


The Importance of Training in the Scope of Marketing Alternative Products and Distribution Channels in the Turkish Banking Sector

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Abstract

The banking sector is one of the sectors where the effects of changes in technology are felt most clearly. Banks' keeping up with technological developments will not only reduce service costs but also ensure that a wide range of products reach customers in the fastest and most effective way. In this new era where banking products and services are offered to customers through non-traditional channels, ATMs emerge as the first and most widely used alternative distribution channel. Apart from this, customers are now able to access a wide range of banking products outside the branch, including telephone banking, home-office banking and Internet banking. The use of these channels, which are described as alternative banking distribution channels, carries some risks as well as benefits. When we look at the risks in question, especially from the customer's perspective, it is observed that since not every customer has the same level of education, they cannot use these channels correctly and need help. The fact that mistakes made by customers bring about a number of legal problems for both customers and banks underlines how important education is in bringing these channels together with customers. Internet banking is an alternative distribution channel designed to provide banking services over the internet. Internet banking provides the opportunity to benefit from almost all the services offered by any bank branch quickly and easily from anywhere in the world. Traditionally, the basic functions of intermediary organizations in marketing, such as offering the appropriate product at the appropriate place, at the appropriate time, in the appropriate quantity, in the appropriate form and at the appropriate price, are fulfilled more easily and cheaply by technological means, which are alternative distribution methods. Despite the advanced technology used by banks in Turkey and the high quality of service they offer, it is seen that the number of customers using internet banking in the country is still insufficient.

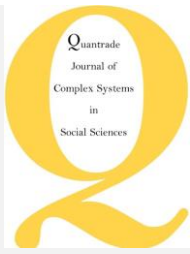
Key Words: Banking Sector, Distribution Channels, Education in Marketing.

Türk Bankacılık Sektöründe Alternatif Ürünler ve Dağıtım Kanallarının Pazarlama Kapsamında Eğitimin Önemi

Özet

Bankacılık sektörü teknolojik değişimin etkisinin en net hissedildiği sektörlerden biridir. Bankalar teknolojik gelişmeye ayak uydurursa hem hizmet maliyetlerini düşürecek hem de geniş ürün yelpazesinin en hızlı ve verimli şekilde müşterilere ulaşmasını sağlayacaklar. Bankacılık ürün ve hizmetlerinin müşterilere geleneksel olmayan kanallar üzerinden sunulduğu bu yeni dönemde, ATM'ler ilk ve en yaygın kullanılan alternatif dağıtım kanalı olmayı başarıyor. Ayrıca müşteriler artık telefon bankacılığı, ev ofis bankacılığı ve internet bankacılığı gibi çok çeşitli bankacılık ürünlerine şube dışından da ulaşabilmektedir. Bankalar açısından alternatif dağıtım kanalları olarak adlandırılan bu kanalları kullanmak, faydaların yanı sıra riskleri de beraberinde getirmektedir. Özellikle müşteri açısından risklere baktığımızda, müşterilerin hepsinin aynı eğitim seviyesine sahip olmaması ve dolayısıyla yardıma ihtiyaç duyması nedeniyle bu kanalları gerektiği gibi kullanamadıklarını görüyoruz. Müşteri hatalarının hem müşteriler hem de bankalar açısından bir takım hukuki sorunlar yaratması, bu kanalların müşteriler için erişilebilir hale getirilmesinde eğitimin önemini altını çizmektedir. İnternet bankacılığı, internet üzerinden bankacılık hizmetleri sunmak için tasarlanmış alternatif bir dağıtım kanalıdır. İnternet bankacılığı, bir banka şubesinin hemen hemen tüm hizmetlerinden dünyanın her yerinden hızlı ve kolay bir şekilde yararlanma olanağı sağlar. Geleneksel olarak aracı kuruluşların pazarlamadaki temel işlevleri olan, doğru ürünü, doğru yerde, doğru zamanda, doğru miktarda, doğru biçimde ve doğru fiyata sunmak, aracı kurumlar aracılığıyla daha kolay ve ucuz bir şekilde gerçekleştirilebilmektedir. Alternatif

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dağıtım yöntemlerini temsil eden teknolojik araçlar. Türkiye'deki bankaların kullandığı ileri teknoloji ve hizmet kalitesine rağmen ülkede internet bankacılığını kullanan müşteri sayısı hala yetersiz görülmektedir.

Anahtar Kelimeler: Bankacılık Sektörü, Dağıtım Kanalları, Pazarlamada Eğitim.

Introduction

Banks have played an important role in the social structure. They are inseparable from the economic and social development of countries. Banking, which began in medieval Italy with the exchange of money at mobile booths on street corners, has spread beyond national borders as a result of the development of world trade volumes and has developed rapidly to this day, with multinational banking gaining in intensity. Today, in parallel with the development of information and communication technologies and the use of information technology in business, the information and documents required for business activities have been transferred to the electronic environment and transactions have been carried out in this environment. All these developments have facilitated the spread of electronic commerce. (Isomiddinovich and Panji, 2024; Li and Zhang, 2024.).

With the development of electronic commerce over the last half century, significant changes began to occur in the banking sector in line with the needs of society. In particular, with globalization, banks were affected by the intense competitive environment and competed to offer more qualified services in line with the needs and requirements of their customers. This situation has accelerated the use of alternative distribution channels in addition to classic branch banking in the provision of services. The ability of the customers who constitute the target group to benefit from the right service in the use and distribution of alternative sales channels undoubtedly depends on their knowledge on the subject (Ghulam and Dhruva 2024.).

In the development of the Turkish banking sector in terms of alternative sales channel applications, especially after 1994, there is a profile that focuses on customer-oriented structuring and emphasizes customer segmentation. With the aim of reducing the transaction burden on sales teams and branches and reducing transaction costs, banks have started to actively use alternative channels such as Internet, telephone and ATMs and transform them from a scattered structure to a centralized structure. This practice, which has emerged as a multi-channel strategy, instructs the banking sector, which focuses exclusively on branch-based sales and service, to develop a channel management strategy that operates centrally on a single database with defined service standards (Issık and Hassan, 2002; Pazarbaşıoğlu, 2005; Saltoğlu, 2013.).

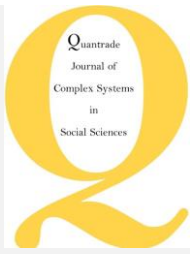
The banking sector, which closely follows the dynamics of the economy, will be able to meet its basic objectives of profit, growth and survival to the extent that it can introduce changing technologies and new, developed products to its customers (Çiçek and Yıldırım, 2024; Pala and at all. 2024.). In presenting these products to the customers, in addition to the technological infrastructure, the marketing of the products, their usage characteristics, etc. will be important. In this regard, training of the customers is as important as training of the employees of the sector.

1. Bank Concept and Traditional Structures of Banks

Although banks vary according to their level of development, they are institutions that perform monetary and credit functions in all economies. Their activities other than these two activities are shaped and diversified by the economic and social structures of the countries in which they operate. (Feng and at all, 2014.). If we briefly look at the definition of the bank: "An economic organization that carries out and regulates all kinds of capital, monetary and credit transactions and meets all kinds of needs of private and legal persons, the state and enterprises in this field." It is defined as follows (Kendirli, 2018.)

This definition; It deals with banking operations in terms of activities that are part of the overall functions of banks. However, the diversification of economic demands, the changing needs for banking services over time and the fact that banks see these changes as competitive opportunities have expanded the existing dimensions of banking functions and the types of activities (Choudhry, 2018, Dolinskaya and at all, 2024.). If we evaluate banks based on their functions: Banks are defined as institutions that collect deposits from natural and legal persons, lend the collected savings to customers as loans and provide various banking services. (Amini and Rahmani, 2023.).

One of the most important functions of banks is to create dematerialized money. This is the most important feature that distinguishes banks from other financial institutions. Most of the money payments in the economy are made by banks that collect checkable deposits (Dombret and Kenadjian, 2023; Nishibe, 2023.). Banks, which are profit-making organizations, enable risk distribution by multiplying their service offerings and bear responsibilities to customers, employees, authorities and many other institutions (Nguyen and at all.). On the other hand, laws regarding financial intermediation activities also affect banks and intervene in their areas of activity. Banks assume important roles in the implementation of economic decisions in countries (Matthews and at all., 2023; Kendirli and Nergiz, 2023.).



Banks are effective instruments in the implementation of economic decisions. For years, banking activities in this sector were carried out by taking political or economic decisions for granted. Since banks are risk-free in their current system and continue to generate their income, marketing activities were not taken into account; they only focused on deposit insurance and credit activities. The creation of future customer dependencies or customer needs was not taken into account; what was done in this direction was limited to the personal perspective of the employees (Sharipova and Asadova2023; de Bandt and at all., 2024.).

Banks only offered the product they wanted to offer and tried to measure their success by increasing the volume of credit. In general; They did not consider customers as the starting point of marketing and sales, but as a means to achieve their goals. However, changes such as globalization, non-price factors, information technology, changing consumer preferences and the quality concept were the dynamics that revealed the requirements for the new marketing approach. New competitive conditions, the establishment of quality consciousness, consumer expectations for more comprehensive services, a shift from tangible to intangible goods and rapid technological change have become the new dimension of marketing (Kendirli and at all, 2017; Kendirli and at all., 2019; Schmidt-Jessa, 2023.).

2. Internet Banking

Internet banking can be defined as an alternative distribution channel that is an extension of the development of electronic banking, using open network systems as platforms, allowing all personal and commercial banking transactions to be carried out and offering non-branch services that banks have established in the virtual environment. The idea of Internet banking first emerged in the 1980s with telephone banking and increased with the use of the Internet at home (D'Andrea and Limodio, 2024; BAldasarre and at all, 2024.). In the 1980s, banks and financial institutions in Europe and the United States began to conduct research and programs on the concept of "home banking". Since computers and the Internet were not very developed at the beginning, fax machines and telephones were used to assist customers (Saunders and Walter, 1994; Berger and at all 2000.).

"NetBank" was the first Internet banking application in the United States and was established in 1996 under the name "Atlanta Internet Bank". Established banks such as Citibank and Wells Fargo began offering this service to their customers in 2001 (Orr, 1999; De Young, 2001; Liang and Vaziri, 2006.). According to the Gartner Group's 2009 report, 47% of adults in America and 30% of adults in the United Kingdom use online banking (Batchelor, 2010.). In Singapore, DBS Bank first offered financial services over the Internet in 1997. UOB and OCBC followed later (Chuah and Wong, 2011.). In parallel with technological advances in the early 1990s, Turkish banks have continuously increased their automation standards worldwide. Türkiye İş Bankası, Turkey's first private bank, laid the foundation for electronic banking by providing ATMs to its customers in 1987 (Isik and Hassan, 2003.). Internet banking was first introduced in Turkey by İş Bank in 1997, followed by Garanti Bank the same year. Later, Ottoman Bank, Pamukbank, Esbank, Akbank and Yapı Kredi Bank offered internet banking services to their customers. Akbank started retail internet banking in 1999. Today, İş Bankası, Garanti Bankası, Akbank, Vakıfbank, Denizbank, Koçbank, HSBC and other banks offer a wide range of internet banking services in Turkish financial markets. Internet banking is seen as an alternative distribution channel by Turkish commercial banks due to the increase in computer literacy since 1997, the regulation of the financial sector, bank customers' desire for electronic services, reduced transaction costs and increased customer convenience. Despite this, the penetration of internet banking in Turkey is limited due to reasons such as customers' unfamiliarity with internet banking and security concerns (Ustaahmetoğlu, 2009; Mermud, 2011; Özer and Gürel, 2017; Şanlı and Hobikoğlu, 2015.).

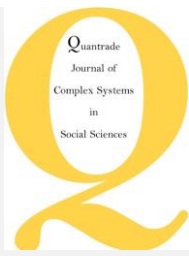
2.1. Transactions that can be Done Via Internet Banking

The five basic services related to internet banking can be listed as follows (Cheng and at all, 2006; Pala ve Katal, 2010.):

- Viewing account balance and transaction summary,
- Paying bills,
- Transferring money between accounts,
- Applying for credit cards and making credit card transactions,
- Writing checks

Apart from these, the following operations can be performed (Elibol and Kesici, 2004.):

- Social Security payments,
- Tax payments,
- Buying and selling foreign currency and tracking exchange rates,



- Investment account transactions (repo, automatic repo, government bonds, buying and selling treasury bills, buying and selling mutual funds, foreign investment fund transactions, tracking fund buy and sell orders, stock transactions.),
- Account opening procedures and
- Instruction procedures

In order to maintain their presence in the industry and keep up with the competitive environment, banks need to follow the developments in global internet banking and constantly regulate their services according to the new conditions.

2.2. Factors Affecting Bank Customers' Internet Banking Preferences

It is believed that knowing the factors that affect the adoption of internet banking will help increase the use of this distribution channel. In addition, it has been pointed out that the reputation of the bank and the variety of services offered by the bank are the most important factors in choosing a bank for internet banking. The following factors can be effective in the adoption of internet banking (Pala and Kartal, 2010.):

- The perception that it is relatively more advantageous,
- Suitability for the person's lifestyle and work style,
- Perception of security and risk,
- Previous experience with the internet,
- The need for an accessible and convenient distribution channel such as the internet,
- Ability to use the internet.

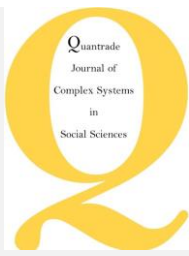
If other factors are to be mentioned, it has been shown that perceived ease of use, perceived usefulness and security and privacy factors are the most important factors that affect the use of internet banking (Kendirli and at all, 2017.). From another perspective, the reason for preference may be that the convenience and ease of conducting transactions and the ability to access banking services at any time are two important factors that influence the use of internet banking (Shankar and Rishi, 2020.). The evolution of internet usage has also brought about a change in customer trends. The internet is the most important of these channels. This is because it is cheaper for the customer to conduct transactions through the internet than through the branch bank. Banks also direct their customers to the channel that offers the greatest economic benefit. One of the most important advantages of choosing internet banking is the low transaction costs (Ekberg and Morina, 2007.). Another reason for preference may be that the website design of banks takes into account the preferences and suggestions of customers who use internet banking (Chmielarz and Zborowski, 2020.).

For bank customers to benefit from internet banking, it is important that they believe that this service is secure (Li and at all, 2021, Sudirjo and at all, 2024.). Studies have identified three different factors in internet banking security. The first is the need to ensure that the messages sent to the bank and the customer are legal (authenticity). Second, no one other than the bank and the customer should be able to access the financial information sent over the internet (confidentiality and integrity). Finally, after a person performs an action, there is a way to prove that that action was performed by that person (Baraghani, 2007; Ighomereho, an at all.2023.).

3. The Place and Importance of Marketing in Banks

Marketing is an indispensable business function that is critical to the success of the company. Marketing is a set of goal-oriented business activities that organize planning, pricing, distribution and selling efforts and influence each other to offer existing and prospective customers goods and services that satisfy their needs. In other words, marketing; it is a set of human activities aimed at facilitating and completing change. In the context of historical development, the business understanding of business managers began with the "production understanding (product management)", continued with the "sales understanding (sales management)" and today reached the "marketing understanding (modern marketing concept)". The concept of marketing and the basic principles of marketing also apply to the activities of banks. Banks have recently realized the importance of marketing and partly for this reason have adopted completely new behavior and significantly changed their services and attitudes towards their customers. In this sense, marketing in banks consists of conducting geographical, sociological, economic and behavioral analyses of the market served, developing services that meet the needs of the market according to this analysis, offering these services in an appropriate manner, ensuring effective communication and ultimately achieving profitability. (Mucuk, 1980; Olmaz, 2016; Webster Jr., 2009; Varadarajan, 2020; Gündüzyeli, 2024.).

Bank Marketing; It includes examining the needs of existing and potential customers and presenting ideas and features to identify the needs that may arise in the future, designing the services accordingly and providing profitable opportunities for the bank. In a constantly changing environment, marketing is a guide for the development of banks. At the same time,



in the increasing competitive struggles, marketing is an important competitive tool for banks. As people change, banks must also change with them. (Gürsoy, 2006; Budiyono, 2021; Örnek and Şahbaz, 2022; Tang and Zhu, 2024.).

The future of banking is based on identifying new needs of customers and developing new ways to meet these needs. Marketing plays a key role in meeting the new needs in line with the bank's objectives. In an environment full of uncertainties, marketing is the most effective tool that banks can use to eliminate these uncertainties. The starting point of banks that follow a marketing approach and act in a market-oriented manner is to meet the current and possible needs of existing and potential customers while maximizing profit (Omarini, 2018; Örnek and Şahbaz, 2022; Benjamin and all, 2024.).

These are listed below;

- Be market-oriented; Banks have turned from the “what do we sell” mindset they have been practicing for many years to the “what does the customer want from us” mindset and have moved towards an understanding where the starting point is the customer and the focus is marketing decisions. In this respect, all activity programs and strategic practices of banks are planned according to the demands and needs of customers and the market (Koç, 2015; Berkowitz and Bier, 2024.).

- Integrated management approach, marketing should be considered as the responsibility of the entire institution, not just the top management or the marketing department, and should be the duty of every employee working in the bank. Integrated marketing means integrating the marketing function by optimally arranging service, price, location and sales-enhancing measures and adapting them to the organizational structure in order to build strong exchange relationships with customers. Thus, all marketing decision variables can be compatible with each other (Handayani and Nurzhavira, 2024.).

- Contribution to market formation, the market is constantly changing and in banking, as in all industries, it is a requirement of the marketing approach to both spread existing products (through branches, alternative distribution channels) and offer new products. What is important for a bank with a marketing approach is to conduct market research, serve customers with products that even the customers do not yet know and to get a share of it as a bank (Gümüş, 2014.).

- Be goal-oriented: profitability, liquidity and trust are the main objectives of banks. Profitability, growth, improvement of asset quality and some statutory objectives can also be expressed as extensions of these three objectives. Objectives should be clearly defined by the bank management. For example, a growth objective can be considered the expansion of the branch network or the increase in the volume of loans or profitability. When objectives are clearly defined, all marketing activities and especially marketing decision variables can be organized according to the established objectives within the customer axis (Mazzucato, 2024.).

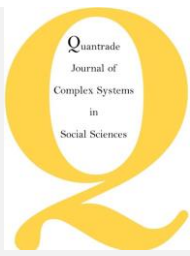
- High degree of planning; It is impossible to talk about marketing without planning. Planning is the process of deciding in advance what will be done, when, how and by whom. This process continues due to constant changes in environmental conditions.²¹ The term marketing, which includes planned marketing actions, refers to the determination of the objective and what must be done to achieve it (McDonald et al., 2024.).

4. Alternative Distribution Channels in Banking

4.1. Alternative Distribution Channel Products Finding Application in Turkey

The strengthening of the consolidation trend that emerged in parallel with the process of financial liberalization and globalization that swept the whole world since 1990 was also decisive for the new structure of banks in the 2000s. Today, it is inevitable for banks to become a “financial services supermarket” with this trend. Banks are now in line with the changing demands of their customers within the same corporate structure; they have to offer commercial banking, investment banking, insurance and all other financial intermediation services together (Bozdoğan et al., 2013; Vladoş, 2024.). At the same time, in the globalizing and shrinking world economy, the business demands of bank customers are increasing and changing, which requires new payment systems. In addition, the electronic basis of traditional payments as well as the spread of e-commerce throughout the world made it necessary to develop new payment systems. This changed situation requires the development of a number of alternative goods and services that can be applied in the banking sector, especially the Internet, as well as the need for the sector to benefit from new communication technologies and to invest in this field (Korkmaz and Gövdeli, 2004; D'Andrea and Limodio, 2024.).

The Electronic Fund Transfer System (EFT) is one of the alternative distribution channel products applied in Turkey. It is a system that enables payment transactions in Turkish lira to be made and accepted electronically between banks in real time. A special control system performs the function of banks' access to the EFT system. The EFT system is directly connected to the router system. The participating banks are connected to the system through a special communication network. The EFT system started operating on April 1, 1992. During the operation, various improvements were made according to the requests of the participants and the new requirements that arose (Bakkal and Aksüt, 2011; Gençağa,



2024.). The Central Bank of the Republic of Turkey (CBRT), which is the owner of the EFT system, also operates the system. The EFT center provides money transfers and reconciliations of the participating banks, processing their accounts and receiving various reports. The message sent electronically by the participant is received at the center during the day, the sending participant's account at the EFT center is decreased if necessary, the recipient's account is increased and the message is sent to the recipient. The reconciliation is made in real time through the EFT accounts when the message is received. At the end of the day, the current status of the accounts is communicated to the participants and the CBRT (Keskin, 2020.).

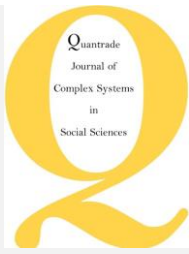
As another alternative distribution channel product, ATMs appear before us. Automated teller machines (ATMs) are electronic devices that carry out customers' banking transactions by providing uninterrupted service 24 hours a day. ATMs; By communicating with the bank's main computer through the computer on them and the operating system on which this computer runs, customers can access their accounts in the banking system and perform standard banking transactions themselves through these accounts. The first ATM in our country was used in December 1987. Since ATMs were first put into service by İş Bank, the name Bankamatik, the special name given by this bank to ATMs, has been adopted for the ATMs of all banks over time, and all the cards used in these machines have been popularly called debit cards. It has been said that almost all plastic cards can be used to withdraw money from ATMs. At the same time, it is possible to perform many transactions such as: E.g. changing credit and debit card passwords, making transfers, sending money, retrieving bank statements, checking account balances, depositing money, investing in funds, stocks or foreign currencies by using ATMs (Korkmaz and Gövdeli, 2004; Güneş, 2021.).

Another alternative sales channel service is Electronic Funds Transfer at Point of Sale (EFTPOS). It is the electronic payment of goods and services without cash through plastic cards using automatic terminals in retail stores or service establishments. In this process, the customer needs a plastic card with a data carrier and a password for this card, while the member company needs an electronic terminal open to communication with telephone lines and a keyboard that allows the customer to enter his password on this terminal. The first POS applications in Turkey appeared in 1987. Since credit cards are usually used at POS terminals in our country, the increase in the number of terminals was directly proportional to the development of credit card applications (Işkın, 2010; Bakkal and Aksüt, 2011.).

Nowadays, cards made of plastic raw material are used as a means of payment all over the world due to the rapid circulation of money in circulation and its pollution, wear and loss of value due to misuse. These cards, which are used to purchase goods and services and distributed to individuals by a bank or other organization, are also called alternative sales channel products and are used in special services for the sales organization. There is usually a magnetic stripe on the back of these cards, where various information is protected. Thanks to these magnetic stripes, various features can be loaded onto the cards and these cards can be used in various service areas. Plastic cards, credit cards, debit cards, community cards, social trend cards, loyalty cards, installment/multi-brand shopping cards, chip cards and virtual cards can be mentioned as examples (Işkın, 2010; Moin, 2024.).

Another application of alternative banking services that goes beyond branches is branch banking. In this application, customers connect to the bank's main computers through their personal computers (PCs), a modem device and telephone lines. In this way, the customer can benefit from all the banking services offered by the bank in real time. With the widespread use of the Internet in retail banking, all of these services are now provided to corporate customers through closed communication lines. TeleROM, Yapı Kredi Bank's office banking application, first came into operation in 1990 under the name Tele İşletme. The system, which runs on fast server computers, can check the balances and account movements of accounts linked to TeleROM, send payment orders and EFTs, and monitor the status of checks and invoices submitted for collection. Today, similar systems are in use by almost all banks serving corporate customers. Akbank has developed similar systems using Aklink and İş Bank has developed similar systems using Interactive PC (Uluer, 2007.).

One of the most important functions of banks is to facilitate payments. Telephone banking is another type of technology-based service that enables this function to be performed faster and at a lower cost. Developments in communications technology and the widespread use of computer technology in banks have created a suitable infrastructure for telephone banking. In this system, customers communicate with their banks through their home and work telephones. Telephone banking, which was originally done only by entering commands to the bank computer through a digital switchboard and telephone buttons, has shifted to call-centered banking as part of personalized banking plans created based on today's evolving customer relationship management principles. Moreover, this type of branchless banking often uses numbers starting with 444, which came into use with the development of telecommunications infrastructure in our country. Telephone banking services with names such as Yapı Kredi Bank Teletel, Garanti Bank Alo Garanti, Pamukbank Dialog, Vakıfbank 724, Koçbank Fonobank and Citibank Citiphone were initially completely free to attract customers to these channels, but became chargeable as their use increased (Güneş, 2015; Korkmaz and Gövdeli, 2004.).



Internet banking is an alternative distribution channel designed to provide banking services over the Internet using a computer without time and location restrictions. It is a service that can be used 24 hours a day, anywhere in the world and through any computer with Internet access. The structure of Internet banking consists of an Internet browser program running on the customer's computer and a bank's Internet server computer that connects to the bank's main computer. Transactions that can be performed through internet banking: account balance and additional transactions, money transfers/payments, credit cards, foreign exchange purchase/sale, investments, stocks, account opening and order transactions, and frequent remittance information. (Özkan and İpekten, 2017; D'Andrea and Limodio, 2024.).

Apart from all these alternative distribution channel products and services, with the entry of mobile phones into our daily lives, the use of Short Message Service (SMS) banking, the cheapest part of GSM technology, has also started. In addition, Wireless Application Protocol Banking (WAP GSM) is emerging as a technology that provides access to web-based services via standard methods from the screens of mobile phones, thus enabling mobile access to information. In addition, Digital Television Banking and Kiosk Banking are also presented as alternative distribution channel products (Zeybek, 2017.).

Digital TV Banking service is based on the principle that set-top boxes, which are considered the main units of digital television, are small computers with a processor and memory, and transactions are carried out like in Internet banking. While incoming data is received through a satellite antenna and displayed on the TV, transmitted data is sent through regular telephone lines and an Internet service provider. Therefore, all the features of Internet banking are also applicable to these services. Digiturk company started digital television broadcasting in our country in 2000, and Turkey's first home banking project, jointly developed by Yapı Kredi Bank and Pamukbank, was implemented in 2001 (Korkmaz and Gövdeli, 2004.). Among all these alternative distribution channels, mobile phone and telephone banking are among the most widely used methods today. Since mobile phones now have semi-computer-like features, efforts are being made to make Internet banking via mobile phones more popular by developing additional applications.

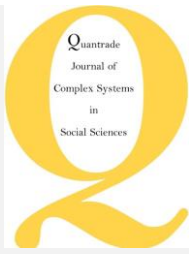
Evaluating these alternative distribution channels, it increases product diversity but also introduces new risks to the system. Greater use of the applications will of course be possible if society is educated in this area. In this context, it offers advantages for the marketing of products, such as the ability to reach customers by telephone or Internet, to carry out personalized marketing and sales activities, to promote products and to develop goods and services for customers by accessing more comprehensive customer information. In line with these advantages, more frequent use of alternative distribution channels and the provision of service from more locations will help to reduce branch density, allowing branches to devote more time to marketing and sales activities. In addition, since not all customers have the same level of education, they cannot use these channels properly and need help. This situation brings educating customers about products through alternative distribution channels onto the agenda.

4.2. Educational Efforts of Banks for Their Customers on Alternative Distribution Channels

The ability to use alternative sales channels in the desired way and to achieve the desired effect undoubtedly depends on the ability of customers to use these channels correctly and effectively. Alternative sales channels will be an innovation not only for customers who use the branch, but for all customers. Presenting and accepting these innovations to customers creates several problems for the bank. This is because the bank will both offer these new products and make an effort to get customers to accept these products. It must do this by convincing and educating customers without losing them. Using alternative sales channels requires some technical knowledge. Nowadays, banks target their customers who benefit from these channels; they try to educate people about the attractive aspects of using these products by personally explaining them to those who come to the branch, by displaying brochures advertising the products in the branches for customers to see, by placing advertisements with media organizations and by placing billboards outside the branch (Çelik, 2010.).

As can be seen, in terms of educational activities, it will not be enough for the bank to simply say: "Our alternative distribution channels are the following." Customers with high levels of education and a busy work schedule will tend to conduct transactions predominantly through these channels. The key here is to convince customers with low levels of education and make them aware of these products. Therefore, customer education is of utmost importance here. Because the aim is not to benefit from products from alternative distribution channels once, but to reach large customer bases by expanding their use (Korkmaz and Göveli, 2004.).

Regarding Turkey, it is observed that banks do not give much importance to customer education, especially in this regard. Banks need to make efforts to reach customers, especially those with low levels of education and those who are not very familiar with technology. At this point, banks should first specialize their customer service personnel in alternative banking products and services and increase the use of alternative sales channels by directing these personnel to customer education (Yıldırım, 2020.).

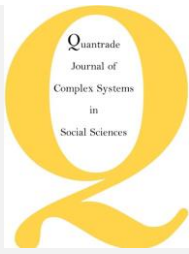


5. Result and Evaluation

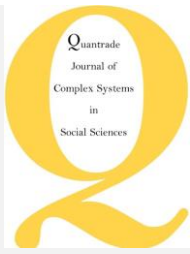
It is inevitable that the developments in information technologies in recent years will affect many areas of our lives. Undoubtedly, the sector that has been most affected by these developments has been the banking sector. In parallel with the developments in information technologies, banks are restructuring, adopting measures to reduce costs and thus trying to create projects to expand their customer base and increase their marketing activities by making the most of their technological infrastructure. In this regard, the main objective of banks is to ensure customer satisfaction by offering banking products to customers through the most appropriate channel and at low cost. This situation brings alternative distribution channels to the agenda. It is a well-known fact that alternative distribution channels that have found application with today's technological developments are more responsive to customer needs, allow personalized use, help the customer access the service 24 hours a day, 7 days a week and improve service quality by minimizing transaction costs. In addition, the provision of customer information and training is an important point to ensure the widespread and effective use of these channels. Therefore, banks need to develop projects to conduct customer education to ensure and maintain the effectiveness of their marketing efforts. In this regard, our study is based on the importance of customer education in developing and marketing alternative distribution channels. Technological developments in banking affect the frequency with which customers visit branches and they are less likely to go to branches, but define their level of knowledge about these channels as mediocre. ATMs are the most well-known and used alternative distribution channel. Customers do not like to queue at the branch and therefore prefer to use these channels. Although they prefer to conduct banking transactions, it was observed that they are reluctant to use these channels due to their level of knowledge. In addition, as a result of the research, it was found that customers felt that banks should organize training activities for them to get more information about these channels and that they would be willing to participate in these activities. In this regard, banks must first train and specialize their own personnel in alternative distribution channels to ensure accurate information delivery to customers. In addition, a further step in customer education is to have a staff specialized in this field in each branch and to assign this staff only to inform customers. The effectiveness of the training offered to customers undoubtedly depends on whether the training is carried out in person. This is an effective way to ensure the widespread use of alternative sales channels, especially for customers with low levels of education. Of course, customer training also involves costs. However, the effectiveness of marketing activities is achieved because the resources allocated to customer training increase the use of these products through customer satisfaction.

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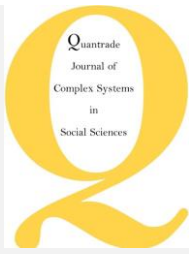
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