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Investigation of The Factors Affecting The Banking Preferences of Public Employees Using Advertisements Through Mixed Method

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ABSTRACT

In this study, Exploratory Sequential Design, one of the mixed research methods, was used to determine the factors affecting the banking preferences of public employees. 36 commercials of 9 banks broadcast on television were used as qualitative data. These commercials were examined with NVivo 10 package program in terms of factors affecting the banking preference of public employees. In the qualitative analysis, 83 codes and 6 themes were obtained. The 83 codes obtained were used for the item pool of the scale. 6 themes obtained in the qualitative analysis were used as factors of the scale. These themes were named after the characteristics of the codes they contained. These were "Structure and Property," Physical Facilities "," Staff Qualifications "," Services "," Operations and Costs" and "Use of Technology". Quantitative analyzes were applied to the data obtained through qualitative analysis using SPSS and AMOS package programs. As a result, a measurement tool consisting of 6 factors and 26 items was developed. The draft scale was administered to 400 public employees working in Sivas province by using stratified sampling method. The themes "Services" and "Structure and Properties" were both used frequently by banks to influence bank preferences in commercials, and they were considered more important than other themes in bank preferences by public employees, who were the potential targets of this advertisement. In addition, the relationships between the banking preference criteria and demographic variables of the public employees in Sivas were evaluated by statistical methods and the differences were interpreted.

Keywords: Banking Advertisement, Consumer Preference, Mixed Method Research, The Exploratory Sequential Design, NVivo.

Kamu Çalışanlarının Bankacılık Tercihlerini Etkileyen Faktörlerin Reklamlar Kullanılarak Karma Yöntem Aracılığıyla İncelenmesi

ÖZ

Bu çalışmada kamu çalışanlarının bankacılık tercihlerini etkileyen faktörlerin ne olduğunun belirlenmesi amacıyla karma araştırma yöntemlerinden biri olan keşfedici sıralı desen kullanılmıştır. Nitel veri olarak 9 bankaya ait televizyonlarda yayınlanmış olan 36 reklam filmi kullanılmıştır. Bu reklamlar kamu çalışanlarının bankacılık tercihlerini etkileyen faktörler açısından NVivo 10 paket programıyla incelenmiştir. Uygulanan nitel analiz yöntemleri sonucunda 83 kod ve 6 tema elde edilmiştir. Elde edilen 83 kod ölçeğin madde havuzunda kullanılmıştır. Ölçeğin faktörleri olarak nitel analizde elde edilen 6 tema kullanılmıştır. Bu temalar, içerdikleri kodların özelliklerine göre isimlendirilmiş olup sonuç olarak "Yapı ve Özellik", "Fiziksel İmkanlar", "Personel Nitelikleri", "Sunulan Hizmetler", "İşletmeler ve Maliyetler" ve "Teknoloji Kullanımı" temaları ortaya çıkmıştır. Nitel analizle elde edilen bu verilere SPSS ve AMOS paket programlarıyla nicel analizler uygulanmış olup sonuçta 6 faktör ve 26 maddeden oluşan bir ölçme aracı geliştirilmiştir. Elde edilen bu taslak ölçek, tabakalı örnekleme yöntemi kullanılarak Sivas ilinde görev yapan 400 kamu çalışanına uygulanmıştır. "Hizmetler" ve "Yapı ve Özellikler" temaları hem bankalar tarafından reklamlarda banka tercihlerini etkilemek amacıyla sıklıkla kullanılmış, hem de bu reklamın potansiyel hedefi olan kamu çalışanları tarafından banka tercihlerinde diğer temalara göre daha önemli görülmüştür. Ayrıca Sivas'taki kamu çalışanlarının bankacılık tercih kriterleri ile demografik değişkenler arasındaki ilişkiler istatistiksel yöntemlerle değerlendirilmiş olup farklılıklar yorumlanmıştır.

Süreç

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Anahtar Kelimeler: Bankacılık Reklamları, Tüketici Tercihi, Karma Yöntem Araştırması, Keşfedici Sıralı Desen, NVivo.

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Introduction

Recently, the banking sector in Türkiye has been developing rapidly. Increasing demands of consumers and rapid development in information technologies have led to increasing competition in the banking sector. For this reason, banks examine the service purchasing behaviour and profiles of target consumers. Thus, they aim to find the reasons for choosing banks. Banks that correctly identify consumers' reasons for preference will also create the right marketing strategies based on these results. Advertisements, especially those broadcasts on television, have an important place in the marketing strategies of banks. The banking commercials are aimed to persuade consumers to purchase goods through the elements they host. In other words, as each of these elements is considered as a criterion for consumers to purchase, they take up a place in that commercial. Due to the very high cost of commercials broadcast on television, the banks struggle to transmit their messages to their clients and potential clients in as little time as possible, which means that banking commercials broadcast on television are full of these items. The revelation of these elements, embedded in the television commercials of the banks using qualitative video analysis, is a research challenge that needs to be solved and this study aimed to analyse and overcome it. In the literature review, it has been observed that quantitative methods are frequently used in examining the factors affecting the banking preferences of the consumers while qualitative methods are rarely used. In addition, mixed method was used because it would be more appropriate to support quantitative data with qualitative data in terms of providing detailed and in-depth data, and since it was thought that these data obtained at the qualitative stage would reveal some undiscovered elements. According to Tashakkori and Teddlie (2003), mixed methods research began to be accepted as a design different from qualitative and quantitative designs only since the early 2000s. For this reason, there are fewer mixed methods studies in the literature than qualitative and quantitative analyses. Television appeals to many sensory organs of the targeted audience. It does. thus, it has the can influence them in many ways. There is no such possibility in radio and print advertising. For these reasons, television advertisements were used in the qualitative analysis part of our research. Since mixed methods research does not have a long history and software that allows us to analyze videos in qualitative research has recently been developed, not many studies have been conducted on videos in the field. There is no study in the literature that develops a scale by examining banking advertisements on television through mixed methods. Through Mixed Methods, this study aims to uncover the hidden background elements in television advertisements that are important for public officials. In this way, it is believed that the literature gap in this field will be filled and contribute to the existing knowledge.

Literature Review

Anderson, Cox and Fulcher (1976) conducted the first study in this field. They aimed to investigate the factors affecting the bank preferences of consumers in the USA. Recommendations from friends, the location of the bank, the reputation of the bank, the fees charged for the services provided, the ease of obtaining a loan and the friendliness of the bank staff emerged as important items. Laroche, Rosenblatt and Manning (1986) investigated the bank selection criteria of consumers in Canada. Friendliness of the staff, processing times, waiting times in the queue, suitability of the bank location and competence of the staff were found to be important. Yue and Tom (1995) examined the banking preferences of consumers in China. The wide international branch network and service quality emerged as important. Holstius and Kaynak (1995) investigated the factors affecting the preferences of bank customers in Finland. The welcome at the bank, fast and effective provision of services, low service fee and friendliness of the staff were found to be important. Wel and Nor (2003) examined the bank selection criteria of consumers in Malaysia. Personal and sociological factors have been found to be important in consumers' bank preferences. In addition, it has been observed that personal factors are more effective than sociological factors in choosing a bank. Mokhlis (2009) examined the factors affecting the bank preferences of university students in Malaysia. As a result of the research, 9 factors were found. Okpara and Onuoha (2013) investigated the bank selection criteria of university students in Nigeria. As a result, 40 items were collected under 6 factors. Faramarzpour and Mahmoudzadeh (2015) examined the factors that are important in consumers' private bank preferences in Iran. Price, service quality, service delivery processes, personnel characteristics and promotional activities have emerged as factors affecting consumers' bank preferences.

Method

The present study was conducted using a mixed method design. The mixed method design is a type of research where the researcher makes inferences using qualitative and quantitative methods in a study where he collects data on the same phenomena and analyses them (Tashakkori and Creswell, 2007: 4). The mixed method offers an alternative approach to the researcher in achieving the goals of “generalization and prediction” where the qualitative research is inefficacious and the goals of “depth and detail” where the quantitative research is inefficacious (Yildirim and Simsek, 2013; 354). Instead of using quantitative data or only words by using qualitative analysis in obtaining results, these two types of research are combined to reach a conclusion. Nowadays, both kinds of data are needed to solve the increasingly complex problems. (Celik, 2017: 61).

The mixed-method research designs are ways to guide the researcher in data collection, analysis, interpretation

and reporting the results in the scientific literature (Creswell and Plano, 2014; 62). There are 6 mixed method designs used in mixed method research. In the present study, the exploratory sequential mixed method design was used. This design is used to evaluate whether the qualitative results can be generalized to another sample or population- or to evaluate and test these results. The data obtained in the qualitative stage helps to perform and provide data for the quantitative analysis in this design. The first step includes collecting and analysing qualitative data. This is followed by the quantitative stage through the explored results and the first results are tested and generalized. Statistical tests are used in the quantitative analysis. The fact that the qualitative and quantitative procedures are carried out separately facilitates the research design in terms of identification, implementation and reporting. The combining process occurs when a tool for collecting data in the quantitative analysis of the results obtained from the qualitative analysis is developed. Thus, the qualitative stage is associated with the quantitative one (Creswell and Plano, 2014; 94-98).

When applying this design in the study, the particularly useful data used in the qualitative phase, themes and the underlying codes are described. These structures are then used for developing the measurement tool during the quantitative phase. It is recommended to use a draft to highlight a few steps required to design a valid and reliable measurement tool.

In the qualitative phase of the study, the maximum diversity sampling method, which is one of the purposeful sampling methods, was used. In this method, which is one of the most used sampling methods, the researcher tries to create a heterogeneous sample group to increase the diversity by including different units with different characteristics (Kaya, 2015; 78).

The universe in the qualitative phase of the study consists of all the banking commercials broadcast on television. Due to time constraints, the banking commercials broadcast in a period of 18 months between November 2015 and April 2017 were included as the study sample. In addition, the commercials of all the active banks were not examined and only those of 9 largest banks (Ziraat Bank, İş Bank, Garanti Bank, Akbank, Yapı Kredi Bank, Halk Bank, Vakıflar Bank, QNB Finacial Bank and Denizbank) were examined according to their total size of assets. In order to eliminate the effects of periodicity and increase the number of samples throughout the 18-month period, maximum variation sampling was used. 4 commercials of each bank were purposefully selected and included in the analysis and finally a total of 36 commercials were examined.

In the present study, document review, which is one of the qualitative data collection methods, was used. The biggest advantage of this method is that written documents, audio-visual materials such as sounds, videos and photographs can be used in the study. Thus, non-verbal behaviours such as facial expressions, body movements, mimics and auditory emotions can be included as data in the study (Yildirim & Simsek 2013; 219).

In the quantitative analysis, a stratified sampling method was used. Public employees were stratified according to their working titles. The purpose of using stratified samples lies in the fact that the public employees working in various titles are sampled according to their ratio to other public employees would render the general opinions of public employees fully evident and more generalizable in the study. The size of the quantitative sample was calculated as 400 participants by means of the sample size determination formula where the number of units in the universe is not precisely known along with the time and cost constraints of the study. While selecting these participants for the study, the proportional distribution of public employees by their working titles was assumed as the basis.

A 5-point Likert questionnaire was used as a data collection method and this questionnaire was administered to 400 public employees in Sivas city centre and districts in January and February 2018. The prepared draft scale items were completed by the participants at the time of the study and then they were collected and evaluated. The data obtained after the administration of the draft scale were digitalized and coded. The analysis of the quantitative data was carried out using SPSS 23 and Amos 23 package programs.

Analysis

The qualitative phase of the study

After examining 36 commercials of 9 banks, 6 themes and 93 codes were obtained. 2 experts who have had experience in banking management and 2 professors qualified in the field of qualitative research examined these codes, themes and processes and as a result, 10 codes were excluded from the analysis or combined with another code. The remaining 83 codes were categorized under 6 themes according to their classified properties. These themes were named after the characteristics of the codes they contained. Thes were"Structure and Property," Physical Facilities "," Staff Qualifications "," Services ","Operations and Costs" and "Use of Technology"

The coverage of the codes and themes obtained in all 36 commercials and in each of them is important in terms of analysis. Since the codes are determined by giving a certain time interval in the form of both text and image during the analysis, only reckoning the frequencies of these codes will cause the analysis to be incomplete. Therefore, the frequencies and the length of these codes covered in the commercials are calculated by the NVivo program and then analysed. Since the length of all commercials is not the same, the percentage time of the codes and themes in all the commercials is not calculated using the arithmetic mean and the weighted mean is calculated according to the length of each commercial. the frequency of these codes and themes, their coding frequency and percentage of coverage in the commercials was significant for the analysis. The data obtained in the analysis are presented in the following tables:

Table 1. The Themes And Codes Identified in The Study

	Structure and Property	Staff Qualifications	Services	Transactions and Costs	Physical Facilities	Use of Technology
1	Foreign	Sincere	Old Customer	Loan Rate Costs	Physical Size	Advanced Technology
2	State-Funded	İnterested	Salary Account	Loan Variation	Central Location	Gold Deposit Transactions
3	Recognition	Polite	Atm Facilities	Lending Facilities	Exterior Appearance	Functionality Of Foreign Currency Account
4	Established	Friendly	Private Customer Service	Payment Facilities	Interior Appearance	Mobile Banking Rate
5	Large	Respectful	Reminding Special Days	Credit Period	Number Of Branches	Online Banking Rate
6	Growing	Energetic	Additional Services	Credit Operation Rate	Number Of Atms	No Problems In Mobile Banking
7	İnvesting	Knowledgeable	Less Office Work And Faster Services	Credit For Private Customers	Friendly Atmosphere	No Problems In Online Banking
8	Quantitative Performance	Good-Looking	Functional Call Center	Granting Credit Card Facilities	Waiting Time	Online Banking Facilities
9	İnterest Free Banking	Available	Perfect, Complete Record	Credit Card Cash Advance	Hygiene And Cleanness	Stock Market And Share Dealing Functionality
10	Conventional	Reliable	Conforming To Operational İnstructions	Credit Card Prevalence		Mobil Banking Facilities
11	Social Responsibility	Knowing The Needs	Detailed Operational Notification	Giveaways, Campaigns And Bonuses		
12	Reliable	Clear Communication	İnformative Consultation Facilities	Eft Remittance Fee		
13	Advice	Eagerness	No Difference Between Bank Branches	Deposit İnterest		
14	Sponsor	Diligent	Easy Bill / Tax Payment			
15	İnnovative	Working Rate	No Problem With Bank Cards			
16	Mass	Flawless Operation				
17	Religious	Familiar				
18	National	Number Of Working Staff				

Table 2. Code Characteristics of All Banking Commercials

	Code	Number of coded	Codingg	General percentage		Code	Number of coded	Codingg	General percentage
1	Recognition	36	228	34,80	43	Credit Operation Rate	5	19	3,03
2	Reliable	30	144	30,08	44	Old Customer	6	7	2,79
3	Large	28	136	23,04	45	Salary Account	3	14	2,71
4	National	12	88	19,12	46	Credit Card Cash Advance	2	14	2,57
5	Detailed Operational Notification	18	48	14,36	47	Credit Period	4	13	2,55
6	Advanced Technology	15	94	14,06	48	No Problem With Bank Cards	4	16	2,48
7	Mobile Banking Facilities	13	97	13,22	49	Loan Variation	2	14	2,44
8	Less Office Work	16	80	13,20	50	Growing	8	15	3,36
9	No Problems İn Mobile Banking	13	93	12,38	51	Reminding Special Days	3	9	2,30
10	Conventional	12	27	11,96	52	Online Banking Rate	4	6	2,27
11	Lending Facilities	11	56	9,73	53	Waiting Time	5	17	2,26
12	İnvesting	12	54	9,11	54	Sponsor	2	11	2,22
13	Good-Looking	12	62	8,77	55	Central Location	8	17	2,21
14	Established	12	40	8,71	56	Quantitative Performance	6	10	2,20
15	İnnovative	12	50	7,62	57	Number Of Branches	5	10	2,11
16	Friendly	12	43	6,79	58	Credit Card Prevalence	5	6	1,85
17	İnterested	9	35	6,47	59	Working Rate	2	7	1,62
18	Polite	10	32	6,08	60	Reliable	3	9	1,60
19	Sincere	8	33	5,93	61	No Difference Between Bank Branches	2	3	1,42
20	Mobile Banking Rate	12	47	5,92	62	Payment Facilities	2	6	1,27
21	Eagerness	9	27	5,34	63	Private Customer Service	4	4	1,19
22	Online Banking Facilities	5	26	5,29	64	Conforming To Operational İnstructions	4	4	1,19
23	Social Responsibility	2	17	5,22	65	Friendly Atmosphere	3	7	1,17
24	No Problems In Online Banking	5	25	5,06	66	Additional Services	3	4	1,03
25	Diligent	6	28	5,01	67	Stock Market And Share Dealing Functionality	1	3	1,03
26	Energetic	5	28	4,89	68	Familiar	4	6	1,02
27	Knowledgeable	6	23	4,83	69	Knowing The Needs	2	7	1,02
28	Exterior Appearance	13	33	4,51	70	İnterest Free Banking	2	7	0,90
29	Giveaways, Campaigns And Bonuses	6	19	4,31	71	Number Of Atms	3	6	0,90
30	Religious	7	26	4,16	72	Flawless Operation	3	3	0,82
31	Interior Appearance	7	34	4,14	73	Advice	2	5	0,77
32	Loan Rate Costs	7	16	4,04	74	Perfect, Complete Record	2	4	0,73
33	Respectful	9	19	4,00	75	Deposit İnterest	4	7	0,68
34	Clear Communication	5	20	3,99	76	Functional Call Center	1	2	0,62
35	Foreign	8	23	3,82	77	EFT Remittance Fee	2	2	0,57
36	Physical Size	7	25	3,73	78	İnformative Consultation Facilities	3	5	0,54
37	Number Of Working Staff	6	14	3,50	79	Easy Bill / Tax Payment	3	3	0,53
38	Atm Facilities	4	23	3,38	80	Credit For Private Customers	1	2	0,50
39	State-Funded	4	24	3,32	81	Available	1	2	0,33
40	Mass	6	20	3,24	82	Granting Credit Card Facilities	1	2	0,28
41	Gold Deposit Transactions	4	19	3,19	83	Functionality Of Foreign Currency Account	2	3	0,16
42	Hygiene And Cleanness	7	26	3,09					

Table 3. Descriptive Statistics Related to The Codes of The Banking Commercials

Bank		Code	Number of [illegible]	Coding	General percentage		Code	Number of [illegible]	Coding	General percentage
Ak Bank	1	Reliable	4	27	58,87	6	No Problems In Mobile Banking	4	22	39,00
	2	Recognition	4	19	46,25	7	Gold Deposit Transactions	1	16	38,07
	3	Less Office Work	4	21	40,23	8	Advanced Technology	4	19	34,07
	4	Mobil Banking Facilities	4	22	39,06	9	Knowledgeable	1	4	18,91
	5	Mobile Banking Rate	4	20	39,00	10	Working Rate	1	4	18,72
Deniz Bank	1	Recognition	4	30	34,51	6	Sincere	3	17	19,03
	2	Good-Looking	3	22	26,80	7	Diligent	3	14	17,81
	3	İnterested	4	18	25,65	8	Energetic	3	14	17,12
	4	Friendly	3	19	22,89	9	Knowledgeable	2	12	14,20
	5	Eagerness	4	15	19,96	10	Reliable	3	9	12,99
QNB Financial [illegible]	1	Recognition	4	41	40,44	6	Friendly	2	14	22,33
	2	Large	3	31	40,36	7	Polite	2	12	22,22
	3	Foreign	4	19	26,66	8	İnterested	2	12	21,27
	4	Good-Looking	2	18	25,39	9	Sincere	2	12	20,80
	5	Energetic	2	14	22,98	10	Reliable	2	13	20,25
Garanti Bank	1	Detailed Operational Notification	3	10	37,89	6	Advanced Technology	2	20	26,02
	2	Reliable	4	12	37,65	7	İnnovative	2	19	24,65
	3	Recognition	4	18	32,91	8	No Problems In Mobile Banking	3	21	24,41
	4	Mobil Banking Facilities	3	23	31,13	9	İnvesting	2	18	21,97
	5	Social Responsibility	1	15	27,38	10	Large	4	9	19,21
Halk Bank	1	National	2	28	37,46	6	Detailed Operational Notification	1	2	14,41
	2	Lending Facilities	2	16	28,47	7	Reliable	3	12	13,93
	3	Recognition	4	19	23,74	8	Conventional	4	8	11,04
	4	Large	3	15	19,96	9	Giveaways, Campaigns And Bonuses	1	6	10,99
	5	Loan Variation	1	8	15,32	10	Mass	1	4	7,46
İş Bank	1	Recognition	4	20	40,80	6	Atm Facilities	1	15	17,24
	2	Reliable	3	24	35,26	7	Credit Card Cash Advance	1	11	16,40
	3	Large	4	17	24,82	8	Detailed Operational Notification	2	7	12,81
	4	National	3	20	22,46	9	No Problem With Bank Cards	1	11	12,74
	5	Social Responsibility	1	2	17,82	10	Loan Rate Costs	2	4	12,20
Vakıf Bank	1	Conventional	3	11	67,12	6	Reliable	3	17	22,14
	2	National	3	8	58,24	7	Detailed Operational Notification	2	10	21,96
	3	Recognition	4	28	30,13	8	Large	3	14	19,46
	4	Lending Facilities	2	18	25,39	9	Less Office Work	2	11	13,46
	5	Religious	2	17	23,27	10	Credit Operation Rate	1	10	11,04
Yapı Kredi Bank	1	Advanced Technology	3	30	50,19	6	Online Banking Facilities	1	18	30,61
	2	Mobil Banking Facilities	3	32	47,66	7	No Problems İn Online Banking	1	17	28,31
	3	No Problems In Mobile Banking	3	32	47,49	8	Large	4	16	27,75
	4	Recognition	4	26	46,91	9	İnnovative	3	17	22,79
	5	Reliable	4	14	43,88	10	Less Office Work	1	6	18,17
Ziraat Bank	1	Reliable	4	16	39,70	6	State-Funded	1	18	20,27
	2	Established	3	17	38,73	7	Conventional	2	3	17,12
	3	Large	3	26	33,30	8	Number Of Branches	2	7	13,66
	4	National	2	22	26,59	9	İnvesting	2	8	13,28
	5	Recognition	4	27	23,17	10	İnnovative	2	6	10,23

Table 4. Descriptive Statistics Related to The Themes of The Banking Commercials

Bank	Theme	Number Of	Coding	General Percentage	Bank	Theme	Number Of	Coding	General Percentage
Ak Bank	Use Of Technology	4	107	76,90	Deniz Bank	Structure and Property	4	64	39,97
	Structure And Property	4	61	73,92		Staff Qualifications	4	158	35,24
	Services	4	47	57,15		Services	4	27	27,95
	Staff Qualifications	1	22	28,68		Operations and Costs	2	32	17,15
	Physical Facilities	2	12	16,55		Physical Facilities	2	30	12,19
	Operations And Costs	1	2	3,64		Use of Technology	2	6	8,45
QNB Financial Bank	Structure And Property	4	122	56,22	Garanti Bank	Structure and Property	4	114	78,34
	Staff Qualifications	2	134	30,85		Services	3	37	54,32
	Physical Facilities	2	50	24,99		Use of Technology	3	83	40,68
	Services	4	13	22,93		Operations and Costs	2	18	24,79
	Operations And Costs	3	18	17,61		Physical Facilities	1	46	17,88
	Use Of Technology	1	14	4,85		Staff Qualifications	1	16	4,09
Halk Bank	Structure And Property	4	102	70,50	İş Bank	Structure and Property	4	111	82,84
	Operations And Costs	3	31	39,61		Operations and Costs	3	28	29,46
	Services	2	4	14,79		Services	2	41	20,76
	Physical Facilities	2	6	5,74		Staff Qualifications	1	28	9,30
	Staff Qualifications	2	11	5,19		Use of Technology	1	6	8,38
	Use Of Technology	0	0	0		Physical Facilities	2	11	8,11
Vakıf Bank	Structure And Property	4	105	98,63	Yapı Kredi Bank	Structure and Property	4	88	79,39
	Services	2	35	25,84		Use of Technology	2	140	56,57
	Operations And Costs	2	36	25,39		Services	2	14	21,12
	Use Of Technology	2	35	12,14		Operations and Costs	2	9	6,34
	Physical Facilities	2	10	4,88		Physical Facilities	2	3	5,81
	Staff Qualifications	2	10	3,20		Staff Qualifications	1	1	3,81
Ziraat Bank	Structure And Property	4	158	71,49	Total	Structure and Property	36	925	71,90
	Physical Facilities	3	21	18,83		Services	24	226	26,76
	Services	1	8	8,79		Use of Technology	17	413	20,80
	Use Of Technology	1	22	8,39		Operations and Costs	19	176	19,10
	Staff Qualifications	1	4	3,68		Staff Qualifications	15	384	13,46
	Operations And Costs	1	2	1,12		Physical Facilities	18	189	12,74

Table 5. Comparison of Draft Scale Test Retest Scores

Test Retest	N	Draft Scale Mean Scores	r and (p)	t	p
First Test	34	3,76	r = 0,798	-0,943	0,352
Second Test	34	3,80	(p<0,001)		(p>0,05)

Table 6. Investigation of The Eligibility of The Data for Factor Analysis

Kaiser-Meyer-Olkin (KMO) Test	**0,911**	
Bartlett's Test	**Chi Square Value**	16759,01
	SD	3003
	p	0,000

The qualitative phase of the study

83 codes obtained through qualitative analysis, based on expert opinions and controlled by academicians constitute the item pool to be used in the survey.

The draft scale was administered to 34 public employees working in Sivas province at two weeks intervals. In two applications, t Test for Dependent Groups was performed to determine whether there was a difference between the mean scores of the responses by the participants to all the questions in the questionnaire. According to the findings shown in Table 5, it was concluded that there was no statistically significant difference between the two measurement results of the draft scale was administered at 2 weeks intervals(p> 0.05). The fact that similar results were obtained after repeated measurements and there was no statistically significant difference between the mean scores indicate the reliability of the scale. In addition, the relationship between the mean scores obtained by applying the draft scale to the 34 participants twice at two weeks intervals can be revealed using the Pearson Moments Multiplication formula and is expected to be > 0.7. As shown in Table 5, the test-retest reliability coefficient was calculated as r = 0,798 and a high-level correlation was found at the significance level of p = 0,000, which means that the scale is quite reliable.

The item-total score correlation is an indicator of whether there is a relationship between the scores obtained from the test items and the total score of the test. In other words, it shows whether each item in a measurement tool provides similar results (Tezbasaran 1996: 29). In the present study, according to the item analysis results performed to reveal the reliability of all the items in the scale using the item analysis based on the item-total score correlation, five items that had item-total score correlation values less than 0,25 (deposit interest, interest free banking, salary account, old customer and state-funded) were excluded from the scale since they had little reliability. Finally, the number of the items in the draft scale decreased to 78 and it was concluded that the correlation coefficients of these items were significant.

The remaining 78 items in the draft scale were analysed using the item analysis based on upper and lower groups. Independent groups t test was applied to these groups, and it was found that there was a statistically significant difference between the lower and upper group mean scores for each item ($p < 0.001$). Accordingly, it can be suggested that each of the 78 items in the draft scale is distinctive.

Factor analysis was performed for construct validity of the scale. To perform factor analysis, the data sets must meet some requirements. The first is about whether the sample size is adequate for analysis. Kaiser-Meyer-Olkin (KMO) coefficients are used to determine whether the sample size is adequate or not. If KMO coefficients are between 0.90-1.00, the sample size is considered to be excellent (Tavsancil 2002: 50). According to the results presented in Table 6, KMO coefficients were calculated as 0.911. Accordingly, it can be said that the sample size is perfectly sufficient for factor analysis. Another test required to apply factor analysis to a data set is the globality test developed by Bartlett, which tests the integrity of the mass universe. It is expected that Bartlett test result will be as high as possible and significant ($p < 0.001$) (Tavsancil 2002: 151). According to the results obtained with this test in Table 6, the data in the draft scale were found to be eligible for the factor analysis.

Varimax Rotation and Principal Components Analysis methods that proved to yield the best results were used to determine the factor construct validity of the draft scale prepared for determining the factors affecting the bank preferences of public employees. The starting point for deciding the factor number was those 6 themes obtained in the qualitative analysis and the line graph drawn according to the eigen values of the items was also an important factor in confirming this decision. When the graph drawn according to the values of the items in Figure 2 is examined, it is seen that, the curve tends to decrease after the sixth dot and form a linear structure with other dots. After this dot, the contribution of the factors to variance is both trivial and approximately the same. Therefore, it was concluded that the number of factors should be six.

14 items that did not accumulated under any factors in the analysis and whose factor load values were close enough to be indistinguishable from one another were excluded from the scale. Finally, the number of the items in the scale was 64.

While applying exploratory design, it must be determined around which factors the items cluster in the quantitative analysis and these items must be reviewed by considering the logical and contextual reasons such as the links between the items and most importantly the themes obtained during the qualitative analysis, content and meaning. the items that are incompatible should be eliminated (Karademir, 2014; 42). In the light of this information, 22 items that are included in different factors and themes and incompatible in the quantitative and qualitative analysis were eliminated. As a result, there was a total of 42 items in the scale.

After each exclusion, factor loads were checked again and all procedures were repeated. the equivalent values of the items were used to determine which items were to be excluded from the scale earlier. The minimum value of the item factor load values that indicate the relation of the items to the factors with which they are associated is calculated as >0,50 (Yaslioglu 2017: 76). Afterwards, 10 items were excluded from the scale. As a result, a structure consisting of 6 factors and 32 items, which did not exclude any items and could explain about 60% of the total variance was established. The item factor loads varied between 0,818-0,517. These factors were named after the themes obtained from the qualitative analysis. This was decided by considering the accumulation frequency of codes around the factors.

To determine the construct validity of the factors obtained as a result of the explanatory factor analysis (EFA) and to demonstrate the model validity, the confirmatory factor analysis (DFA) was performed using the AMOS program. According to the model, 6 items were excluded from the model by evaluating fit indices and standardized regression coefficients. Thus, 26 items remained on the scale. The standardized regression coefficients of the items in the model vary between 0.568 - 0.885 (see Table 8). Since these coefficients are expected to be >0.5, the model is validated in terms of standardized regression coefficients.

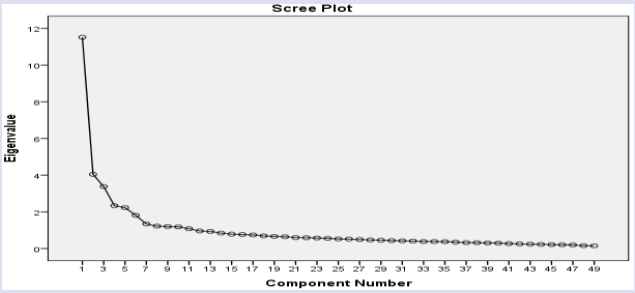

Figure 1. The Line Graph Drawn According to The Values of The Items

Table 7. The Results of The Factor Analysis of The Remaining 32 Items

Subscale	Items (Codes)	Factor Load Values	Eigen values	Variance (%)	Cumulative Variance (%)
FACTOR 1 (Operations and Costs)	Payment Facilities	0,807	8,482	26,506	26,506
	Credit Period	0,799			
	Credit Operation Rate	0,723			
	Loan Variation	0,712			
	Credit For Private Customers	0,685			
	Lending Facilities	0,672			
	Loan Rate Costs	0,647			
	Credit Card Cash Advance	0,554			
FACTOR 2 (Use of Technology)	No Problems In Mobile Banking	0,787	3,227	10,086	36,591
	Online Banking Facilities	0,777			
	Mobile Banking Rate	0,775			
	Mobil Banking Facilities	0,774			
	No Problems In Online Banking	0,771			
	Online Banking Rate	0,568			
FACTOR 3 (Staff Qualifications)	Polite	0,809	2,500	7,812	44,403
	Friendly	0,770			
	Sincere	0,735			
	Respectful	0,647			
	Clear Communication	0,646			
	Knowledgeable	0,521			
	Eagerness	0,517			
FACTOR 4 (Services)	İnformative Consultation Facilities	0,769	1,850	5,780	50,183
	Easy Bill / Tax Payment	0,764			
	Functional Call Center	0,732			
	Perfect, Complete Record	0,529			
FACTOR 5 (Physical Facilities)	Interior Appearance	0,811	1,601	5,004	55,187
	Physical Size	0,736			
	Exterior Appearance	0,712			
	Friendly Atmosphere	0,553			
FACTOR 6 (Structure and Property)	Recognition	0,818	1,449	4,528	59,715

Table 8. Standardized Regression Coefficients For 32 And 26 Items

Factor	Items	Standardized regression coefficients for 32 items	Standardized regression coefficients for 26 items
Operations and Costs	Payment Facilities	0,854	0,856
	Credit For Private Customers	0,721	0,743
	Credit Period	0,735	0,740
	Credit Operation Rate	0,720	0,702
	Loan Variation	0,672	0,662
	Loan Rate Costs	0,595	0,606
	Lending Facilities	0,607	Deleted
	Credit Card Cash Advance	0,421	Deleted
Use of Technology	Online Banking Facilities	0,797	0,794
	No Problems In Online Banking	0,807	0,792
	Mobile Banking Rate	0,775	0,779
	No Problems In Mobile Banking	0,721	0,710

	Mobil Banking Facilities	0,684	0,677
	Online Banking Rate	0,607	Deleted
	Sincere	0,743	0,675
	Friendly	0,720	0,666
Staff Qualifications	Eagerness	0,630	0,663
	Respectful	0,666	0,646
	Polite	0,662	0,614
	Knowledgeable	0,602	0,606
	Clear Communication	0,598	Deleted
	Easy Bill / Tax Payment	0,884	0,885
Services	İnformative Consultation Facilities	0,857	0,858
	Functional Call Center	0,600	0,600
	Perfect, Complete Record	0,411	Deleted
Structure and Property	Reliable	0,857	0,855
	Recognition	0,724	0,726
	Large	0,567	0,568
	Interior Appearance	0,787	0,825
Physical Facilities	Exterior Appearance	0,634	0,655
	Physical Size	0,669	0,648
	Friendly Atmosphere	0,561	Deleted

Table 9. Good And Acceptable Limits of Fit Indexes For CFA And Index Values Obtained From The Model

Fit İndex	Good Fit Range	Acceptable Fit Range	Fit Index Values Obtained From The Model	Acceptance Status Of Fit Index Values
P Significance Value	0,05-0,10	0,01-0,05	0,00	Good
Chi-Square /Degree of	0-2	2-3	1,767	Good
RMSEA	0-0,05	0,05-0,08	0,044	Good
GFI	0,95-1,00	0,9-0,95	0,917	Acceptable
AGFI	0,90-1,00	0,85-0,9	0,894	Acceptable
NFI	0,95-1,00	0,9-0,95	0,902	Acceptable
CFI	0,97-1,00	0,95-0,97	0,954	Acceptable

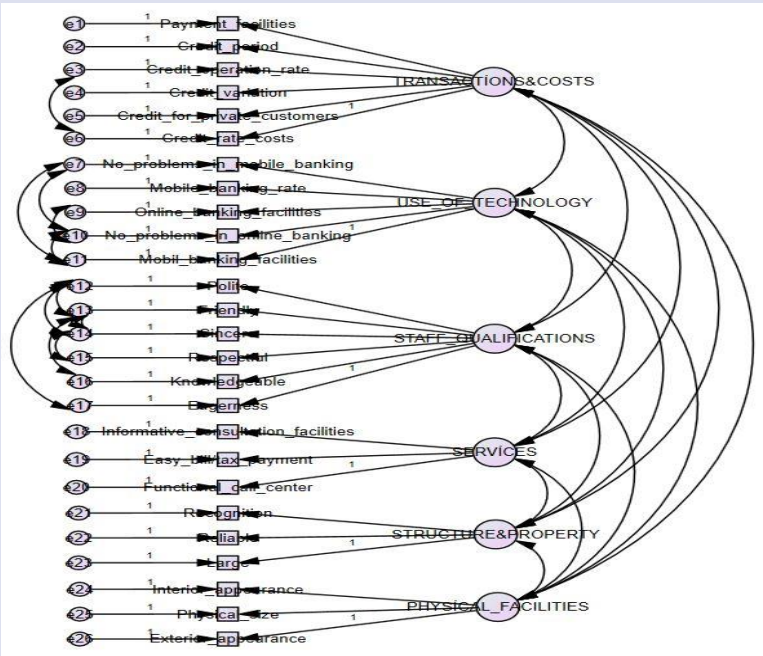

Figure 2. Path Diagram Of The Model Scale

The path diagram of the model scale is shown in Figure 3, and the fit index values and acceptance status of the model obtained as a result of DFA are presented in Table 8. When the model is examined in terms of fit indexes, it is seen that 3 of the 7 fit index values are good in view of model index values and model index values for 4 of them are within acceptable ranges. In the light of these data, it can be concluded that the scale is compatible with the actual data and the AFA results obtained for this 6-factor structure are confirmed by DFA.

One of the main assumptions of the scale development studies in Likert form is that there is a high-level relationship between the attitude to be measured and each item in the scale, that is, basically, each item has to measure the same attitude (Tavsancil 2002: 152). For this reason, a coefficient of α, developed by Cronbach, is used as a measure of internal consistency to determine the level of reliability in developing a Likert scale. The closer the coefficient of α, which assumes values between 0 and 1, is to 1, the more consistent the items in the scale are with each other and the same characteristics is measured (Tezbasaran 1996: 46). If the Cronbach α values are between 0.8-1.00, then the reliability is considered to be high and if it is between 0.6 and 0.8, the reliability is considered to be sufficient (Tavsancil, 2002: 29).

The internal consistency of this scale, which was developed regarding the factors affecting the banking preference of the public employees, was calculated by checking the Cronbach alpha values for the 6 factors obtained from the confirmatory factor analysis and for the whole scale and these values are presented in Table 10. In the light of these results, it can be suggested that the scale developed on the basis of qualitative data and the factors included in this scale are reliable and the developed scale is a data collection tool with sufficient characteristics.

The distribution of the questions on the sample obtained as a result of the frequency analysis carried out in the quantitative phase of the study is presented in Table 11.

A correlation analysis was performed in order to test whether there is a correlation between the items and factors and demographic variables in the scale. Spearman's correlation coefficient was used since the data in the questionnaire were obtained sequentially. Age, educational and income status among demographic variables were tested.

Table 10. Cronbach A Values of The Factors and The Whole Scale

Factors	Number of Items	Cronbach α Coefficient	Reliability Level
Operations and Costs	6	0,858	High
Use of Technology	5	0,882	High
Staff Qualifications	6	0,832	High
Services	3	0,818	High
Structure and Property	3	0,742	Sufficient
Physical Facilities	3	0,742	Sufficient
Total	26	0,888	High

Table 11. Demographic Characteristics And Findings About The Banks

	Variables	N	%		Variables	N	%
Gender	**Female**	165	41,3	**Educational Status**	**Primary-Secondary**	9	2,3
	Male	235	58,8		**High School**	62	15,5
Age	**18-25**	23	5,8		**Associate Degree**	63	15,8
	26-35	169	42,3		**Graduate Degree**	206	51,5
	36-45	131	32,8		**Postgraduate Degree**	60	15,0
	46-55	59	14,8	**Income**	**Below 3000**	116	29,0
	56-65	18	4,5		**3001-4000**	155	38,8
Position	**Administrator**	7	1,8		**4001-5000**	76	19,0
	General Administrative Services	58	14,5		**5001-6000**	28	7,0
	Assisted Services	13	3,3		**Above 6000**	25	6,3
	Engineer	11	2,8	**Bank Preferred**	**Akbank**	46	11,5
	Other Technical Services	6	1,5		**Denizbank**	17	4,3
	Security Guard	60	15,0		**Qnb Financial Bank**	47	11,8
	Doctor	14	3,5		**Garanti Bank**	91	22,8
	Nurse	15	3,8		**Halk Bank**	70	17,5
	Other Health Staff	20	5,0		**İş Bank**	76	19,0
	Academician	15	3,8		**Vakıf Bank**	258	64,5
	Teacher	104	26,0		**Yapı Kredi Bank**	94	23,5
	Other	77	19,3		**Ziraat Bank**	153	38,3
					Other Banks	36	9,0

Table 12. The Correlations Between the Items In The Scale And Demographic Variables

Items		Age	Educational Status	Income
Payment Facilities	r	-,013	-,029	-,101*
	p	,794	,568	,044
Credit For Private Customers	r	,066	,032	-,035
	p	,185	,525	,49
Credit Period	r	-,05	-,015	-,087
	p	,315	,758	,082
Credit Operation Rate	r	,002	-,02	-,085
	p	,967	,683	,09
Loan Variation	r	-,009	-,067	-,110*
	p	0,858	,182	,028
Loan Rate Costs	r	-,052	,044	-,076
	p	,302	,383	,132
Online Banking Facilities	r	-,175**	,132**	,059
	p	0	,008	,235
No Problems In Online Banking	r	-,117*	,104*	,016
	p	,019	,037	,743
Mobile Banking Rate	r	-,227**	,107*	,008
	p	0	,032	,875
No Problems In Mobile Banking	r	-,132**	,135**	,047
	p	,008	,007	,346
Mobile Banking Facilities	r	-,143**	,125*	,058
	p	,004	,012	,25
Sincere	r	-,037	,017	,014
	p	,459	,74	,784
Friendly	r	,044	-,065	-,076
	p	,381	,195	,128
Eagerness	r	-,014	,057	-,013
	p	,773	,255	,788
Respectful	r	-,002	,045	0
	p	,962	,373	1
Polite	r	-,008	-,025	-,005
	p	,872	,62	,919
Knowledgeable	r	-,112*	,111*	,038
	p	,025	,027	,448
Easy Bill / Tax Payment	r	-,007	,146**	-,002
	p	,888	,003	,964
İnformative Consultation Facilities	r	-,068	,124*	,011
	p	,177	,013	,832
Functional Call Center	r	-,056	,104*	,006
	p	,265	,037	,901
Reliable	r	-,115*	,081	-,046
	p	,022	,104	,357
Recognition	r	-,062	,095	-,012
	p	,215	,058	,806
Large	r	-,116*	-,004	-,06
	p	,02	,939	,23
Interior Appearance	r	,018	-,013	,061
	p	,723	,793	,227
Exterior Appearance	r	-,001	,019	,057
	p	,982	0,7	,256
Physical Size	r	,003	-,034	,036
	p	,945	,494	,475

*: p<0,05, **: p<0,01.

Table 13. The Correlations Between the Factors in The Scale And Demographic Variables

Factors		Age	Educational status	Income
Operations And Costs	r	-,008	,010	-,089
	p	,867	,839	,077
Use Of Technology	r	-,208**	,167**	,043
	p	,000	,001	,387
Staff Qualifications	r	-,029	,050	,000
	p	,557	,320	,999
Services	r	-,051	,142**	-,005
	p	,306	,004	,925
Structure And Property	r	-,115*	,067	-,049
	p	,022	,181	,330
Physical Facilities	r	,002	-,011	,072
	p	,971	,822	,150

A weak, negative and significant correlation was found between technology and age (r = -, 208, p =, 000). This indicates that the banks' technological investments and innovative services are more influential on bank preferences as the age decreases among public employees.

A weak, positive and significant correlation was found between technology and educational status. (r =,167, p= ,001). This indicates that the banks' technological investments and innovative services are more influential on bank preferences as the educational status increases among public employees.

A weak, positive and significant correlation was found between the services provided by the bank and the educational status (r =, 142, p =, 004). This shows that the higher the educational status of public employees are, the more quality of the services provided by the bank will be and this will influence the bank preferences more.

A weak, negative and significant correlation was found between the structure and characteristics of the bank and age (r = -, 115, p =, 022). This indicates that the structure and characteristics of the bank are more influential on the bank preferences as the age decreases among public employees.

A weak, negative and significant correlation was found between the facilities provided by the bank in the loan payments and the income level (r = -, 101, p =, 044). This shows that the facilities provided by the bank in loan payments affects bank preferences more as the income level decreases among public employees.

A weak, negative and significant correlation was found between the loan variations provided by the bank and the income level (r = -, 110, p =, 028). This indicates that the loan variations provided by the bank affect bank preferences more as the income level decreases among public employees.

While there was a weak, negative and significant correlation between age and ease of using the bank's online services (r = -, 175, p = 0), a weak, positive and significant correlation was found between education level and ease of using the bank's online services (r =, 132, p =, 008). This suggests that ease of using the bank's online services affects bank preferences more as the age decreases and educational status increases among public employees.

A weak, negative and significant correlation was found between age and uninterrupted operation of the bank's online system (r = -, 117, p =, 019) whereas a weak, positive and significant correlation was found between education level and uninterrupted operation of the bank's online system (r =, 104, p =, 037). This suggests that uninterrupted operation of the bank's online system affects bank preferences more as the age decreases and educational status increases among public employees.

While there was a weak, negative and significant correlation between age and rapid operation of mobile banking (r = -, 227, p = 0), a weak, positive and significant correlation was found between education level and rapid operation of mobile banking (r =, 107, p =, 032). This suggests that rapid operation of mobile banking affects bank preferences more as the age decreases and educational status increases among public employees.

While there was a weak, negative and significant correlation between age and uninterrupted operation of mobile banking (r = -,132, p=,008), a weak, positive and significant correlation was found between education level and uninterrupted operation of mobile banking (r =,135 , p=,007). This suggests that uninterrupted operation of mobile banking affects bank preferences more as the age decreases and educational status increases among public employees.

While there was a weak, negative and significant correlation between age and ease of using mobile banking (r = -,143, p= ,004), a weak, positive and significant correlation was found between education level ease of using mobile banking (r =,125, p=,012). This indicates that ease of using mobile banking affects bank preferences more as the age decreases and educational status increases among public employees.

While a weak, negative and significant correlation was found between knowledge level of the bank's staff and age (r = -, 112, p =, 025), a weak, positive and significant correlation was found between education level (r =, 111, p =, 027). This shows that the knowledge level of the bank's staff is more influential on the bank preferences as the age decreases and the educational status increases among public employees.

A weak, positive and significant correlation was found between ease of invoice payment via tools of the bank and

educational level (r = 146, p =. 003). This suggests that making invoice payment via tools of the bank more easily affects bank preferences more as the educational status increases among public employees.

A weak, positive, and significant correlation was found between the ease of obtaining information from the bank and the educational level (r = 124, p = 013). This indicates that obtaining information from the bank more easily affects the bank preference as the educational status increases among public employees.

A weak, positive and significant correlation was found between the functionality of the call centres of the bank and the education level (r =, 104, p =, 037). This shows that more rapid and easier transactions in the call centres of the bank affects the bank preference as the education level increases among public employees.

A weak, negative and significant correlation was found between the reliability of the bank and age (r = -, 115, p =, 022). This suggests that the bank having a more reliable structure affects the bank preferences more as the age decreases among public employees.

A weak, negative and significant correlation was found between the bank size and age (r = -, 116, p =, 02). This indicates that the bank having a greater size and larger transaction volume affects the bank preferences more as the age decreases among public employees.

No significant correlation was found between the other factors and items, age, educational status and income levels.

Independent t test and F (ANOVA) tests were used in order to determine whether the items and factors in the scale developed for the factors affecting the bank preferences of the public employees differ in terms of demographic variables. All H0 hypotheses were assumed that there was no significant difference between the group means and all H1 hypotheses were assumed that there was a significant difference between at least two group means. If the significance value (p) is <0.05, H0 hypothesis was rejected, H1 hypothesis was accepted. If the significance value (p) is ≥ 0.05, H0 hypothesis was accepted and hypothesis H1 was rejected.

The results of the t test in terms of gender were explained below:

- There was a statistically significant difference between the banks' loan payments and the convenience provided by them for their customers in terms of gender (p =. 036 <0.05). This shows that women consider this variable more important than men in bank preferences.
- There was a statistically significant difference between the technological innovations and the infrastructures of banks in terms of gender. (p = ,027 < 0,05). This shows that women consider this variable more important than men in bank preferences.
-A statistically significant difference was found in the uninterrupted operation of the online banking transactions in terms of gender. (p = ,013 < 0,05). This shows that women consider this variable more important than men in bank preferences.
- A statistically significant difference was found in rapid operation of the mobile banking transactions in terms of gender. (p =,018 < 0,05). This shows that women consider this variable more important than men in bank preferences.
-A statistically significant difference was found in the uninterrupted operation of mobile banking transactions in terms of gender. (p=,048<0,05). This shows that women consider this variable more important than men in bank preferences.
- A statistically significant difference was found in convenience of invoice payments via tools of the bank in terms of gender. (p = ,035 < 0,05). This shows that women consider this variable more important than men in bank preferences.
- A statistically significant difference was found in the physical size of the bank branches in terms of gender. (p=,046<0,05). This shows that men consider this variable more important than women in bank preferences.

Table 14 presents the results obtained by the F test that was used to determine differences between the demographic variables such as age, educational status, position and income status. Table 15,16 and 17 show the results of multiple comparison tests to determine which groups are different.

Table 14. F Test Results of The Factors And Items in The Scale According to Age,Educational Status,Position and Income Status

	Age		Education Status		Position		Income	
	F	P	F	p	F	p	F	p
OPERATIONS AND COSTS	1,827	,123	,311	,870	2,063	,022*	1,719	,145
Payment Facilities	2,300	,058	,599	,663	1,363	,188	1,917	,107
Credit For Private Customers	1,443	,219	,617	,650	1,185	,295	,406	,804
Credit Period	1,607	,172	,342	,850	1,622	,090	1,825	,123
Credit Operation Rate	1,522	,195	,432	,786	1,213	,276	1,671	,156
Loan Variation	,881	,475	1,774	,133	1,294	,225	2,318	,057
Loan Rate Costs	1,877	,114	1,587	,177	2,856	,001*	2,400	,050
USE OF TECHNOLOGY	3,648	,006*	2,787	,026*	3,478	,000*	,755	,555
Online Banking Facilities	3,263	,012*	2,907	,022*	2,365	,008*	1,055	,379

No Problems In Online Banking	1,369	,244	1,928	,105	2,490	,005*	,486	,746
Mobile Banking Rate	5,593	,000*	1,456	,215	2,005	,027*	,926	,448
No Problems In Mobile Banking	2,097	,081	1,752	,138	2,911	,001*	1,065	,374
Mobile Banking Facilities	2,008	,093	2,415	,048*	3,246	,000*	,595	,666
STAFF QUALIFICATIONS	2,852	,024*	,699	,593	1,541	,114	,376	,825
Sincere	2,117	,078	,315	,868	1,625	,089	,379	,824
Friendly	,867	,484	,800	,526	,934	,508	,821	,513
Eagerness	1,280	,277	,797	,528	3,318	,000*	,756	,555
Respectful	1,795	,129	,708	,587	1,414	,164	,875	,479
Polite	3,319	,011*	,785	,536	,722	,717	,223	,925
Knowledgeable	2,448	,046*	4,083	,003*	1,464	,143	1,564	,183
SERVICES	1,532	,192	2,125	,077	1,409	,166	,261	,903
Easy Bill / Tax Payment	1,363	,246	2,532	,040*	1,516	,123	,519	,722
İnformative Consultation Facilities	2,153	,074	1,906	,109	,898	,542	,175	,951
Functional Call Center	1,227	,299	1,083	,364	1,495	,131	1,111	,351
STRUCTURE AND PROPERTY	2,986	,019*	1,924	,106	,932	,509	,414	,798
Reliable	3,390	,010*	3,012	,018*	,920	,521	,312	,870
Recognition	2,057	,086	1,911	,108	1,265	,242	,286	,887
Large	1,853	,118	,566	,687	,667	,770	,526	,716
PHYSICAL FACILITIES	,557	,694	,396	,811	2,434	,006*	,961	,429
Interior Appearance	,277	,893	,236	,918	2,624	,003*	1,571	,181
Exterior Appearance	2,382	,051	1,133	,341	2,482	,005*	,557	,694
Physical Size	,082	,988	,186	,946	1,061	,392	,458	,767

Table 15. Descriptive Statistics for Factors and Items in the Scale for Age Variable and LSD Multiple Comparison Test Results

	18-25	26-35	36-45	46-55	56-65
USE OF TECHNOLOGY	4,51 ± 0,54^{a}	4,36 ± 0,66^{a}	4,17 ± 0,76^{b}	4,07 ± 0,74^{b}	4,02 ± 0,69^{b}
Online Banking Facilities	4,57 ± 0,59^{a}	4,37 ± 0,81^{a}	4,17 ± 0,89^{b}	3,98 ± 1,00^{b}	4,17 ± 0,99^{ab}
Mobile Banking Rate	4,61 ± 0,58^{a}	4,38 ± 0,77^{a}	4,14 ± 0,93^{b}	3,98 ± 0,86^{b}	3,72 ± 1,27^{b}
STAFF QUALİFİCATİONS	4,51 ± 0,52^{a}	4,23 ± 0,57^{b}	4,25 ± 0,58^{b}	4,16 ± 0,52^{b}	4,54 ± 0,53^{a}
Polite	4,57 ± 0,59^{ab}	4,25 ± 0,71^{bc}	4,27 ± 0,71^{bc}	4,14 ± 0,82^{c}	4,72 ± 4,46^{a}
Knowledgeable	4,65 ± 0,71^{a}	4,23 ± 0,81^{b}	4,19 ± 0,78^{b}	4,03 ± 0,91^{b}	4,28 ± 0,96^{ab}
STRUCTURE AND PROPERTY	4,46 ± 0,39^{a}	4,34 ± 0,59^{a}	4,22 ± 0,75^{ab}	4,01 ± 0,93^{b}	4,17 ± 1,01^{ab}
Reliable	4,74 ± 0,45^{a}	4,57 ± 0,64^{a}	4,47 ± 0,74^{a}	4,19 ± 1,09^{b}	4,50 ± 1,04^{ab}

a,b,c: The means with the same letter within each factor are not statistically different.(P>0.05). the scores were presented as (mean ±SD).

Table 16. Descriptive Statistics for Factors and Items in the Scale for Educational Level Variable and LSD Multiple Comparison Test Results

	Primary-Secondary	High School	Associate Degree	Graduate Degree	Postgraduate Degree
USE OF TECHNOLOGY	3,73 ± 0,62^{c}	4,11 ± 0,69^{bc}	4,17 ± 0,65^{abc}	4,34 ± 0,71^{a}	4,25 ± 0,78^{ab}
Online Banking Facilities	3,44 ± 1,24^{b}	4,13 ± 0,80^{a}	4,17 ± 0,87^{a}	4,34 ± 0,86^{a}	4,25 ± 0,91^{a}
Mobile Banking Facilities	3,56 ± 0,88^{b}	4,08 ± 0,89^{ab}	4,19 ± 0,98^{a}	4,32 ± 0,79^{a}	4,27 ± 0,99^{a}
Knowledgeable	3,44 ± 1,33^{c}	4,05 ± 1,02^{b}	4,29 ± 0,68^{ab}	4,21 ± 0,80^{b}	4,45 ± 0,59^{a}
Easy Bill / Tax Payment	3,89 ± 0,78^{c}	4,27 ± 0,68^{bc}	4,41 ± 0,71^{ab}	4,45 ± 0,70^{ab}	4,53 ± 0,65^{a}
Reliable	3,67 ± 1,41^{b}	4,40 ± 0,80^{a}	4,48 ± 0,80^{a}	4,53 ± 0,75^{a}	4,55 ± 0,62^{a}

a,b,c: The means with the same letter within each factor are not statistically different.(P>0.05). the scores were presented as (mean ±SD).

Table 17. Descriptive Statistics For Factors And Items İn The Scale For Position Variable And LSD Multiple Comparison Test Results

	1	2	3	4	5	6	7	8	9	10	11	12
OPERATIONS AND COSTS	3,71 ± ,54^{bc}	4,10 ± ,71^{ab}	4,05 ± ,52^{ab}	3,83 ± 1,14^{abc}	3,75 ± ,72^{abc}	4,20 ± ,52^{ab}	3,49 ± ,88^{c}	4,30 ± ,73^{ab}	4,15 ± ,65^{ab}	4,38 ± ,56^{a}	3,93 ± ,92^{ab}	4,09 ± ,58^{ab}
Loan Rate Costs	3,43 ± 1,40^{cd}	4,33 ± 1,02^{ab}	3,77 ± 1,54^{abcd}	3,73 ± 1,49^{bcd}	3,83 ± ,98^{abcd}	4,55 ± ,57^{a}	3,29 ± 1,20^{d}	4,53 ± ,92^{a}	4,30 ± ,87^{abc}	4,53 ± ,64^{a}	4,21 ± 1,12^{abc}	4,17 ± 1,07^{abc}
USE OF TECHNOLOGY	4,11 ± ,23^{bcd}	4,12 ± ,85^{bc}	3,55 ± ,73^{d}	4,38 ± ,60^{abc}	4,37 ± ,29^{abc}	4,28 ± ,52^{abc}	4,14 ± ,75^{bc}	4,07 ± ,90^{bcd}	3,96 ± ,85^{cd}	4,43 ± ,65^{ab}	4,51 ± ,61^{a}	4,16 ± ,72^{bc}
Online Banking Facilities	4,29 ± ,49^{b}	4,17 ± 1,01^{b}	3,54 ± 1,33^{c}	4,18 ± ,98^{b}	4,67 ± ,52^{a}	4,20 ± ,73^{b}	4,00 ± ,88^{bc}	4,07 ± ,96^{bc}	4,05 ± 1,00^{bc}	4,53 ± ,64^{a}	4,51 ± ,72^{a}	4,16 ± ,90^{b}
No Problems In Online Banking	4,29 ± ,49^{ab}	4,21 ± ,87^{b}	3,54 ± 1,13^{c}	4,36 ± ,67^{ab}	4,50 ± ,55^{ab}	4,22 ± ,69^{b}	4,21 ± ,98^{b}	4,00 ± ,93^{bc}	4,00 ± ,97^{bc}	4,47 ± ,64^{ab}	4,52 ± ,74^{a}	4,12 ± ,97^{b}
Mobile Banking Rate	3,71 ± 1,25^{bc}	4,03 ± 1,00^{bc}	3,69 ± ,86^{c}	4,36 ± ,67^{ab}	4,50 ± ,55^{a}	4,32 ± ,68^{ab}	4,14 ± ,77^{abc}	3,93 ± 1,16^{bc}	4,05 ± 1,00^{abc}	4,33 ± ,90^{ab}	4,45 ± ,80^{a}	4,18 ± ,87^{abc}
Mobile Banking Facilities	4,14 ± ,38^{abc}	4,10 ± 1,00^{abc}	3,38 ± 1,12^{d}	4,45 ± ,69^{ab}	4,00 ± 0^{abc}	4,32 ± ,60^{ab}	4,07 ± 1,14^{abc}	4,13 ± ,92^{abc}	3,80 ± 1,36^{cd}	4,60 ± ,63^{a}	4,50 ± ,74^{a}	4,16 ± ,86^{abc}
No Problems In Mobile Banking	4,14 ± ,38^{abc}	4,07 ± 1,04^{abc}	3,62 ± 1,04^{c}	4,55 ± ,69^{a}	4,17 ± ,41^{abc}	4,35 ± ,61^{a}	4,29 ± ,73^{ab}	4,20 ± 1,01^{abc}	3,90 ± 1,07^{bc}	4,20 ± 1,08^{abc}	4,57 ± ,69^{a}	4,21 ± ,82^{ab}
Eagerness	4,00 ± ,58^{cd}	4,31 ± ,68^{abc}	4,15 ± ,56^{abc}	4,36 ± ,67^{abc}	4,33 ± ,52^{abc}	4,28 ± ,80^{abc}	4,07 ± ,62^{abc}	4,40 ± ,63^{abc}	3,55 ± 1,10^{d}	4,80 ± ,41^{a}	4,40 ± ,62^{abc}	4,34 ± ,74^{abc}
PHYSİCAL FACİLİTİES	2,86 ± ,63^{bcd}	3,04 ± ,95^{bcd}	3,21 ± ,78^{bcd}	3,39 ± ,98^{ab}	3,44 ± ,81^{ab}	3,46 ± ,75^{ab}	2,95 ± ,98^{bcd}	2,78 ± ,80^{cd}	2,73 ± ,71^{d}	3,82 ± ,71^{a}	3,22 ± ,97^{b}	3,29 ± ,94^{b}
Interior Appearance	2,71 ± ,95de	3,14 ± 1,19^{bcde}	3,46 ± 1,13^{abcd}	3,18 ± ,87^{bcde}	3,67 ± ,52^{ab}	3,57 ± ,96^{ab}	2,79 ± 1,12^{cde}	2,60 ± ,83^{e}	2,70 ± ,98^{e}	3,87 ± ,64^{a}	3,27 ± 1,09^{bcd}	3,26 ± 1,07^{bcd}
Exterior Appearance	3,14 ± 1,22^{bc}	3,00 ± 1,09^{cd}	2,92 ± ,95^{cd}	3,36 ± 1,29^{ab}	3,33 ± 1,21^{bc}	3,55 ± 1,13^{ab}	3,07 ± ,92^{cd}	3,07 ± 1,22^{cd}	2,45 ± 1,15^{d}	4,07 ± ,80^{a}	3,14 ± 1,21^{c}	3,34 ± 1,18^{b}

1: Administrator, 2: general administrative services, 3: assisted services, 4 : engineer, 5 : other technical services, 6: security guard, 7: Doctor, 8 : nurse, 9 : other health staff, 10 : Akademisyen, 11 : teacher, 12 : other. a,b,c,d,e: The means with the same letter within each factor are not statistically different.(P>0.05). the scores were presented as (mean ±SD).

Table 18. The Ranking Of The Results Of All Qualitative And Quantitative Analysis According To The Themes

	Qualitative Analysis		Quantitative Analysis	
	Theme	**Percentage (%)**	**Factor**	**Average**
1	**Structure and Property**	71,90	**Services**	88,4
2	**Services**	26,76	**Staff Qualifications**	85,2
3	**Use of Technology**	20,80	**Structure and Property**	85,0
4	**Operations and Costs**	19,10	**Use of Technology**	85,0
5	**Staff Qualifications**	13,46	**Structure and Property**	81,0
6	**Physical Facilities**	12,74	**Physical Facilities**	64,4

Table 19. The Ranking of The Results of All Qualitative and Quantitative Analysis According to The Codes

	Qualitative Analysis			Quantitative Analysis	
	Code	The Rank Out Of 83 Codes	Percentage	Items	Mean
1	Recognition	1	34,80	Reliable	89,8
2	Reliable	2	30,08	Functional Call Center	88,8
3	Large	3	23,04	Easy Bill / Tax Payment	88,4
4	Mobile Banking Facilities	7	13,22	İnformative Consultation Facilities	88,2
5	No Problems In Mobile Banking	9	12,38	Eagerness	86,0
6	Friendly	16	6,79	Friendly	85,8
7	Polite	18	6,08	Recognition	85,8
8	Sincere	19	5,93	Respectful	85,8
9	Mobile Banking Rate	20	5,92	Polite	85,6
10	Eagerness	21	5,34	No Problems In Mobile Banking	85,6
11	Online Banking Facilities	22	5,29	Online Banking Facilities	85,0
12	No Problems In Online Banking	24	5,06	No Problems In Online Banking	85,0
13	Knowledgeable	27	4,83	Mobile Banking Facilities	84,8
14	Exterior Appearance	28	4,51	Payment Facilities	84,8
15	Interior Appearance	31	4,14	Mobile Banking Rate	84,6
16	Loan Rate Costs	32	4,04	Loan Rate Costs	84,4
17	Respectful	33	4,00	Knowledgeable	84,4
18	Physical Size	36	3,73	Sincere	83,6
19	Credit Operation Rate	43	3,03	Credit Operation Rate	82,2
20	Credit Period	47	2,55	Credit For Private Customers	81,0
21	Loan Variation	49	2,44	Credit Period	79,6
22	Payment Facilities	62	1,27	Large	79,4
23	Functional Call Center	76	0,62	Loan Variation	73,6
24	İnformative Consultation Facilities	78	0,54	Interior Appearance	65,0
25	Easy Bill / Tax Payment	79	0,53	Exterior Appearance	64,4
26	Credit For Private Customers	80	0,50	Physical Size	63,8

Discussion and Conclusion

The ranking of the themes in the study according to the results of the qualitative and quantitative analysis is provided in Table 18. While doing this, the frequency of the codes and themes included in the commercials for the qualitative data was considered as the basis and the Likert mean scores of the respondents were calculated out of percentages for the quantitative data.

The themes derived from the results of the qualitative analysis in Table 18 were obtained by examining 36 commercials of all banks, while quantitative analysis data were obtained from 400 public employees who completed the questionnaire developed in the light of these qualitative data. Accordingly, the themes “Services” “Structure and Properties” were both used frequently by banks to influence bank preferences in commercials, and they were considered more important than other themes in bank preferences by public employees, who were the potential targets of this advertisement. The theme of “Physical Facilities “was less used than the other themes in order to influence the bank preferences in the commercials of the banks by public employees, who were the potential targets of this advertisement. In addition, the themes of “Use of Technology” and “Operations and Costs” are both varying in their rankings and remain in mid-rank among the 6 themes used to influence bank preferences in banks' commercials and they are ranked in the middle by public employees, who were the potential targets of this advertisement. Although the theme “Staff Qualifications” is emphasized less than others in commercials, it is considered as one of the most important factors in the bank's preferences by public employees. This is because information about bank personnel in the background is constantly emphasized, even when there is another theme highlighted in commercials. Therefore, this theme is higher in rankings in the qualitative analysis.

When the final 26 items in the developed scale are examined according to the ranking out of 83 codes that occur as a result of qualitative analysis, it is generally seen that these items are not at all homogeneously distributed and ranked higher very often. This suggests that the items often emphasized in advertising are more important for bank customers as well.

Based on the data collected, it has been observed that certain codes like "large", "exterior appearance", "interior appearance", and "physical size" are frequently used to

influence bank preferences in commercials, however they have been found to be less important in terms of bank preferences than other codes by the public emloyees, who are the potential targets of this advertisement. On the contrary, the codes “ease of loan payment”, “call centre functionality”, ease of getting information” and “convenience to pay invoices” are not frequently used in banks' commercials to influence bank preferences and they have been found to be less important in terms of bank preferences than other codes by the public employees, who are the potential targets of this advertisement. The remaining 18 codes, other than these 8 codes, are located approximately in similar ranks obtained from the results of both qualitative and quantitative analysis.

The underlying reasons of the differences between the codes include explaining and emphasizing any subject in the television commercials while the background can be presented simultaneously through the context and by giving information about physical conditions and facilities. Furthermore, the theme “Physical Facilities” is included in the qualitative analysis without saving extra and it is important that the banking sector, now an indispensable part of daily life, requiring information and time-consuming, encourages the potential customers and emphasizes the theme of “Offered Services” in favour of preference.

When the developed scale was compared to similar studies, a number of similarities and differences were found in terms of items and factors in the following:

-As technology and banking transactions have become a part of life nowadays, the physical facilities and features of the banks have been gradually losing their functions in view of their customers. For this reason, ATM prevalence, branch centrality, number of branches, no waiting for transactions in the branches and the number of box offices at the branches, which are considered as physical characteristics of the banks and frequently studied in other studies, were not included in our scale. 3 items clustered around the physical facilities factor of the scale had the lowest means.

-6 items under the transaction and costs factor were related to loans. When the previous studies are reviewed, factors such as similar names and characteristics are found, but there are also some items such as deposit interest rates and overdraft accounts under these factors. This may be due to the fact that almost every bank has a similar product range as the competition in the banking sector increases the variety of services offered and the public employees show extreme interest in bank loans due to their low salaries or incomes.

-5 items under the technology factor were related to online and mobile banking services. In previous studies, factors such as similar names and characteristics are rarely seen, or, if they are included in these factors, such as telephone banking service and electronic service quality, or technology related parts have been included in another structure and only under the name of a single factor. The frequencies and means of these 5 items are always in the middle and upper ranks. It can be suggested that these results are estimable since all the systems are connected to the internet and we never leave our phones off ourselves in today’s technological age. In recent studies, these factors and items are more commonly used than previous studies.

-There are 6 items clustered around the staff factor. When the previous studies are reviewed, almost all of them have found a factor of the same title or feature and only enthusiastic personnel were found as different items. In addition, this item is always in the middle and higher frequencies and means.

-There are 3 items under the offered services factor. When the previous studies were reviewed, factors such as similar names and characteristics are found, but the items under these factors differ. Considering the fact that these 3 items are relevant to time, the reasons of this difference may arise from the fact that people want to access to as many banking services and information in a simple way and quickly as possible in limited time. Furthermore, the fact that the respondents of the questionnaire consider these 3 items at the highest rank in terms of means supports this view.

-There are 3 items under the structure and property factor. When the previous studies are reviewed, there are factors with different names but similar structures. Considering the means of the items ranking in the top 3 in terms of their frequency in the commercials, the item” safe” is in the highest rank, followed by the item “recognition” in the middle ranks and the item “size” in the lower ranks respectively. The reason why the items “large” and “recognition” are relatively lower in the ranking than the item “safe” can be explained by the fact that public employees tend to work with the bank they find reliable due to the structure of the bank.

With this study, advertisers analysed the items that public officials found more important in bank preferences; they can revise future advertisements according to this information, so they can produce both result-oriented and less costly advertisements. With this study, banks analysed the items that public officials found more important in bank preferences; they can work on applying these items more frequently and more effectively as a bank.

Within the scope of this study, a scale titled as “Factors affecting the bank preferences of public employees working in the province of Sivas” was developed using the exploratory design, which is one of the mixed methods. In the light of the detailed data obtained in qualitative data analysis and the findings obtained from this quantitative data collection tool developed based on these data, it was found that these data obtained in detailed form as a result of the qualitative analysis were generalizable with the help of quantitative analysis, and that the qualitative and quantitative findings supported each other.

Extended Abstract

The banking commercials are aimed to persuade consumers to purchase goods through the elements they host. In other words, as each of these elements is considered as a criterion for consumers to purchase, they take up a place in that commercial. Due to the very high cost of commercials broadcast on television, the banks struggle to transmit their messages to their clients and potential clients in as little time as possible, which means that banking commercials broadcast on television are full of these items. The revelation of these elements, embedded in the television commercials of the banks by using qualitative video analysis, is a research

challenge that needs to be solved and this study aimed to analyse and overcome it.

In the literature review, it has been observed that quantitative methods are frequently used in examining the factors affecting the banking preferences of the consumers while qualitative methods are rarely used. In addition, since the fact that the quantitative data are supported by qualitative data it would be more appropriate in providing detailed and in-depth data and these data obtained during the qualitative phase are considered to reveal some of the undiscovered elements, the mixed method is selected in the study.

The present study was conducted using mixed method design. When applying this design in the study, the particularly useful data used in the qualitative phase, themes and the underlying codes are described. These structures are then used for developing the measurement tool during the quantitative phase. It is recommended to use a draft to highlight a few steps required to design a valid and reliable measurement tool.

The universe in the qualitative phase of the study consists of all the banking commercials broadcast on television. Due to time constraints, the banking commercials broadcast in a period of 18 months between November 2015 and April 2017 were included as the study sample. In addition, the commercials of all the active banks were not examined and only those of 9 largest banks (Ziraat Bank, İş Bank, Garanti Bank, Akbank, Yapı Kredi Bank, Halk Bank, Vakıflar Bank, QNB Finacial Bank and Denizbank) were examined according to their total size of assets. In order to eliminate the effects of periodicity and increase the number of samples throughout the 18-month period, maximum variation sampling was used. 4 commercials of each bank were purposefully selected and included in the analysis and finally a total of 36 commercials were examined.

In the quantitative analysis, a stratified sampling method was used. Public employees were stratified according to their working titles. The purpose of using stratified samples lies in the fact that the public employees working in various titles are sampled according to their ratio to other public employees would render the general opinions of public employees fully evident and more generalizable in the study. The size of the quantitative sample was calculated as 400 participants by means of the sample size determination formula where the number of units in the universe is not precisely known along with the time and cost constraints of the study. While selecting these participants for the study, the proportional distribution of public employees by their working titles was assumed as the basis.

After examining 36 commercials of 9 banks, 6 themes and 93 codes were obtained. 2 experts who have had experience in banking management and 2 professors qualified in the field of qualitative research examined these codes, themes and processes and as a result, 10 codes were excluded from the analysis or combined with another code. The remaining 83 codes were categorized under 6 themes according to their classified properties. These themes were named after the characteristics of the codes they contained. These were" Structure and Property," Physical Facilities"," Staff Qualifications", "Services", "Operations and Costs" and "Use of Technology".

As a result, a structure consisting of 6 factors and 32 items, which did not exclude any items and could explain about 60% of the total variance was established. The item factor loads varied between 0,818-0,517. These factors were named after the themes obtained from the qualitative analysis. This was decided by considering the accumulation frequency of codes around the factors.

In order to determine the construct validity of the factors obtained as a result of the explanatory factor analysis (EFA) and to demonstrate the model validity, the confirmatory factor analysis (DFA) was performed using the AMOS program. According to the model, 6 items were excluded from the model by evaluating fit indices and standardized regression coefficients. Thus, 26 items remained on the scale.

The internal consistency of this scale, which was developed regarding the factors affecting the banking preference of the public employees, was calculated by checking the Cronbach alpha values for the 6 factors obtained from the confirmatory factor analysis and for the whole scale. In the light of these results, it can be suggested that the scale developed on the basis of qualitative data and the factors included in this scale are reliable and the developed scale is a data collection tool with sufficient characteristics.

The themes "Services" "Structure and Properties" were both used frequently by banks to influence bank preferences in commercials, and they were considered more important than other themes in bank preferences by public employees, who were the potential targets of this advertisement. The theme of "Physical Facilities "was less used than the other themes in order to influence the bank preferences in the commercials of the banks by public employees, who were the potential targets of this advertisement. In addition, the themes of "Use of Technology" and "Operations and Costs" are both varying in their rankings and remain in mid-rank among the 6 themes used to influence bank preferences in banks' commercials and they are ranked in the middle by public employees, who were the potential targets of this advertisement. Although the theme "Staff Qualifications" is emphasized less than others in commercials, it is considered one of the most important factors in the bank's preferences by public employees. This is because information about bank personnel in the background is constantly emphasized, even when there is another theme highlighted in commercials. Therefore, this theme is higher in rankings in the qualitative analysis.

As a result, the relationships between the banking preference criteria and demographic variables of the public employees in Sivas were evaluated by statistical methods and the differences were interpreted. With this study, advertisers analysed the items that public officials found more important in bank preferences; they can revise future advertisements according to this information, so they can produce both result-oriented and less costly advertisements. With this study, banks analysed the items that public officials found more important in bank preferences; they can work on applying these items more frequently and more effectively as a bank.

Contribution Rates and Conflicts of Interest

Etik Beyan	Bu çalışmanın hazırlanma sürecinde bilimsel ve etik ilkelere uyulduğu ve yararlanılan tüm çalışmaların kaynakçada belirtildiği beyan olunur.	**Ethical Statement**	It is declared that scientific and ethical principles have been followed while carrying out and writing this study and that all the sources used have been properly cited
Yazar Katkıları	Çalışmanın Tasarlanması: KCI (%80) YK(%20) Veri Toplanması: KCI (%70) YK(%30) Veri Analizi: KCI (%80) YK(%20) Makalenin Yazımı: KCI (%80) YK(%20) Makale Gönderimi ve Revizyonu: KCI (%70) YK(%30)	**Author Contributions**	Research Design: KCI (%80) YK(%20) Data Collection: KCI (%70) YK(%30) Data Analysis: KCI (%80) YK(%20) Writing the Article: KCI (%80) YK(%20) Article Submission and Revision: KCI (%70) YK(%30)
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Çıkar Çatışması	Çıkar çatışması beyan edilmemiştir.	**Conflicts of Interest**	The author(s) has no conflict of interest to declare.
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Telif Hakkı & Lisans	Yazarlar dergide yayınlanan çalışmalarının telif hakkına sahiptirler ve çalışmaları **CC BY-NC 4.0** lisansı altında yayımlanmaktadır.	**Copyright & License**	Authors publishing with the journal retain the copyright to their work licensed under the **CC BY-NC 4.0**

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