

## THE EFFECT OF BANK IMAGE ON CUSTOMER PERCEPTION TRNC EXAMPLE

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### ABSTRACT

This study was conducted to determine the customer image of a bank operating in the Turkish Republic of Northern Cyprus. The study was conducted within the framework of a relational survey model using a quantitative approach and included 369 respondents from a population of 2000 bank customers. As a data collection tool, the scale developed by Kalyoncuoğlu and Faiz (2016) was used to measure service quality and corporate image. According to the findings of the study, customer evaluations show that service quality has a positive effect on corporate image, especially in the dimensions of Physical Assets, Reliability, Responsiveness, Assurance, and Identification. In the Physical Assets dimension, customer evaluations are generally high and consistent. However, a wider variation was observed in the Reliability dimension. Customer evaluations in the dimensions of Responsiveness, Assurance and Identification show moderate consistency. Correlation analysis reveals that there are positive and significant relationships between the Physical Assets, Reliability, Responsiveness and Identification dimensions and Corporate Image. However, the relationship between the Assurance dimension and Corporate Image shows a weaker link. The regression analysis results show that each service quality dimension (Physical Assets, Reliability, Responsiveness, Assurance, and Identification) has a positive effect on corporate image. This emphasizes the importance of focusing on service quality for banks to strengthen their corporate image by increasing customer satisfaction.

**Key Words:** Responsiveness, Physical assets, Reliability, Assurance, Corporate image, Self-relevance.

### 1. INTRODUCTION

#### 1.1. Problem Status

Bank image is the overall perception, reputation, and public perception of a financial institution. This perception includes the thoughts, feelings, and perceptions that occur among customers, potential customers, and the public. Bank image is shaped by several factors such as gaining customers' trust, service quality, product diversity, technological infrastructure, social responsibility projects and marketing activities (Oralhan and Özlü, 2019). The image of a reliable bank may cause customers to be more willing to carry out their financial transactions at that bank. Service quality affects customer satisfaction, which forms the basis of the bank's image (Dayı and Yıldız, 2020). Banks develop strategies to strengthen the bank image to gain customer loyalty and competitive advantage. These strategies include elements such as technological innovations, social responsibility projects and effective marketing activities. A strong bank image can provide a significant advantage in the competitive environment in the financial sector (Kalyoncuoğlu and Faiz, 2016).

Customer perception refers to the thoughts, feelings, and impressions that a customer creates in his own mind about a product, service, brand, or company (Biçer and Yurtsal, 2021). These perceptions may be based on factors such as the customer's experiences, expectations, emotional responses, and level of knowledge. Customer perception is often an important factor that shapes a customer's relationship with a brand or company and can affect purchasing decisions, loyalty, and overall customer satisfaction (Gönen and Gökçen, 2017).

Bank image is a factor that significantly affects customer perception. The overall reputation of a bank determines customers' thoughts, feelings, and impressions about that bank. Customers feel safer and more reliable when a positive image of a bank is created (Bozoklu, 2019). This trust can lead to customers being more inclined to establish financial relationships with the bank, benefit from its products and services, and become long-term customers. The effect of bank image on customer perception is based on various factors (Tekeli and Paşaoğlu, 2012). First, the service quality, reliability and customer satisfaction offered by the bank enable customers to create a positive perception. Customers want to be associated with a bank where they can carry out their financial transactions safely and find products and services that suit their needs. In addition, the bank's communication strategies, advertising and marketing activities also affect customer perception. A positive bank image emphasizes the values provided to customers and leaves a positive impression of how the bank helps customers (Dayı and Yıldız, 2020).

The impact of bank image on customer perception plays a critical role in determining customers' preferences, purchasing decisions and long-term relationships with the bank. Banks must develop customer-focused strategies to create and maintain a positive image. Customer satisfaction and trust can help them gain competitive advantage by contributing to the positive shaping of the bank's image (Utkutuğ, 2021).

### 1.2. Purpose and Importance of the Research

The main purpose of this study is to investigate the effects of bank image on customer perception. Bank image includes factors such as a financial institution's overall reputation, quality of service it offers, and reliability, and these factors influence customers' relationship with a bank. The research is carried out to understand the role of bank image on customer perception, to determine customer preferences and to analyze the competitive environment in the financial sector.

The importance of this study emerges in terms of banks developing customer-focused strategies, gaining competitive advantage, and creating sustainable customer satisfaction. Understanding the effects of bank image on customer perception can provide guidance in optimizing marketing and communication strategies. This study examines in detail an issue that is of critical importance for banks in the financial sector to strengthen customer relations, meet customer expectations and maintain their sectoral success.

### 1.3. hypotheses

The hypotheses of this research are as follows:

- H0 : There is a significant relationship between banks' service quality dimensions and corporate image .
- H1 : There is no significant relationship between banks' service quality dimensions and corporate image.
- H0 : Service quality dimensions of banks have an effect on corporate image.
- H2 : Service quality dimensions of banks have no effect on corporate image.

### 1.4. Assumptions

research participants gave their answers to the scale questions sincerely.

### 1.5. Limitations

Research:

- With research participants,
- With the resources used,
- With the scale questions used in the research,
- It is limited to bank customers in TRNC.

### 1.6. Definitions

**Bank image:** The general understanding, reputation, and public impression of a financial institution (Oralhan and Özlü, 2019).

**Customer perception:** It refers to the thoughts, feelings, and impressions that a customer creates in his mind about a product, service, brand, or company (Gönen and Gökçen, 2017).

## 2. THEORETICAL FRAMEWORK

### 2.1. Image Concept

Image is a concept that expresses the general impression and perception about a person, a brand, an organization, or something. This impression and perception are a whole that is generally formed in the public eye and is based on emotional, aesthetic, and symbolic values. Image refers to how an entity or concept is perceived in terms of its overall reputation, reliability, quality, prestige, style, or other characteristic. Image is generally shaped by a combination of various elements such as appearance, communication strategies, product quality and customer service. A positive image of a person, brand or organization can often build trust among consumers, increase loyalty, and provide a competitive advantage. Creating and managing the image is closely related to marketing, communication, and brand strategies. Carefully planned strategies and consistent communication are important to create a good image. At the same time, social media, media relations and other communication channels can also affect the image of a person or organization. Image management involves actively working to create and maintain the desired impression of an entity (Tikveş, 2003).

Image is a word of French origin, which was translated into Turkish in the same way and is a term used as a synonym for "image". The word image is often used as a term that expresses people's correct or incorrect impressions on a subject. This topic could be another person, business, product, service, opinion, or similar topic. From a customer perspective, image refers specifically to the impression that consumers form before purchasing a product, and this impression can have a guiding effect on the purchasing decision. In this context, creating and managing the image aims to shape the perception of a person, business, or product in society and to create the desired impression. Image management is a process often intertwined with issues such as marketing,

communication strategies and brand management. By creating a good image, it may be possible to ensure that people perceive it positively, build trust and achieve long-term success (Yüksel and Mermod, 2004).

Individuals' impressions and evaluations about a subject, person, institution, or object create and shape their images about that item. These evaluations vary from person to person depending on factors such as the individual's personality, values, perspective on life, perception of events, expectations, and environmental conditions. Everyone's life experiences are different, and these experiences about the person, institution, or object they encounter significantly affect the impressions that form the image. In this context, in understanding the concept of image, the impressions and evaluations in the minds of individuals are subjective and personalized. Because everyone has a unique life experience, the images that emerge about the same subject or object may differ between different individuals. Ovalıoğlu puts it, the image in the mind may not always match reality, and these images are shaped depending on individuals' perspectives, experiences, and perceptions (Ovalıoğlu, 2007).

## 2.2. Corporate Image

Corporate image is of great importance in today's business world. This concept, which covers the impressions and perceptions that businesses leave on target audiences, is a critical factor that determines the success of the institution. A positive corporate image brings with it several advantages such as ensuring customer trust, gaining competitive advantage, increasing employee satisfaction, and attracting investors. Customers no longer focus only on product or service quality, but also pay attention to factors such as businesses' values, social responsibilities, degree of transparency and ethical standards. In this context, businesses need to manage their corporate image in a positive way and proceed in harmony not only with their marketing strategies but also with ethical business practices and social responsibility projects. A strong corporate image can contribute to businesses achieving sustainable success, creating customer loyalty, and standing out in a competitive market. Therefore, investing in the corporate image of businesses is seen as a critical strategic step to support their long-term success (Tikveş, 2003).

Corporate image is a result of the effects an institution has on its target audience. These effects shape the attitudes and behaviors of individuals in the target audience towards the institution. The target audience's thoughts, perceptions and feelings towards the institution contribute to the formation of a positive or negative corporate image. For this reason, institutions should aim to create a positive corporate image by systematically conveying the messages they want to convey to their target audiences. As Avşar stated, systematic messages to be delivered to the target audience create positive thoughts about the institution and lay the foundation of a good corporate image. These messages may emphasize elements such as the organization's values, mission, product or service quality, and social responsibility projects. A positive corporate image can build trust in the target audience, ensure customer loyalty, and help gain a competitive advantage. The effects of the corporate image on the target audience determine the way the institution is perceived and the attitude of the target audience towards the institution. A good corporate image can make a significant contribution to the success of the institution by creating a positive impression in the target audience. For this reason, institutions should take care to convey positive messages to their target audiences and create a strong corporate image by using effective communication strategies (Avşar, 2002). Positive One organisation of your image as the advantages are realized, institutions image to their work more care to show And This on the subject programs to create has started. Some businesses, financial resources important one part directly image to create they separated (Aksoy, Gökbörü & Yinal, 2023). Good One image, just with competition start over emergence about institutions by protecting does not remain the same in time goods offered and services of the quality continually to happen to ensure It is also important in terms of Güzelcik's stated like, image of creating basis purpose of the institution in relationship is located to groups positive, strong, and durable One image is to give. Customers Generally introductions in line with One drying to trust and him-her-it to accept they work. Therefore, new introductions institution institutional your image to reinforce helper to be is expected (Hofsoos, 1994). Good One organisation of your image advantages is: (Ceritoğlu, 2020):

- Rivalry advantage provision: Positive One image, competitors between to get away and customer your preferences of winning One your way can create.
- Customer confidence: good One image, customers drying the one which... your trust can increase customer your loyalty can strengthen it.
- Worker satisfaction: Institution of your image positive to be, available your employees your motivation can increase and new talents to withdraw helper it could be.
- Investor Tensile: Strong One organization image, investors' attention can pull and financial support providing about advantage can provide.

businesses positive One organization image creation efforts, only customer your satisfaction by increasing does not remain the same in time rivalry advantage get their reliability, to strengthen And sustainable to their success contribute can be found. According to Cerit (2006), the institution image One of the business activities various aspects affected One is the concept. This interaction enables the business product from the quality worker relations, buildings from view in your correspondence paper of titles spelling to the shape much wide One on the spectrum emerge interest. In this context, the institution image only external customers on not the same in time drink aim

mass the one which employees and other stakeholders it is also effective on. Organization image, interior and external aim the masses on persuasiveness and trust create this trust to continue and to protect like important to function has. of a business activity transparent, honest and ethic One basically execution, institution your image can strengthen it. Customers of the business product and to your services the one which... trust of employees work your morality and of the business general aspect carries values eyelash in front keeping they shape it. Cerit's emphasized like, institution image of the business out from every element it reflects is affected. Therefore, businesses only marketing to their strategies focus instead of all activities their images will strengthen way to manage It is important. Thus, businesses communicate with both their customers and internal aim with their masses durable One trust and belief relationship they can establish (Cerit, 2006).

### 3. METHOD

#### 3.1. Research Method

This study is quantitative research. Quantitative research is a type of research that examines a problem or issue using numerical data. In this context, the relational screening model was used in the study. Relational screening model is a research model that examines the relationship between two or more variables. In this model, the researcher tries to determine whether the variables change together or whether one variable has an effect on the other variable (Gürbuz and Şahin, 2014).

#### 3.2. Population and Sample

The population of the study consists of 2000 bank customers in TRNC. The population of the study was selected by simple random sampling method. Simple random sampling is a method of creating a sample from a universe in which each unit has an equal probability of being selected for the sample. This means that all units in the universe have an equal and independent chance of being selected into the sample. Simple random sampling is one of the most common sampling methods used to obtain an accurate representation of the universe (Demir and Özcan, 2023). In this context, 369 people were included in the study.

#### 3.3. Data Collection Tools

The survey used as the data collection tool of the research consists of two main parts. In the first part, Kalyoncuoğlu and Faiz (2016) The validity and reliability of the scale expressions for the service quality and corporate image variables tested within the scope of the application were tested. These scales were selected and made suitable for the study because of a detailed review of the literature. The validity of the scales was tested through translation and retranslation processes. The SERVPERF scale developed by Cronin and Taylor (1992) was used to measure the service quality variable. This scale consists of twenty-two questions that measure the customer's evaluation of service quality based on their experience after receiving service. Among these questions, the concept of service quality was discussed through five dimensions called "physical assets, reliability, responsiveness, assurance and identification". The scale consisting of five questions used for the corporate image variable was developed by Bayol et al. Taken from a study conducted by (2000). All questions in this section were presented to respondents on a seven-point Likert type scale (1) Strongly Disagree (7) Strongly Agree). In the second part of the survey form, the respondents to determine socio -demographic characteristics, there are questions regarding gender, age, marital status, education level and monthly personal income.

According to the reliability analysis results, Cronbach's Alpha value was found to be 0.765. This value indicates that Cronbach's Alpha, a statistic that measures the internal consistency of the survey used, is at an adequate level.

#### 3.4. Analysis of Data

Research data was analyzed using SPSS 28.00 program. First, normal distribution test was performed. As a result of the normal distribution test for the variables, it was determined that not all variables exhibited normal distribution. ( $p < 0.05$ ). For this reason, non-parametric analysis techniques were used. Nonparametric analysis techniques are statistical methods used when the data distribution does not meet a certain parametric assumption. These techniques are especially preferred when the data are not normally distributed or do not have homogeneous variance. In this context, in the study; Mann -Whitney U Test. Kruskal -Wallis H Test was performed. The Mann -Whitney U Test is used to evaluate differences between two independent groups. The Kruskal -Wallis H Test is used to evaluate differences between three or more independent groups. It may be preferred when assumptions are not met. Correlation and regression analysis was also performed. Correlation analysis is a statistical method for measuring the strength and direction of the relationship between two variables. Regression analysis is a statistical method that examines the effect of one or more independent variables on a dependent variable (Cevahir, 2020).

### 4. FINDINGS

#### 4.1. Demographic features

Demographic variables of the participants are given in Table 1.

Table 1. Demographic Information of Participants

		N	%
Gender	Woman	173	46.9
	Male	196	53.1
marital status	Married	220	59.6
	Single	149	40.4
Age	22-30 years old	99	26.8
	31-40 years old	93	25.2
	41-50 years old	96	26.0
	51 and over	81	22.0
Educational background	Middle/High School	84	22.8
	Associate Degree (2-Year Faculty or College)	91	24.7
	Undergraduate (4-Year Faculty)	143	38.8
	Doctorate	51	13.8
Income status	Bad	103	27.9
	Middle	185	50.1
	Good	81	22.0
Total		369	100.0

When the gender distribution of the participants was examined, 46.9% were determined to be female and 53.1% were male. In the marital status category, 59.6% of the participants are married and 40.4% are single. Looking at the distribution by age groups, it is seen that the most participants are between the ages of 22-30 (26.8%). Other age groups have participation rates of 25.2%, 26.0% and 22.0%, respectively. In terms of educational status, 22.8% of the participants are secondary school/high school graduates, 24.7% are associate degree graduates, 38.8% are undergraduate graduates and 13.8% are doctoral graduates. Income status was determined as 27.9%, 50.1% and 22.0% as poor, medium, and good, respectively.

#### 4.2. Descriptive Analysis of Service Quality Dimensions and Corporate Image in Banks

Table 2. Mean and Standard Deviation Values of Service Quality Dimensions and Corporate Image of Banks

	Minimum	Maximum	Cover.	ss
Physical Assets	12.00	28.00	18.1274	3.18412
Reliability	14.00	35.00	22.0298	4.51046
Responsiveness	11.00	28.00	16.3496	3.24703
Assurance	9.00	28.00	18.7398	3.32114
identification	14.00	35.00	22.2493	4.43463
Corporate Image	16.00	35.00	23.1355	3.49193

In the Physical Assets dimension, customers' evaluations are on average over 18.13 points, varying between a minimum of 12 points and a maximum of 28 points. The observed standard deviation in this dimension is 3.18 points, indicating limited variation. In the reliability dimension, the average score of customer evaluations is 22.03, the lowest value is 14 and the highest value is 35. The standard deviation on this dimension was determined as 4.51 points, which indicates that customer opinions can vary more widely. Mean scores of 16.35, 18.74, and 22.25 were observed for the Responsiveness, Assurance, and Identification dimensions, respectively. The standard deviations in these dimensions were determined as 3.25, 3.32 and 4.43 points, respectively. Finally, the average evaluation of customers in the Corporate Image dimension is 23.14 points, varying between a minimum of 16 and a maximum of 35 points. The standard deviation was determined as 3.49 points. This data can be used to understand the strengths and weaknesses in the bank's customer satisfaction and corporate image. Lower standard deviations indicate that customer opinions are more consistent, while higher standard deviations indicate that customer opinions may vary more widely.

**4.3. The Relationship Between Service Quality Dimensions and Corporate Image for Banks**

H0: There is a significant relationship between banks' service quality dimensions and corporate image.

H1: There is no significant relationship between banks' service quality dimensions and corporate image.

Table 3. The Relationship Between Service Quality Dimensions and Corporate Image of Banks (Correlation Analysis)

		Corporate Image
Physical Assets	r	.258 **
	p.	0.000
Reliability	r	.237 **
	p.	0.000
Responsiveness	r	.274 **
	p.	0.000
Assurance	r	.106 *
	p.	0.042
identification	r	.269 **
	p.	0.000

The correlation coefficient (r) between Physical Assets and Corporate Image is 0.258. This relationship is statistically significant (p=0.000), meaning that increasing physical assets is associated with increasing corporate image. The correlation coefficient (r) between Reliability and Corporate Image is 0.237. This relationship is statistically significant (p=0.000), meaning that as reliability increases, corporate image also increases. The correlation coefficient (r) between Responsiveness and Corporate Image is 0.274. This relationship is statistically significant (p=0.000), meaning that as responsiveness increases, corporate image also increases. The correlation coefficient (r) between Assurance and Corporate Image is 0.106. This relationship is statistically significant (p=0.042), but since the correlation coefficient is low, this relationship can be considered weak. The correlation coefficient (r) between Identification and Corporate Image is 0.269. This relationship is statistically significant (p=0.000), meaning that as identification increases, corporate image also increases.

These analysis results show that there is a generally positive and significant relationship between service quality dimensions and corporate image. That is, there is a strong connection between customers' perceptions of service quality and corporate image.

**4.4. The Effect of Banks' Service Quality Dimensions on Their Corporate Images**

H0: Service quality dimensions of banks have an effect on corporate image.

H2: Service quality dimensions of banks have no effect on corporate image.

Table 4. Regression Analysis Results for Investigating the Effect of Banks' Service Quality Dimensions on Their Corporate Images

Variables	$\beta$	t	p	F
FV → KI	0.258	5,121	0.000	26,223
GK → KI	0.237	4,669	0.000	21,802
CV → KI	0.274	5,454	0.000	29,747
G → KI	0.106	2,045	0.042	4,182
Ö → KI	0.269	5,342	0.000	28,532

The results of the analysis show that each service quality dimension (Physical Assets, Reliability, Responsiveness, Assurance, and Identification) has a positive impact on corporate image. Each regression coefficient is positive and statistically significant, meaning that as these service quality dimensions increase, corporate image also increases. Additionally, F statistics values show that the model is statistically significant in general. This analysis highlights the importance of service quality dimensions in shaping banks' corporate image.

**CONCLUSION AND RECOMMENDATIONS**

According to the results of this study, it has been determined that customer evaluations on service quality dimensions, especially Physical Assets, Reliability, Responsiveness, Assurance, and Identification dimensions, have a positive impact on corporate image. While it was observed that customer evaluations were generally high and consistent in the Physical Assets dimension, it was determined that there was a wider variety in the Reliability

dimension. Customer evaluations in the dimensions of Responsiveness, Assurance and Identification show a moderate level of consistency. According to the correlation analysis, a positive and significant relationship was found between Physical Assets and Corporate Image. Likewise, the relationships between the dimensions of Reliability, Responsiveness and Identification and Corporate Image are also positive and significant. However, the relationship between the Assurance dimension and Corporate Image can be considered weaker. Regression analysis reveals that each service quality dimension (Physical Assets, Reliability, Responsiveness, Assurance and Identification) has a positive impact on corporate image. This highlights the importance of banks focusing on service quality to strengthen their corporate image by increasing customer satisfaction. In general, the analyzes show that service quality dimensions play a critical role in shaping the corporate image.

Based on the results of this study, we can make the following recommendations:

- Service Quality Improvement: Customer evaluations show wider variation, especially in the Reliability dimension. Therefore, the bank should review and improve its operational processes to provide more reliable services to customers.
- Training and Development: High customer evaluations in the Physical Assets dimension indicate that the bank manages its physical environment effectively. To maintain this success in other service quality dimensions, importance should be given to personnel training and development.
- Strengthening Communication Strategies: The relationship between the Responsiveness dimension and Corporate Image is at a medium level. The bank should strengthen its communication strategies and be more sensitive to customer feedback to respond quickly and effectively to customer demands.
- Improving the Assurance Dimension: The relationship between the Assurance dimension and Corporate Image may be weak, so the bank should review and update its security protocols to provide greater assurance to customers.
- Customer Feedback System: Customer reviews should be constantly monitored and analyzed. Customer feedback systems should be strengthened, and this data should be used to determine bank strategies.
- Marketing Positive Image: Marketing positive relationships in the Corporate Image dimension should be emphasized in advertising campaigns and other communication strategies. The bank must create an image that emphasizes customer satisfaction and reliability.

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