929) analysis of the *nouveau riches* or in his terms "leisure class" of late nineteenth century United States, in *The Theory of Leisure Class* (1899), marked a break with a purely economic understanding of consumption. The leisure class, he argued, used consumption as a way of displaying wealth, on which social worth and honour was based (Ritzer, 2001: 210). While trying to emulate European aristocratic ways of life (Bocock, 1993: 18), the leisure class continuously strived to set itself apart from, or above those classes below it, while those in lower classes strive to emulate the consumer habits established by the leisure class and which have trickled down through various classes in the social hierarchy (Ritzer: 211). For Veblen, the motive behind ownership in general and consumption in particular is emulation. Emulation implies that social relations matter in terms of consumer behaviour- we do not consume objects for their intrinsic worth, but because these objects are socially meaningful in comparison to other objects, or commodities. The 'self' is defined and constructed in relation to the 'other'. Though Veblen's analysis is usually considered by sociologists to be a landmark in the study of consumption, it has also been much criticized for being mono-motive, one-way and class-based (Friedman, 1994). In *The Consumer Society* (1998), Jean Baudrillard both uses and criticizes Veblen's ideas at the same time. For example, while the middle class continues to engage in conspicuous consumption, the elites may engage in inconspicuous consumption in order to create new and more subtle differences between themselves and the rest of the society. He rejects Veblen's concern with imitation and his concern with superficial conscious social dynamics. Instead,

Baudrillard argues for the study of signs, structural relations, the code and, more generally, unconscious social logic (Baudrillard: 59)

At the beginning of twentieth century, questions were raised about the concept of utility. Utility theory replaces the issue of specific preferences with the “presumption of a natural motivation to consume that which is available, modified only by marginal utility, i.e. the relation between the value for the consumer of the last unit of a commodity and that preceded it [...], and since producers by and large produce what is demanded, consumption is an asymptotic function of production” (Friedman: 4-5). This theory assumed that consumers acted rationally and changed their consumption behaviors according to the changes (such as prices) in the marketplace. On the other hand, contrasting theories were also coming up. For example, in the doctrine of “propensity to consume”, Keynes had proposed that consumption increased as a function of income, but not at the same rate, accounting for the relative increase in savings among the upper classes. Increasing income not necessarily caused an increase in consumption. Another principle was emphasized earlier by Ernst Engel, who had argued that expenditure on food and other basic necessities decreased with increasing income (Friedman: 5). As they got better off, people preferred consuming few luxury goods over consuming larger amounts of basic necessities. Engel might be considered as a precursor of all the later theories, such as Veblen’s and Bourdieu’s, to introduce social structure into the economic process. Their emphasis is more on sociology of consumption rather than economic aspects.

Later in the twentieth century, there were many attempts by sociologists to supply a motivational structure to consumption. Among the works influenced by Veblen’s analyses, Bourdieu’s theory of consumption as social distinction is

considered the most elaborate form of this approach. Together with Jean Baudrillard, Pierre Bourdieu was influenced by the “structuralist project” and he made remarkable contributions to it from 1960 until 1980. At the same time, both Bourdieu and Baudrillard –together with Derrida- developed ideas which brought a break with dogmatic forms of structuralism, leading to what has been called “post-structuralism” (Bocock: 61). They concentrated upon structures of symbols and signs in their analyses of modern consumption. Similar to the “underlying depth structures, below the level of conscious knowledge of effective language users” (58), which determined grammatical rules, the production of sense, and the communication of meanings; structures of signs and symbols determine or -in a less stricter sense- drew boundaries around individual’s social behaviors, including consumption. The individual was best seen as the product of the economical, social and cultural milieu in which he or she was embedded. Poststructuralist view questioned these structures and emphasized the constructed and fluid nature of them, arguing for the constructed nature of individual’s behaviors.

In *Distinction: A Social Critique of the Judgement of Taste*, Pierre Bourdieu studied the relation between classes and styles of consumption. He argued that the very notion of taste was an important aspect of reproducing class differences (37). For Veblen, it was the cost of an item that was the crucial differentiator; Bourdieu showed that differentiation extended to areas where cost was hardly a factor as in styles of art, music, decor and film, and to how, rather than simply, what one consumed. Consumer tastes varied and depended on “cultural capital” – family upbringing and formal education as well as “economic capital”, the two systems of social hierarchy. At each place in social hierarchy, individuals belonged to specific taste groups; taste classified. Bourdieu showed that the class patterning of

consumption was very sophisticated and complex. The mechanism of “good” taste becomes a mechanism whereby individuals assured their social and economic position; consumption, then, was an integral part of the reproduction of inequality (46). Bourdieu’s approach could be described as both “structuralist” in the sense that he wished to emphasize positions in a structure of access to either economic or symbolic forms of capital; and not structuralist (or post-structuralist) in the sense of one who thinks that the social, cultural and economic distinctions only exist in the sphere of the symbolic, and not in the ‘objective structures’ in the ‘real’ world (63). In this poststructuralist view, the ‘structures’ are constructed and fluid; and individual move in between these structures to construct an identity for himself or herself.

With this approach, Bourdieu emphasizes that while the basic structures in the society such as class structures, social status, ethnicity and gender structures have real effects on people indepently of their subjective consciousness, these structures do not determine people’s actions, beliefs, values or desires but only provide limits to such cultural and social wishes. Consumption, then according to Bourdieu, can be seen as a set of social and cultural practices which serve as a way of *establishing* differences, between social groups, not merely as a way of *expressing* differences which are already in place as a result of economic factors. The individual has the possibility to appropriate social and cultural practices for achieving his or her ends. According to Bocock, “Bourdieu aimed to combine the concept of social status, and the use that status group make of specific patterns of consumption, as a way of marking off one way of life from another with the idea that consumption involves signs, symbols, ideas and values” (Bocock: 64).

It is, however, worthwhile to mention here a strong criticism of Bourdieu by Colin Campbell. Campbell (1989) argued that Bourdieu's theory was still very Veblenesque, since it was mainly based on the competitive accumulation of cultural capital; and emphasized the simultaneous existence of a general shift in the selfhood and consumption. Interpreting Campbell's researches on social changes of the eighteenth and nineteenth centuries in Europe, Friedman (1994) stresses "the emergence of the modern individual in the disintegration of older social networks [...]. One is what one makes oneself to be. Consumption, in such situation, is a grand experiment in lifestyle, and in the creation of alternative experiences" (Friedman: 10). Campbell's central argument is that the capitalist transformation of Europe and the process of increased individualization, together led to a transition from other-directed to self-directed forms of experience. We consume primarily for our selves. In such an approach, distinctions are not just a way of marking a difference in relation to others; they are a way of experiencing their content as a subjective fantasy, a specific identity defined as a world of goods.

Jean Baudrillard, who was also very much influenced by structuralism, made a sharper break with the model of capitalism, which Bourdieu had retained, derived from Marxism and Weberian sociology. In *The Consumer Society* (1998), Baudrillard treated the world of consumption like a mode of discourse, a language. Instead of the Marxian use-values and exchange-values, consumables had sign-values. He argued that a true analysis of the social logic of consumption would focus not on the individual appropriation of the use-value of goods and services, but rather on the production and manipulation of social signifiers. We consumed signs (images, messages) rather than commodities; and all consumption was always the consumption of symbolic signs (Baudrillard: 7). This means that consumers need to

be able to 'read' the system of consumption in order to know what to consume. Because we all know the 'code', we know the meaning of consumption of one commodity rather than the other. Commodities are defined by what they signify and what they signify (their meaning) is defined not by the use of the commodities, but by their relationship to the entire system of commodities and signs.

Consumption, for Baudrillard, was not the satisfaction of already existing needs, but a process in which a purchaser of an item was actively engaged in trying to create and maintain a sense of identity through the display of purchased goods. Rather than an activity which is simply induced or produced in modern consumers by the advertising industry and commercial interests, consumption has become an active process involving the symbolic construction of a sense of both collective and individual identities. "This sense of identity should no longer be seen as given to people by membership of a specific class, or social status group, or directly by ethnicity or gender...identities have to be actively constructed" (Bocock: 67). Baudrillard suggested that consumers do not purchase items of clothing, food, body decoration, furniture or an entertainment in order to express an already existing identity. Rather, people create a sense of who they are through what they consume. "People try to become the being they desire to be by consuming the items that they imagine will help to create and sustain their idea of themselves, their image, their identity" (68).

In Baudrillard's view, it is the 'code', or the system of differences, that causes the individuals to be similar to, as well as different from, one another. In the very act of particularizing themselves, people are reading and conforming to the code. Baudrillard contends that the sociological study of consumption must be at the level of the unconscious social level of signs and the code that constrain people

(Baudrillard: 10). Inspired by Veblen's ideas about social differentiation and stratification, Baudrillard contends that because of their training, the upper classes have some degree of mastery over the code. It is the middle and lower classes who are true consumers because they lack such mastery. As a result, they fetishize objects and seek to prove themselves and to find salvation in the consumption of objects. (Baudrillard: 59).

Since for Baudrillard, consumption involves the consumption of ideas, signs and symbols, not of material objects, he argued that consumers may often experience a sense of emptiness when they have purchased an object which they have saved and waited for. "The anticipation of consuming is frequently experienced as more enjoyable than the act of consumption itself" (Bocock: 68). Bocock quotes Baudrillard's articulation of this idea as,

...there are no limits to consumption [...] The compulsion to consume is not the consequence of some psychological determinant etc., nor is it simply the power of emulation. If consumption appears to be irresistible, this is because it is a total idealist practice which has no longer anything to do (beyond a point) with the satisfaction of needs, nor with the reality principle (ibid).

There can be no final, physical satiation. "[Since] consumption is founded on a lack, a desire always for something not there, [...] modern / post-modern consumers will never be satisfied. The more they consume, the more they will desire to consume... [and] desire the unattainable- that is the satiation of all their desires" (Bocock: 69).

The concept of "desire" has been one of the central issues of consumption and of the concept of identity in the contemporary consumer society. Postmodernism represents a fundamental shift in identity construction as the logic of late capitalism

emphasizes, not the relationship of people to the mode of production, but instead stresses consumption. Marxist conception of identity posited “men entered into definite relations that are indispensable and independent of their will, [into] relations of production...It is not the consciousness of men that determines their being, but, on the contrary, their social being that determines their consciousness” (Marx, 1978: 4). The postmodern social being, as opposed to his or her modern predecessor, is not marked by the productive forces of the society, but by the consumptive forces. Gail Faurschou (1987) suggests that, “postmodernity...is no longer an age in which bodies produce commodities, but where commodities produce bodies” (82). Through consumption, we seek to construct our alienated and fragmented individual and social identities, and to socialize and be a member of the –consumer- society. Late capitalism and postmodernism, characterized not only by the transformation of the commodity into a sign of symbolic logic but also this manufacture of image and commodification of the spectacle, offer a means by which to reconstitute a fixed self, a total body. In fact, as everything in postmodernism, this idea of fixity is also a false one, a construction. The reality of personal identity is construed on the basis of other media. Through consumption, we take refuge in what Baudrillard (1994) termed the “hyperreal” (2). By constructing identities, self-images and life-styles through commodities, we generate a realness without any original reality. As Baudrillard suggests, in this age of enacting image, “it is no longer a question of imitation, nor duplication, nor even parody. It is a question of signs of the real for the real” (ibid.). Media and popular culture, for example advertisements, provide us with a myriad of signs which we can adopt and combine to construct identities.

This fragmented sense of identity in the consumer society is also elaborated in Fredric Jameson’s theories on postmodernism. In *Postmodernism, or the Cultural*

Logic of Late Capitalism (1991), Jameson defines ‘the postmodern’ as “the cultural logic of the late capitalism”, marked by “a cultural and experiential break” from modernism. He describes the post Second World War period starting with 1960s as a new landscape and world system, transformed by global, advanced, multinational capitalism, and contends that it brought fresh cultural forms of expression. “In the postmodern culture, ‘culture’ has become a product in its own right; the market has become a substitute for itself” (Jameson 1991: x) where “cultural and economic [has] collapsed back into each other” (Jameson, 1991: xxi).

In this new social life and economic order –often called the consumer society, the society of the media or the spectacle, or multinational capitalism-, a new society began to emerge, marked by “new types of consumption; planned obsolescence; an ever more rapid rhythm of fashion and styling changes; the penetration of advertising, television and media generally to a hitherto unparalleled degree throughout the society; the replacement of the old tension between the city and country, centre and province, by the suburb and universal standardization” (Jameson, 1998: 19). Jameson argues that “In psychological terms, we may say that, as a service economy, we are henceforth so far removed from the realities of production and work that we inhabit a world of artificial stimuli and televised experience” (Jameson, 1974; in Anderson, 1999: 50). Citizens of the postmodern consumer society became submerged in the culture, and “culture has become a veritable ‘second nature’ (Jameson, 1991: ix). Jameson identifies, as the most striking result of the material changes in the postmodern world, “the death of subjectivity” (Jameson, 1994: 6). In postmodernism, the modernist concept of unique self and private identity, the individualist subject is dead. Jameson contends that postmodernism is characterized by depthlessness, a “weakening of historicity” (1994: 58) either as a hope or memory. The charged sense

of past- memories, traditions, dreams- and the expectancy of future which characterized modernism is gone; at best fading back into a perpetual present, retro styles and images proliferated as surrogates of the temporal. Jameson argues that the general condition of postmodernism is characterized by a waning effect as the bounded self of old begins to fray. The result is a “depthlessness” of the subject, no longer held by the stable parameters; here, the psychic life, Jameson claims, “becomes unnervingly accented and spasmodic, marked by sudden dips of level and lurches of mood, that recall something of schizophrenia” (Anderson: 57). Jameson’s concept of “pastiche” is also significant to understand and describe the fragmented nature of postmodern mentalities and identities, which are merely ensembles of different time periods, styles and images. “Pastiche”, according to Jameson, “is like parody, [an imitation]...but it is a neutral practice of mimicry, without parody’s ulterior motive, without the satirical impulse, without laughter, without that still feeling that there exists something *normal*, compared with which what is being imitated is rather comic. Pastiche is blank comedy; parody that has lost its sense of humor” (Jameson, 1994: 4); a concept which emphasizes the superficial, non-historical character of postmodernism, together with the increasing transformation of ‘reality’ into images.

Another postmodernist approach to the consumer society is by François Lyotard. Although Lyotard does not posit a postmodernist stage, radically different from the period of high modernism and involving a fundamental historical and cultural break with it, and although he prefers to conceive it as a cyclical moment that returns before the emergence of new modernisms; he accepts that a new social formation and culture emerged with the advanced liberal capitalism after 1960s, which Marxism is inadequate to explain. Rejecting any totalizing theory, Lyotard

(1984) claims that “the grand narrative has lost its credibility...as an effect of the blossoming techniques and technologies since the Second World War, which has shifted the emphasis from the ends of action to its means [and] of the valorization of individual enjoyment of good and services” (37). For Lyotard, capitalism inherently possesses the power to de-realize familiar objects, social roles and institutions to such a degree that the so-called realistic representations can no longer evoke reality. In the new economic and social order, the reality is destabilized and the self is dissolved into a host of networks and relations. The industrial working class no longer occupies the strategic power in this social formation...social classes no longer function as such today, but are rather displaced by different non-class formations “When the power is that of the capital”, Lyotard contends, then “eclecticism is the degree zero of contemporary general culture: one listens to reggae, watches a western, eats McDonalds for food and local cuisine in Hong Kong; and knowledge is a matter of television games” (76), resulting in fragmented and volatile identities, pastiches of various styles and images.

Psychoanalytic theories have also influenced the study of desire and identity construction in relation to consumption. Bocoock emphasizes that consumption is a fundamental part of the process by which infants enter western capitalist cultures and their symbolic systems of meanings and that children are being socialized into being consumers during the very early stages of their development, through food, drinks, toys, clothes and television. At these early stages – termed “the stages of psycho-sexual development” by Freud in *Three Essays on the Theory of Sexuality* (1905)-, consumption becomes linked with the erotic and with infantile sexual desires, which are assumed to persist in adult consumers at the unconscious level (Bocoock: 85-86). Although Sigmund Freud’s (1856-1939)’s work had been foundational for the study

of the unconscious and the symbolic meanings, it is the work of Jacques Lacan, which has been more significant for the analysis of post-modern forms of consumption.

Influenced by Saussure, Lacan made language centrally important as a tool in the analysis of desire and identity. According to Lacan, we only come to know ourselves as *self*, as an independent identity distinct from others and the world, through language and other systems of representation. Language precedes and determines subjectivity. It is not a function of our desires and identities so much as our identities and desires are functions of language. Lacan's "mirror phase" can be understood as a metaphor for subjectivity. In the mirror phase, the fragmented infant "finds its unity in the image of the other, which is its own anticipated image" (Butler, 1993: 75). Through this theory, Lacan classified selfhood as the sense of bodily materiality one feels. It is the knowledge that one exists. The image of the self reflected by the mirror and construed as other has unity that the self lacks. This recognition of the totality of the image leaves the self experiencing an anxiety, developing from the knowledge that totality is only image, that there exists a distance between the unity of the self that is the reflected other and the fragmentation of the self that is the bodily self. The search for the total identity derives from this lack. The self always desires to become the other to achieve the idealized image of stability, wholeness and perfection. Lacan acknowledged that "all sorts of things in the world behave like mirrors" (Butler: 57), implying that representations of fixity and unity of the other can be perceived in metaphorical mirrors such as, in this context, television commercials. The images and characters in the hundreds of advertisements on television, as well as in other media, can have strong influence on people's identity constructions. Desires are produced at the point where cultural conceptions and

signifiers are connected to the body's capacities. This means that we do not simply have a biological body with biological desires, but that we develop conceptions of our bodies, through language and interaction, and culture, such as rituals, clothing, ways of eating and ways of treating our bodies- what Lacan termed as "being caught up in the signifier" (Bocock: 88). Identity, the unity of the self becomes an image to be constructed; and consumption serves as major method of satisfying the desire for wholeness through an endless chain of metonymic supplements: the perfect car, the gorgeous pair of shoes, the hand, and the dream holiday, and so on. As soon as one thing is acquired, desire moves on to something else. Desire, Lacan contends, is a representational itch, that can never be scratched; which is in tune with Baudrillard's argument that desires can never be satiated. Influenced by and simultaneously criticizing Lacan, Deleuze and Guattari, in *Anti-Oedipus* (1998), reject psychoanalysis, which they see as totalizing, and suggest "schizo-analysis" instead. Describing human beings as "desiring machines" and desire as a flux initiated by capitalism flowing through and fueling these "machines". The self is all flux and fragmentation, a collection of machine parts, which work in relation to other parts in other "machines". Reality is what desire fabricates. The schizo, "produces himself as a free man, irresponsible, solitary and joyous, finally able to say and do something simple in his own name, without asking permission, a desire lacking nothing, a flux that overcomes barriers and codes, a name that no longer designates any ego whatever" (131).

The increasing tendency, in postmodernism, of everything (identities, commodities) to become mere images and signs, creating a new form of reality, is also articulated by Guy Debord in *The Society of the Spectacle* and Jean Baudrillard (1994) in *Simulacra and Simulation*. Since the image serves a template to construct

reality, the boundary between the real and the imaginary collapses. Debord suggests, “Image has become the final form of commodity reification” (qtd in Jameson, 1991). The work of the Frankfurt School and critical theorists, such as Horkheimer, Adorno and Marcuse also helped to develop a non-economistic approach to capitalism, suggesting a view of a mass of passive consumers whose “desires” are created and manipulated by mass media. Since the concept of identity has come to be conceived as fluid and constructable, rather than given and fixed, more and more people in the world become aware of the goods on offer by having their desires stimulated, formed and articulated by the modern mass media and modern advertising, so the number of people who form their sense of purpose and identity through “consumption” expands. Becoming increasingly a symbolic activity, as Baudrillard suggests, consumption offers the promise of satisfying the symbolic unconscious desires mediated by culture- rather than desires for real things. The consumer goods in post-modernity become symbols, forming their own kind of reality, floating in “hyper-reality”, which is the contemporary socio-cultural system formed out of signs and symbols.

Today, for many people in western and westernized societies, it is very hard to think of a life without consumption, it has really become central in our lives. As Bocoock argues, “consumerism has become the practical ideology of capitalism, one which legitimates capitalism in the daily lives and everyday practices of millions” (71).

One prominent example can be found in George Ritzer’s “McDonaldization thesis” as elaborated in his book *Explorations in the Sociology of Consumption: Fast Food, Credit Cards and Casinos* (2001). Based on the famous American fast-food chain McDonald’s and deriving from Max Weber’s theory of rationalization, in the McDonaldization thesis, Ritzer describes the common characteristics of rationalized

systems in modern western capitalism. He takes his argument as far as to suggest that whole societies can be McDonaldized.

In McDonaldization theory, Ritzer focuses mainly on “new means of consumption”, which, he describes, are “dizzily proliferating settings that allow, encourage and even compel us to consume...many goods and services” (Ritzer: 108). Rationalization, derived from Max Weber’s theory, is the main method of transforming these means of consumption into efficient selling machines. Fast-food restaurants, shopping malls and amusement parks are only a few examples of the “new cathedrals of consumptions” as termed by Ritzer. Ritzer has a postmodernist approach, arguing that in the twentieth century capitalism, the focus has shifted from production to consumption, resulting in a parallel shift from control and exploitation of workers to that of consumers. He contends, “consumers could no longer be allowed to decide on their own whether to consume, how much or what to consume, and how much to spend on consumption” (112).

Ritzer’s main argument is that, while the idea behind rationalization is greater efficiency, greater speed, higher benefits and profits, most rationalized systems turn out to be irrational. Ritzer describes “irrationalities of rationality” as “consequences that are the exact opposite of what is intended, for example, the goal of efficiency often leads to a variety of inefficiencies” (2). He identifies the main irrationalities in the rationalized (McDonaldized) means of consumption as uniformity, inefficiency, illusory fun and reality, dehumanization and disenchantment, while he also touches on the totalitarian aspects of them. These irrationalities will be explained more in relation to the McDonaldized system of credit cards; however, first an introduction needs to be made on Ritzer’s analysis of credit cards. Ritzer uses credit cards as an

example of McDonaldization arguing that “credit cards can be as McDonaldized credit” (4).

Ritzer derives the idea of analyzing credit cards in order to understand the society from the theories of German sociologist Georg Simmel. In *The Philosophy of Money* (1900/1978), Simmel had the view that “any item of culture can be the starting point for sociological research in to the nature of totality” (qtd in Ritzer: 69). Simmel analyzed money to gain insight to the modern society, and he suggested to go beyond money’s economic place in the market by linking it to culture and society. He explored the relationship of money to value, arguing that, while value has an objective side to it (the value transgressing the boundaries of social and individual), it is through money that subjective values (that people attach to particular objects) become objectified. Values can be differently attached to one and the same object, and they are closely connected to objective value (since they build up subjective values), but only in money can any subjective value find full objective expression or manifestation. The desired object —while located at a distance from the individual— can be captured through a monetary exchange relation. The value is determined by the desire that people have to obtain an object, not the use-value of the object.

Money is the transformer of objects into commodities, and in the modern society, it also establishes relationships, and ties people to one another by the flow of goods and services. Through the formation of ties among innumerable individuals, money secures personal liberty. At the same time, however, persons are in society valued more exclusively in terms of money. People can be measured in an objective and absolute way according to the monetary value that entering a relationship with them represents.

Simmel also debates how money also determines culture and the whole rhythm of life. Modern life becomes an intellectual endeavor excluding emotional considerations in favor of calculability. The culture of things replaces the culture of persons, and the creativity of mind is subject to a process of reification in terms of calculable matter (Deflem, 2003). A process of rational intellectualization goes hand in hand with money's capacity of transforming objects into interchangeable commodities, both principles finding their most extreme realization in the metropolis, "the seat of the money economy, [where] in rational relations man is reckoned with like a number" (Simmel, 1964; in Deflem, 2003). Money and intellect are exchangeable, people and culture can be bought. Through money, all can be bought, all is related, all is in constant motion —the world is in total flux.

Replacing money with the more contemporary credit card, Ritzer's purpose of analysis is the similar to that of Simmel: to understand the postmodern society. Ritzer emphasizes that "both [money and credit card]...are so centrally important to the modern consumer society that they take us very quickly to the core of that world" (71). Ritzer considers credit cards as meta-means of consumption, a mechanism that facilitates the use of new means of consumption, have an important role in the McDonaldization process. Ritzer emphasizes that credit cards are crucial to the efficient operation and continuous expansion of the rationalized business world; and thus, they are central to the further rationalization and McDonaldization of societies (82). As they are rationalized systems, geared for maximum efficiency, credit cards often demonstrate the same irrationalities McDonaldized systems have.

Ritzer observes a high degree of "uniformity" throughout the world, more sectors growing increasingly homogeneous; goods, services and procedures becoming standardized across a wide range of international settings. In the case of

McDonald's, this American fast-food chain today has thousands of franchises everywhere in the world, serving mostly the same products and same services. As a McDonaldized system, Ritzer sees the spread of credit cards around the world as "more a reflection of Americanization than the more intellectually fashionable notion of globalization" (Ritzer: 4). The credit card is an American innovation and, in the main, American credit card companies dominate the global market, and Ritzer foresees that this will remain the case for the near future. Since the global market is condensed in the hands of few American companies (Visa and Mastercard, for example), and their licensed partners, thousands of banks and companies around the world issue mainly similar cards with similar services. Any innovation or attempt to differentiation by a bank or credit card company is soon responded by similar or more advanced attempts by other banks, since the competition in the credit card market is extremely big and nobody can afford to stay behind.

Ritzer's views on credit cards will be discussed in greater detail in Chapter II. To complete this discussion on consumption theories, let us now turn to the concepts of enchantment, disenchantment and the "spectacle".

1.3 Enchanting the Disenchanted, and “the Spectacle”

Marxian theory states that the new means of consumption are based on the control and exploitation of consumer. Weberian theory that rationalization leads to disenchantment, points out to the difficulties in attracting and keeping large numbers of consumers. Enchanting settings and means can be useful to attracting and controlling consumers by luring them into a dream-like state and making it easier to part them from their money. However, in the long run, in order to service large numbers of consumers, these settings and means of consumption are forced to rationalize and, in turn, their capacity to enchant decreases. Efficiency and calculability, an emphasis on large quantities of goods and services, tends to diminish the quality of each of them. Two other characteristics of rationalized systems -control and nonhuman technologies- are also contradictory to enchantment. According to Ritzer, “such cold and mechanical systems are usually the antithesis of dreamworlds associated with enchantment” (129). Means of consumption can be turned into efficient selling machines, but the cold and inhuman result can be offputting for many consumers and they may choose to distance themselves. In order to draw and keep their attention, the consumers must be continually attracted; and at this point, Ritzer refers to the postmodern social theory, especially the ideas drawn from Baudrillard, about the re-enchantment needed to continue to attract, control and exploit ever-increasing numbers of consumers. Consumption is described by Baudrillard as the simulation of a magical, miraculous and fantastic world; and the new means of consumption offer the consumer fantastic mythical images, leading them to consume more and different things. The ideology associated with the system

leads people to believe, falsely in Baudrillard's view, that they are affluent, fulfilled, happy and liberated (Baudrillard, 1998: 16).

It is worthwhile to mention here that the idea of consumption and enchantment may not be entirely new. While Weber was pessimistic about the disenchanted route the society had entered via capitalism; Colin Campbell (1989), who extended Weberian theory, argued that in later Calvinism, there was emotions and enchantment, and that this "autonomous and self-illusiory hedonism" of later Calvinism led to the spirit of modern consumerism (in Ritzer: 116). In contrast to Weber's view of coldly efficient, disenchanted capitalism, Campbell saw that modern consumerism led to romantic, enchanted capitalism, which was a world of dreams and fantasies, where consumption was of central importance to fantasies (116).

Another work, worth mentioning regarding disenchantment and enchantment is *The Arcades Project* (1999) by Walter Benjamin on Parisian shopping arcades. Benjamin sees the arcades both as disenchanted and reified structures, and, at the same time, as enchanted storehouses of dreams and fantasies. "The arcades and their goods are seen as commodity fetishes, but ones that are used to evoke dreams especially about the 'collective dream of commodity phantasmagoria'" (qtd in Ritzer: 121). The idea of "phantasmagoria" implies a "cornucopia of goods and services that offers the possibility of satisfying people's wildest fantasies [...] to be immersed in world filled with everything one could ever imagine, with all of these there for the taking [...] akin to the childhood dream of finding oneself in a land which everything is made of candy and all of it is within reach" (121).

Ritzer sees the postmodern social theory as suggesting a way out of the dilemma of enchantment-rationalization-disenchantment. He contends that we have

moved beyond the modern world into a new postmodern world that is socially and culturally different. This new world is defined by consumption (Bauman, 1992; in Ritzer: 124) and we are dealing with a world “in which economy has been transmuted into culture and culture into the transient world of disposable world of goods” (Illouz: 1997; in Ritzer: 124)

Postmodernists hold out the possibility of the *re-enchantment* of the world, and in this discussion, Ritzer points out three of Baudrillard’s specific ideas ‘seduction’, ‘implosion’ and ‘simulation’ as well as his arguments about the reconstruction of time and space. “Baudrillard argues that ‘seduction’ offers the possibility of reenchanting our lives. Rather than the complete clarity and visibility associated with modernity, seduction offers ‘the play and power of illusion’” (Baudrillard, 1983/1990; in Ritzer: 126). Evaluating the theories of Campbell and Baudrillard about different periods of capitalism, Ritzer concludes that “reenchantment is an ongoing and very real development within the contemporary cathedrals of consumption....In order to continue to attract, control and exploit consumers; the cathedrals of consumption undergo an continual process of re-enchantment. (Ritzer: 126). Advertisements are a powerful method of re-enchanting the disenchanted means of consumption. Since a product or a service can not be changed and renewed frequently, new images and new signs are created for them by advertisements. These images, which can be as frequent and elaborate as one wishes, help to keep the commodity fresh, alluring and enchanting.

Although postmodernist theory argues that there is control and exploitation in the sense that people are led to buy and to spend much, there are also arguments acknowledging that consumers are not always, not necessarily manipulated into doing so. In “The Masses: The Implosion of the Social in the Media” (1998),

Baudrillard states that the media and other agencies of the consumer market present an excess of information, in a manner that precludes response by the recipients. This simulated reality has no referent, no ground no source. He argues that, by absorbing the simulations of the media, but failing to respond, the masses undermine the code. Instead of complaining about the alienation of the media or restrictions of the code, Baudrillard proposes a way out: silence. He thinks that by keeping silent and not responding to the messages and simulations, people can resist the media and forces of capitalism. Another strategy of the consumers is articulated by Baudrillard, as “the evil genius of the object” or “the evil genius of the masses” (Baudrillard, 1988: 211). He reverses the idea of mass alienated by the media to evaluate how much the whole universe of the media, and perhaps the whole technical universe, is the result of a “secret strategy” of this mass which is claimed to be alienated, of *a secret form of the refusal of will*, of an involuntary challenge to all rationality of choice and to all exercise of will, of knowledge and of liberty (215). Baudrillard thinks that it is possible to argue that the masses are deeply aware that they do not have to wish; that they do not have to know; that they do not have to desire. He remarks,

The deepest desire is perhaps to give the responsibility for one's desire to someone else. Publicity, information, technologies, and the whole intellectual and political class are there to tell us what we want- to tell the masses what they want-, and basically we thoroughly enjoy this massive transfer of responsibility because, perhaps, it is not very easy to know what we want; because, perhaps, it is not very interesting to know what we want to decide, to desire (216)

Ritzer also acknowledges that most consumers do not see themselves as being controlled and exploited, and that maybe it is consumers who are in control. It is the consumers who demand reenchanting cathedrals of consumption and those demands have to be met if their business is to be retained...It could also be argued that

consumers are forcing the means of consumption into a reckless and potentially destructive competition to see which one can offer the most (re-)enchanted setting. Baudrillard's and Ritzer's ideas are useful to think about consumption, media and manipulation from a different perspective, and to bear in mind the response and agency of the audience/consumers, rather than defending a one-way influence from the media.

Gergoe Ritzer acknowledges that the rationalized means of consumption can be enchanting, that it is possible that “they paradoxically and simultaneously serve to create their own kind of enchantment” (Ritzer: 131). For example in the warehouse store, “the disenchanted structure produces another kind of fantasy- that of finding oneself loose in a warehouse piled to the ceiling with goods that, if they are not free, are made out to be great bargains [...]. The new rationalized fantasies involve getting a lot of things at low prices” (131). Ritzer also emphasizes that people are often impressed by the *efficiency* and *predictability* of rationalized systems; since their ability to manage things so effectively can seem quite magical. He contends that our amazement can stem from the technologies themselves or from what they produce. However, for the distracted and fragmented consumer of the consumer society, efficiency, or technology is not adequately enchanting. Especially when all the competitors in the market offer similar technologies, each product or service has to find ways of re-enchanting itself, most important of which is marketing and advertising.

Another significant concept, Ritzer mentions in relation to re-enchantment, is “the spectacle”. Quoting from French social thinker, Guy Debord and his work, *The Society of the Spectacle* (1967/1994), “the spectacle is the *chief* product of the present day society”, Ritzer summarizes that Debord argued that one of the functions

of the spectacle is to obscure and conceal ‘the rationality of the system’, and that the spectacle associated with commodities is a kind of opiate that obscures the true operation of the society. “Understood in its totality, the spectacle is both the outcome and the goal of the dominant mode of production,” contends Debord,

it is not something *added* to the real world – not a decorative element so to speak. On the contrary, it is the very heart of society’s unreality. In all its specific manifestations- news or propaganda, advertising or the actual consumption of entertainment- the spectacle epitomizes the prevailing model of social life. It is the omnipresent celebration of a choice, already made in the sphere of production, and the consummate result of that choice. In form as in content the spectacle serves as total justification for the conditions and aims of the existing system. It further ensures the permanent presence of that justification, for it governs all the time spent outside the production process itself (Debord, 1994: 13)

In *The Society of the Spectacle*, originally written in 1967, Debord has a modernist, a totalizing approach. He writes as if there is one big source behind the spectacle, which is not valid in the light of later postmodernist theories. In the context of television commercials, it is not possible to speak of a unified strategy. However, the striking similarity between their contents and forms (audio, visual, imagery, and narrative) and the pervasive visibility and frequency of the way they surround us creates a superficial and powerful reality, making us believe that consumption is good and fun, and that it can help us achieve the ideal lives and identities we long for.

Debord’s theory of “the spectacle” leads to Baudrillard’s later ideas of simulation and implosion, as well as manipulation of time and space, which are important tools in creating spectacles. Baudrillard (1983) argued that we live in “the

age of simulation” (Ritzer: 135). This implies that we left behind a more genuine, more authentic social world. The widespread existence of simulations, in the world of consumption and elsewhere, contributed enormously to the erosion of the distinction between the real and the imaginary; between the true and the false. The distinctions between object and representation, thing and idea are no longer valid. Baudrillard describes a strange new world constructed out of models or simulacra which have no referent or ground in any ‘reality’ except their own. “Simulation is no longer that of a territory, a referential being, or a substance. It is the generation by models of a real without origin or reality: a hyperreal” (Baudrillard, 1994: 1). Instead of a ‘real’ economy of commodities that is somehow bypassed by an ‘unreal’ myriad of advertising images, Baudrillard discerns only a hyperreality, a world of self-referential signs. The consumers live in a world of signs and consume signs.

Baudrillard argues that not only commodities and new means of consumption, but also relationships are simulations. For example, advertisers are seen as imitating the intimate, personal modes of communication in an effort to produce the sense of intimacy, where, in fact, none exists. A simulated intimacy is created between the people doing the advertising and potential customers, as well as between the latter and the products being advertised. Most people we encounter in the new means of consumption are simulations. They are all playing well-defined roles and the interaction that takes place between customer and staff in the new means of consumption has a simulated character. The smiling, friendly, polite staff of McDonald’s is in fact carefully trained to behave so, and the conversation a customer can have with them almost always follows the same path, the same formula. Ritzer’s example, Ronald McDonald, the mascot of McDonald’s is a simulated crown, simulating, with his big smile, the happy and fun feeling of eating in McDonald’s.

2) Credit Cards

2.1 Development of Credit Cards in the World

Lewis Mandell's book *The Credit Card Industry: A History* (1990) and P. Frazer's *Plastic and Electronic Money: New Payment Systems and Their Implications* (1985) are useful resources providing information on the development of credit cards in the world, although they only forecast the next one and a half decade which actually witnessed the greatest development.

Mandell dates the concept of credit as old as the concept of civilization, as a selling tool to bind customers to a particular vendor, and to allow them to acquire more substantial goods for which they do not have the necessary capital.

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. These served the dual purpose of identifying customers with a charge account and of providing a mechanism for keeping records of customer purchases (Mandell: 17). The sector which stagnated during the depression years of 1930, came alive in the prosperity following the Second World War. In the modern sense, the first credit card was Diners Club, established by Frank Mc Namara, Alfred Bloomingdale and Ralph Snyder in 1949. This was a "travel and entertainment card", enabling the customer to use it at more than one place, usually at restaurants. The critical concept in this new business was the notion of having a third party serve as intermediary between grantors of credit and those who used the credit. The cost of the operation was paid by the merchandisers. Around the same time the concept of "revolving credit", which meant repaying of customer in installments, with interest after a grace period, was invented and mostly used by retailers. Another innovation used by retailers after the

war, was cooperative card operations, where several retailers joined and enabled customers to shop at several shops with only one “charga plate” (embossed address plates, resembling dogtags). Small credit books of Diners Club enjoyed monopoly only for seven years until American Express and Carte Blanche and several banks started their own T& E cards (Mandell: 9); although it continued to retain leadership and encouraged many other companies and banks to start business in the market.

By 1955, there were more than 100 banks with credit card plans, and by 1958, Chase Manhattan Charge Plan and BankAmericard were already operating very similarly to today’s card, by sending cardholders a single monthly bill to be settled in a ten-day grace period, after which they were charged one percent of the unpaid balance; and with the possibility of extending credit for up to five months. In 1966, Bank of America announced that it would licence the operation of its BankAmericard across the United States. To compete with this organization, several other large banks formed a second national card system, known as the Interbank Card Association.; enabling cardholders to use a credit card for purchasing goods in areas served by other banks. (Mandell: 31). These two dominant organizations continued to lead the industry until today, under the name of Visa and MasterCard respectively.

In 1970’s credit card industry became truly worldwide; while marketing efforts targeting lower income groups as well as high income consumers increased. Around the same time, BankAmericard pioneered the trend of giving free credit cards to college students with the motive to “build lifetime life time loyalty to a card by getting it into the hands of a businessperson or professional at the start of his or her career”. In 1972, the concept of “duality” was legalized, enabling banks to issue and handle both NBI (later to be known MasterCard) and BankAmericard (Visa),

causing an increase in the marketing campaigns by banks to place a second card in the hands of all current cardholders (Mandell: 42). In 1977, The Visa card became a debit card: charges had to be paid in full in thirty days or the unbalance would be taken from savings at the end of the billing period.

Retailers, who had started giving their customers their own cards long before as a means of building sales and customer loyalty, resisted the credit cards for a long period because of “perceived loss of identity” (Mandel: 45). To overcome this, major companies developed a compromise plan, the “custom” card: it satisfied retailers by carrying their identification, while giving bankcard companies access to the retail market. The following step was a private label card developed by Bank of America for cooperative venture of over one hundred merchants in San Jose. When the bank cards. In 1978-79, nearly fifty-two million people just in America owned at least two bank cards.

Mandell describes the growth of bank card industry in 1970s as phenomenal, banks transforming both the credit card industry and the consumer marketplace almost overnight. Once reserved or only businesspeople and the wealthy, credit cards were now carried by nearly half of all American consumers; and a remarkable portion of the worldwide markets were reached. Visa and MasterCard continued to be the independent leaders of the industry, as most banks choose to issue their cards. Today, Visa operates in 150 countries with 21.000 member banks; and MasterCard in 210 countries.

Starting with Diners Club, Mandell argues, the modern credit cards, in fact, introduced no radically new ideas. They only combined a number of well-known and widely used techniques for extending credits and changed the way credit service was delivered to the consumer and in the following years, existing technology was

adapted to fit the changing needs of the developing industry. In the last chapter of “The Credit Card Industry: A History”, Mandell chronicles the development of the credit card itself, taking many forms from the dog-tag-like charge plates of the retail industry, the paper cards of the gas industry, and the plastic cards with various magnetically encoded stripes. Although some of these changes were made to take advantage of new technology, most were attempts to make the cards more secure. Since he writes in 1990, Mandell’s chronicle ends with trials of OCR (optical character recognition) and beginning of the use of smart cards; however he foresees that technology, as it always has, will continue to play a significant role as the industry evolves to meet the needs of the marketplace (Mandell: 156). Today, smart cards are a very common technology, and the contemporary cards are far smarter than their earlier versions. The remarkable development of satellite, Internet and related technologies has accelerated and contributed to the exponential growth and spread of the credit card industry.

Credit card is a highly efficient method of obtaining, granting and expending loans; and furthermore, enhancing the efficiency of all kinds of shopping, no matter where and when. Instead of carrying high amounts of cash, or dealing with checks, all one needs is a piece of plastic, which is easy to both obtain and use. However, Ritzer suggests, “efficiency” for McDonaldized systems can sometimes mean “inefficiency” for consumers. In tune with neo-Marxian view of exploitation, Ritzer argues that the credit card industry plays an important role by encouraging consumers to spend more money, in many cases far beyond their available cash, on the capitalist goods and services. “indeed, one could argue that modern capitalism has come to depend on a high level of consumer indebtedness” (Ritzer: 76). Ritzer refers here to Simmel’s notion of “temptation to imprudence” (Simmel, 1900/1978:

178). While we have a very intimate relationship with money in the form of currency in our wallet or in a bank account, Ritzer quotes from Simmel that “the advent of credit tended to distance us from money” (Ritzer: 76). Therefore, “when we have credit, we are far more likely to spend to excess and plunge into debt...than we are when we are restricted to cash on hand and in the bank” (ibid.). Moreover, since, by expanding the amount of money available beyond cash on hand and involving not necessarily face-to-face interactions, credit increases the number and rapidity of possible transactions, “any deal and each dollar spent in that deal becomes progressively less important. As a result, it grows increasingly easy for us to part with money- and so, we part with it more often” (Ritzer: 77). Ritzer’s quote, from Simmel’s (1900/1978) conclusion about money, is valid also for credit cards: “the rapid circulation of money induces habits of spending and acquisition; it makes a specific quantity of money psychologically less significant and valuable” (ibid.)

Ritzer observes a similar psychological decrease/lack of interest in goods and services when buying with credit card, since emphasis is on quantity and buying more and more, rather than quality. The ready availability of virtually anything and everything on credit leads to a leveling in the value of products. He quotes from Simmel that this leads to a cynical attitude “that everything has its price, that anything can be bought or sold on the market, [in turn] people develop a blasé attitude towards things...” described by Simmel as ‘all things being of equally dull and grey hue, as not worth getting excited about’...credit card is the absolute enemy aesthetics, reducing everything to formlessness, to a purely quantitative phenomenon” (Ritzer: 80). Ritzer also adds that credit cards do not always work without any problem, reminding the billing error, privacy issues regarding the information banks and credit card companies keep about consumers and their

consumption histories; and actions taken by credit card companies to increase revenues and profits (Ritzer: 91), such as annual fees and interest rates on revolving credit.

Ritzer's answer to the question of why McDonald's has been such a worldwide success is "illusion of efficiency and frugality" (Ritzer: 26). We think McDonald's is a fast, easy, cheap and efficient place for buying meals. Moreover, Ritzer adds, fast food restaurants offer us "fun", they have become places for entertainment with their decor, atmosphere, cartoon characters (such as McDonald's clown-Ronald McDonald), all arranged in tune with "United States' obsession with amusement" (ibid.). He emphasizes that entertainment has become central to the shopping malls, which are usually designed to be fantasy worlds and theatrical settings, and that many Americans' favorite form of entertainment is shopping. Fun and entertainment has also been increasingly used in the marketing of credit cards. Banks and credit card companies often organize and/or sponsor events such as festivals and concerts to draw the attention of consumers and position their cards positively in the perception of the consumers. Cardholders are encouraged to use their cards more and more so that they can be accepted into the more prestigious club of Goldcard-holders or Platinumcard-holders. Quoting from Ian Mitroff and Warren Bennis (1989), Ritzer describes all of this as part of "unreality industry", attempting to produce and market unreality, and creating the illusion that people are having fun (29). In fact, the credit cards themselves can be seen as unreal, since they are facilitating the use of money which does not exist.

"Dehumanization" is one of the irrationalities Ritzer criticizes the most about rationalization and McDonaldized systems, which he accuses to be "antihuman or even destructive of human beings" (Ritzer: 35). Drawing on the neo-Marxian school

of critical theory and its focus on mass culture as pacifying and stupefying, he suggests that “the consumer culture that credit cards help to foster has such effects on people by helping to keep them immersed in the endless and mindless pursuit of goods and services” (Ritzer: 80). Because credit card works so well as a means, people are discouraged from reflecting on the value of the ends (goods and services), and critically analyzing those ends to find alternatives to them. Ritzer emphasizes that all the decisions in the credit card industry are made by inhuman computers. Via “credit scoring”, computers decide whether an applicant should be issued a credit card, whether cardholder’s limit should be increased, transactions should be allowed or blocked. Cardholder’s every purchase and transaction is tracked, stored and evaluated for future use. Cardholders, thus, are reduced to abstract quantities in records, and their human qualities are not important (Ritzer: 85-86). Human interaction is also reduced with credit cards –as in all McDonaldised systems- since mostly prescribed rituals and conversations are carried out between the customer and the merchant at the point of sale or the voice recording in the bank’s help-line. Internet banking and shopping are other credit card-related innovations, which reduce human interaction.

Although freedom of choice and vast range of variety for consumers are promoted and emphasized by many credit cards, at the end, consumers are controlled and limited by their cards. It is actually the credit card, which limits the consumer to shop in a number (though usually large) of member stores, the card decides in how many installments the consumer can have, and again it is the card’s limit which determines the highest amount which can be spent by the consumer. The consumer has an illusion of freedom and choice, while s/he is actually constrained. Credit card Ritzer mentions, as the most visible example in the credit card business of taking

control from humans and building it into technology, the move from “country-club billing” to “descriptive billing”, where cardholders get a list of charges, dates and amounts, instead of copies of charge slips of each purchase. Cardholders must rely on their memory or on their own record keeping to verify purchases, but people often get frustrated with the bother and assume the list of charges is correct, thereby surrendering the control to credit card companies and their controls (Ritzer: 90). Ritzer’s quote from Terry Galonoy (1980), analyst of credit card business, illustrates the topic dramatically:

Which is the real plastic – your Visa or MasterCard or you?

Like those cards, you are being formed, shaped, piled, impressed. You are also being deformed continuously and permanently to go in the direction the pressure of money men wants you to go . (Ritzer: 55)

Finally, drawing on Weber’s theories on rationalization, enchantment and disenchantment, and his thesis that “as a result of rationalization the western world has grown increasingly disenchanted...-a journey that would gradually strip the natural world both of its magical properties and its capacity for meaning”, Ritzer argues that “McDonaldization is related, if not inextricably intertwined with, disenchantment. And the production of a world without magic and mystery in an irrational consequence of rationalization” (Ritzer: 32). Magic, fantasies, dreams and the like relate more to the inherent nature of an experience, and the qualitative aspects of that experience, than, for example, to the number of such experiences one has, or the frequency in which it occurs. In mass production of goods and services, their enchanted qualities are bound to be undermined. Ritzer suggests that credit cards can be considered Fordist, since they are mass produced, they are products of inflexible technologies, are themselves inflexible technologies and they rely on

inflexible computerized systems; and since they are based on economies of scale in the sense that credit card companies are driven to maximize the number of credit card in the hands of consumers; the greater the number of cards in use, the greater the profits. McDonaldization is Ritzer's diagnosis about the modern means of consumption that still exist today, however, in order to keep up with, and survive in the contemporary consumer society. In the postmodern times, means of consumptions – including credit cards-, and commodities have to re-enchant themselves with new images, to remain fresh, and alluring to the consumers who can easily develop a “blasé attitude” toward one commodity, knowing that there are a myriad of alternative choices in the market. Advertising is one of the major methods of re-enchanting.

Here Simmel's thesis of consumers “growing a blasé attitude” needs a little elaboration. Ritzer observes that when people had to rely on cash, they were likely to experience self-denial at times. But when cash supply was replenished, there was excitement in finally being able to afford some object or participate in some experience. The tendency –with credit cards- to reduce or eliminate periods of self-denial, eliminates, in the process, the excitement of obtaining something for which someone has had to wait (Ritzer: 92). Predictability of purchases diminishes the perceived value of goods and services bought.

The notion of “obscenity” constitutes an important part of Ritzer's analysis of McDonaldization and of credit cards. He argues that McDonaldized systems can be seen as “obscene powers” and he suggests two contradicting ways of approaching the issue, from modern and postmodern perspectives. According to Ritzer, “from a modern perspective, obscenity can be viewed as part of increasing external (especially corporate) control over lives” and invisibility is central to it. (Ritzer: 7,

227). While continuously encouraging the acquisition and use of credit cards, Ritzer emphasizes, banks and credit card companies do not want the hidden mechanisms of control to be known and therefore try to conceal them by leading the consumers to believe that they are operating freely (Ritzer: 7, 228). From a postmodern point of view Ritzer derives from Baudrillard, obscenity is related to hypervisibility; and in contrast with modern view, to the lack of concealment. Ritzer argues that “The fact that everything is made increasingly visible makes for a high degree of disenchantment” (Ritzer: 7). Examples of increasing visibility include the spread of the fast food chains around the world and similar spread of credit cards, with innumerable offers one receives in the mail, the signs on the door of virtually every retailer, and the highly visible advertisements and campaigns. Ritzer adds that, “also highly visible is the fact that when we are in a consumption setting, virtually everyone around us is paying by credit card. Thus, a consumer is now likely to feel self-conscious about paying with cash” (Ritzer: 230).

Ritzer sees the modern and the postmodern views of obscenity as reconcilable. He thinks it could be argued, especially by modernists, that the hypervisibility emphasized by postmodernists serves to conceal the modern obscenities, distracting the consumer from hidden problems and prospects. “Disenchanted and enthralled by the visible, the consumer is less likely to think about the invisible irrationalities that lie hidden below the surface. Thus, one obscenity allows the other to exist” (Ritzer: 232). Although they run the risk of being boring, highly visible and frequent advertising campaigns serve to distract the consumers from the disadvantages of credit cards.

Although, he depicts McDonaldization and its irrationalities as problems of contemporary consumer society, Ritzer also acknowledges that McDonaldization is

not a uniform process, it has various trajectories and degrees; while McDonaldized systems seek to mold consumers so that they behave in a uniform manner, they are never totally successful since there are various types of consumers, and finally, that there is a variation in the relationship between consumers and McDonaldized systems, consumers not necessarily always behaving accordingly. Although they are very similar, there are different types of credit cards, different types of credit card consumers and different uses each consumer makes of credit cards. However there is still the fact that, credit cards are spreading and becoming more central in our lives everyday. The industry continuously seeks to grow by putting more cards into people's wallets, and by encouraging people to use their cards more; and this can only be achieved by "re-enchanting" the credit cards which have been disenchanting by rationalization.

2.2 Development of Credit Cards in Turkey

Though there is not much literature on the development of credit cards in Turkey, various researches on banking, bank marketing and credit buying provide information about the history and development of the industry.

The MA thesis by Dursun Akbulut, "A Study on Bank Credit Card Holders and Its Implications for Banks", submitted to Bogazici University in 1988, sheds light on to the situation of the sector at the time. Akbulut dates the entry of credit cards into the Turkish market with Diners Club back to 1969. Diners Club of Turkey was established in Istanbul as a representative of the American credit card consortium; and it served a "highly remoted elite group, namely ambassadors or

people traveling to Europe or America, knowing what a Diners Club card means” (Akbulut, 1988: 14). However, the number of places where they could use their cards was very limited. The concept of credit card became popular only after the free market policy was introduced in 1980s.

In 1975, Anadolu Kredi Kartı Turizm ve Tic.A.Ş. introduced Eurocard in Turkey, in addition to serving as a representative of Visa, Access, Master Card and providing International Eurocard which was accepted abroad. Koç American Bank started International American Express credit card. Akbank in 1985, Egebank and İş Bankası in 1986 started issuing American Express cards to their customers. The same year, İmar Bankası began issuing Visa, while Pamukbank launched its Prestige card, valid in Turkey and Cyprus. Similar to the USA, there were also several shops such as Beymen and Yeni Karamursel which developed their own credit card systems. In his thesis, Akbulut compares the credit cards in Turkey to the ones in the USA at that time and mentions that most are charge cards receiving payments from deposit accounts, whereas in America, credit cards are real credit instruments with revolving credit future. For the future of the industry, he foresees that “Turkish banks will adopt the U.S. type credit card system...although today [1988] the use of credit may not be popular due to high interest rates” (14).

In his research on 130 Prestige Card holders to investigate the economic, demographic, sociological, motivational and attitudinal characteristics of card holders, Akbulut found that international cards –especially Visa- were the most widely known and popular, 42.3 % of the respondents used more than one card. Credit card holders were mostly aged between 25-34 (53.1 %), well-educated (74.6 % university graduates), male (83 %), account or finance officers, managers or self-employed businessmen and usually in high-income groups, although lower income

groups had also started using credit cards. The perceived advantages of credit cards are cited by the respondent enabling one to buy without cash, i.e. usage in lieu of cash, allowing a grace period until actual payment, relieving the need to carry excessive cash, allowing purchases despite lack of sufficient cash, and providing prestige. The most important disadvantages seem to be that credit cards “tempt one to buy more than necessary”, that “there is no chance of bargaining” and that “it is uncertain when the payment order will come” (Akbulut: 34-35). While most cardholders use credit cards on clothing and meals at restaurants, groceries and meals in supermarkets were cited as the most desired purchases to be made on credit cards. As a conclusion, Akbulut suggests that banks should “develop a marketing approach that encourages people to use their credit cards more often” and to get “wider acceptance for bank cards as a means of payment...The issuer bank might provide wider acceptance ...by signing up more of the retailers, gasoline stations, supermarkets, hospitals and pharmacies”. Banks are advised to establish credit cards with a line of credit and installment possibility like those in the U.S., which will in turn draw more of the lower income groups in to the market. Emphasizing the fact that most banks and credit companies serve the same market segment, Akbulut suggests that banks should increase their services and advertising efforts to be able to differentiate themselves from the competitors.

In the MA thesis, titled “A Study on Consumer Banking: Recent Developments in Marketing and Bank Services in Turkey” (1997), drawing on questionnaires answered by 210 respondents and in-depth interviews with managers of major Turkish banks, Petek G. Pekuysal provides information about the credit card industry at the time. According to her findings, the industry has now become more settled; for example, the customers are sent their payment bills regularly every

month, The concept of paying in installments has become widespread, and so has the concept of revolving credit. Pekuysal continues the chronicle from the point Akbulut has left: Garanti Bankası issued credit cards in 1987, Yapı Kredi in 1988, Interbank in 1994, Finansbank in 1995 and Citibank in 1996. At the time of the study, no bank -besides Garanti Bank- were thinking of offering their own credit cards; since international cards had the advantage of being accepted worldwide. Many banks offered gold credit cards in addition to standard cards with varying limits and features, and Yapı Kredi had a special type of MasterCard aiming at the highest level income group. Yapı Kredi was also the first bank to issue a university credit card. (Pekuysal: 28)

Pekuysal provides information also on the marketing efforts of various banks at that time. Her findings show that most banks had widened the range of products and services related to credit cards, and many used promotional campaigns in the form of print and TV advertisements, billboards and brochures, as well as direct mailings. Akbank's special promotional campaign is worth mentioning here since it pioneers a feature offered by many of the recent cards today. The customers were awarded "a certain number of points called 'AkPuan' [for] specified amounts of spending using their credit cards. When enough points [were] accumulated, special gifts such as a trip to the U.S [were] given to the customers" (46).

The findings of the study showed that credit cards were the second-most well-known consumer service by 98.1 %, after ATMs by 98.8 %, and again credit cards are the second-most frequently used consumer banking service (55.3 %). Nearly 40% of the respondents had some kind of a credit card, among which Visa is the most popular (89.0 %). 40.3 % of the cardholders used their cards one-two times per month, and 12% claimed to use more than ten times monthly. The majority of the

cardholders use their cards in order to eliminate carrying cash, 25.6 % prefer credit cards because of their installment possibility. The extra purchasing power offered it the third reason (15.9 %). Clothing and shoes (50%) are the most frequent types of expenditure on credit cards, followed by food and beverages (23.2 %) and traveling expenses (8.5 %); although, when genders are investigated separately men use credit cards more for food & beverages, traveling and dining out than for clothing and shoes.. It should also be noted that while younger cardholders use cards mostly for clothing and shoes, elder cardholders use credit cards more for food and beverages. The same pattern is observed between single and married cardholders as well. There seems to be a tendency to use credit cards more among higher education levels, while clothing and shoes remains the category all cardholders use credit card the most on. (Pekuysal: 82-88). Widespread acceptability still remains as a concern since nearly half of the respondents claim that their credit cards are not accepted everywhere.

Drawing on the future projections of various bank managers, Pekuysal concludes that the mostly young population of Turkey will provide immense growth in the consumer banking market in the following years; computer technology will be adopted and used extensively and transactions through the Internet will become available as soon as security measures are taken against fraud. Automation will be the keyword for credit card industry as well as all other banking services; along with it will come speed and variety. (Pekuysal: 133). She quotes from Akbank's then vice-president that "many new products along the line chip cards will be put to use in the future. People will stop carrying money and use these smart cards for cash purposes". Garanti Bank seems to have well-realized the importance of the changing needs and wants of individual consumers and that differentiation as well as quality service will be important for future growth. Mr. Tanfer Özkanlı from Garanti

evaluates the worldwide social trends at that time as “working less, earning more and living well. Technological advances will make people more individualistic...Those who achieve differentiating themselves will be the winners” (Pekuysal: 51)

2.3 Credit Cards in Turkey Today: a heated competition

The number of various credit cards and the population of cardholders have continued to grow since 1997. In 2003, Turkey was reported 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.03: 50). While 16.8 million people owned credit cards in 2003, this number has increased almost by 50% to 25 million in 2004. (*Marketing Türkiye*, 15.Jul. 2004: 8).

Today credit cards have a myriad of functions ranging from shopping over the Internet whenever and wherever on earth to paying bills, from making reservations to loading units to cellular phones. One out of three purchases is made by credit cards; even some sellers in the open-air markets have POS machines. Checks and promissory notes are close to extinction since most merchants prefer credit cards. The total sales volume on credit cards has increased almost six-fold between 2001 (2.199 quadrillion TL) and 2004 (11.103 quadrillion TL) (*Marketing Türkiye*, 15.Jul. 2004:11).

Although there are numerous players in the Turkish credit card sector today, the leaders are a few. Visa and/or MasterCard are still the first choice of most banks; it is reported that MasterCard achieves the annual turnover it had 10 years ago in only two days today; and that since 1990 Visa has doubled its share in consumer

expenditure every five years (*Marketing Türkiye*, 15.November.2003: 49). While Bonus Card and Shop & Miles (Garanti Bankası), World Card (Yapı Kredi), Maximum Card (İş Bankası), Advantage (HSBC) and Axess (Akbank) are firing the competition, CardFinans (Finansbank), Ideal (Dışbank) and Koçbank Kredi Kartı have achieved remarkable shares.

All those cards offer various numbers of installments from 2 to 24 months depending on the member merchant and on the price. What Akbank started with “AkPuan” in 1988, is now offered by all of these cards in under various names and to various extents. What is important is that all of these earned “points” can be used to make new “free” purchases immediately, without having to accumulate until they are sufficient to order some “gift” from a limited catalog. Some banks award points also for online transactions such as paying bills and EFT. Moreover with most cards, these accumulated points can be used to purchase free airplane tickets.

Bonus Card: The first chip-card in Turkey, can be used as credit card, installment shopping card, and debit card. Allows the consumer to earn bonuses as they spend. Moreover cardholders can earn more Bonus points if they promise to spend a certain amount each month for a year; namely the “Sözünüze Bonus” (Bonus for your word) campaign. Bonus-Mastercard holders can have 2-18 monthly installments and 1-20% bonuses. It has various types: Bonus Card, Bonus Plus, Bonus Premium, Bonus Sanal Card (for e-shopping), Bonus Hediye Kart (as a gift), Bonus Kontör (a charge/debit card for age 12-18). Depending on the type of Bonus Card they have, cardholders can enjoy additional services such as online booking for cultural activities, as well as football games and travel tickets, online shopping, valet

parking and car insurance in the airport, home healthcare and city-life information help-line.

Yapi Kredi-World Card: Under the “World” brand there are eight cards, namely Worldcard, Worldgold, Worldplatinum, Worlduniversity, Worldcard Turkcell, Sanal Worldcard (for e-shopping), Çağdaşkart are Telewebcard (for both real and e-shopping). Cardholders can earn “WorldPuan”s as they spend, which can be used for new purchases or airline tickets With “AvansPuan”, they can borrow points in advance, and pay them with their future purchases. Shopping and card-loss insurance are additional services offered.

Maximum: Credit, installment, debit card; with various types such as MasterCard Standard-Gold-Platinum and Visa Klasik-Gold. Accumulated “MaxiPuan”s allow for free purchases. All Maximum cardholders are invited to use the “MilleniumLounge” in Istanbul Ataturk Airport. Depending on the type of their card, cardholders can enjoy various additional services such as discounts in car rentals, insurance against accidents, insurance for travels paid by Maximum, and emergency help-line.

Advantage: HSBC Bank’s credit, installment and debit card. For their expenditures, cardholders are awarded “NakitPuans” which can be used for free purchases or converted to “MilPuan” for bus/airline tickets as well as hotel reservations. Cardholders can benefit from additional services such as travel assistance, home healthcare, online bookings and information hotline.

Axess: Akbank’s credit, installment, debit card, with standard, gold and platinum types. Cardholders earn “Chip-Para”s for their expenditures in Turkey, and extra “Extra chip-para”s for expenditures abroad, as well as “surprise gifts” from the member stores they frequently shop. Online shopping, online reservations, and

transfer of other credit card bills to Axess account are some of the additional services offered to the cardholders.

Ideal Kart: Disbank's credit, installment, debit card, accepted in nearly 30.000 member shops; with different types such as Ideal Kart, Ideal Gold, Ideal Platinum, Ideal Sanal Kart. Cardholders can earn "IdealPuan"s to be used for free purchases or airline tickets.

Sources: *Marketing Türkiye* (15. November.2003), bonus.com.tr, world.com.tr, maximum.com.tr, hsbc.com.tr, idealkart.com

Since the services offered by most cards are generally the same or similar, banks are urged to launch innovative and attractive features and campaigns frequently, for their credit cards to draw the attention of consumers and to differentiate themselves in the competition. They do not only compete with each other, but also with cash. In an extensive article called "Bankaların nakitle zorlu savaşı" (Banks' difficult battle with cash) in *Marketing Türkiye* (15.November.2003:48), it is argued that cash is still the main means of payment in Turkey. While, credit card makes up 80% of transactions in Europe, in Turkey it is 13 %. The economic situation in Turkey, high rates of inflation and ill-balanced income levels is said to hinder many people from feeling close to banks and benefiting from bank services. Consumption habits and patterns are also important factors influencing the credit card sector. Credit cardholders generally report to use credit cards for either online shopping (which has still not been widespread in Turkey) or luxury expenditures such as clothing, big supermarkets, and traveling. In small, daily purchases, cash is the most preferred means of payment.

In a research made by Visa EU-section in Turkey on a sample representing the urban population of ages 15-60, interesting findings are reported about the

consumption habits, tendencies and demands of the Turkish consumers. According to the study, there are four main types of consumers in terms of consumption habits: *seeking ones* who want to have tools to be able to better control their budgets, *youth* who consists of students aged 16-17 and singles under 30 years, living with their parents, *card holders* who prefer using credit card whenever it is possible, using cash for investment, and *cash addicts* who keep away from credit and debt, and uses credit cards only in emergencies.

In Turkey in 2000s, basic needs such as transportation, rents, basic foodstuffs are still mostly bought with cash, while voluntary expenditures such as personal care, clothing, entertainment are bought with credit cards. Visa-EU's study reveals that "Turkish consumers are generally positive about credit cards and they use them to have extra purchasing power, to improve financial standing by regulating payments and as a means of acquiring prestige. They want strict control over their budget, do not like being indebted, and perceive the situations where they pay interest as 'debt'. They are usually good debtors, and they borrow amounts they can pay back. They do not worry much about borrowing from family or friends" (*Marketing Türkiye*, 01.Aug.03: 13)

Factors influencing the decision to get a credit card

<u>Factor</u>	<u>General %</u>	<u>Women %</u>	<u>Men%</u>
Installments	41	41	41
High number of member stores	37	48	28
Annual fee and Interest rates	24	23	25
High credit limits	22	15	28
Attractive advertising	16	18	14
Promotions	11	15	7
Relatives' recommendation	10	8	13
Bank officer's recommendation	5	1	8
Store's recommendation	4	1	7

Source: Research by MasterCard (*Marketing Türkiye*, 15.Nov.03)

It is important to note that the most important factor for consumers is a credit card's enabling of installment-shopping, and the number of installments. Just like in Pekuysal's findings in 1997, "widespread acceptance" is still an important concern for consumers and especially women wish to be able to shop in as many member stores as possible. While high credit limits are more important for men, women seem to be influenced by advertisements and promotions much more than men do.

Although MasterCard's study show that advertising and promotions are not the most important factors in consumers' credit card decisions, they have nevertheless remarkable influence by 16% and 11 % respectively. Besides, it is a known fact that most consumers are not willing to admit that they have been influenced by advertising. Hence, the real ratio may be higher. To replace cash and compete with other credit cards, banks have launched intensive advertising

campaigns as well as signing up with more and more shops and partners, and developing new side-products and services. The competition in the credit card sector is so high that it has become increasingly visible in many aspects of daily life, such as television, newspapers, magazines, billboards, shop-windows, and streets and subway stations (with direct promotions stands).

The basic motivation for all credit cards is to enter as many wallets as possible and be the consumers' first choice among other cards, making sure s/he spends as much as possible with that particular card. With the positive progress of the Turkish economy in the recent years, banks have started targeting the lower income groups as well. While Ideal Kart defines its target consumers as "those with monthly income of above 300 million TL", Garanti Bankası includes "anyone who uses cash, and does not have an alternative payment system" in its target group. (*Marketing Türkiye*: 50). While big cities such as Istanbul, Ankara and Izmir are the main battlefields for credit cards, many have extended their promotional campaigns to other cities as well.

Pekuysal's suggestion in 1997, that banks should have taken advantage of the young population of Turkey, has turned out to be right. Almost all banks offer low-limit credit cards for university students; both with the knowledge that they are remarkable power in the economy and to make sure the consumers of the future adopt the habit of credit cards as early as possible.

Evaluating the development of credit cards, it can be concluded that the players in the market have been well taking the pulse of the market and their target groups. The sector has caught up with the worldwide technologies and trends; and the market researched conducted by banks and credit card companies show that they are seeking to find out about the local consumers and consumption patterns to be

able to position themselves better in terms of both services and marketing activities. The foresight of Mr. Özkanlı of Garanti Bankası in 1997 still is, and will be valid for the future: “Those who achieve differentiating themselves will be the winners”; and advertising is a crucial part of differentiation.

3) Advertising

3.1 Advertising Criticism

It could be argued that advertising has become a great vehicle social communication and one of the most important institutions of social, economic and cultural institutions of modern society, because it is the intermediary through which many currents of social change come together. Looked as a whole, advertising is also one of the most influential institutions of socialization; as Leiss, Kline and Jhalley (1990) argue that, “the ways messages are presented in advertising reach deeply into our most serious concerns: interpersonal and family relations, the sense of happiness and contentment, sex roles and stereotyping the uses of affluence, the fading away of the cultural order, cultural traditions, influences on younger generations, the role of businesses in the society, persuasion and personal autonomy and many others” (1).

Debates and criticisms about advertising’s role in the society have generally concentrated on its economic function. Marxists and neo-liberals made similar criticisms that the main function of advertising was to create demand, that it was a manipulative tool, controlling the market by creating false needs in consumers and by spreading the general idea of consumption where all needs could be fulfilled via purchases of goods. In *The Affluent Society* (1958/1971/1998), Kenneth Galbraith

wrote that advertising's "central function is to create desires- to bring into being wants that previously did not exist" (qtd in Fowles 1996: 61). Criticisms were also made about the way advertising created demand. In *Hidden Persuaders*, Vance Packard (1957/1968) argued that "consumers were becoming creatures of conditioned reflex rather than of rational thought" (qtd in Leiss, Kline, Jhally 1990: 22). Psychoanalyst Erich Fromm (1941), in *Escape from Freedom*, wrote that advertising appeals were "essentially irrational; they have nothing to do with the qualities of the merchandise, and they smother and kill the critical capacities of the customer like an opiate or outright hypnosis" (qtd in Fowles 1996: 62). John K. Galbraith and Jerry Mandler (1971) criticized the communication technologies, namely radio and television, for inviting persuasion.

Another major criticism of advertising is that it makes people too materialistic by persuading them, for instance, that they can achieve certain desirable goals in life through possessing things in a cycle of conspicuous consumption. However, Gillian Dyer (1990) argues that, on the contrary, modern advertising shows that "we are not materialistic *enough*...consumer advertising presents its goods along with other personal and social aspirations". He supports his argument with a quote from Raymond Williams (1980):

If we were sensibly materialist, in that part of living in which we use things, we should find most advertising to be of insane irrelevance. We have a cultural pattern in which the objects are not enough but must be validated in fantasy by association with social and personal meanings... (Dyer: 7)

Williams distinguishes between a rational use of goods, based on their utility and an irrational use of goods, based on what they symbolize- a distinction between use and symbol. The symbolic value of goods was also elaborated by Baudrillard.

Thus capitalist consumption is characterized by irrationality, because of the symbolic system of meaning within which goods are located.

The concept of personal and social meanings of objects is also mentioned by Stuart Ewen (1976) in *Captains of Consciousness: Advertising and the Social Roots of the Consumer Culture*. While he criticizes advertising for raising “the banner of consumable social democracy”, he also emphasizes that “the need to create desires in the newly enfranchised consuming public necessitated a shift away from a stress solely on products, to a context where it was the relationship *between* people and products that was important...Increasingly, advertising integrated the consumer within a rich and complex web of social status and symbolic meaning” (qtd in Jhally, 1987: 3)

The symbolic element in human needs was the basic concept the defenders of advertising based their arguments on. Just as Baudrillard (1975;1981) argues the Marxist commodity-form was replaced by sign-form and placed the symbolic code at the centre of his analysis of advanced capitalism, Jhally (1987) argues that the recognition of the fundamentally symbolic aspect of people’s use of things must be the minimum starting point for understanding the social role of advertising in the consumer society. He refers to Marshall Sahlin’s (1976) argument that “all utility is framed by a cultural context- that even our interaction with the most mundane and ‘ordinary’ of objects in daily life is mediated by a symbolic field” (qtd in Jhally: 4).

Quoting the anthropological approach of Mary Douglas and Baron Isherwood, in *The World of Goods* (1978) that “goods are needed for making visible and stable the categories of culture...[and] all material possessions carry social meanings”, and Marshall Sahlin’s (1976) argument that “modern society has simply substituted manufactured objects for totems (species which were used to identify differentiations

in the social world of older societies), with exchange and consumption acting as the means of communication of totemic order” (qtd in Jhally, 1987: 10), Jhally suggests a communication theory of consumption tied to the concept of ritual. Goods are used in the negotiation of social life, and act as meaningful ‘markers’ of social categories. Jhally emphasizes the role of advertising’s role in the cultural process of modern society by quoting from McCracken and Pollay (1981): “If goods have a symbolic aspect it is largely because advertising gives them one...It is advertising that enables them to assume [the ability to communicate]. It is part of the process with which we endow objects with properties. It is advertising that makes goods communicators” (qtd in Jhally: 11).

At this point it should be emphasized that the power of advertising should neither be underestimated nor overestimated. Advertising can not impose on people any idea that they are not already familiar with or that does not already exist in the society. In order to desire, we have to see (Baudrillard). Neither does it merely what is already in the society. As Leiss, Kline and Jhally (1990) emphasize, “Advertising indeed draws deeply from the predispositions, hopes and concerns of its audiences, but it reformulates them to suit its own purposes, not reflecting but reconstituting it” (200). Advertising professional Tony Schwartz (1974) identifies the explicit purpose of advertising as making products ‘resonate’ with meaning for audiences.

Advertisements have a very limited time and space to communicate their messages and thus they are predisposed to rely on the repertoires of daily life for their materials. Erving Goffman (1979) summarize that “advertisers conventionalize or conventions, stylize what is already a stylization, make frivolous use of what is already something considerably cut off from contextual controls. Their hype is hyper-ritualization” (qtd in Leiss, Kline, Jhally: 216).

The advertisement should recall already known meanings and make sure the audience makes the intended associations to the product advertised. And this is achieved by signs and signification, namely semiotics.

3.2 Advertisements as sign systems

Advertisements are sign systems and it is their structure, rather than content, that enables them to construct and communicate meanings. Judith Williamson (1998) describes advertisements as message systems that organize perceptions and “create structures of meaning” (12). Drawing on meaning systems that already have currency with the audience, advertisements provide an arena in which to transfer and rearrange meanings. The advertiser employs language, images, ideas, and values drawn from the literature, design, history and future, other media content and forms, from its own experience, from culture as a whole and assembles a message about consumption which is then fed back into the culture. The reasons making possible the ‘encoding’ of meanings by advertisers and ‘decoding’ of meaning by the audience are first, that there are shared meaning systems and cultural codes, and second, that the rules guiding the interpretation of an advertisement are both from other ads and applicable to other ads, forming an “interchangeable system of rules” (Williamson, 1998: 13). Williamson calls these shared meaning systems “referent systems”, which constitute a reservoir of social and cultural knowledge from which both advertisers and audiences draw their inspiration. An advertisement or commercial does not stand alone but enters into a number of intertextual relationships with other ads, media, and discourses, which supply further dynamics to the message. Varda Leymore (1975) observed that “individual advertisements are meaningless till they are out into a

system of relationships with each other, from which the individual significance may emerge” (qtd in Fowles: 90). Advertisements make use of referent systems at two levels: denotational (explicit meaning) and connotational (implicit meaning). Interpreting the signs, making the necessary associations and getting the meaning require active participation of the audience. The meaning is not lying on the surface of the ad but has to be worked out of the relationship between the elements of its inner structure and its references to external sign systems.

Interpreting the connotational meanings requires that audience is familiar with certain social, cultural, visual, verbal codes and structures at work in advertisements and, with the supplementary role of popular media, most people have been adequately ad-educated. One last thing to be mentioned here is the use of “divergent codes” in advertising, which means using specific codes to communicate to specific groups of audience. With the advent of market segmentation, audiences became more and more fragmented and the operative codes for each target group became more specialized. “The more narrowly one can define an audience and the more specialized the knowledge one can draw from , the more certain one can be of speaking to people in a language they will respond to” (Leiss, Kline, Jhally 1990: 208)

3.3 Advertising as Ideology

Alongside their economic function, advertisements are powerful tools and institutions of ideology and the real impact of advertising is on the cultural climate of the society. Recycling the existing ideas, beliefs and values of the consumer society, advertisements both echo and reconstruct the dominant ideologies of capitalism. While Leiss, Kline and Jhally (1990) argue that “advertising’s main function is not to sell particular goods but rather persuade us that *only* in consumption can we find satisfaction and happiness”, they quote from Christopher Lasch, in *The Culture of Narcissism* (1979), that “the propaganda of commodities” by which “advertising serves [...] as to promote consumption as a way of life” (29). Gillian Dyer (1990), in *Advertising as Communication*, contends that advertisements strengthen the general consumer society ideology that “private acquisition is the only avenue to social success and happiness’ and they define private acquisition and competitiveness as a primary goal in life”. In the words of John K. Galbraith (1970), advertising keeps the atmosphere “suitably consumptive” (qtd in Dyer: 6)

Leiss, Kline and Jhally argue that consumer society surrounds us with thick layers of images and symbols, transforming the social life profoundly, and this “thick cloak of symbols” seems to be a natural part of our being. They summarize the social process by which this ideology is put in action in advertisements, in three steps: First, individuals should expect to achieve a significant measure of personal happiness and evidence of social success as a result of their involvement in consumption. Second, messages about achieving happiness and success will use ‘open ended interpretive codes’ - social cues for indicating to people how to decide what is socially acceptable at any given time, which do not rely on fixed or traditional cultural norms but rather

encourage experimentation in achieving satisfaction; and; and third, the ability to transmit visual representations of group action into domains of private life will offer guidance on how to integrate these particular commercial messages about goods into general patterns of behavior. These three steps are combined by a single theme: “the most important feature of consumption activity is the interpretation of what ‘satisfaction’ means in the lives of individuals” (Leiss, Kline, Jhally 1990: 285)

Marxist criticism argue that advertising ideology distorts and conceals reality by portraying the world as free from racial and class conflict and encouraging people to think of themselves as consumers rather than as producers (Leiss, Kline, Jhally: 31). It constructs pictures of reality and defines kinds of people we could be and the kinds of lives we could lead. Projecting the goals and values that are consistent with and conducive to the consumer economy, it socializes us into thinking that we can buy a life as well as goods. Judith Williamson describes ideology as “the overlay” created over the fundamental class differences in the society, when manufactured goods are used as a means of creating classes or social groups. “Ideology is the meaning *made necessary* by the conditions of society, while helping to perpetuate these conditions” (Williamson 1998: 14). We feel a need to belong, to have a social place and it can be hard to find it; instead we may be given one.

Since advertising mainly make use of certain values such as love, friendship, neighborliness, pleasure, happiness, success and sexual attractiveness and associates them with the possession of goods, it causes shifts of meanings and values, what Fred Inglis (1972) calls a “distortion in symbols and established meanings like love, warmth or friendship or indeed success and possession” (qtd in Dyer: 80). Frankfurt School critic Herbert Marcuse (1968) interprets this emphasis on and distortion of symbols and meanings as “attempts to conceal or compensate for the deficiencies in

a person's real social and personal life" (qtd in Dyer: 81). It could be argued that because advertising stresses the private accumulation of goods, and almost hedonistic lifestyles, it encourages people to think in terms of escape from real world, although they might not actually buy the specific products advertised. Galbraith (1968) argues that advertising encourages us to think through fantasy, dreaming and false utopias.

Jib Fowles (1996) quotes from Christopher Lasch (1979):

In a simpler time, advertising merely called attention to the product and extolled its advantages. Now it manufactures a product of its own: the consumer, perpetually unsatisfied, restless, anxious and bored...It 'educates' the masses into an unappeasable appetite not only for goods but for new experiences and personal fulfillment, It upholds consumption as the answer to the age-old discontents of loneliness, sickness, weariness, lack of sexual satisfaction; at the same time it creates new forms of discontent peculiar to the modern age. It plays seductively on the malaise of industrial civilization. Is your job boring and meaningless? Does it leave you with feelings of futility and fatigue? Is your life empty? Consumption promises you to fill the aching void; hence the attempt to surround commodities with an aura of romance; with allusions to exotic places and vivid experiences; ad with images of females' breasts from which all blessings flow (qtd in Fowles: 63)

In *Reading Ads Socially*, Robert Goldman (1996) draws an extensive outline of ideology in advertising. He suggests that ads can be flipped over and critically re-read to map the cultural reproduction of commodity hegemony and identifies this search for the underlying grammar of social meaning in ads as an essential step toward grasping the deeper ideological significance in our lives. Through the semiotic structuring processes, he calls "abstraction" (separating/emptying goods and concepts from meaning), "equivalence" (new associations and meaning transfers)

and “reification” (normalization of the process), he argues that all advertising emphasize individual freedom of choice and pseudo-individualism (91). We are encouraged to believe that through consumption we can be the person we want to be, and lead the lifestyle we wish. Goldman too contends that advertisements portray fantasy worlds, promising satisfaction through idealistic lifestyles. He concludes that “advertising might be thought of as ideological, truly an ‘opiate’ to transport us from the pains of the present” and its power comes from the fact that we do not see advertisements as mere illusions. “The advertising industry thus mystifies even the process of its own functioning by implying that the world it depicts is real. The triumph of the commodity form is that we do not recognize its presence at all” (Goldman 1998: 35)

It should be emphasized again that advertising imagery may not “cause” social values and existing social values may not “cause” advertising depictions, in any way that resembles simple causation; advertising is actively involved in the dialectical process of making and remaking of them. Advertisements cannot create social actualities out of nothing and consumers do not always accept the idealizations in advertising and then pattern themselves determinedly on them.

De-composing advertisements allows us to observe how commodity-signs are assembled, and how, in the process of producing sign-values, ideologies of commodity culture become their constituent ingredients. It is important to be aware not just of the content, but also of the structure of signs in ads, the way meanings are exchanged, the way signifiers and signifieds work, the way ads incorporate other referent systems and ideologies, and the way they structure us into the ad and call upon us to create meaning.

3.4 Advertising as Spectacle

Raymond Williams' (1980) above comment about the consumer society being "not materialistic enough" and needing symbolic associations, fantasy and magic to be able to relate to objects, reflects the basic irrationality in advertising. Advertising has to be an irrational system appealing to our emotions and social feelings because advertisers can not rely on a rational argument to sell their goods in sufficient quantity. Commodities, services and means of consumption become/grow 'disenchanted' because of the mass production and the abundance of alternative choices in the competitive market; and advertisements are one of the main ways of 're-enchanting' the disenchanted.

Williams (1980) calls advertising "the magic system...a highly organized magical system of magical inducements and satisfactions functionally very similar to magical systems in simpler societies" (qtd in Dyer: 2). Similarly, in *The Hidden Myth*, Varda Leymore (1975) compares advertising to myths in primitive societies "providing people with simple stories and explanations in which values and ideals are conveyed and through which people can organize their thoughts and experiences and come to make sense of the world they live in; and reinforcing accepted modes of behavior and acts as an anxiety-reducing mechanism resolving contradictions in a complex and confusing society (qtd in Dyer: 2).

With its essential irrationality, advertising is an answer to the needing and desire for symbolism, which is one of the defining features of human nature. The Swedish economist Staffan Linder (1970) approaches the concept from an extraordinary perspective, claiming that "consumers want to be persuaded" and he

relates this not to their irrationality but, on the contrary to their rationality. Searching and evaluating the whole range of consumer goods and making fully rational decisions would take too much time, so we rationally choose irrationality: “One actually *wants* to be influenced by advertising to get an instant feeling to buy this or that commodity the true properties of which one knows dismally little about” (73-74).

Based on irrationality, equipped with advanced media techniques and integrating forms and content from a whole range of other discourses, advertising is claimed to create dream worlds for the consumers. Referring to the mythical and totemical perception of advertising, Leiss, Kline and Jhally (1990) contend that “consumption is meant to be a spectacle, a public enterprise. Product-related images fulfill their totemic potential in becoming emblems for social collectivities, principally, by means of their associations with lifestyles” (337). What is left to the audience is to be exposed the lifestyle images on offer, to chose one and start constructing his/her social and self-image. Ads are compelling and hard to resist because they offer a chance to obtain young and beautiful bodies, perfect relationships, handsome lovers, happy children, luxurious settings, exotic holidays and much more.

Leiss, Kline and Jhally (1990) take their argument further and compare the consumer society to a “masked ball”:

The mask [goods] wear, reflecting design techniques perfected over almost a century of marketing and advertising strategies, bear the emblems of ever-shifting lifestyle patterns. The existence of such patterns means that there is a wonderfully orchestrated play of social behavior oriented around consumption practices today- our masked ball....We may think of marketing as the host, and advertising as the conductor. Their staging for the spectacle of consumption is often brilliant, so much that it can distract us from our duty

to ensure that we do not sacrifice or neglect other important values and goals just because we have become enraptured by the dance (348).

Given its prominence in our lives, we should concern ourselves how the spectacle is staged and how dream worlds are constructed.

III. Study

1) Objectives of the Study

This study is an attempt to map the construction of consumer identity, ideology and spectacle in credit card television commercials in Turkey, between 1989 and 2004. While the ideas, beliefs, values and images, which are recurrently employed, are identified and analyzed to de-construct the consumer identity image, ideologies and spectacles; the changes that happened in them over years are tracked and evaluated in the hope of arriving at socioeconomic and cultural changes that took place in the Turkish society.

2) Methodology and Data Collection

The study analyses 40 television commercials that were broadcasted in Turkish television between 1989 and 2004. The time-span of the study was the inevitable result of the data availability. NAR AJANS was the only source to get TV commercials, since it is the oldest visual media monitoring company. Founded in 1984, the company has monitored and archived all the commercials broadcasted in Turkish television since 1985. Absence of other companies specialized in commercial monitoring and the reluctance of banks to share their archive made NAR AJANS the obvious choice of data source. However, even if NAR AJANS had archived commercials older than 1985, the amount of credit commercials among them would not be many. Credit cards started truly spreading in the Turkish economy after 1985, with the liberalization of the economy by Özal government, and

marketing campaigns were not very common in those early years (see chapter 3.2). This period also marks the transition from one-channel to multi-channels in the Turkish television, thus the development of media for more and better communication of advertising messages.

NAR AJANS's archive was organized according to sectors and years, and they provided a list of all the banking-commercials they had. Asked for only credit card commercials, they submitted a second, shorter list which covered the time span from 1989 to November-2004 (date of inquiry). This list was not detailed, only including the year, the name of the bank, a short name for the commercial and the time length. The short and usually ambiguous names (for example, "Man with tie, dancing") made it difficult to recognize the commercials but, at the same time, easier for the researcher to choose randomly among them. Out of the 55 commercials chosen from the list, NAR AJANS was able to provide 46 of them. After excluding the ones which were still banking commercials unrelated to credit cards and those which were different versions of the same commercial, 40 usable commercials, in .mpeg format on a CD, were left for analysis.

When choosing commercials from NAR AJANS's list, the first criterion was time length. In order to have as many commercials as possible (since the list was already not very long), all which were 50 seconds or longer were chosen. To ensure most years in the time span were represented and to increase the data to be analyzed, a few commercials which were 30 seconds or longer were also added to the selection. The reason for having time length as criterion was to ensure that commercials provided rich form and content for analysis. They were watched by the researcher three-four times and carefully transcribed with visual and audio details.

Most banks usually make few advertising campaigns in a year and the campaign contains one or two main commercials and a number of shorter commercials. While the main commercial creates an image for the credit card (and/or the bank) and a theme for its marketing strategies in that year, the shorter commercials (supported with other media such as print ads and the Internet) continue the theme but mainly focus on announcing the short term offers. In this study, the main commercials are analyzed because they are the thematic ones where the most stories are told, images created and ideologies reproduced. It is in them where most social and cultural construction takes place. The reason for selecting two or three main commercials from the same campaign is to analyze them as a set, since they interact and complete each other creating the whole communication message.

3) Classification of Data and Limitations

As methods of analysis, I was inspired by the “middle-range method”, developed by Leiss, Kline and Jhally (1990) in *Social Communication in Advertising*, which combined content analysis and semiology. The combination of the interpretive and qualitative semiology and quantitative content analysis would allow identifying the main themes and codes in credit card commercial and mapping the changes over time and moreover analyzing these main patterns in depth to reveal the meaning constructions.

The “middle-range” method Leiss, Kline and Jhally (1990) use aim to deconstruct advertisements into meaningful fields of representation and then interpret the findings. Influenced by Varda Leymore’s (1975) semiological analysis, it defines the *elemental codes* of advertising as “product”, “person”, “setting” and “text”, and

the *integrative codes* (which bring together the elemental codes) as “style”, “appeal” and “values”. They explain the challenge that led them to combine content analysis and semiology approaches with the argument that “changes in the referential content and ideas in advertising are closely interwoven with the transformation of modes of representation and with the development of formats for relating different [elemental] codes” (236).

In this study, I attempted to appropriate the categories and subcategories of Leiss, Kline and Jhally (1990) according to the objectives of the study. However the resulting list of categories did not exactly suit the data and the nature of the study. The short length (15-105 seconds) of commercials, and the construction of complex and compact symbolic meanings in them made it difficult to dissect ads into distinct units of analysis. Content analysis, by nature, only allows the categorization of manifest meanings; however, commercials, communicate mostly with latent meanings which have to be interpreted from relationships of ad’s inner elements and from references made to the external discourses. Commercials do not yield fruitful results when analyzed in pieces, since the meaning is formed by the synergy the whole.

I decided to use semiology as the main method of making meaning out of the commercials, and to use of the categorization of Leiss, Kline and Jhally as a guiding tool. The categories analyzed include product code, person code (demographics, appearance, social grouping, interpersonal relations, activities, lifestyle), setting code (time and place), text (text, language, music), rhetorical form (appeals), values (personal, social, product-related), magic, themes (utilitarian, satisfaction, emotional) and finally the technical features such as different camera shots and angles, lighting and colors, cropping, editing and special affects. These codes and their various

combinations are analyzed in order to understand the construction and change over time of consumer identity, ideology and spectacle.

Another reason which made a real content analysis impossible was the lack of “objective description”, the presence of “an acceptable level of agreement among different analysts about how to interpret the materials in question” (Leiss, Kline, Jhally: 218). It could not be applied because analysis of data was carried out not in Turkey, but abroad. Finding other Turkish-speaking analysts familiar with the subject could not be possible. Thus, the analysis of the study depends entirely on the observation and interpretation of mine, and is therefore subjective. Although one of the objectives of study is a historical analysis of credit card commercials, the shortness of the time span covered made it impossible to identify distinct periods for comparison. Instead a general pattern of change was observed and interpreted.

Following is the list of commercials analyzed in first chronological, then alphabetical order. The list includes the year the commercial was broadcasted, the issuer bank of the credit card, the name of the credit card and/or the name of the commercial, and the time length. Since the labeling of the commercials by NAR AJANS was ambiguous and unrelated to the original campaign names, the researcher has named the commercials again for ease of ordering.

Each year is not represented equally since the original list did not contain all years, and since random sampling was done according to time lengths. There is also the fact that, in NAR AJANS’s list, the number of credit card commercials increases remarkably along the years, which can be understood in relation to the number of brands in the market and the pressure of increasing competition on marketing activities. Some major players with larger budgets are more visible on television.

<u>Year</u>	<u>Bank</u>	<u>Product – Campaign</u>	<u>Length</u>
1989	Akbank	Credit cards	60 sec
1989	Yapı Kredi	Genc Telecard	30 sec
1989	Ziraat Bankası	Tam Kredi Karti	60 sec
1990	Yapı Kredi	Telecard	30 sec
1993	Iktisat Bankasi	Credit cards	30 sec
1994	Akbank	Akkart Extra	65 sec
1994	İs Bankası	Bankcard and the dog	30 sec
1994	Pamukbank	Credit Card- Meeting room	40 sec
1997	Garanti Bankası	Acik Kart- Dance	100 sec
1998	Pamukbank	Kredi karti- Birthday	83 sec
1998	Pamukbank	Kredi Karti- Get well soon	83 sec
1998	Vakıfbank	Credit Card- Contest	90 sec
1998	Vakıfbank	PosNakit- News studio	60 sec
1998	Vakıfbank	Telekom kredi karti- Duel	62 sec
1999	Demirbank	Credit cards- Supermarket	100 sec
2001	Akbank	Axess- Creation	80 sec
2001	Garanti Bankası	Shop & Miles	80 sec
2002	Akbank	Axess- Bay Dogru	95 sec
2002	Dışbank	Ideal- Music shop	60 sec
2002	Dışbank	Ideal- School play	65 sec
2002	Dışbank	Ideal- Visit to the elderly	60 sec
2002	Finansbank	CardFinans- Abroad	50 sec
2002	Finansbank	CardFinans- ParaPuan	50 sec
2002	Garanti Bankası	Bonus Card- YKM	60 sec
2002	İş Bankası	All cards become Maximum	52 sec
2002	Yapı Kredi	World- Selin Hanim	70 sec
2002	Yapı Kredi	World – WorldPuan	65 sec
2003	Akbank	Axess- Speedy life	105 sec
2003	Garanti Bankası	BonusKontor- 16 YSK	85 sec
2003	Garanti Bankası	Bonus- Bonus Aga	60 sec
2003	Garanti Bankası	Bonus- Bonussimo	70 sec
2003	HSBC	Advantage- Indian dance	30 sec

2003	Iş Bankası	Maximum- Rain	57 sec
2003	Vakifbank	Taraftar Kart	70 sec
2004	Garanti Bankası	Bonus- Kadir Bey	90 sec
2003	Yapı Kredi	World- Stadium	50 sec
2004	Iş Bankası	Maximum- Yellow shoes	40 sec
2004	HSBC	Advantage- Hazerfen	47 sec
2004	HSBC	Advantage- Lidya	35 sec
2004	HSBC	Advantage- Prehistoric	50 sec

4) Findings

It is important to note that construction of identities, ideologies and enchantment and spectacles are intertwined in the complex structure of commercials, serving as constituent elements for each other. However, for the sake of analysis, these three categories are analyzed and interpreted separately.

4.1 Construction of Consumer Identity and Its Change between 1989 and 2004

Credit card commercials are useful texts to map the patterns of change credit card holders and consumers in general have gone through.

One of the most important patterns is that the consumer has been increasingly made the center of attention in the commercials. While in the earlier commercials to 1989 from 1998 characters are mainly flat and one-sided, merely serving as models

to demonstrate the utilities of the credit card promoted, after 1998 they are portrayed much more in depth with more representation about their lifestyles, ideas, dreams, desires and emotions. Earlier commercials tend to bring together in a collage several stereotypical people in various superficial scenes from life. In the later commercials however, people start having stories to tell. For example in “Akbank- Credit Cards” (1989), the jingle about how beautiful life is with Akbank is accompanied by a montage of rapidly changing scenes such as: a businessman walking out from a red car into a bank office, an old couple purchasing antiques, a young woman buying clothes, a middle aged couple dining in a restaurant, various combinations of different people hugging, walking, smiling, holding hands, a group of young woman exercising. We do not know if these people are somehow related. The commercial seem to address as many and diverse consumers as possible, to increase the chance of identification by the audience with at least one of the characters portrayed. The superficiality of representation, however, runs the risk of causing no identification. A contrasting example from the later period is “Akbank-Axess-Speedy Life” commercial broadcasted in 2003. Here we witness a slice of life of an urban, nuclear family in the rush-hour. We know that the young mother works and picks her little daughter from school/nursery, which supermarket they usually shop, we know that the girl is called Aslı, that she is very playful and she likes chocolate, and that the mother is very panicky; the father, who prefers to buy gas from BP, is always late. We know that their grandmother is coming from another city, and she always buys tickets with Axess card; we see how happy everyone is to be together as a family. The audience gets a fair idea of the whole family, or at least enough to imagine their life; and it is always easier to identify with something one knows more about and is familiar with.

This can be explained as the transition consequently from “Product-Information” format to “Person-Product”, “Personalized” and finally to “Lifestyle format” (Leiss, Kline, Jhally 1990). As the utilities of credit cards become standardized and they are no longer a novelty, and as the consumers get used to credit cards in mid-1990s, in order to differentiate, commercials have had to shift their focus from the product itself to the consumer, emphasizing emotional and symbolic values instead of use values, and packaging his/her life with the card and selling it back to him/her, or portraying a desirable life with the product. This reminds Baudrillard’s assertion of the sign-values and the symbolic nature of consumption. This is also evident in the style of the commercials. While in earlier commercials, the emphasis is more on text and language with characters portrayed or voiceover explicitly dictating the product utilities or their satisfaction about the product, in the later commercials the symbolic value, ideas, feelings and satisfaction is embedded in the whole complex message created by the interplay of visuals, characters, narrative and the audio elements in the story and the ad-educated audience is expected to get the feeling and the meaning. For example in 1993-Ziraat Bankası- Credit Cards commercial, a group of fictional bank employees discuss the plan for a new advertisement for Ziraat credit cards, and list explicitly the advantages of the cards: “Biiir, kredili gelir demek”¹, “İkiii, istenilen para birimiyle...ve... yurtiçi/yurtdışı tek kart”², “Ayrıca, en yüksek harcama limiti”³.

The same is valid for the voiceovers, in the earlier commercials, the visuals are either accompanied or interrupted by voiceovers explaining the scene or giving extra information about the product, such as, “Telecard şimdi mağaza, otel, lokanta,

¹ “First, it means credited income”

² “Secondly, with the currency of choice...and single card for domestic use and use abroad”

³ “Moreover...the highest expenditure limit”

supermarket ve benzin istasyonlarında para yerine geçiyor. Siz de alışverişleriniz de Telecard kullanın, ödemelerinizi anında bankadaki hesabınızdan yapın”⁴ or ”Sadece İş Bankası müşterileri, dünyanın en gelişmiş bankacılık hizmetlerinden İş Bankası hızı ve güvencesiyle yararlanı”⁵. In the later commercials, starting from 1998, however voiceovers are only used at the end, and usually for short slogans such as “Pamukbank, genç Pamukbank”⁶, “Vakıfbank, 21. yüzyıl bankacılığı”⁷ and “Herkesin bir ideali olmalı”⁸, expecting the consumer to make meaning of the commercial him/herself, leaving open for interpretation and identification.

A common pattern in all credit card commercials, regardless of year, is the portrayal of consumers as urban. In almost all commercials, the setting is the city and urban life, activities are urban activities. Considering the rather large number non-urban people left out in the commercials, one can think of two reasons. Either those commercials really only target the urban consumer who has more possibilities for consumption and has consumption as a way of life and/or they depict an ideal way of life in the hope that non-urban people will also want to identify and perceive credit cards as a means of achieving it. There is only one commercial in the sample, “2003-Garanti- Bonus Ağa”, where we see references to the rural culture but it is given through parody and Bonus Card is shown as a tool to climb the social ladder. Mazhar Alanson (a prominent musician) acts as a well-off “ağa” (meaning the head of the village) with urban tastes, reminding the newly-rich who try to adopt an upgraded

⁴ “Telecard now replaces cash in shops, hotels, restaurants, supermarkets and gas stations. Use Telecard in your purchases and pay instantly from your bank account” (1990- Yapi Kredi – Telecard)

⁵ “Only İş Bank customers enjoy the most advanced banking services with İşbank speed and guarantee” (1994-İş Bankası- Bancard and the Dog)

⁶ “Pamukbank, young Pamukbank” (1998- Pamukbank- Birthday)

⁷ “Vakıfbank, 21. century banking” (1998- Vakıfbank- Duel)

⁸ “Everyone should have an ideal” (1998- Disbank. Ideal Kart- School Play)

lifestyle to show off their wealth. The commercial takes place in a stable, where Alanson –wearing an expensive looking coat and high boots- roars “Kara kızım hazır mı??”⁹. A stableman/ farm bailiff comes in a hurry and bows in front of the Ağa. Ağa gives him a Bonus Card and wants him to carry it in shopping. Scared and hesitant, Murtiz (stableman’s name) takes the card and he suddenly has a Bonus hair (a big, black, Afro hair used in all Bonus Card advertising). Ağa makes fun of him, and they leave the stable with a huge, black Hummer jeep (Ağa’s black girl, the audience is conditioned to expect as a horse). Use of a Hummer jeep is significant because at that time a bunch of these cars were imported to Turkey for very high prices and the people, who bought these “useless in the city” cars just to show off wealth, had large media coverage, making the car almost a symbol for showing off. This example can be analyzed in the light of Veblen’s “leisure class” theory, as we see the upper class defining its position materially. Baudrillard’s “taste groups” is also a valid arguments, as we can read the Ağa as a new-wealthy, trying to jump in the social ladder, and adopting interests (horseback riding) for this.

Another common pattern is the tendency to portray consumers as young. Characters are generally young adults aged between twenty and thirty-five. If they have children these are usually very small kids. Middle-aged characters are rarely used as authority figures to convey rational arguments or as figures of wisdom; and old characters are generally stereotypes as extended family members, strengthening the idea of family togetherness. The reason behind the general use of young characters is the demographics of main target consumers for credit cards: young, urban, middle class and educated. Since Turkey has a young population and unstable economy, young professionals starting a career or young couples trying to start a

⁹ “Is my black girl ready??”

family are the main audiences to attract and to encourage using credit cards. It is also easier for middle-aged audience to identify with young characters on screen (since they were once young), instead of vice versa. With young adult characters, teenagers who are eager to grow up and be independent are also attracted, since these are images of what they want to be.

With the development of more specialized credit cards in the recent years, teenagers also became more important the target consumers with the hope of building a lifetime brand loyalty in early ages. 1989- Yapı Kredi-Telecard and 2003-Garanti-BonusKontor-16 YSK (both are prepaid cards for teenagers) commercials allow an interesting comparison of teenager identity construction in the early and late periods of credit card commercials, as well as showing the change in Turkish teenager culture, the development in credit cards and in advertising techniques. Telecard commercial portrays a mixed group of teenagers, who have met to go to a movie, waiting on the street for their friend. He shows up late, but with a Telecard. He is very happy and he wants to show it to his friends, He goes to an ATM and draws out money. His friends admire the card a lot: “Tuttum bu kartı!!”¹⁰ In BonusKontor commercial, a teenager comes to a concert by famous punk-ska group Athena. We never see his face, but everything about him from his baggy jeans, sneakers, t-shirt with “16YSK” (16 yasındaki super karizma)¹¹, headphones, to his way of walking has a different aura; and starting from the girl in the cashier all the girls in the concert hall get crazy about him. The BonusKontor card chained to his back pocket gives him such a cool charisma and popularity that girls carry him on their shoulder to the stage where Athena surrenders and hands him the electro guitar. He plays the famous Bonus card jingle (used in all commercials) in heavy metal

¹⁰ “I like this card”

¹¹ 16 year-old super charisma

sound and becomes a hero. While Telecard commercial portrays a bunch of adolescent kids on a Saturday afternoon with one having a Telecard recently, BonusKontor commercial creates a legendary/mythical figure, with all the features and props but without face, which makes identification easier. His baggy Levi's jeans, sneakers, headphones, the music he listens are all completing the ideal image the advertisers have constructed for the teenagers. His Bonus hair refers to his relation to the Bonus image. He has clothing and music taste, for entertainment he goes clubbing at night and, most importantly, he is an individual. Reminding the famous lonely and mysterious cowboy figure, he has his own identity and his popularity far exceeds the boy with Telecard, especially when the very popular band Athena recognizes defeat by his charisma.

In BonusKontor commercial, meanings are constructed in a complex way, with references to other discourses such as grunge clothing, clubbing culture, ska music culture and graffiti. Compared to Telecard commercial, BonusKontor commercial is visually much more enhanced with the help of advanced cinematic techniques. Choice of setting (club), colorful lighting, large cast and development of the story makes the commercial interesting to watch like a movie or a music video. Camera angles such as extreme close ups to the card in his back pocket and to the faces of excited, screaming girls enhance the scene and the feeling greatly. The low camera angle when he is entering the hall, makes him look taller and bigger, much like a hero; while the artificial smoke around him creates a mystic aura. Finally, music, text and language complete the message. While in Telecard commercial, there is no music and the male voiceover simply starts narrating the story as "Cumartesi ikide toplandılar"¹² and finishes as "Gençliğe yeni bir heyecan geliyor, Yapı Kredi

¹² "They gathered at 2 pm on Saturday"

Genç Telecard veriyor. Gençlere Genç Telecard”¹³, the male voiceover in BonusKontor does not simply mention excitement, but he creates it through choice of words and intonation, “Waaayy bee, 12-18 yas arası genç bir insan kontörlü Bonus Card kullanıyor!! Tamam ama, kim bu 16 YSK??”¹⁴. While the first song in BonusKontor commercial, “Yorulmak Olmaz”¹⁵ by Athena, creates the dynamic atmosphere, famous Bonus jingle played in heavy metal sound implies that Bonus is flexible for everyone, and every taste.

Use of Athena band in BonusKontor commercial is only one example to the frequent use of popular celebrities in credit card commercials. Once again, 1998 is the first year in the data sample, where a celebrity contributed to the image of a credit card. In the serial commercials of 1998- Pamukbank- Birthday and 1998- Pamukbank-Get well soon, Şener Şen, a prominent actor and comedian of years, presents testimonials about how faithful Pamukbank is, lending his trustworthy and sympathetic image to the brand. In 2001-Garanti- Shop& Miles commercial, the brand borrows pop singer Mazhar Alanson’s popularity and his relaxed, cool, vagabond image in the cult movie “Herşey Çok Güzel Olacak”¹⁶. Some brands such as Ideal Kart by Dışbank, has chosen to use two celebrities together, actress Türkan Şoray and musician Orhan Gencebay, enhancing the intertextuality, as well as increasing the chance of attracting as many fans of each celebrity to the credit card. Representing years-proven success, respect, old values such as being a lady and gentlemanliness, the associations these two stars have in audience’s mind is transferred to Ideal Kart, targeting more the middle class and the more traditional

¹³ “A new excitement for the youth. Yapi Kredi issues Genc Telecard. Genc Telecard is for the young”

¹⁴ “Woow, a young person of age 12-18 uses a pre-paid Bonus Card!! Okay, but who is this 16 YSK??”

¹⁵ “No rest”

¹⁶ “Everything Will be Very Nice”

segments. An increasingly popular type of celebrity employed in credit card commercials is sports celebrities. In tune with the popularity of football in Turkey, football is the sports most used in commercials. For example, in 2003-Vakıfbank.Taraftar Kart commercial, the strategy is based on attracting the supporters of the three big football teams in Turkey, which is a remarkably large target group, and the most popular football players of each team (Hasan Şaş, Seren, Tuncay) are brought together to call the audience to get one Taraftar Kart. One sentence of one character, after obtaining a Taraftar Kart, summarizes the whole fandom discourse and ‘the need to belong’: “Kendimi ilk defa tam bir taraftar gibi hissediyorum”¹⁷. The credit card has completed and enhanced his fan identity, which is an important part of self-image of many people (mostly men) in Turkey. The use of basketball Ibrahim Kutluay in 2003- Bonus Card- YKM commercial, however, is solely because of his tabloid-popularity, not because of his sports identity. And the aim is not really to attract basketball fans, but to attract popular media followers.

Except Türkan Şoray, who is defined as “classical beauty” in the Turkish culture, female celebrities in the credit card commercials generally seem to be employed solely for their beauty and attractiveness. In the serial commercials of 1998-Vakıfbank-Contest and 1998-Vakıfbank-Duel, Yasemin Kozanoğlu, who is a famous model, stands for beauty, attractiveness and youth; and men fight for her attention. In 1999-Demirbank-Supermarket commercial, Zeynep Tokuş, beauty contest winner and actress, acts as a news reporter. Beauty is common for all the women portrayed in credit card commercials (which may also be generalized to advertising in general). Young and beautiful women are used for drawing the

¹⁷ “For the first time, I feel like a complete fan

attention of the male audience, as well as making the female audience identify with the character and get interested in the product.

Causing identification with the characters in the commercial is not the only way used to draw the audience into the ad. The audience can be hailed and addressed by voiceovers in several ways and get constructed as the consumer, such as, “Üstelik bu kartla Ziraat şubelerinden nakit ihtiyacınızı da karşılayabiliyorsunuz”¹⁸, “Bankanızdan daha fazlasını isteyin”¹⁹ and “Dünyanın tanıdığı Akkart’la dünyanın kolaylığını yaşayın”²⁰. However, this decreases along the years and disappears in the recent commercials, where the audience/consumer is not constructed outside the commercial as the spectator but drawn into fantasy world created, which is the subject of 4.3.

4.2 Construction of Ideology and Its Change between 1989 and 2004

Since credit card is, by nature, a product and an important tool of consumerism, in all the commercials in the sample it is possible to find capitalist and consumerist ideologies or their traces. Ideologies of modernity and contemporary life are also reproduced by the credit card commercials frequently. While constructing/reproducing ideologies, commercials use very traditional ideas, values and beliefs.

The main ideology reproduced, emphasized and normalized in credit card commercials is “consumption as a way of life”. Consumption is portrayed as an

¹⁸ “Moreover, with this card, you can meet your need for cash in all Ziraat Bank offices” (1989-Ziraat Bankası Tam Kredi Kartı)

¹⁹ “Ask your bank for more” (1994-Pamukbank-Meeting room)

²⁰ “Live the world’s advantages with the worldwide known Akkart” (1994-Akbank-Akkart Extra)

everyday activity and is encouraged frequently in association with very basic values and beliefs such as social recognition, need to belong, love, family, success and happiness. The audience is encouraged to believe that s/he can construct (or rather, buy) her/himself a life through consumption and that consumption itself is a way of life. This can be seen especially evidently in the slogans at the end of commercials, summarizing the whole message in a nutshell. Many of them even use “life” or “to live” instead of “to own or use” a credit card. Examples, in chronological order, are “Akbank’la yaşamak güzel”²¹, “Yeni bir hayat”²², “Dünyanın tanıdığı Akkart’la dünyanın kolaylığını yaşayın”²³ and “Axess, kazançlı yaşam kartınız”²⁴.

The very first construction ideology in credit commercials can be seen in the brand names, which is of course part of a bigger product and marketing strategy. The pattern is observed is as follows: earlier commercials show that, at the beginning, credit cards were not branded with specific names, but instead, promoted with the name and the image of the issuer bank such as “Akbank kredi kartları”²⁵ and “Demirbank kredi kartları”²⁶, which also show that there were no distinct and specialized credit cards. Although there are also few branded credit cards such as “Telecard”, “Vakıfbank Telekom Kredi Kartı” “Açık Kart”, the real branding starts in 2000s where there are no more credit cards referred to just with the bank’s name. Moreover, banks tend to market each of their credit cards separately with a distinct image, as a result of market segmentation strategy.

²¹ “Life with Akbank is beautiful” (1989- Akbank-Credit Cards)

²² “A brand new life” (1989- Yapi Kredi- Genc Telecard)

²³ “Live a worldful of advantages with the worldwide known Akkart” (1994-Akbank-Akkart Extra)

²⁴ “Axess, you card for a gainful life” (2001- Akbank-Axess- Creation)

²⁵ “Akbank credit cards” (1989-Akbank-Credit Cards)

²⁶ “Demirbank credit cards” (1999-Demirbank credit cards)

For example, Garanti Bankası creates different campaigns for Bonus Card, Shop & Miles and Bonus Kontor instead of marketing them together in the old style, as “Garanti Bankası kredi kartları”²⁷. The brand names of credit cards reveal the appeals behind the image of the credit card, which usually reproduce the existing ideologies in the consumer society. “Genç Telecard” (1989) uses youth, “Tam Kredi Kartı”²⁸ (1989) totality, and “Akkart Extra” uses the appeal of advantageous marginal utility. In 1997, Garanti Bankası launch “Acik Kart” with the appeal that it is “open” to everyone, no matter from what background and which income level; addressing the general need “to belong in the society” and compensating for a common worry at that time since not everyone could get a card, and getting a credit card was a lengthy and formal procedure. In 2000s, the appeals in credit card names change strikingly, with a common use of ambiguous English words. While “Axess” signifies access (to purchasing power, to goods, identity, status and whatever one may desire or dream), “Ideal Kart” associates itself with goals in life and success (with its slogan “Herkesin bir ideali olmalı”²⁹). As “Bonus Card” emphasizes the free points earned via purchasing and “Maximum” is based on abundance, “World” promises a new world (full of goods and desirable images).

In tune with Judith Williamson’s (1998) theory, middle-class and/or the upper-middle class appear to be the dominant groups portrayed in the advertisements. Actually, there is usually very rare and very few signs of class in credit card commercials, such as when a character hesitates to buy something, mentions worry about cash or budget (“İnşallah yanında yeterli para vardır?!”) ³⁰. Everyone seems almost classless but the lack of portrayals of upper class and lower class, cause the

²⁷ “Garanti Bank credit cards

²⁸ “Complete Credit Card”

²⁹ “Everyone should have a dream” (2002- Disbank- Ideal Kart)

³⁰ “I hope you have enough money with you” (1990-Yapi Kredi- Telecard)

generalization of all portrayals into middle class. In this way lower classes can also be attracted to credit cards, since even if they do not see their own life in the commercial, it is usually the sort of lives they would like to have and can, thus, identify with; allowing a little dreaming. The generally classless discourse of credit card commercials creates ambiguity and gives freedom to (or deceives) the audience to construct their own identity and status/place in the society through ownership of a credit card, of one specific card, or of more than one cards.

For example, in the serial commercials of 1998-Vakifbank-Contest and 1998-Vakifbank-Duel, manhood is associated, through parody, with the ownership of credit cards. In the first commercial, a group of five young people sit and socialize in a bar after work. Since four of them are men, the discourse is quite macho, hence the topic of discussion and the style of language. To attract the young beautiful girl in the group, the four men race with each other to pay the check, as they call it “who will draw his credit card the fastest contest”, referring to the six-shooter concept in western movies. Thus, credit card is compared to a gun, and purchasing power to manhood and toughness. As in any typical story, there is the opposition of a good guy and a bad guy, and a reason to fight for, the girl. The good guy is degraded by the bad guy in front of the girl and the others, “Anaaa! Bunun kredi kartı bile yok! Kredi kartı olmayan adam olur mu be!! Sana kız da vermezler artık!!”³¹, and he is labeled as old-fashioned, “Hangi devirde yaşıyoruz be?! Benim kaç tane var biliyor musun??”³². The good guy feels very bad and, with the advice of the girl, gets a credit card. In the next gathering in the bar, he draws out his card the quickest and becomes the winner. In the “Duel” commercial, the two guys compete the their credit

³¹ “My God!! He doesn’t even have a card!!...a man with no credit card is not a man! Nobody will let his daughter marry you!!”

³² “In which century are we living in?!...do you know since how many years I’ve had mine??

cards in front of the girl, her father and a whole neighbourhood, The good guy with single but the most advantageous card, “Vakıfbank Telekom Kredi Kartı” wins over the bad guy who has many but useless credit cards. The good guy’s social status is recognized once more and now he has the chance to marry the girl. Combining Western references with traditional Turkish mythical concept of getting the father’s approval to marry a girl, the commercial stages a humorous parody, but touching on the deep concerns of men prove themselves in the men’s world, to be socially recognized, and to win the heart of the opposite sex.

Contribution of a credit card to one’s (men, in general) sexual charisma is also evident in 2003-Garanti-Bonus Ağa and 2003-Garanti- Kadir Bey commercials. While in the first, ownership of Bonus Card (an in turn Bonus hair) turns a simple, shy stableman into a self-confident man, instantly attracting a sexy Italian woman and winning over the charisma of his boss. In the second commercial, as Kadir Inanır (a prominent actor and symbol of machoness) upgrades from Bonus Card to Bonus Plus, and then to Bonus Premium, his charisma also gets upgraded. This is shown as transition from black Bonus hair, golden Bonus hair and platinum-colored Bonus hair, which is not realized by him but recognized by Ayşe Arman (a popular journalist and columnist, famous for her directness in sexuality). Acting as the sexy barmaid, Arman continuously congratulates Kadir Inanır in a complimentary tone, “Oooo Kadir Bey! Bonus Plus’a geçmişsiniz!”³³, “Cidden bir ekolsünüz Kadir Bey”³⁴. As the only commercial in the sample to show upper class, the appeal here is social climbing. With the help of luxurious bar setting, consumers are encouraged to use their Bonus Cards much more to be able to upgrade to Bonus Plus and Bonus Premium, which is shown to enhance their status and reminded that they will earn

³³ “Oooo Kadir Bey, you’ve upgraded to Bonus Plus!”

³⁴ “You are seriously a master Kadir Bey”

more points with those cards. However, what is not mentioned in this appeal is the basic requirement to earn more points: “to spend more”.

Although credit card commercials of all times encourage consumption, the call to “spend more and more” is a concept seen rather in the more recent years. The early informative commercials try to introduce credit card as a new product and concentrate more on the rational utilities such as “Ziraat EuroCard, MasterCard dünyanın her yerinde paradır”,³⁵; and later arguments try to differentiate the brand and to convince the consumer to choose a particular card instead of all the others, “Alması en kolay kredi kartı”³⁶, emphasizing mostly the conveniences such as installments and worldwide validity. Commercials start really pumping purchases in the 2000s. Alongside the emotional and sensual appeals, main appeal used to encourage endless spending is “earning more points instantly and spending them as cash instantly”. Here, a subtle but dangerously cunning inversion of meaning is taking place. Spending is almost shown as equal to production; by spending more, consumers can collect and “earn” more, which, in turn, means even more spending. “Spending” becomes “earning” and, in this game-like vicious cycle, the consumer gets trapped.

The best example in the sample, for the concept of collecting points, is 2003-Yapi Kredi-Word-WorldPuan commercial. At the beginning, a young and beautiful woman tells the main idea, as if she is announcing the new meaning of life: “World’um var ya...her tarafta WorldPuan topluyorum!”³⁷. The rest of the commercial goes on with her shopping more and more and collecting more and more points. Points become the sole motivation of purchasing, instead of needs. She keeps

³⁵ “Ziraat EuroCard-MasterCard is money everywhere in the world” (1989-Ziraat-Tam Kredi Kartı)

³⁶ “The easiest-to-get credit card” (1997- Garanti –Acik Kart)

³⁷ “Now that I have World, I collect WorldPuans everywhere”

saying “topluyorum, topluyorum....daha çok topluyorum!”³⁸, and “daha çok, daha çok...daha çok topluyorum!”³⁹ until she reaches the first spendable level, where the final satisfaction is reached. “Veee, para yerine harcıyorum”⁴⁰.

Another illusion, credit cards and their commercials have created, is the distancing of money. George Ritzer’s argument that credit cards distance us from money is well demonstrated in the credit card commercials. A common scene in almost all commercials, including the very emotional ones which mention no utility, is the “POS (point of sale) scene”. This basic formula, repeated over and over, starts with consumer giving his/her card to the cashier, the two smiling at each other, camera zooms onto the credit card while is slid in a POS machine, the consumer signs the receipt, and they smile again. This quick sequence creates the feeling that consumption is so easy and quick; and moreover, guilt-free as if we are not paying any money for anything. We do not feel like we are spending money but earning money and points, being rewarded for our consumption. The illusion of “just slide the plastic and sign, and everything can be yours” is repeated so many times that it becomes normalized. The happy, smiling faces of the customer and the cashier enhance the feeling of ease, guilt-freeness and satisfaction. We, as the consumers, want to believe for a second that we can buy anything and everything with one magic movement of a plastic card

³⁸ “I’m collecting and collecting....collecting more!”

³⁹ “More and more...I’m collecting more!”

⁴⁰ “Aaand, I spend it like cash!”

4.3 Re-enchantment and the construction spectacles in credit card commercials and change from 1989 to 2004

Credit card commercials in Turkey are rich texts, allowing the observation and analysis of re-enchantment of both consumption and of “McDonaldized” (Ritzer, 1990) credit cards. Already rationalized and mass produced means of consumption by nature, with little possibility of product differentiation in the market, in terms of physical features and services, and with the irrationalities they can cause, credit cards continuously run the risk of losing customers, being outmoded, or in Ritzer’s words, “disenchanted”. Thus, to survive the competition, credit cards have to keep being re-encharnted, and commercials precisely serve this purpose, showing a pattern of increasing re-enchantment along the years from 1989 to 2004.

While early commercials are more rational, introducing the credit cards and their utilities to the customer, such as “Tam Kredi Kartı ücretsiz kaza sigortası da yapıyor”⁴¹; later commercials develop much more complex appeals addressing the values, emotions, desires and dreams of the consumer, such as “Türkiye’de bir banka, teknolojiyi ilgi, kolaylık ve gülyüze dönüştürmeyi başardı”⁴² or “World...siz çok özelsiniz, imkanlarınız da çok özel”⁴³. The content, form and style of appeals change because the old ones do not work anymore, since, for example, all credit cards now insure the cardholder against accidents.

In the commercials in general, it can be seen that almost all “irrationalities” Ritzer identifies for credit cards as McDonaldized systems are defeated and compensated for. The first irrationality by Ritzer, “uniformity” is compensated in the

⁴¹ “Ziraat Tam Kredi Kartı insures against accidents, for free” (1989-Ziraat Bankasi Tam Kredi Karti)

⁴² “One bank in Turkey has succeeded in turning technology into attention, convenience and smiling faces” (1998-Pamukbank-Get well soon)

⁴³ “World...you are special, and you get special advantages” (2002-Yapi Kredi-

commercials by variety and freedom of choice appeals. While in the earlier commercials when the concept of credit card is new, credit cards are presented as an innovation with more emphasis on utilities. However, as the number of credit cards increase in the market over the years, commercials attempt to differentiate themselves from the others. Emphasizing specific services work to a certain extent, because most credit cards have very similar services. Thus, commercials seek to differentiate credit cards via emotional and sensual appeals and associations.

The concept of “obscenity” can be tracked both in the modernist and in postmodernist approach. In none of the credit card commercials, the possible irrationalities (such as fraud, billing errors) are mentioned, instead credit cards are portrayed as super useful tools that will make the audience’s life much more convenient and fun. Another “obscenity” is not concealment but, on the contrary, increased visibility of credit cards. The feeling that credit cards are everywhere, with frequent advertising campaigns bombarding the audience with messages, with banners and flags and stickers in every shop one enters; and when everybody around uses credit cards, the consumer/audience may feel a pressure on her/him and convince he/him to get a card or s/he may be put off by the product. 1998-Vakifbank-Contest is a good example of this. When other people in the group all own credit cards and credit card is associated with social status and manhood, the main actor feels a pressure to also get a card.

Another irrationality of credit cards is “inefficiency” (such as crushing debts customers experience due to revolving credit and pressure to spend more than one has on unnecessary commodities) is compensated by an appeal/image of efficiency where everything about credit cards operate smoothly and characters in commercials experience no problem but just the help of credit cards.

Yet another irrationality of credit cards, “control”, is overcome by consumer sovereignty and the illusion of freedom of choice. Consumers are made to believe that they are the ones in control of their consumption and of their life; and that they can use credit cards in any way they wish. For example, in 1999-Demirbank-Credit Cards-Supermarket commercial, in a simulated interview format, the consumer is assured that he is the one to decide how to use his card: “Yeter ki isteyin, daha fazlası bile olabilir. Limitleri size bağlı”⁴⁴, “İster Master Card, ister Visa Card, isterseniz ikisini birden kefihsiz alın, dünyanın her yerinde kullanın”⁴⁵. In 2001-Akbank-Axess-Creation commercial, the character decides that none of the existing cards meet his needs and decides to make his own card according to his own needs, “Eğer bir karta ulaşmak istiyorsan, kendin yapacaksın!”⁴⁶, and in 2002-Finansbank-CardFinans commercial, the voiceover emphasizes “ParaPuan’ınızı istediğiniz havayolu şirketinden uçak bileti alırken de kullanabilirsiniz. *İstedığınız* havayolu şirketinden, kısıtlama yok”⁴⁷.

The criticism of Ritzer that credit cards are “dehumanizing” is also defeated in commercials by means of an intensive effort to associate credit cards with humanly values and emotions. Credit cards are portrayed as bringing families together as in 2003- Axess-Speedy Life and enhancing romantic relationships as in 2003- Is Bankasi-Maximum-Rain commercial, where use of credit card earns the young men more credit in his girlfriend’s eye, “Doğru kullanıldığında çok puan kazandırır”⁴⁸. The dehumanizing fact that each customer is basically a card number in the bank’s database, and his transactions are handled by advanced computers is

⁴⁴ “A long as you wish, you can have more. Limits are up to you”

⁴⁵ “Visa Card or Master Card, or, if you wish, both. You can have without a guarantor and use it anywhere in the world”

⁴⁶ “If you want a card, you have to make it yourself!”

⁴⁷ “You can use your ParaPuan when buying flight tickets from the airlines of your choice. The airline company *you wish*, no limits!”

⁴⁸ “When used correctly, it earns you a lot of points”

concealed (or softened) by creating the feeling that the bank cares for its customers. In 1998-Pamukbank-Birthday commercial, Şener Şen testifies that the best part of Pamukbank credit card is that it “remembers”⁴⁹ him. This commercial, where Şener Şen recalls his happy and playful childhood days, is a fine example of association of credit cards with nice nostalgic memories and warm feelings. The music, the choice of characters, the story and use of sepia-tinted vintage colors of the setting all serve to create the feeling of “good old days” which is transferred to Pamukbank credit card.

As re-enchantment in credit cards commercials is observed to increase with years, creation of spectacles follows a similar direction. Credit card commercials create fantasy/dream worlds where everyone is happy and smiling. In all the commercials in the sample, almost all the characters are always smiling and this general feeling of happiness is automatically transferred to the credit cards promoted. In these dream worlds, everyone is young, all women are beautiful, people are happy, families are together and romantic relationships are great. And if people are missing something or a feeling, they can buy it right away with his/her credit card.

In these fantasy worlds, anything can be bought, and everything is possible. Shopping characters indulge themselves in endless buying of more and more goods as in 2002-Yapı Kredi-WorldPuan and in 2002-Yapı Kredi-World-Selin Hanım commercials where the two protagonist women find themselves in endless and euphoric shopping, as described by Walter Benjamin as “phantasmagoria”. While in the “Selin Hanım” commercial, one woman- Selin Hanım- becomes representative of all women, and reminding at the same time of personality split and all the possible women in one woman. She is cloned and all around the scene walks the same woman

⁴⁹ “Ama benim için en önemli özelliği beni hatırlaması”

trying on different clothes in a shop. The WorldPuan commercial has a computer game-like style, since the protagonist woman jumps and runs around, shopping more and more, in order to collect more points and she gets rewarded at the end of the game.

Another fantasy which portrays a remarkable change in the social values is escapism and leisure. While in the earlier credit card commercials, the characters are often portrayed either in business settings (for example, “1993-Iktisat Bankası-Credit cards” and “1994-Pamukbank-Credit Cards-Meeting Room” commercials) or they give clues that the character is a professional, in the later commercials occupational clues decrease if not totally disappear, and leisure/holiday related appeals increase, marking a visible escapism. For example, business suits which are sign and symbol of professional career, are a common visual clue in earlier commercials, and in “2003-Garanti-Shop & Miles” commercial, Mazhar Alanson strips in the taxi on the way to the airport and throws his jacket, tie, shirt and pant out from the window, buys himself Hawai-shorts, sunglasses, flip-flop sandals and a straw hat in the airport and flies to the south of Turkey. While the credit card is promoted for its “flight miles”, enabling the use of collected points for free flight tickets, the commercial reproduces the ideas of escape from urban life, leaving everything behind, stripping from the work role, freedom and joy. Mazhar Alanson’s monologue states the idea explicitly: “Alışverişin de şimdi sana mil kazandırıyor. O miller ucus millerine ekleniyor. Bedava uçak bileti daha çabuk geliyor. Sen de böyle güneye ooohhhh bedavadan kaçıyorsun!...Kıyak iş valla!”⁵⁰. The scene in the airplane, where Mazhar Alanson wearing only colorful shorts, a straw hat and sunglasses sits next to a businessman in full business suits, seriously reading a

⁵⁰ “Now, shopping also earns you miles. Those miles are added to your flight miles and the free flight ticket comes more quickly. And you can escape to the south like this for free! Cool!!!”

newspaper, poses a striking visual contrast of work-holiday, responsibility-freedom, seriousness and joy. Commercials allow us to observe how values and ideals have shifted from work-related ones to leisure-related ones.

A crucial element in the creation of fantasy worlds and spectacles is the concept of magic. Increasingly credit cards are described or shown as magical or as causing magical results. This is achieved by visuals, language and/or special sound affects. For example, in 1989-Yapı Kredi- Genç Telecard commercial, when the teenager boy draws Telecard from his shirt-pocket, the card creates a bright, colorful beam of light in the air, hinting the potential magic it is capable of. In 2001-Akbank-Axess-Creation, the protagonist makes a wish and suddenly a pair of magical, shiny scissors appears to help him cut his existing useless credit cards and combine them to make the perfect card, Axess. When slid in the POS machine, the magic of Axess spreads all around, transforming the old shop into a brand new, colorful and busy shop, filling it with shiny, flickering lights signifying magic.

IV. Conclusion and Implications

1) Conclusion

Although it is a small sample of forty, analysis of credit card commercials in Turkey from 1989 until 2004, has produced useful insights about the construction of consumer identities, ideologies and spectacles and changes these have gone through in those fifteen years.

“Changes in the referential content and ideas in advertising are closely interwoven with the transformation of modes of representation and with the development of formats for relating different [elemental] codes” (236), argue Leiss, Kline and Jhally (1990). This study has also shown that advertising is an open platform where very different discourses come together in a variety of ways to produce all sort of meanings, and the outcome is a factor of all these elements. Only when the interplay of different elements within the commercial are taken into consideration and the references to external discourses and contexts are grasped, can one hope to make a close-to-full meaning out of the text. Of course, the subjectivity and the background of the interpreter is also a crucially important factor.

The findings of the analysis show that, regardless of years, the consumer image in credit card commercials is a city-dweller. Urban life appears to be one of the prerequisites of consumer society, where credit cards can be used with full potential. In

this urban and young society, there has been a major transformation after the liberalization of the economy in mid-1980s and consumption has become a major structuring agent. In the course of time until today, this transformation has continued to evolve from a product-centered consumption to a consumer-centered one.

Commercials switch from a rational attitude focusing on the features and the utilities of the product to a persuasive one emphasizing what the product can do for the consumer.

Similar to Simmel's observations of the metropolis, people in this society has to construct their personal and social identities with anxiety of both differentiating themselves from other people and belonging to the society at the same time. Starting from as early as teenage years, advertising define us as consumers and continuously seek to condition us to construct identities through consumption. Consumption is presented as a way of life and, through repetition, this ideology of consumerism is normalized. Increasingly, we are offered various identities and attractive lifestyles to choose from, all of which are related to consumption and credit cards are presented as the immaculate means to achieve them. In addition to all the goods and services, credit cards are presented as enabling us to buy and maintain immaterial things such as social status and recognition, success, satisfaction, sexual charm, love and anything we may dream of.

Consumption has increasingly become a symbolic activity where we buy and consume signs and symbols rather than the actual products and their utilities, and the invisibility of money achieved by credit cards makes this all easier. We are encouraged to construct for ourselves fluid and flexible identities by consuming signs and symbols purchased with no money. And spectacles and dream worlds where everyone is happy and beautiful, anything is possible and consumption is fun, are the most important means commercials employ in attracting and encouraging consumers.

2) Implications

Focusing on only one medium (television) and limited by the amount of data, this study can only be seen as a preliminary research in the cultural analysis of credit cards. Advertising campaigns are extensive efforts covering various media at the same time and it is this fact that makes them so powerful in surrounding us and permeating all areas of our lives. The image and the message aimed in a credit card commercial can only be fully revealed if its study covers its presence in television, print media, online media, PR, direct marketing, sponsorships and generally in the shopping context. Accounts of executives of credit card companies and banks and experiences of real cardholders can also give fruitful insights about the topic, from different perspectives.

In this study, although small, thorough analysis of the data sample yielded many and diverse results; however, since the study was bound with a specific research question, many of the findings un-related to the question had to be eliminated. Further studies with other or more general questions make use of these findings as well.

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