

DOĞUŞ UNIVERSITY
INSTITUTE OF SOCIAL SCIENCES
MA IN TRANSLATION STUDIES

A DESCRIPTIVE STUDY: TRANSLATION OF BANKING ADVERTISEMENTS IN THE
LIGHT OF SKOPOS THEORY

MA THESIS

Ülker Tezkaç

201289003

Thesis Advisor

Associate Prof. Dr. Mine Özyurt Kılıç

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ÖZET

Günümüzde ekonomi ile ilgili her konuda çok yaygın olarak kullanılan bir kelime olan küreselleşme olgusunun çeviri üzerinde de çok büyük etkisi bulunmaktadır. Ürün ve hizmetlerin yabancı pazarlara ya da yabancı alıcılara pazarlanması ve bunların reklamının yapılması çeviriyi zorunlu bir eylem haline getirmektedir. Bu ticari aktivitelerdeki en önemli faktörlerden bir tanesi reklam çevirisi ve dolayısıyla çevirmendir. Reklam çevirisinde ana dilde yazılmış bir reklam metninin yabancı bir dile ve kültüre çevrilmesi gerekmektedir. Reklamın en önemli işlevi alıcıyı satın alma eylemini gerçekleştirmesi için ikna etmektir; aynı amaç çeviri reklam metinleri için de geçerlidir. Kaynak dilde yazılmış bir reklam metnini erek dilde ve kültürde de reklamın amaç ve işlevlerini yerine getirecek şekilde çeviri stratejileriyle çevirmek gerekmektedir. Çeviri sürecinde reklam çevirmeni dilsel ve kültürel farklılıkları gözönünde bulundurmak durumundadır. Bu tezin amacı; Türkiye’de yerleşik dört bankanın internet ortamında yer alan reklamlarının çevirisinde çevirmen tarafından yapılan tercihlerin ve üretilen çeviri metinlerinin reklam stratejisi ve Skopos Teorisi açısından değerlendirilmesi hedeflenmektedir.

ABSTRACT

In today's world globalization, which has inevitably become the jargon in all issues related to economy, also has a remarkable effect on translation. Marketing and advertising of products and services has made the need for translation an obligatory act in foreign markets to foreign customers. The intensified trading activities included an influential parameter in this intercultural communication, which is the translation of advertising and thus the translator because in the translation of goods and services there are two different cultures and languages. The main function of advertising, as a medium between two cultures, is to persuade the potential customers to purchase. The same purpose applies to the translated text as well. It is crucial to appeal to translation strategies while translating the source text into the target language so as to achieve the same targets and functionality in the target text. During the process of translation, the translator should pay regard for the cultural and linguistic differences between two languages. The purpose of this thesis is to evaluate preferences of the translator in the translation of texts advertised on the websites of four different banks founded in Turkey with regards to advertising strategies within the framework of Skopos Theory.

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INTRODUCTION

In this thesis we will mainly focus on consumers from different cultures and nations living in Turkey rather than international markets. However, the function and content of translation and its relationship with advertising is exactly the same as the aim of the source text. In all cases, translation acts as a tool to pave the way for advertisements to realize their targets. So, our focus in this descriptive study will only be on banking advertisements on the web in Turkey. It will aim to find out a relation between the advertisement and translation strategies to demonstrate points where the source text and target text comply with or differ from each other.

The general aim of this thesis will be dealing with the issue of banking advertisements on web pages within the framework of advertisement, marketing, banking and translation.

Thanks to the developments in web technology and the support of technology, using web-based innovative advertisement strategies has become almost inevitable. It has become popular with all banks to the extent that those banks which employ the use of technology to the utmost are able to become market leaders. Therefore, in this work the aim is to evaluate the translation of advertisements in the light of a new advertisement paradigm brought about by developments in web technologies. Their translation into English is the main concern of this thesis.

Today, in the Turkish economy banks are the most significant actors operating within the commercial and economic environment. In addition to the influence of globalization, especially foreign trade in the 1990s, the Turkish economy started to open up to the world. Banking sector also moved into international banking. So, the banks going beyond their basic banking activities such as collecting funds and granting loans have been carrying on their activities, through a variety of products and services. Due to the increasing range of products and services, the need for effective marketing also increased. So, advertising plays a key role in the selling of products and services. Also, taking into account the fact that foreign population has greatly increased in Turkey, companies including the banks are obliged to communicate with their customers in an international language, namely, in our case, English.

Marketing is closely related to people's life styles and ways of communication. In each era, these continue to change due to technology. So, not only marketing strategies but also marketing policies are changing.

In order to minimize cost and in return, maximize revenue, companies employ various methods. As the main goal of marketing is to direct consumers towards purchasing, companies prefer the medium that enables them to reach their customers instantly, one of which is internet. This fact is the reason why in this thesis we focus on internet advertisements.

In translation of advertisements two different languages and cultures coexist. Therefore, translation plays a significant role as a medium between the languages and cultures. In the translation of advertisements, it is essential to pursue a translation strategy that renders the marketing of the product possible in the target culture via the translated advertisement because linguistic and cultural features that are intrinsic to the target language may thoroughly be different than the ones in the target language and culture. Within this frame, the aim of this thesis is to demonstrate the translation strategies employed in the translation of some advertising texts in reference to Skopos Theory. The second aim is to examine to what extent the translation strategies adopted by the translators coincide with the advertising strategies.

In agreement with these objectives, in the first and second parts of this thesis some general and theoretical information about advertising, banking and translation theories has been included.

Considering that advertisements are strategic texts composed by advertisers with profound caution and care, it is expected that their translations should also be a strategic act. This fact highly emphasizes the importance of translation in advertising. In this thesis randomly chosen eight advertising texts available online from four different banks and their translated versions into English have been analyzed in accordance with Skopos theory within the context of Translation Studies in order to demonstrate the significance of translation in advertising.

1. ADVERTISING AS A TEXT TYPE

Advertisements act as a go-between linking the world of trading and the recipients. By means of rapidly developing technology, a product is not only sold in the source country or is not only purchased by the local people. On the contrary, thanks to advertising, a product or service can attain an international cultural status. Due to that new positioning, translation of advertisements and rewriting them according to the audience, culture and age group has become another issue to be negotiated. Some similar obstacles that are valid for translating any text are also pertinent for the translation of advertisements if there is, in the advertisement, delineation through words, if the product name has connotations, if source and target languages have grammatically different structures or if the advertising text includes puns, then it might be concluded that while translating advertisements into another language or adapting it, the translator should definitely know the consumer, language and culture very well. "To take advantage of a language, it's necessary to know about it - its rules, resources, figures, structure, etc. Only he who has knowledge of its proper application can communicate accurately and clearly convey ideas to consumers" (Edwards, 2013). This is also critical in order not to send a misleading message to the customers. Not only in the source text but also in the target text, gathering the attention of the addressee and then communicating the message properly is the main aim of advertisements.

1.1 Advertising and the History of Advertising

It is commonly accepted that the idea of advertising started with the beginning of commerce among people. It is observed that there is a close relation between mass media and the development of advertising. In his book *AD Land*, Tungate states that "the Romans certainly knew how to make a convincing sales pitch, and early examples of advertising were found in the ruins of Pompeii" (2007, 10). Since then the notion of advertising has covered a lot of ground. While in the Middle Ages advertising was a service provided by street barkers, whose personal skills played an important role and those were the very first examples of audial advertising, which also acted as the initial examples of advertising through radio. Advertising, in the form of how we perceive it today, started to appear in mass media with the invention of printing press in 1450. For the first time in 1480, a publicity poster about *The Pyes of Salisbury Use*, a book written for priests, was put up on

the walls of a church in London. This happened to be the first printed material of advertising. Later, some examples of advertisings were found in newspapers. In 1841, the establishment of the first advertising agency in Philadelphia pointed out a more conscious and deliberate approach to advertising. Due to the Industrial Revolution, an abundance of consumer goods were produced. Those products needed to be promoted to create a demand for them. So, the nineteenth century required the skills of the advertiser to form creative advertisements formed with the mixture of images and words and skilful use of language which we are familiar with today. Advertisements began to be considered as a fundamental part of business, which should be handled seriously. Many advertising agencies ruling the global markets today were set up in the second half of the nineteenth century. As new methods of attaining the attention of a mass audience became technologically possible (radio, television, etc.) advertising became a crucial tool for manufacturers to market their goods. In 1941, the first television commercial was made. So, after the Second World War, a boom in consumer goods was accompanied by the emergence of a new powerful advertising tool. Today, after the era of its infancy, advertising has become more efficient thanks to the power of the Internet. The Internet transformed the form of advertising into a more flexible and technological form, which can be considered as a brand new era in the history of advertising. Technology; namely, internet paves the way for inevitable changes in the way manufacturers, advertisers and also consumers think and act. As Internet advertisements are exposed to instant consumer reactions through other tools of social media, the advertisers should be open to the response of the consumers and flexible in the formation of the advertisements in accordance with the consumer reactions. This fact affects the wording of the advertisement takes and its translation as well.

In this thesis, we will focus on Internet advertisements, specifically on banking advertisements.

1.2 Definition of Advertising and Its Aims

We are living in an age of competition and advertising has become a necessity in our lives because it plays an important role for the manufacturers, sellers and the customers. As soon as a product is launched, customers can be aware of the product as long as it is advertised. Another function of advertising is “to create a differentiation between one particular product and others in the same category” (Williamson, 1978: 24). So, advertising enables

the customers to compare the products in the market so that they can choose the most appropriate one for themselves.

Advertising is also important for the companies and producers who want to increase their sales or introduce a new product into the market. Suttle suggests in Chron Magazine that “print and other types of advertising must also prompt people to act immediately” (Suttle, 2015) in order that more sales of products in the market are possible.

1.3 Advertising and Technology in Relation to the Banking Sector

In this thesis we attempt to analyse the web pages of some banks located in Turkey from the perspectives of advertisement, marketing, banking and translation.

Although it is argued that the main factor in the translation of a text into target language “properly” is the translator and his/her skills, in fact those factors do not suffice as it is also necessary for the translator to comprehend the text intensively and he/she should definitely be aware of the advertisement’s function and linguistic properties. However, as far as advertisement texts are concerned, some editorial abilities appear to be a “must”.

Thanks to developments in web technology and the support of technology, using web-based innovative advertisement strategies has become almost inevitable. It has become popular among all banks to the extent that those banks which benefit from the use of technology to the utmost are able to become market leaders. Therefore in this work I aim to evaluate the translation of advertisements in the light of a new advertisement paradigm, which was due to the developments in web technology. Their translation into English is the main concern of this thesis.

1.4 Language of Advertising

The language of advertising is moulded according to customer perception; their likes, preferences, culture and customs are the factors that determine the language of advertising. The key factor that shapes the language of advertising is the audience that is targeted. Advertisements address the audience, taking its features into consideration. While designing the advertising language, medium (TV, radio, internet) is also considered as advertising language varies from one medium to another. The language of advertising has never been the same. So, the language differs in accordance with the medium of

advertising and the reason why the commissioner wants to advertise and most importantly according to the target audience.

The language of advertising should be stunning, effective and innovative. It should have a strategy. Advertising language holds an informative, leading, encouraging structure.

The customers should get the message clearly and act accordingly. If those reactions are what the advertiser aims them to be, then, it can be concluded that the advertisers have used the language of advertising perfectly.

1.5 Advertising Texts as Audiomedial Texts

Today, in Turkish economy banks are the most significant actors operating within a commercial and economic environment.

Since the emergence of technology and the internet in the banking sector there emerged several ways to bank, such as through internet banking, telephone banking, ATMs etc. Because of the increase in the number of international and foreign funds, translation of advertisements is inevitable.

In this study, as advertisements of banking will be analysed in terms of translation, it is necessary to examine them as a text type and discourse. The key feature that differs an advertising text from other types of texts is its functionality. In the Organon model, designed by Bühler, communication functions are categorized according to linguistic communications they refer to. These communicative functions are as follows; Expressive Function, Representation Function and Appealing Function (Bühler, 2011: 35).

Another linguist and translation scholar Reiss, a defender of the Skopos theory, introduces the audiomedial type in addition to the text types defined by Bühler beforehand (1971, 160-172). Audiomedial text type in Reiss's *Text Typology* includes films, commercials, visual and spoken ads, images, music, etc. The distinctive feature of these texts is that they hold the aim of canalizing the addressee, in other words, the target audience to act. As Reiss points out "the text type determines the general method of translating. The text variety demands consideration for language and text structure conventions." (1971, 160-172). Therefore, in the translation of such texts, it is important to be able to create the same feeling in the target audience as in the source audience. While it is sometimes possible to

obtain the same effect by means of a literal translation into another language and culture without any necessity of adaptation, it is mostly impossible for most of the advertisements to be translated into another culture with a word for word translation technique.

2. TRANSLATION OF ADVERTISEMENTS

2.1 Role and Importance of Translation in Advertising

In today's competitive marketing environment, advertising, as the most powerful tool of marketers has to appeal to different languages and cultures when foreign customers are being targeted as well. The power and success of advertising is measured in reaction to the extent that it evokes the notion of purchase in the customers. So, the advertisers have to employ effective, catchy and a persuasive language. Companies have to communicate with customers of different languages and cultures due to the effect of the globalization of goods and services. Considering that translation language should be as dynamic as the advertising itself, advertising executives pay much attention to create advertisements with figures of speech such as puns, metaphors etc. as translation of advertisements are dependent on the cultural background of the customers. So, level of complexity necessitates effective translation in advertising.

2.2 Advertising Translations with Regards to Translation Theories

2.2.1 Skopos Theory

As a break from the former translation theories that defend the kind of translations based on "word for word" equivalence in translation, Skopos theory appeared as a communicative approach to translation. As Vermeer explains in his article "Skopos and Commission in Translational Action", every text, in other words every translation has an aim and the formation of the translation should be held accordingly (Vermeer, 1996). Nida and Taber in *The Theory and Practice of Translation* state that "Translating consists reproducing in the receptor language the closest natural equivalent of the source-language message, first in terms of meaning and secondly in terms of style" (1982, 12). According to the former translation theories, translations should take the expectation of the target language receivers into account. Thus, the texts are adjusted merely according to the needs of target audiences. Along with the functionalist theory developed by Katharina Reiss, Hans J. Vermeer, Justa Holz-Manttari and Christiane Nord, there opened up a new outlook to translation studies, which advocates a free translation rather than a literal one. Pym says that "the skopos is in a sense the pragmatic content of the initiator's instructions (Pym, 2015). According to Skopos Theory, the commission assigned to the translator and the

skopos of the translation text rise to prominence. So, the translator, as a result of the meetings with the commissioner, determines his/her translation strategy in line with the skopos for the target text receivers.

Christiane Nord summarizes that among three possible purposes in translation; communicative purpose is aimed at by a particular translation strategy (Nord, 1997). Accordingly, the communicative skopos of advertisement translation is to ornament the target audience with the relevant message in the most persuasive way to convince them to buy.

2.2.2 Advertising Translation in Terms of Skopos Theory

As the world economy and trading develops, translation of advertisements has also become more and more important. The translation of advertising entails profound cultural communication with some specific purposes. In order to be considered successful, a translation should be able to transfer information about the goods, attract customers and trigger the notion of purchasing in them. While the previous traditional translation theories dealing with an absolute equivalence for the sake of a strict and inflexible translation may bring about adverse and/or inadequate impacts, Skopos theory introduced a brand new viewpoint on the translation of advertisements. Skopos theory enabled the translator to adjust to the function of the advertising flexibly so that he/she can adjust to the purpose of the advertisement's target. In this thesis some examples of literal and free translation will be illustrated. Also, it asserts that both the local denotation and adjustment to target culture should be highly emphasized by the translator. It also emphasizes that a translator should not only try his or her best to express the native connotation, but also keep in mind the adaptation to the foreign culture. Only by doing so, can translation fulfill the purpose of advertisements.

2.2.3 Skopos Theory and Advertising Strategies

With the booming commercial activities and intensifying interaction between the sellers and buyers, the sole and ultimate objective of all advertisements is to convey the message about the product or the services and convince consumers to purchase them. The language of advertising just serves as an instrument to accomplish this goal. Accordingly, as Nord states "one of the most important factors determining the purpose of a translation is the

addressee" (1997, 12). Therefore, translation strategies and methods can only be determined by the purpose of a translation.

Skopos theory is meant to be a functional theoretical general theory covering process, product and, as the name says, function both of production and reception. As a functional theory it does not strictly distinguish between descriptive and (didactic) prescription (Vermeer, 1996). Namely, what determines the strategies and the methods of the translation of advertising texts is the purpose of the marketing strategies. Take, as an example, the English version of the Internet web page of a bank. The translation of the original web site, which is Turkish, first aims to ornament foreign customers with the necessary information about the products and services provided by the bank. So, while informing the customers appears to be an informative function, promoting its image is an operative function. In this case, the translator applies the translation strategies independently so as to transmit the specific information in accordance with the specified receivers and skopos of the main text. Given the specified target addressees and skopos of the TT, the translator can employ translation strategies freely insofar as the information is fully transmitted in the TT.

2.2.4 Skopos Theory and the Role of the Translator in Advertising Sector

According to Skopos Theory, before starting the process of translation, every translator should set his/her goal. While that goal may be set by the translator himself, in most cases it is set by the commissioner. However, in advertising translations, it is done through a "advertising brief" written by the product owner. As the Greek name "skopos" suggests every action has a target or an aim. If translation is a process, then translation has a target as well (Vermeer, 1989) which should be carried out by the translator accordingly. While translation is a fully functional process and advocates a target oriented approach that focuses on the expectations of the target audience, it may also refer to a source oriented approach as translation is also an intercultural phenomenon (Snell-Hornby, 1988:82). In such a case the translator emerges as a bicultural expert who takes over the task of translation in this process. Hence, a translator is definitely expected to have a comprehensive knowledge of the product or the service. Only in that case is an "adequate" and "acceptable" form of translation possible.

In Ammann's book *Grundlagender Modernen Translations Theorie-Ein Leitfaden für Studierende / Akademik Çeviri Eğitime Giriş*. Here, Ammann gives some sample cases to illustrate the importance of "aim" in translation (2008, 49-51). In one part of her book, she compares the translation of two CVs by two different applicants from Finland, both of who get their CVs translated into German to apply for jobs in Germany. The translator of the first applicant just translates the CV and the reference letters and the applicant applies for several jobs with these translations. On the other hand, the translator of the second applicant attaches an explanatory letter which explains the differences between reference letters in Finland and Germany. While the application of the first candidate is rejected, the second applicant is offered a position by most of the companies. The different approaches of the two different translators demonstrate that translation texts should be created in accordance with the situation, a certain aim and certain receivers. The different approaches of these two translators resulted in different outcomes. The second translator, who took into account the possibility that the reference letters written in Finland might be misinterpreted in Germany prepares a legend that enabled the receiver to comprehend the information and the documents accurately. Translation should be done in regard to an aim and strategies employed by translators should be shaped according to this aim so that this translated text serves to fulfil its function, which is also valid for the translation of the advertising texts.

As an influential theorist Nord defines the function of the text as follows; informative, expressive, operative and audiomedial. (2005, 80) In this classification an advertising text fits to informative category. The translator should naturally determine the type of text beforehand. The aim of the translation process varies in accordance with the text type. While the main aim in the translation of an informative text such as a biography or technical texts is to transfer the information smoothly without any missing points in an expressive text, a fictional one like novels and poems, the major aim of the translator is to recreate a mood that is as impressive as the one that has been obtained by the source text.

As for the translation of an operative text, the preferred method is adaptation as creating an "adaptive, equivalent effect" (Munday, 2012: 112) is critical in such translations.

2.2.5 Advertisement Translation Strategies

Puns are used in order to make the advertising slogans attractive. These depend on and vary according to the language, culture and habits of a society as these factors determine what draws the interest of a society. Hence, cultural analysis is required for the translation of advertisements.

It is the culture and language of a nation that determines the advertising texts and slogans. They differ from one language to another. Within this context, the aim of this analysis is to determine whether the translation preferences vary and whether the communicative effect on the receivers is obtained through translated texts. Accordingly, the content of this study is to analyse the translation strategies and word preferences in order to create that functional effect.

Translation strategies are tactics employed by the translator to overcome the obstacles encountered during the process of translation.

3. SAMPLES

3. 1 Sample 1 (See App. 1 & 2)

Source text	Target text
Bankacılık Cebiniz kadar yakınınızda Garanti CepBank ile, İnternet Şubesi ve Cep Şubesi'ne giriş yapmadan, istediğiniz kişinin cep telefonuna Garanti'de hesabı ya da kartı olmasa bile anında güvenli bir şekilde para gönderebilirsiniz. Para gönderdiğiniz kişi gönderdiğiniz parayı Türkiye'nin her yerinde tüm Paramatiklerden çekebilir. Hemen sağdaki "<u>Garanti Facebook</u>" butonuna tıkladıktan sonra sadece kendi cep telefonu numaranızı ve para göndermek istediğiniz cep telefonu numarasını girerek dilediğiniz kişiye anında para gönderebilirsiniz. CepBank iPhone uygulamasını App Store, Android uygulamasını ise Android Market, Samsung İndiroid ve Turkcell T-Market'ten ücretsiz olarak indirip hemen kullanmaya başlayabilirsiniz. CepBank iPhone uygulamasında yer alan "Bump ile Transfer" özelliği sayesinde, para göndereceğiniz kişi yanınızda ise ekrana telefon numarası yazmanıza gerek kalmadan telefonlarınızı birbirine dokundurarak para transferinizi yapabilirsiniz. Dilerseniz para gönderme işleminizi cep telefonunuzdan sadece kısa bir mesaj göndererek ya da Garanti İnternet /Cep	Mobile Banking that don't Let you reach for your pocket On Garanti Mobile Banking, both the transactions and the connection are FREE! wap.garanti.com.tr

Şubesi ve Paramatiklerden de yapabilirsiniz. Para gönderdiğiniz kişi gönderdiğiniz parayı Türkiye'nin her yerinde tüm Paramatiklerden çekebilir. CepBank işlemleri bunlarla sınırlı değil. GSM TL yükleme, kredi kartı borcu ödemesi, şans oyunları, OGS ödemeleri gibi birçok işlemi CepBank ile yapabilirsiniz. CepBank'ınızı sağdaki <u>Başvur</u> butonu ile anında tanımlayabilirsiniz. Dilerseniz İnternet Şubesi'nden ve Paramatiklerden de CepBank'ınızı hemen tanımlayabilirsiniz.	
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Evaluation

Compared with the English version, the Turkish slogan is shorter with only four words, giving the Turkish customers confidence that mobile banking is as close and fast as touching a button on your mobile phone. The meaning is not vague or incomplete. It not only emphasizes the practicality of this banking channel but also intimates to the technological development level of the bank. Customers who prefer Garanti Bank will definitely enjoy the opportunities and privilege of being the customer of Garanti as it offers its customers high technological products, which undoubtedly differentiates its products from its rivals via these technological products. This feature enables the bank to exceed rival banks in terms of a technological comparison. This feature puts the bank in a very significant position in the eyes of the Turkish customers. Because technology is the key element of a radically changing understanding of products and services in such a technological world like ours today, it is the determinant factor of customer preferences especially in a sector where the business is run totally based on technology.

In the main text, it is promoted that banking transactions are for free providing the customers do their transactions via the mobile phone application. While the grammatically incorrect slogan in the target text “mobile banking that don’t let you reach for your pocket” focuses on the cost of transactions, which is for free, the slogan in the source text “Bankacılık cebiniz kadar yakınınızda” mainly focuses on the mobility, easiness, and functionality, practicality of this delivery channel, which is mobile banking.

It is seen that the skopos of the source text shifts to a different skopos in the translated text. The shift in the skopos may be derived from the demands of the commissioner or the advertising strategies of the translator.

3.2 Sample 2 (See App. 3 & 4)

Main text	Target text
İşimi kuruyorum. İşim yeni desteğim Garanti!	SME Loans Your biggest supporter

Evaluation

The fundamental purpose of advertisements is to trigger sales. While doing online advertising, which is another selling channel for the company and using the rhetoric devices to form the texts of advertisements, the customer and the market should be linked to each other very closely. The charm of the target language is an important key factor that should also be taken into account seriously along with the other features such as consumer awareness, cultural background etc.

Puns are the most common way of showing the magic of a language. Puns with brief and clear cut expressions enable the customers to catch the core of the message about the product. That way both the consumers and the commissioners benefit from the effects of puns. Via the use of puns the implicit message of advertisements becomes explicit and meaningful to the customers. Thus, the impetus driven by the advertisements through the use of puns evoke an emotion in the customers to purchase the product that is advertised. The pun in the advertisement provokes the customers while making them experience a feeling of esthetics within the language.

In this advertisement, there is sylleptic pun which is also known as polysemy pun. In this advertising text the word “Garanti” holds two meanings although “garanti” appears only once. There are two meanings of the word “garanti”. First, it is the bank’s brand “Garanti”. That first meaning is emphasized also by writing the initial of the word in capital letters. Secondly, it refers to the word itself, which can be translated as “to be covered by warranty”. So, translation of puns especially in advertising texts is quite challenging as it is important not to lose the effect of the advertisement on the buyers that is achieved through use of puns in the source language and also the effect of double meaning created by the power of the source language. In the Turkish advertisement “İşim yeni, desteğim Garanti” is translated as “Your biggest supporter” in the target text . It is seen that effect of pun in

the source language is completely lost in the translated text. Here, there is a plain and bare translation which is far away from conveying the double meaning in the original text.

The translator especially in the process of marketing the product is supposed to bring the brand into the forefront. In other words, the translator should be totally aware of the importance of the brand so that he/she will not fail in revealing the mission of the company in the target text as well. In this advertisement, owing to the linguistic constraints, the notion and message of “trust” associated with the brand “Garanti” could not be conveyed to the customers. To sum up, the skopos of the source text, which is to establish brand value, is not apparent in the target text.

3.3 Sample 3 (See App. 5 & 6)

Main text	Target text
Konut Kredisi Her evin kapısını açan TEB Konut Kredisi ile çeşit çeşit ev, çeşit çeşit kolaylık sizi bekliyor. TEB Konut Kredisi'nin sunduğu uzun vade, düşük taksit seçenekleri ile kira öder gibi ev ve iş yeri sahibi olabilirsiniz. <u>Hemen Başvurun</u> • <u>Konut Kredisi Ürün Bilgilendirme Formu</u> • <u>Konut Kredisi Sözleşmesi</u> • <u>Ön Ödemeli Konut Kredisi Bilgilendirme Formu</u> • <u>Ön Ödemeli Konut Kredisi Sözleşmesi</u>	Mortgage With TEB Home Loan which opens the doors of every house, plenty of homes in different shapes and sizes, and various facilities are waiting for you. With longer maturity and lower installment options of TEB Home Loan, you can become a home and office owner like paying rent and can have the place of your dreams easily. By submitting the required documents, you can utilize one of our home loans that best fits you and benefit from the advantages.

Evaluation:

This advertisement by TEB is available on the web page of TEB. It was accessed on April 3rd 2015.

In both of the advertisements the same visual image is used. In the original text, there is more detailed information about how to access the required documents for the product that is advertised. In addition to the information given about the product in the source text, some links which enable the customers to reach the necessary forms and documents related to the application process are also available.

Adjectives are frequently used in advertisements to attract the customers by describing the superior features of the product. In the first paragraph an intensive adjective “çeşit çeşit” is used to emphasize two different nouns; which are “ev” and “kolaylık”. While in Turkish repetition of some adjectives provides an intensified meaning of the adjective, intensifying the meaning of an adjective is not possible via the repetition of the adjective in English. Therefore, in the target text, the translator tries to obtain the same effect by using the adjectives “every” and “plenty” to intensify the nouns following. This preference of the translator emerges out of the fact that both languages have different structures and also out of the intention of getting the same effect in the translated text as well.

In the second paragraph of the main text, adjectives like “düşük” and “uzun” are employed in order to emphasize the advantages of the product. In the translated text, these advantages are more emphasized by using the comparative form of the same adjectives: “lower maturity” and “longer instalment”. Thus, while those adjectives highlight the qualifications of the product, they essentially underline the superiority of the product compared to the rivals’ products.

The fundamental aim of the advertisers is to make the customers act quickly to buy the products advertised. So, adverbs are parts of speech which are commonly used in advertising texts. In the source text, with an adverb of time “hemen” in an imperative expression the consumer is personally addressed and asked to take action quickly. We do not see a similar effect in the target language.

The skopos of the source text is to galvanise the buyers into action so that they can get a bank loan immediately. In the source text, this effect is achieved via the advertising language and discourse. In the target text, the translator attempts to accomplish the same impact on the buyers by means of language. However, the translator fails to succeed in realising the skopos of the source text partly due to some translation problems visible in the target text.

3.4 Sample 4 (See App. 7 & 8)

Main text	Target text
TEB Titanium Worldcard	TEB Titanium Worldcard, Yes...Why Not!
TEB'den Avrupa'da ve Türkiye'de bir ilk: TEB Titanium Worldcard	A first from TEB in Turkey and in Europe: TEB Titanium Worldcard!
Yurt içi ve yurt dışı seyahatlerinizde sunduğu fırsatlar ve yaşam stilinizi destekleyen hizmetleriyle tam hayalinizdeki kart.	It is exactly the card of your dreams by the opportunities it offers in your domestic and international travels and the services supporting your life style. With TEB Titanium Worldcard, we make your dreams come true.
TEB Titanium Worldcard ile hayallerinizi gerçekleştiriyoruz.	

Evaluation

In terms of translation strategies, in this sample there is a calque, word for word translation from Turkish to English. The interesting point is that the card is already named in English in the main language, which is Turkish. The name of the card is already English in the main language.

While in the main text the title is “TEB Titanium Worldcard”, in the translated text there is an addition so it appears as “TEB Titanium Worldcard, Yes...Why Not!” Both expressions end up with an exclamation mark. However, in the translated text, there is an additional phrase and the exclamation mark is right after this additional expression. In advertising texts, interjective expressions are used to create a kind of enthusiasm in the consumers. That way, advertisements create an effective impact on buyers. With the additional short, but affirmative expression “Yes...Why not!” advertisers want the potential buyers to approve the product immediately.

Incomplete sentences, both in the main and target languages, comply with each other to create an influence on the customers and it may be concluded that this effect strongly contributes to the power of the advertising. By means of including an incomplete sentence, the customers are asked to be involved into the communicative atmosphere.

In terms of skopos, despite differentiating linguistic features, forming an effective advertising language is the skopos of both texts.

3.5 Sample 5 (See App. 9 & 10)

İsteddiğiniz her an, istediğiniz her yerde bankacılık keyfi! Finansbank İnternet Şubesi'nde, ister üniversite öğrencisi olun ister şirket yöneticisi, beklentilerinizi ve ihtiyaçlarınızı karşılayacak hizmet çözümlerine ulaşın. Bireysel işlemlerinizi ve şirkete ait birçok bankacılık işleminizi dünyanın neresinde olursanız olun, dakikalar içinde gerçekleştirin. 7 gün 24 saat kolay ve güvenli hizmet almanın rahatlığını yaşayın.	Finansbank banking services are as close as your computer All customers with an account at Finansbank or who have a Finansbank credit card can take advantage of Consumer Internet Banking services using their customer number and password which can be obtained by calling +90 850 222 0 900. Easy to use, fastest service When using Internet Banking, instructions are provided on how to conduct each transaction. Your transaction is carried out instantly as soon as you click each button and clear explanations guide you step-by-step through the transaction. Please click here for Consumer Internet Banking Transaction List. Please click here for Consumer Internet Banking Transaction Limits & Hours.
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Evaluation

The main slogan in the original Turkish version “İsteddiğiniz her an, istediğiniz her yerde bankacılık keyfi!” is an incomplete and an interjective expression. In the translated text, it turns out to be a sentence with a verb and no exclamation mark. Interjective expressions elicit a feeling of enthusiasm in the consumers, informing them that the product being advertised is a thrilling one. So, it draws the attention of the target audience. In both texts the slogans are written in two lines. In the main text information about the product is given

in imperative form, which enables the company to create a direct and close communication with the consumers by directly addressing them.

In the target text, compared to the source text, more detailed information, including the customer service telephone number, operation of the system, and two links that lead the customers to the Internet banking transaction list and to the information about the transaction hours are given. Extra information is added by the translator thinking that foreign customers may not be as familiar with the product and the online system as the Turkish customers.

In both of the texts, the main thing that is emphasized is that the service is available at any time. In the main text it is specified with figures “7 gün 24 saat”. This figurative expression is quite catchy. While the non-stop service may be the most significant feature of the service for Turkish users, the emphasis on this feature shifts to some other features for the foreign users in the target text.

In the source text, after explaining how beneficial it is to own this product, the customers are informed as to how to access all the required information. Despite the fact that the same message of the commissioner is forwarded by means of different advertising strategies and translation method applied by the translator, both of the texts have the same skopos.

3.6 Sample 6 (See App. 11 & 12)

"Beklentilerinizi yükseltin!" CardFinans ile 1.500'ü aşkın marka ve 250.000'in üzerinde alışveriş noktasında beklentilerinizin ötesinde avantajlar ve hayatınızı kolaylaştıracak hizmetler sizi bekliyor. CardFinans ile indirimlerden yararlanın, taksitle alışveriş yapın. Dahası yapacağınız harcamalardan ParaPuan kazanın. Bir CardFinans... Sayısız kolaylık! Acil nakit ihtiyaçlarınız için çok uygun taksitlerle, kefilsiz Anında Kredi kullanabilir, ihtiyaçlarınızı anında karşılayabilirsiniz. Anlaşmalı kurumlara ait faturalarınız için Ücretsiz Fatura Ödeme talimatı vererek, kendinize zaman yaratabilirsiniz. TaksitKolay ile taksit yapmayan mağazalarda bile alışverişlerinizi taksitlendirebilir, ödemelerinizi rahat rahat yaparsınız. Tıklayın, CardFinans'ın hayatınıza getireceği bütün kolaylıkları öğrenin! Kazandığınız ParaPuanlar size çok özel ayrıcalıklar sağlar. Kazandığınız ParaPuanlarla üye	Raise Your Expectations CardFinans Classic is associated with 1,500 brands and over 250,000 stores where you will come across advantages beyond your expectations and services that will make your life easier. Your CardFinans Classic card will make you more powerful. You will be able to take advantage of discounts, shop and pay in instalments. Moreover everything you spend will come back to you as MoneyPoints. You may use your accumulated MoneyPoints to get discounts to your shopping in CardFinans member merchants or top-ups/minutes. You can even get flight tickets with your MoneyPoints.
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işyerlerinden alışveriş yapmanın keyfini yaşayın. Dilediğiniz havayolu şirketinden bedava uçak bileti satın alın, hayal ettiğiniz yerlere uçun.	
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Evaluation

In the main text all the advantages of CardFinans are categorized in three main parts, each of which is written in different styles and using different strategies. The first one “Beklentilerinizi yükseltin” is an imperative form that enables the company to address the target audience in a direct way. The same strategy is also visible in the target text with a word for word translation: “Raise your expectations”. In the source text, other main features of the card are given under two more categories, the first of which is “Bir CardFinans... Sayısız kolaylık!” The advertiser prefers incomplete expressions to make an effective expression. Those countless benefits are listed here one by one under this category. Another main facility of the card which is ParaPuan is mentioned in a separate part. In this part, although the advantages of ParaPuan are announced to the target audience through two imperative sentences, it establishes a joyful atmosphere as it motivates the customers to shop and fly to their dream lands. So, while information is submitted to the target audience, it not only refers to the mind but also to the feelings of individuals.

In the target text, some of the advantages of the card are summarized in two paragraphs without highlighting any of the benefits. General information about the facilities of the card is given by skipping some information in the source text.

The brand name has been transferred directly to the target text.

In Turkey, Turkish customers comprise the main part of the card holders, so the skopos of the main text is to encourage more customers to get a credit card from the bank. So, a discourse that will serve to trigger the customers is supported with imperative expressions to complement the discourse. However, the skopos of the translated text changes as the main purpose is not to increase the sales of cards to foreigners.

3.7 Sample 7 (See App. 13 & 14)

Main text	Target Text
Sevdiklerinizle birlikte HSBC Advance de yanınızda. Daha ileriye, hep birlikte.	HSBC Advance is with you when you are realizing your dreams along with your loved ones. Together we advance.

Evaluation

HSBC Advance is the name of the program that offers a range of privileged features to HSBC customers on the proviso of setting three regular payments from their current account. The aim is to acquire customer loyalty. The design of the website is the same in both texts. Exactly the same visual image has been used in both of them. Rather than giving information about the service, it is aimed to enforce its image in the eyes of the customers. The name of the product “HSBC Advance” is preserved as it is in the target text through use of calque.

In the main text, the slogan is “Dostların yanındaysa, güneş daha güzel doğar.” It obviously focuses on friends. In the target text there is both interpersonal and illocutionary change by means of which the tone of the discourse changes from a literary expression to a question not meant to ask but remind them of their real friends by attempting to establish a communication with the consumers. In both the source and target texts, the emphasis is on the notion of friendship, claiming that HSBC Advance is also a friend whom you would like to be with at present and in the future to share the most beautiful moments. In the main text, the use of the prepositional phrase “HSBC Advance de” highly contributes to this effect.

The incomplete phrase “Daha ileriye, hep birlikte” points out the intention for the continuity of the mutual relationship between the company and the customers. Besides, the customers are expected to complete. Thus, in a way, they are drawn into communication with the company. The same thing is stressed in the target text with a sentence including a

verb "Together we advance". Despite the use of two different language structures, there is no loss of meaning.

In this advertisement rather than calling for the customers to purchase what is advertised, the message of the advertisement is conveyed through the feeling of love with which the target customers can associate themselves. The customers are placed in a narrative and told what they can take out of this advertisement.

Similarly, the customers are included in the same story as in the source text. Linguistic elements are employed with regard to the soft sell. So, the advertising strategy in the source text is preserved in the target text. Thus, the skopos of the source text is maintained in the target text as well.

3.8 Sample 8 (See App. 15 & 16)

Main text	Target text
Hizmetlerimiz Üst düzey hizmet anlayışımız çerçevesinde, sürekli değişen piyasa koşullarında siz seçkin müşterilerimize kişiye özel bankacılık hizmet ve çözümleri sunuyoruz. Uluslararası deneyime ve bilgi birikimine sahip, Private Bank Müşteri Yöneticilerimiz ile finansal piyasalar hakkında sizi düzenli olarak bilgilendiriyor, risk tercihlerinize uygun yatırım çözümleri öneriyoruz. “Kişiye özel birikim yönetimi” anlayışı ile sadece Private Bank müşterilerimize sunulan yatırım fonları ve türev ürünlerini sizin için geliştiriyoruz. Size özel ayrıcalıklarla tasarlanan ve avantajlı mil programına sahip HSBC Private Bank Kredi Kartı ile yaşamın her noktasında hayatınızı kolaylaştırıyor; hayatınızı daha da zenginleştirmek için sizlere yeni kapılar açıyoruz.	Products and Services Our mission is to provide high-net-worth customers with an exclusive service network and special products designed to meet their special needs and requirements, providing top-notch service that is responsive to and generates maximum advantage from changing and developing economic conditions. Our clients are personally served by HSBC Private Bank Relationship Managers, who are experts in their field and dedicated to meeting the needs of their exclusive clientele. Our clients are notified immediately of all financial market developments in Turkey and abroad, drawing on all the resources of HSBC Group’s accumulated knowledge and global financial network.

Evaluation

The main and the translated texts are available on the Internet website of HSBC Bank. Rather than advertising a certain product or service, it enlightens the audience, private banking customers, as to the main features of the service provided by HSBC.

In the source text adjectives like “üst düzey, seçkin, kişiye özel, özel” are used in abundance to define the product and the customers who are eligible to benefit from this service. In the target texts, in order to obtain the same effect, the service and the customers are depicted as “high-net-work, exclusive, special, top-notch” to emphasize the superiority of the customers.

While in the main text an active voice is employed to explain the service and its advantages, in the target text, passive structures make it sound more formal, building up a distance between the company and the customers. That distance built up in the target text is enforced by use of third person plural pronoun instead of addressing them with “you” in the source text.

The four-paragraph text is transformed into a two-paragraph long translation via paraphrasing and deletion of the last paragraph, related to Private Bank credit card.

Before a translator starts to translate, the first question he/she should ask to the commissioner is “Who am I going to make this translation for? Who is my target audience?” The translator is supposed to act in accordance with the answer to these questions throughout the translation process because by means of translation it is the target audience who is triggered to take an action. Therefore, how the audience perceives the translation and how it is influenced by the translation is one of the main factors that determine whether a translation achieves its goal or not. Hence, the translators of advertisements should get to know and understand the target audience so that they can comprehend what they want from the translated text and he/she should definitely be aware of how to make them take an action in response to the advertisement. In order to achieve this aim properly, the translator should also take into consideration the socio-demographic structure. The more the translator knows about the receivers, the more competently he addresses them. That way, he can employ the right words, language and style to shape the translation which readily paves the way for easy adoption and appreciation of the advertisement by the target consumers. Briefly, producing customised texts become possible.

In TheBanks.eu website it is stated that “Private banking refers to banking, investment and other financial services generally provided by banks to their clients, usually to high-net-worth individuals who enjoy high levels of income or invest sizable assets.”

Considering the definition of private banking above, it can be concluded that although the advertising strategies and discourse have been changed, skopos of this advertising remains the same as in the source text.

3.9 Sample 9 (See App. 17 & 18)

Main text	Target text
Birebir Bankacılık Size özel çözümlerimizi birebir tasarlıyoruz.	Akbank Affluent Banking Enjoy the privileges of Akbank Affluent Banking!

Evaluation

The word used in the source text means “one-to-one” and “face-to-face” communication, which simply refers to private banking service provided by the bank. The expressions “Size özel” and “birebir tasarlıyoruz” highly contribute to the perception of affluent banking. However, while the word “çözümler” focuses on solutions, the expression “privileges” in the target text emphasizes some special advantages given only to customers of Akbank Affluent Banking.

Interjective expression and the imperative form in the target text help to create a direct and close relation with the customers, by calling them to benefit from the advantages provided only for them.

In both texts, a banner with an image of fish is used in red colours that represent the corporate image of Akbank with red colour. In both pictures used, a man is sailing on a fish which vice versa appears in the form of a boat in its reflection on the water. While in Christianity fish is used as a religious symbol, in eastern cultures like Turks, Chinese and Indians it is seen as a symbol of fertility, abundance and luck as the fish lays eggs to continue his generation. (Ersoy, 2007:298) So, in the source text the employment of fish image enforces the notion of wealth, affluence and abundance that the bank promises the customers. On the other hand, in European culture, as the symbol of fish does not hold a similar meaning and as it is associated with religion, it would definitely be more functional in terms of the skopos of the translation if a different symbol which connotes fertility, abundance, wealth and etc. was used.

3.10 Sample 10 (See App. 19 & 20)

Main text	Target text
ŞubeSiz • İnternet Bankacılığı • Cep Bankacılığı • Alo Garanti 4440333 • Paramatik	Delivery Channels • İnternet Banking • Mobile/SMS Banking • Paramatik (Garanti ATM) • 444 0 333 Alo Garanti

Evaluation

In both texts, types of delivery channels, İnternet Banking, Mobile Banking, Alo Garanti and ATM, are introduced without any detailed information.

One of the biggest challenges in translation derives from linguistic differences between the source and target languages. In Turkish the word “ŞubeSiz” holds two meanings, the first of which is “without a branch”. It suggests that all banking transactions are available and possible without visiting a branch as ATMs, Mobile Banking and İnternet Banking options are also provided by the bank as the quickest and easiest banking services. So, customers can make all their banking transactions without visiting the branch. The second one, via capitalisation of the consonant “s”, connotes the subject pronoun “you”, addressing to the customers that they can carry out all their banking transactions through online delivery channels by themselves while in Turkish “-siz” is used as a preposition which means “without” in English. Secondly, it is employed to address the customers by saying that they themselves are the branches at which they can make a transaction. The emphasis that is put on the word “ŞubeSiz” in the main text will definitely become distant from the effect that is aimed to be evoked in customers when it is translated into English as “delivery channels”. So, it is impossible to translate this phrase into English without preventing it from failing to show the similar features that it holds in the source language and having a similar effect on the customers.

To conclude linguistic differences may cause a loss in the translation. Therefore, translating the source text into English without losing the main features it owns in the source language and culture is unavoidable.

3.11 Sample 11 (See App. 21 & 22)

Main text	Target text
DenizBank Mortgage Kredisi ile artık siz de bir ev sahibi olun!	Mortgage for Foreigners
	We Finance your Dream
Uygun vade ve faiz oranlı Mortgage Kredilerimiz ile hayalinize ulaşın...	We would be glad to offer our Mortgage services for your property finance in Turkey. DenizBank is the leading bank providing mortgage loans to foreigners in Turkey. This makes us the most experienced bank and the best partner in making your dream come true.
Sabit faiz seçeneği ile mortgage kredisi kullanabilir, kredinizi eşit taksitler halinde ödeyebilirsiniz.	
25 yıla kadar vade seçeneklerinden yararlanabilirsiniz.	In addition to our Mortgage services, we offer full banking service in setting up your daily banking needs in Turkey.
Satın alacağınız konutun ekspertiz değerinin en fazla %75'ine kadar kredi kullanabilirsiniz	

Evaluation

The slogan in the original Turkish version “DenizBank Mortgage Kredisi ile artık siz de bir ev sahibi olun!” is an interjective expression which aims to evoke enthusiasm in the consumers in order to make them act. In the main text a lot of information about how to use mortgage credit by DenizBank is given. On the other hand, the slogan” Mortgage for Foreigners” in the target text confines the product merely to foreign customers. Here, notwithstanding the slogan, the text mostly includes some general information on mortgage and DenizBank.

In the target text, it is claimed that Denizbank finances the dreams of customers. This creates a close relationship between the company and customers as it aims to make the customers’ biggest dream come true, which is buying their own house.

In both texts, a visual image is available. In the main text, the picture shows a house next to DenizBank branch. A big key is more visible in the foreground. Briefly, the picture demonstrates a key image that leads the customers to their dream house. The same image is used in the target text. However, it is supported by a female employee of the bank so that the foreign customers would associate the image with the bank. With the employment of an image representing the company, the literal translation is empowered to give the message more efficiently. The image used in the target text contributes to the effectiveness of the advertisement in the target culture and discourse. As “matricial norms govern the selecting of target language material. Omissions and additions may be determined by norms” (Toury, 2000:202) Also, norms determine the intersemiotic translation between the text and visual images in an advertising text. They also determine whether the target text will be formed in accordance with the source culture or target culture.

3.12 Sample 12 (See App. 23 & 24)

Main text	Target text
ATM Bankacılığı Deniz, Her Yerde Yanınızda! Hergün büyüyen ATM ağıımızla DenizBank her yerde yanınızda! DenizBank - PTT iş birliği sayesinde, 4,000'e yakın ATM ile ihtiyacınız olan her yerdeyiz. 2,000'in üzerinde AçıkDeniz ATM'sinden tüm bankacılık işlemlerini gerçekleştirebilir, 1.800'ü aşkın PTT ATM'sinden DenizBank banka kartınızla para çekebilir, bakiyenizi kontrol edebilirsiniz. DenizBank kredi kartları ile PTT ATM'lerinden nakit avans çekebilirsiniz. AçıkDeniz ATM'lerindeki özel işlem menüleri, işlemlerinizi kolayca ve hızlı tamamlamanıza yardımcı olur. • Banka Kartı - Mevduat İşlemleri Menüsü • Kredi Kartları - Kredi Kartı İşlemleri Menüsü • Ön Ödemeli Kart - Ön Ödemeli Kart Menüsü • İşletme Kart - KOBİ'lerimize Kredi-Kredi Kartı İşlemlerini Aynı Ekranda İçeren Özel Menü • Üretici Kart - Üreticimizin Dostu Üretici Karta Özel Menü	ATM Banking Life is Beautiful with AçıkDeniz ATM Banking! You may conduct your Banking transactions • Without waiting in queues, • Without paying charges, • Securely at DenizBank ATMs. With DenizBank ATMs, you can experience the difference of transaction sets special for card types and screen designs. • Debit Card • Credit Cards • SME Card • Producer Card At DenizBank ATMs, you can deposit cash to your account and pay credit card debt in cash without waiting in queues. In addition, you can carry out these transactions without having your card.

Evaluation

In the advertisement ATM Banking service by DenizBank is advertised. In both texts there are images which are totally different from each other. In the source text, the ATM is on the beach. In the background the sea is visible, which refers to the brand of the company and infinite number of services provided by the company. On the other hand, in the target text, a sign which announces that it is an exchange point is employed. While it is more meaningful for Turkish customers, who are eligible to make all types of transactions provided by the bank, to know that they can also make their transactions through the ATM, it is sufficient for the foreigners to recognize the sign to exchange money.

In line with the message given with the image in the source advertisement, figures regarding the number of ATMs are indicated to prove the availability of the product all around the country. By use of adverbs “kolayca” and “hızlı”, it is also stated that the menus designed for banking transactions are quite user friendly. In the target text, there is more focus on convenience of the service rather than its availability. This facility is verbalised through bullet points listing the advantages of using DenizBank ATMs.

Different images used and the content of both texts are complementary and functional in terms of the skopos of the translation as each text refers to the requirements of the source and target audience.

Conclusion

Advances in technology have caused indisputable changes in the understanding of advertisements and marketing of products and services brought new insights to the advertising industry. The use of technology-based creative advertising strategies is becoming almost mandatory. With a new digitalized economic approach, creative advertisement strategies enable companies to become successful in the market. Abolishing the differences between the two cultures and languages is usually possible through translation. So, sellers who target not only local but also international consumers as well as buyers who want to be aware of the products in different markets benefit from this situation.

This descriptive study consisted of three main parts. In the first two parts, before analysing the samples, advertising and its relationship with translation within an interdisciplinary context is put forward on a theoretical basis. The first part is "Advertising and the History of Advertising". In this first part, advertising and its development through technology and its impact on the banking sector and advertisements of banking products, texts types and advertisement texts as audiomedial texts are mentioned. The second part appears as "Translation of Advertisements". In this part, theories related to translation and also translation of advertisements is examined in detail. Here, the aim is to establish a relationship between advertising and translation. Importance of translation in advertising, some restrictions encountered during the process of translation, translation of advertisements in the light of Skopos Theory, the role of the translator in accordance with Skopos theory and advertising strategies are included. In the last part, some samples are analysed in line with the parameters mentioned in the preceding parts.

Examination of these samples in the light of Skopos theory reveal that it is not feasible to make a literal translation, for instance, if the connotation of a product or its brand is important as in the case of "Garanti" in Sample 2 and "Şubesz" in Sample 10 the brand and the product name hold some special features. Figures of speech like puns metaphors and symbols are commonly used methods in advertising. So, due to the linguistic differences between source and target texts, adoption is a mostly preferred solution in the translation of advertising texts. Sample 2 and Sample 10 illustrate how the translator fails to accommodate the play on words in the source text. At this point, it can also be

concluded that fulfilling the requirements of the translation is both one of the conditions of “proficiency” in translation and translation competence. (Öner, 2003:79)

Translation of figures of speech fails to convey the same feeling that is released out in the source audience. It is also observed that usually a literal translation is preferred while translating the advertisements.

The understanding and interpretation of culture is also a main concern in advertising texts. However easy it may seem to translate an advertising text or a slogan, in some cases, the translators may have to transfer the source culture to another, rather than translating the text and the slogan. While translating an advertising text, the translator should keep in mind that habits, life styles, demographic features and many other things in both cultures should be considered so that the message of the commission and the commissioner can be conveyed appropriately to the consumers. If a translator or the commissioner wants the message to reach the target audience directly, he/she must take the values, culture and language of the target audience into consideration. Sample 7 and Sample 9 highlight the importance of cultural issues in the translation process to show that diagnosing and taking the cultural features in the source text in the process of translation is another requirement of translation competency. Recognition of the source text type and establishment of it in the target text form, accurate understanding of the text forms, reformulating the source text through paraphrasing, summarizing, using or avoiding calques so as to produce the most appropriate target text are the most important points that help the translator to enhance the translation competence.

Those samples demonstrated in this thesis have been chosen among several similar examples. It is observed that, in Turkey, the translation of advertisements is usually not as vivid, catchy as the source texts due to the fact that they are not target culture oriented. When analyzed, it is seen that cultural factors have an important role in translation and translation decisions taken by the translator should be shaped accordingly. So, it can be emphasized that the translator should determine the culture dependent elements that comprise the source text and then meet the requirements of these elements in the translation process in line with task description assigned. (Öner, 2003:79)

The functional approach, which this thesis is based on, is closely related to Skopos theory and it suggests that “the function of a translation depends on the knowledge, expectations, values and norms of the target readers, who are again influenced by the situation they are in and by the culture. These factors determine whether the function of the source text or passages in the source text can be preserved or have to be modified or even changed.”

(Kussmaul, 1995: 149) However, in the samples analyzed in this thesis, translators mainly intend to translate the linguistic data into the source text, trying to preserve the same linguistic features of the source text in the target text as well. This proves that linguistic parameters are the factors that create the discourse of the translations rather than the cultural factors.

Another crucial conclusion underlined by this study is that translators are actively engaged with genres and text types. A translator should regard advertisements as an important text type to be studied and should perform translation competence. It is clearly observed that the translator seems to lack the ability of selecting the lexical items and obtaining a syntactic organization and cohesion, which results in failure of functionality suggested by Skopos theory.

The poor translation of advertisements also proves that translation of advertisements should be treated seriously by the commissioner and the translator as well. In other words, translation of advertisements should be seriously considered as a professional task and if translation is an intercultural process as Vermeer asserts, then the translator should be considered as an intercultural expert.

Having a product or the brand function effectively is the main concern of the commissioner and then the translator through translation. In order to fulfil this, the translator should tackle the linguistic and grammar differences between two languages, which emerge as the biggest challenge in the process of translation.

To conclude, literal translation of an advertisement from one culture to another is not possible if

- the product that is advertised or the brand has connotations
- the two languages are linguistically and grammatically different

-the advertisement text includes figures of speech.

Identifying the consumers closely and knowing the source and target cultures are the main rules of advertising. Following the same attitude, the same rules definitely apply to translation. Samples evaluated in this thesis demonstrate that though literal translation of a message or content, seemingly very easy, is possible, it should in fact be translated from one culture to another.

At the end of this analysis, it is observed that the translator should embrace the fact that it is not appropriate or possible to translate advertisements without considering the cultural aspect of translation. The translator should note that cultural compounds of the message of the advertisement should also be transmitted.

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APPENDIX

Appendix 1 Print screens of sample 1 Garanti Bank advertisement in Turkish

Bankacılık cebiniz kadar yakınıınızda!



Garanti CepBank ile, İnternet Şubesi ve Cep Şubesi'ne giriş yapmadan, istediğiniz kişinin cep telefonuna Garanti'de hesabı ya da kartı olmasa bile anında güvenli bir şekilde para gönderebilirsiniz. Para gönderdiğiniz kişi gönderdiğiniz parayı Türkiye'nin her yerinde tüm Paramatiklerden çekebilir.

Hemen sağdaki "Garanti Facebook" butonuna tıkladıktan sonra sadece kendi cep telefonu numaranızı ve para göndermek istediğiniz cep telefonu numarasını girerek dilediğiniz kişiye anında para gönderebilirsiniz.

CepBank iPhone uygulamasını App Store, Android uygulamasını ise Android Market, Samsung İndiroid ve Turkcell T-Market'ten ücretsiz olarak indirip hemen kullanmaya başlayabilirsiniz.

CepBank iPhone uygulamasında yer alan "Bump ile Transfer" özelliği sayesinde, para göndereceğiniz kişi yanınızda ise ekrana telefon numarası yazmanıza gerek kalmadan telefonlarınızı birbirine dokundurarak para transferinizi yapabilirsiniz.

Dilerseniz para gönderme işleminizi cep telefonunuzdan sadece kısa bir mesaj göndererek ya da Garanti İnternet /Cep Şubesi ve Paramatiklerden de yapabilirsiniz. Para gönderdiğiniz kişi gönderdiğiniz parayı Türkiye'nin her yerinde tüm

Appendix 2 Print screen of sample 1 Garanti Bank advertisement in English

Garanti [Personal](#) [Corporate](#)
[Demo](#) [Forgot Your Password?](#) [Apply](#)

[Home](#) [Personal](#) [SME](#) [Commercial/Corporate](#) [Our Company](#) [Paraganti](#)

[Deposit&Investment](#) [Loans](#) [Cards](#) [Mortgage](#) [Delivery Channels](#) [Payments&Services](#) [Insurance&Pensions](#) [Private Bank](#)

Delivery Channels

- [Internet Banking](#)
- [Mobile/SMS Banking](#)
- [Paramatik \(Garanti ATM\)](#)
- [444 9 333 Alo Garanti](#)

Mobile Banking that don't let you reach for your pocket

On Garanti Mobile Banking, both the transactions and the connection are **FREE!**

wap.garanti.com.tr

[Learn more](#)

Appendix 3 Print screen of sample 2 Garanti Bank advertisement in Turkish

Garanti [Bireysel](#) [Kurumsal](#)
[Demo](#) [Parolamı Unuttum](#) [Parola Al](#)

[Ana Sayfa](#) [Bireysel](#) **KOBİ** [Ticari/Kurumsal](#) [Garanti Hakkında](#) [Paraganti](#)

[KOBİ'lere Özel](#) [Krediler](#) [Kredi Kartları](#) [Yatırım](#) [Hesit Yönetimi](#) [Şube Siz](#) [Leasing ve Factoring](#) [Sigorta ve Emeklilik](#)

Girişimci

İşimi Kuruyorum.

İşim yeni desteğim Garanti!

[Detaylı bilgi](#)

İşim Yeni Desteğim Garanti

KOBİ'lerin Garantisi **Esnanın Gelecek Garantisi** **İşim Yeni Desteğim Garanti**

Şirket Kart
Şirket kuruluşu ile ilgili pür noktalar

Girişimci El Kitabı
Girişimcilere yol gösterici tüm bilgiler

Easy Card
Girişimcilere özel yeni ticari kart

Appendix 4 Print screen of sample 2 Garanti Bank advertisement in English



The screenshot displays the Garanti Bank website's SME Loans section. At the top, the Garanti logo is on the left, and the 'Internet Banking Log in' section is on the right, featuring 'Personal' and 'Corporate' login options. Below the header is a navigation bar with links for Home, Personal, SME, Commercial/Corporate, Our Company, and Payments. A secondary navigation bar lists various services: SME Specific, Loans, Credit Cards, Investment, Cash Management, Delivery Channels, Leasing/Factoring, and Insurance/Pension.

The main content area features a large image of a man and a woman working together, with the text 'Growing a business' overlaid. To the right of this image, the 'SME Loans' section is highlighted, with the tagline 'Your biggest supporter!' and a 'Learn more' button. Further right, three additional services are listed: 'Trade Finance Support Package' (Great support for traders from Garanti), 'Women Entrepreneur' (For women entrepreneurs who contribute to Turkish economy...), and 'Overdraft Account' (Even if you don't have money, you have Overdraft Account).

At the bottom, there are three tabs: 'Running a business', 'Growing a business' (which is currently selected), and 'Investing'.

Appendix 5 Print screen of sample 3 TEB advertisement in Turkish

Sizin için **Formular İçin** **TEB Hakkında** **En Yakın TEB** **Ayrıcalıklar ve Avantajlar** **Hemen Başlayın** **EN**

f Facebook ile bağlan **Güvenlik İşlemleri** **Krediler** **Kartlar** **Mevduat ve Yatırım** **Sigorta ve Emeklilik** **CEPTETEB**

Sizin için **Krediler** **Konut Kredisi**

Krediler

- İhtiyaç Kredisi
- Konut Kredisi
- Konut Kredisi Ücretlendirme
- Konut Destek Hizmeti
- Ev Alet Kirazları
- Konut Kredisi Güvencesi
- Taahhüt Kredisi
- Konut Mevduat Hesabı
- Tutarlı Kredisi
- Başvurunuz Burada

Konut Kredisi

Her ayın başında açan TEB Konut Kredisi ile çeyrek çeyrek evi, çeyrek çeyrek kolaylıkla sizle buluşuyor.

TEB Konut Kredisi'nin sunduğu uzun vadeli düşük faizli seçenekleri ile kira öder gibi evi ve iş yeri sahibi olabilirsiniz. **Hemen Başlayın**

- Konut Kredisi Ücret Döğendirmesi Faizleri
- Konut Kredisi Güvencesi
- Ön Ödemeli Konut Kredisi Döğendirmesi Faizleri
- Ön Ödemeli Konut Kredisi Güvencesi

Konut Kredisi Ücretlendirme

Her ayın başında açan kredi TEB Konut Kredisi

Konut Destek Hizmeti

Her ayın başında açan kredi TEB Konut Kredisi

Appendix 6 Print screen of sample 3 TEB advertisement in English

TEB Welcoming to TEB (How can we help you?)

RETAIL **CORPORATE**
Get Financed! Security

For You [For Your Company](#) [About TEB](#) [Recent TEB](#) [Privileged Banking](#) [TR](#)

[Connect with Facebook](#) [Daily Banking](#) [Loans](#) [Cards](#) [Investment](#) [Insurance and Pension](#) [CEPTETE](#)

For You > Loans > Mortgage

Loans

- Personal Loans
- Mortgage**
- Mortgage Products
- Home Support Service
- Urban Transformation Loan
- Home Purchasing Guidelines
- Guaranty
- Auto Loans
- Credit/Debit Deposit Accounts

Mortgage

Best Financial

With TEB Home Loan which opens the doors of every house, plenty of houses in different shapes and sizes, and various facilities are waiting for you.

With longer maturity and lower installment options of TEB Home Loan, you can become a home and office owner like paying rent and can have the place of your dreams easily. By submitting the required documents, you can utilize one of our home loans that best fits you and benefit from the advantages.

Mortgage Products
Loan that opens the doors of every house. TEB Home Loan.

Home Support Service
Now those who have utilized Home Loan from TEB that also get Office Moving Transactions Support along with the Assistance Services.

Urban Transformation Loan
TEB supports Urban Transformation!

Appendix 7 Print screen of sample 4 TEB advertisement in Turkish

TEB WORLD

TEB Worldcard • TEB Worldcardlar • TEB Titanium Worldcard

TEB Titanium Worldcard

TEB WORLD

Hakkında

Portföy

TEB Titanium Worldcard

TEB'den Avrupa'da ve Türkiye'de birlikte TEB Titanium Worldcard

Yurt içi ve yurt dışı seyahatlerinizde sunduğu fırsatlar ve yaşam stili için destekleyen hizmetleriyle tam hazırız dedi kart.

Appendix 8 Print screen of sample 4 TEB advertisement in English

TEB Worldcard » TEB Worldcards » TEB Titanium Worldcard

TEB Titanium Worldcard



TEB WORLD

Share

TEB Titanium Worldcard, Yes...Why Not!

A first from TEB in Turkey and in Europe: TEB Titanium Worldcard!

It is exactly the card of your dreams by the opportunities it offers in your domestic and international travels and the services supporting your life style. With TEB Titanium Worldcard, we make your dreams come true.

The image shows a screenshot of a website for TEB Titanium Worldcard. On the left is a navigation menu with links: Meet TEB Worldcard, TEB Worldcards, TEB Worldcard, TEB Gold Worldcard, TEB Platinum Worldcard, TEB Titanium Worldcard, TEB World Signia MasterCard, TEB Worldcard Golden Years, TEB Virtual Worldcard, TEB World Supplementary Card, and Campaigns. The main content area features a large image of a TEB Titanium Worldcard, which is a dark card with 'TEB WORLD' and 'TITANIUM' text. Below the image are social media sharing icons. The headline reads 'TEB Titanium Worldcard, Yes...Why Not!'. Below this is a sub-headline 'A first from TEB in Turkey and in Europe: TEB Titanium Worldcard!'. At the bottom, a paragraph describes the card as 'the card of your dreams' due to its travel and lifestyle services.

Appendix 9 Print screen of sample 5 FİNANSBANK advertisement in Turkish

FİNANSBANK BANKACILIK KREDİLER KARTLAR MEVDUAT YATIRIM

Arında Şube İnternet Şubesi Kart İşlemleri

BANKACILIK

- BİREYSEL BANKACILIK
- KOBİ BANKACILIĞI
- TABİEH BANKACILIĞI
- KURUMSAL BANKACILIK
- TİCARİ BANKACILIK
- PRİVATE BANKING
- SEÇİMLİ BANKACILIK
- 7/24 BANKACILIK
- İnternet Şubesi
- Bireysel İnternet Şubesi
- KOBİ İnternet Şubesi
- Arında Şube
- İnternet Şubesi'nde Güvenlik
- Yatırım Araçları Bölümünde
- Mobil Bankacılık
- Kart İşlemleri
- ATM
- Telefon Bankacılığı
- SÖZLEŞMELER
- BAŞVURU MERKEZİ

İnternet Şubesi

Arında Şube - Bankacılık - KOBİ Bankacılık - İnternet Şubesi

İstedğiniz her an, istediğiniz her yerde bankaoluk keyfil

FİNANSBANK İnternet Şubesi'nde, İster Üniversite öğrencisi olun İster şirket yöneticisi, Beklentilerinizi ve ihtiyaçlarınızı karşılayarak hizmet sağlamaya çalışır. Bireysel işlemlerinizi ve şirkete ait büyük bankaoluk işlemlerinizi dilediğiniz her yerde olursanız olun, dakikalar içinde gerçekleştiririz.

7 gün 24 saat kolay ve güvenli hizmet almanın rahatlığını yaşayın.

Bireysel İnternet Şubesi KOBİ İnternet Şubesi

Appendix 10 Print screen of sample 5 FINANSBANK advertisement in English

Consumer Internet Banking

[Home Page](#) - [Backlog](#) - [Alternative Channels](#) - [Internet Banking](#) - [Consumer Internet Banking](#)



All customers with an account at Finansbank or who have a Finansbank credit card can take advantage of Consumer Internet Banking services using their customer number and password which can be obtained by calling +90 850 222 0 900.

Easy to use, fastest service

When using Internet Banking, instructions are provided on how to conduct each transaction. Your transaction is carried out instantly as soon as you click each button and clear explanations guide you step-by-step through the transaction.

- Please [click here](#) for Consumer Internet Banking Transaction List.
- Please [click here](#) for Consumer Internet Banking Transaction Limits & Hours.

Appendix 11 Print screen of sample 6 FİNANSBANK advertisement in Turkish

CardFinans

HAKKINDA
ÖZELLİKLER

"Beklentilerinizi yükseltin!"

CardFinans ile 1.500'ü aşkın marka ve 250.000'in üzerinde alışveriş noktasında beklentilerinizin ötesinde avantajlar ve hayatınızı kolaylaştıracak hizmetler sizi bekliyor.

CardFinans ile indirimlerden yararlanın, taksitle alışveriş yapın. Dahası yapacağınız harcamalardan ParaPuan kazanın.

Bir CardFinans... Sayısız kolaylık!

- + Acil nakit ihtiyaçlarınız için çok uygun taksitlerle, kefişsiz Anında Kredi kullanabilir, ihtiyaçlarınızı anında karşılayabilirsiniz.
- + Anlaşmalı kurumlara ait faturalarınız için Ücretsiz Fatura Ödeme talimatı vererek, kendinize zaman yaratabilirsiniz.
- + TaksitKolay ile taksit yapmayan mağazalarda bile alışverişlerinizi taksitlendirebilir, ödemelerinizi rahat rahat yaparsınız.

Tıklayın, CardFinans'ın hayatınıza getireceği bütün kolaylıkları öğrenin!

Kazandığınız ParaPuanlar size çok özel ayrıcalıklar sağlar.

- + Kazandığınız ParaPuanlarla üye işyerlerinden alışveriş yapmanın keyfini yaşayın.
- + Dilediğiniz havayolu şirketinden bedava uçak bileti satın alın, hayat ettiğiniz yerlere uçun.

Appendix 12 Print screen of sample 6 FINANSBANK advertisement in English

*** CARDFINANS** [MEET CARDFINANS](#) [USING CARDFINANS](#) [FAQ](#) [LOG IN](#)

MEET CARDFINANS

Believe in Possibility

CardFinans Products

- CardFinans Classic
- CardFinans Gold
- CardFinans Platinum
- CardFinans 100
- E-CardFinans

CardFinans Services

Interest Rates & Fees

[BACK TO HOME PAGE](#)

CardFinans Classic

[MEET CARDFINANS](#) - [USING CARDFINANS](#) - [FAQ](#)

CardFinans, the credit card with all the advantages!

Raise Your Expectations

CardFinans Classic is associated with 1,500 brands and over 250,000 stores where you will come across advantages beyond your expectations and services that will make your life easier.

Your CardFinans Classic card will make you more powerful. You will be able to take advantage of discounts, shop and pay in installments. Moreover everything you spend will come back to you as MoneyPoints. You may use your accumulated MoneyPoints to get discounts to your shopping in CardFinans member merchants or top-ups/minutes. You can even get flight tickets with your MoneyPoints!



Advantages of Your CardFinans

Interest - Free Loan to Merchant Returns

Appendix 13 Print screen of sample 7 HSBC advertisement in Turkish



Appendix 14 Print screen of sample 7 HSBC advertisement in English



Appendix 15 Print screen of sample 8 HSBC advertisement in Turkish



Site içi arama

Ara

Ana Sayfa / Private Bank / Hizmetlerimiz

English

Bireysel İnternet Bankacılığı

• Giriş • Demo • Anında Sifre
• Kart İşlemlerim

- Hizmetlerimiz
- Yatırımlarınız
- Bankacılık ve Finansman İşlemlerinizi
- Express Bankacılık
- Bize Ulaşın

Hizmetlerimiz

Üst düzey hizmet anlayışımız çerçevesinde, sürekli değişen piyasa koşullarında siz seçkin müşterilerimize kişiye özel bankacılık hizmet ve çözümleri sunuyoruz.

Uluslararası deneyime ve bilgi birikimine sahip, Private Bank Müşteri Yöneticilerimiz ile finansal piyasalar hakkında sizi düzenli olarak bilgilendiriyor, risk tercihlerinize uygun yatırım çözümleri öneriyoruz.

"Kişiyi özel birikim yönetimi" anlayışı ile sadece Private Bank müşterilerimize sunulan yatırım fonları ve türev ürünlerini sizin için geliştiriyoruz.

Size özel ayrıcalıklarla tasarlanan ve avantajlı mülk programına sahip HSBC Private Bank Kredi Kartı ile yaşamın her noktasında hayatınızı kolaylaştırıyor; hayatınızı daha da zenginleştirmek için sizlere yeni kapılar açıyor.

HSBC Private Bank Tüm Hükümetlere uygun olarak faaliyetlerde bulunan HSBC Bank A.Ş. 'nin özel bankacılık bölümüdür.



Appendix 16 Print screen of sample 8 HSBC advertisement in English



[HSBC Advantage](#)
[HSBC Premier](#)
[HSBC Advance](#)
[Consumer Loans](#)
[Payments](#)
[Pension](#)
[Insurance](#)
[Accounts](#)
[Investment Services](#)
[Interest Rates and Fees](#)
[Express Banking](#)

[Home Page](#) / [Retail Banking](#)
[Türkçe](#)

Retail Internet Banking

- Log on
- Instant Password
- My Card Transactions

- Our Services
- Investments
- Finance and Banking
- Express Banking
- Contact Us

Products and Services

Our mission is to provide high-net-worth customers with an **exclusive** service network and special products designed to meet their special needs and requirements, providing top-notch service that is responsive to and generates maximum advantage from changing and developing economic conditions.

Our clients are personally served by HSBC Private Bank Relationship Managers, who are experts in their field and dedicated to meeting the needs of their exclusive clientele. Our clients are notified immediately of all financial market developments in Turkey and abroad, drawing on all the resources of HSBC Group's accumulated knowledge and global financial network.

HSBC Private Bank is the private banking division of HSBC Bank A.Ş. operating in compliance with Turkish Law.



Appendix 17 Print screen of sample 9 Akbank advertisement in Turkish



Appendix 18 Print screen of sample 9 Akbank advertisement in English

akbank.com/en-us/Content/Pages/Expat... x Expat Banking

How can we help you today ?

Expat Banking

LOGIN

I need Expat Banking Investor Relations Corporate Social Responsibility How can I become an Affluent Client? I want to access Akbank Direkt Internet Meet Akbank Direkt

Akbank Affluent Banking

Customized solutions for your banking needs

More Info

Akbank Expat Banking Akbank Affluent Banking World of Privileges

Appendix 19 Print screen of sample 10 Garanti advertisement in Turkish

Garanti **Bireysel** **Kurumsal**
Demo | Parolamı Unuttum | Parole Al

Ana Sayfa **Bireysel** **KOBİ** **Ticari/Kurumsal** **Garanti Hakkında** **ParaGaranti**

Şube Siz

- [İnternet Bankacılığı](#)
- [Cep Bankacılığı](#)
- [Alo Garanti 444 0 333](#)
- [Paramatik](#)
- [Uygulama Dükkanı](#)

4 milyondan fazla kez indirilen uygulamalarımız Uygulama Dükkanı'nda!

4 MİLYON

Appendix 20 Print screen of sample 10 Garanti advertisement in English

The screenshot displays the Garanti bank website interface. At the top left is the Garanti logo. To its right are links for 'Security', 'Contact Us', and 'Türkiye'. Further right is the 'Internet Banking Log in' section with 'Personal' and 'Corporate' options, and links for 'Demo', 'Forgot Your Password?', and 'Apply'. Below this is a navigation bar with 'Home', 'Personal', 'SME', 'Commercial/Corporate', 'Our Company', and 'Paragaram'. A secondary navigation bar lists 'Deposit&Investment', 'Loans', 'Cards', 'Mortgage', 'Delivery Channels', 'Payments&Services', 'Insurance&Pensions', and 'Private Banking'. On the left side, under 'Delivery Channels', there is a list: 'Internet Banking', 'Mobile/SMS Banking', 'Paragaram (Garanti ATM)', and '444 0 332 Alo Garanti'. The main content area features a large black banner with the text '3G Advanced Video Garanti Technology means Visit wap.garanti.com.tr now and experience the 3G difference in banking.' and a 'Learn more' button.

Garanti

Security | Contact Us | Türkiye

Internet Banking Log in
Personal Corporate
Demo | Forgot Your Password? | Apply

Home Personal SME Commercial/Corporate Our Company Paragaram

Deposit&Investment Loans Cards Mortgage Delivery Channels Payments&Services Insurance&Pensions Private Banking

Delivery Channels

- Internet Banking
- Mobile/SMS Banking
- Paragaram (Garanti ATM)
- 444 0 332 Alo Garanti

3G Advanced Video
Garanti Technology means
Visit wap.garanti.com.tr now and experience
the 3G difference in banking.

Learn more

Appendix 21 Print screen of sample 11 DenizBank advertisement in Turkish

DenizMortgage

Hayat Deniz'de Güzeli > Bankacılık > Bireysel Bankacılık > Bireysel Krediler > Mortgage Kredileri > DenizMortgage

DenizBank Mortgage Kredisi ile artık siz de bir ev sahibi olun!

Uygun vade ve faiz oranlı Mortgage Kredilerimiz ile hayalinize ulaşın...

Beğen 0 Paylaş Tweet in Paylaş 8.1 6

HEMEN BAŞVUR > **HESAPLAMA ARAÇLARI**

DenizBank Mortgage Kredisi

Sabit faiz seçeneği ile mortgage kredisi kullanabilir, kredinizi eşit taksitler halinde ödeyebilirsiniz.

25 yıla kadar vade seçeneklerinden yararlanabilirsiniz.

Satın alacağınız konutun ekspertiz değerinin en fazla %75'ine kadar kredi kullanabilirsiniz

Appendix 22 Print screen of sample 11 DenizBank advertisement in English

DenizBank 

Search 

[BANKING](#) [BUSINESS CARD](#) [LOANS](#) [WEALTH MANAGEMENT](#)

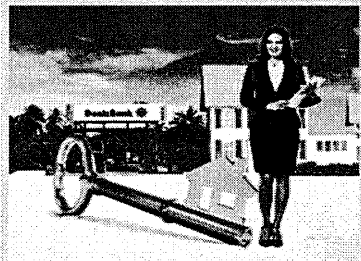
Mortgage for Foreigners

[Home Page](#) > [Loans](#) > [Personal Loans](#) > [Mortgage for Foreigners](#)

We Finance your Dream

We would be glad to offer our Mortgage services for your property finance in Turkey. DenizBank is the leading bank providing mortgage loans to foreigners in Turkey. This makes us the most experienced bank and the best partner in making your dream come true.

In addition to our Mortgage services, we offer full banking service in setting up your daily banking needs in Turkey.



Appendix 23 Print screen of sample 12 DenizBank advertisement in Turkish

ATM Bankacılığı

DenizBank'te Güçlü > Dijital DenizBank > ATM Bankacılığı

Deniz, Her Yerde Yanınızda!

Her gün büyük ATM ağıyla DenizBank her yerde yanınızda!

Beğen 2 Paylaş Tweet in Paylaş 8+1 1

DenizBank - PTT iş birliği sayesinde, 4,000'e yakın ATM ile ihtiyacınız olan her yerdeyiz.

1,000'in üzerinde AçıkDeniz ATM'sinden tüm bankacılık işlemlerini gerçekleştirebilir, 1.800'ü aşkın PTT ATM'sinden DenizBank banka kartınızla para çekebilir, bakiyenizi kontrol edebilirsiniz.

DenizBank kredi kartları ile PTT ATM'lerinden nakit avans çekebilirsiniz.

AçıkDeniz ATM'lerindeki özel işlem menüleri, işlemlerinizi kolayca ve hızlı tamamlamanıza yardımcı olur.

- » Banka Kartı - Mevduat İşlemleri Menüsü
- » Kredi Kartları - Kredi Kartı İşlemleri Menüsü
- » Ön Ödemeli Kart - Ön Ödemeli Kart Menüsü
- » İşletme Kart - KOBİ'lerimize Kredi-Kredi Kartı İşlemlerini Aynı Ekranda İçeren Özel Menü
- » Üretici Kart - Üreticimizin Dostu Üretici Karta Özel Menü



Appendix 24 Print screen of sample 12 DenizBank advertisement in English

ATM Banking

Home Page > Digital Deniz > ATM Banking

Like 0 Paylaş Tweet Paylaş 8+1 0

Life is Beautiful with AçıkDeniz ATM Banking!

You may conduct your Banking transactions

- Without waiting in queues,
- Without paying charges,
- Securely

at DenizBank ATMs.

With DenizBank ATMs, you can experience the difference of transaction sets special for card types and screen designs.

- Debit Card
- Credit Cards
- SME Card
- Producer Card

At DenizBank ATMs, you can deposit cash to your account and pay credit card debt in cash without waiting in queues. In addition, you can carry out these transactions without having your card.



The image shows a stylized map pin icon. Inside the pin, the text 'Exchange Point' is written in a bold, sans-serif font. Below it, 'T.C.S.P.' is written in a smaller font. At the bottom of the pin, 'DenizBank' is written. To the right of the pin, there is a small, dark, starburst-shaped icon with the word 'New' inside it.

BIOGRAPHY

Ülker Tezkaç was born in Antakya in 1976. She received her BA in Economics at Istanbul University in 1998 and then her second BA in English Language and Literature at Doğuş University in 2002. She worked at a private bank for 9 years after her graduation. She has been working as a lecturer at Doğuş University School of Foreign Languages since 2010. In 2012, she started Translation Studies MA Programme at the Department of English Literature at Doğuş University.