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## **ADVERTISING IN THE BANKING SECTOR GREEN MARKETING AND SUSTAINABILITY: A YAPI KREDİ EXAMPLE**

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### **Abstract**

*In today's conditions, where problems such as climate change, environmental destruction, shrinkage of living spaces, increase in poverty, deprivation of life in a quality and healthy environment, decrease in responsible production and consumption opportunities are highly discussed; The global development goals set by the United Nations need to be implemented urgently. In line with these purposes, businesses in different sectors set and implement targets. Likewise, responsible consumers follow these steps in the products they prefer. In this context, the aim of the research is; The aim of this study is to examine a project implemented by a business operating in the financial sector as a sustainable preferences program and to analyze the objectives and purposes of the construction loan STEP program with 17 steps determined by the United Nations in the sustainable development goals. As a result of the research, it has been concluded that the principles stated in 17 steps as Turkey's Sustainable Development Goals fully overlap with 13 purposes in terms of messages examined in the context of marketing communication, and 4 purposes implicitly overlap.*

**Keywords**

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## **1. Introduction**

It is unacceptable for human-made destruction of the existing resources of the world we live in. It is almost impossible for such a damaged nature to meet the needs of living things or even to renew itself. With this awareness, all segments of society, social institutions and states must act together and implement projects that require green steps for a sustainable world. Green products will not harm the nature in their journey from production to consumption and disposal, the damage will be minimized and sustainability steps will be followed in their reuse or recycling. In line with sustainability steps, green products must have certain characteristics. If we list the characteristics of green products (Mishra&Sharma, 2010);

- Not using artificial techniques in the production of products,
- Being biodegradable, reusable and recyclable products,
- Products have natural ingredients,
- Being non-toxic chemical products with recycled content,
- Being products within the scope of approved chemical products,
- Products that do not pollute the environment and do not harm natural resources,
- Products in which animals are not used as test subjects,
- These are products with refillable containers that are within the scope of environmentally friendly packaging.

Green marketing is a marketing approach that sheds light on the negative aspects of natural resources and energy consumption, raises awareness of the relevant parties on this issue, prioritizes sustainability, and is compatible with innovations in the market (Çelik et al., 2016). If this marketing concept is categorized within itself, it is stated that there are three ages of green marketing. These; Ecological marketing aims to reduce dependence on harmful products. Environmental marketing is aimed at reducing environmental damage by addressing green consumer demand and taking into account the opportunity for competitive advantage. Sustainable marketing, the third age of green marketing (Peattie, 2001) it is expressed as.

Within the scope of sustainable marketing offered in the third age of green marketing, especially production sectors can take many steps regarding the environment and can be easily integrated into products and parts. At the same time, there must be sustainability (for places and future generations) and the needs and living conditions of the inhabitants, preservation of the habitat (Cabeça, 2022). However, these effects and steps are less visible in the service sector.

While the policies and strategies of the business are responsible for the damage caused to the environment by manufacturing companies, in service businesses, especially banking services, environmental damage may occur due to the practices of customers, although it is not directly related to the environment. In this context, thanks to green banking practices, financial institutions can both raise customer awareness and minimize environmental damage with applications such as solar-powered ATMs, zero waste management and mobile banking.

Green banking is a proactive method in the context of energy saving and environmental protection (Tara et al., 2015). Green banking refers to technical advances in the banking industry, improvement of operational processes and change in customer behavior (Mir & Bhat, 2022). Financial institutions can promote green investments, provide environmental consultancy services, allocate sustainable development funds and offer environmental credit cards (Pintér et al., 2014). In addition, in order to achieve a healthy transformation with a focus on sustainability, green message strategies can be made more widespread, especially in advertisements, by using marketing communication. Marketing communication is an ongoing dialogue between consumers and the organization (Odabaşı & Oyman, 2002). It is necessary to continue this dialogue.

## **2. Literature Review**

Nath et al. (2014) compared the green banking practices of state and private banks operating in India. In the study, they emphasized the need to adopt green strategies in financing strategies regarding environmental damage that may occur during banking activities and the precautions to be taken. As a result of the study, they mentioned that green banking steps in India are at the initial stage. They made suggestions to speed up these steps. They emphasized that the most important steps should be prioritizing paper and water consumption, waste and environmental management, giving loans to reduce carbon footprint, and green mortgages.

Lymperopoulos et al. (2012) presented a model of green bank marketing in their study in Greece. They identified three main objectives in the study. The first of these is to clearly explain the role of corporate social responsibility in green bank marketing. The second is to present a conceptual tool that will guide managers in practice. The third is to ensure that banks turn to green banking practices, provided that they demonstrate the positive effects of green bank marketing on the green image. Thanks to the recommendations made based on the findings obtained as a result of the research, banks with a green image will be enabled to regain their lost customers, and will guide the development of policies for allocating resources for green marketing activities and the implementation of reputation programs.

In her study in Bangladesh, Lalon (2015) examined commercial banks' tendency towards green banking practices and the policies they adopted. At the end of the study, the steps that can be followed in banking applications are listed, provided that the stages of the greenhouse initiative in the greening phase are determined. Mishra and Sharma (2014) tried to explain the opportunities and difficulties of green marketing with examples from different sectors from the business world. They comparatively evaluated the current trends of green marketing in India and green marketing in terms of both its application and the demand of green consumers.

Fernando and Fernando (2017) brought a critical perspective to green banking practices through a case study in their study in Sri Lanka. It has been mentioned whether the paperless and information technologies-based banking practice is promoted as green banking and whether it really contributes to sustainability, considering the cost-effective advantage. At the end of the study, suggestions that will contribute to sustainability in the banking sector are included.

In their study in India, Yadav and Pathak (2013) compared the environmental sustainability of public banks and private banks through green banking. They also determined which era of green marketing they are in by looking at the green marketing practices of banks. As a result of the study, they found that all private and public banks, with the exception of ICICI Bank, were engaged in green banking initiatives. They concluded that ICICI Bank succeeds in carrying out its banking activities within the scope of sustainable green marketing, which is the third age in green marketing stages.

Ibe-enwo et al. (2019) examined the effects of Green Banking practices on bank loyalty in their studies in Cyprus. In addition, in the study where the mediating effect of green image and bank trust was investigated, green banking practices were evaluated in terms of relationship marketing. As a result of the survey conducted on 551 customers using quantitative research techniques, it was found that green banking practices have a significant effect on green image, bank trust and bank loyalty.

### **3. Research Methodology**

The aim of this study is to investigate to what extent a project implemented as a sustainable preferences program by a company operating in the financial sector within the scope of green marketing overlaps with the sustainable development goals set by the United Nations (UN) for the solution of the problems faced by people and nature all over the world, including Turkey. In this context, a contextual analysis of the goals and objectives of the Yapı Kredi STEP (Sustainable Choices Program) program with the 17 steps determined by the United Nations in its sustainable development goals was carried out.

These steps determined by the United Nations in connection with each other are;

- |  |  |
|--|--|
| 1. End To Poverty                          | 11. Sustainable Cities And Communities   |
| 2. End To Hunger                           | 12. Responsible production and Consumption                                       |
| 3. Healthy And Quality Life                | 13. Climate Action   |
| 4. Quality Education                       | 14. Water Life   |
| 5. Gender Equality                         | 15. Terrestrial Life   |
| 6. Clean Water And Sanitation              | 16. Peace, Justice And Strong Institutions                                       |
| 7. Accessible And Clean Energy             | 17. Partnerships For Purposes  |
| 8. (Decent Work And Economic Growth        | ( <a href="https://Turkiye.Un.Org/Tr/Sdgs">https://Turkiye.Un.Org/Tr/Sdgs</a> ). |
| 9. Industry, Innovation and Infrastructure |  |
| 10. Reducing Inequalities                  |  |

The research seeks answers to the following questions.

- Do the sustainable development goals of the UN and the goals of Yapı Kredi STEP program coincide?
- Do the advertising messages they publish within the framework of marketing communication in line with the sustainable development goals of the UN and Yapı Kredi STEP program coincide?
- Do the advertising themes they publish within the framework of marketing communication in line with the Yapı Kredi STEP program coincide with the 17 steps included in the UN's sustainable development goals?

### **3.1. Research Universe and Sample**

The universe of this study consists of marketing communication messages of banks conducting banking activities within the scope of green marketing and sustainability. The sample consists of six different advertisements used in the marketing communication of Yapı Kredi Bank, which carries out banking activities in Turkey. Advertisements that appeal to the demands and needs of customers who care about the environment with their messages (Özkaya, 2010) and also contribute to customer awareness are called green advertising in the context of green marketing and sustainability. The advertisements published by Yapı Kredi Bank within the scope of STEP are also advertisements created with this strategy. In addition, Yapı Kredi was chosen as a sample because it received an AA level score in the MSCI ESG Rating, which measures the resistance of companies against long-term environmental, social and governance risks, and is the first financial institution in Turkey ([www.yapikredi.com](http://www.yapikredi.com)) to receive this score in 2022. Purposive sampling method was used in sample selection. Because in purposeful sampling, the selection of units from

the population that will be included in the sample is based on the judgment of the researcher (Özdemir, 2023).

### **3.2. Research Method**

In this study, advertisements published within the scope of Yapı Kredi Bank STEP were examined using the content analysis method. Content analysis is one of the qualitative research techniques. In this analysis, coding is done in accordance with qualitative research methods and themes/categories are created thanks to the created code pool (Ültay et al., 2021). Within the selected sample, six different advertisements were watched many times by academicians, linguists and experts, and notes were taken and codes were made. As a result of the coding, analyzes were made in accordance with the categories determined, and the results were compared to determine consistency. In addition to content analysis, implicit messages were also tried to be determined by semiotic analysis. Before moving on to the advertisements subject to analysis, it is useful to touch upon Yapı Kredi Bank's sustainability journey.

Yapı Kredi Bank started its sustainability journey in 2011 by preparing a sustainability report. In 2014, a sustainability committee was established to carry out sustainability activities and produce projects in different areas along with the Borsa Istanbul Sustainability Index. In 2017, with the 'Global Compact Turkey Sustainable Financing Declaration', it made a commitment to the environmental and social impacts arising from lending activities as well as operational activities. By becoming a party to the United Nations Responsible Banking Principles in 2019, it published its first integrated report in 2021, with the aim of starting the integrated reporting process for communication with all stakeholders in 2020 (Yapı Kredi. (n.d.)., Access date: 09.09.2023). In Table 1. Yapı Kredi sustainability milestones in line with UN Turkey sustainable development goals are summarized on the basis of years and actions.

**Table 1:** *Yapı Kredi Sustainability Milestones in Line with UN Turkey Sustainable Development Goals*

<i>UN Türkiye Sustainable Development Goals</i>	<i>Yapı Kredi Sustainability Milestones</i>	
	<i>Year</i>	<i>Action</i>
<i>(1) End Povert</i>	2020- 2021	Zero Waste

<b>(2) End Hunger</b>	2020- 2021	Zero Waste
<b>(3) Healthy and Quality Life</b>	2020 2016 2020-2021 2020	Equal Opportunities Certificate (FEM) UN Women WEPs Platform Zero Waste Support for Green Projects and Investments
<b>(4) Quality Education</b>	2020-2021	Zero Waste
<b>(5) Gender Equality</b>	2021-2022 2019	Bloomberg Gender Equality Index Fighting Domestic Violence in the Workplace
<b>(6) Clean Water and Sanitation</b>	2019-2020-2021	CDP Water Safety Level A
<b>(7) Accessible and Clean Energy</b>	2021  2016	Support for Green Projects and Investments Carbon Disclosure Project
<b>(8) Decent Work and Economic Growth</b>	2021 2020	Sustainable Branch ISO 14046 Water Footprint
<b>(9) Industry, Innovation and Infrastructure</b>	2021 2021  2020-2021 2021	Science-Based Goals Support for Green Projects and Investments Zero Waste Electric/Vehicle Loan
<b>(10) Reducing Inequalities</b>	2020 2016	Equal Opportunities Certificate (FEM) UN Women WEPs Platform
<b>(11) Sustainable Cities and Communities</b>	2020-2021 2020 2020	Zero Waste Nature-Friendly Mortgage ISO 14046 Water Footprint
<b>(12) Responsible Production and Consumption</b>	2020- 2021 2020 2016-2020 2020	Zero Waste Nature-Friendly Mortgage ISO 14064 1 ISO 14046 Water Footprint
<b>(13) Climate Action</b>	2021 2021	CDP Climate Change Level B

	2020 2016	Support Strength for Climate-Related Financial Disclosures ISO 14046 Water Footprint Carbon Disclosure Project
<i>(14) Aquatic Life</i>	2020	ISO 14046 Water Footprint
<i>(15) Terrestrial Life</i>	2020-2021 2016	Zero Waste Carbon Disclosure Project
<i>(16) Peace, Justice and Strong Institutions</i>	2020	Equal Opportunities Certificate (FEM)
<i>(17) Partnerships for Purposes</i>	2017	Global Compact Türkiye Sustainable Finance Declaration

*(Source: Created by the author based on data taken from the UN Turkey official website and  
Yapı Kredi official websites)*

### 3.3. Findings of the Research

A case study was conducted by examining the findings regarding the analysis of Yapı Kredi STEP advertising messages. Additionally, the Sustainability Milestones on Yapı Kredi Bank's website were compared with the UN Turkey Sustainable Development Goals 2030 Goals. First of all, the conversations and important explanations of each advertisement will be given in the context of the text. In this context, advertisements will be examined separately.

#### 3.3.1. Sample Advertisement 1. Yapı Kredi Step: Choose digital statements, protect nature.

*Man: My life, do we want to destroy an average of 120,000 trees or send them via e-mail?*

*Woman: I don't understand (the woman has the statements sent by letter)*

*Man: Should we receive credit card statements by letter or by e-mail?*

*Woman: (Leaves the extracts in her hand and stands up) Let's get it by mail.*

*Man: I think so too.*

*Voice-over: One choice changes a lot. You too can change your daily preferences with Yapı Kredi Step. Let's step into the future together. Yapı Kredi STEP...*

*Choose an e-information slip and earn STEP points!*

Kredi, Y. (Yapı Kredi) In this advertisement, which includes the slogan 'Protect nature', providing that it reveals the preference for digital extract, the 17 objectives mentioned are primarily referred to *terrestrial life, responsible production and consumption, life in water, climate action, clean water and sanitation*, taking into account the risk of extinction of 120,000 trees. In addition, since trees are the lungs of nature, *the goals of healthy and quality life, sustainable cities and*



*communities* have been expressed. *Gender equality* was also touched upon in the commercial, with male and female actors appearing together.

### **3.3.2. Sample Advertisement 2. Yapı Kredi Step: Choose cloth bags, protect nature.**

*Female cashier: Welcome*

*Male customer: Hello, good day*

*Female cashier: Hello*

*Female cashier: Sir, would you rather see 134 different species of sea creatures become extinct or a cloth bag?*

*Male customer: I don't understand!*

*Female cashier: Do you prefer plastic bags or cloth bags?*

*Male customer Bez of course*

*Female cashier: Here you go (she hands over the cloth bag)*

*Male customer Thank you*

*Female cashier: You're welcome*

*Voice-over: One choice changes a lot. You too can change your daily preferences with Yapı Kredi Step. Let's step into the future together. Yapı Kredi STEP...*

Kredi, Y. (Yapı Kredi) It is an advertisement prepared to encourage the use of cloth bags and to inform consumers by drawing attention to the risks of endangered marine creatures. This advertisement aims to lead the change in habits regarding plastic bags, which cause the greatest environmental damage and cause the extinction of 134 species of sea creatures in the world. In this context, first of all, reference is made to *the aims of aquatic life, climate action, clean water and sanitation, terrestrial life, responsible production and consumption*. It is also thought that it refers to the *goals of ending poverty, ending hunger, and a healthy and quality life* for those who cannot find a source of food other than the sea, by drawing attention with an implicit message to the poor and vulnerable people who earn their living from hunting. *Gender equality* was also touched upon in the commercial, with male and female actors appearing together.

### **3.3.3. Sample Advertisement 3. Yapı Kredi Step: Choose public transportation, earn STEP points!**

*Greengrocer: (Holds out a plastic bag) Here you go*

*Customer: (Takes a cloth bag out of her bag) I have it, thank you.*

*Voice-over: Some choices we make change our future. Now, with Yapı Kredi STEP, our choices earn STEP points. For example, you can help the environment and earn STEP points by using*

*public transportation. Convert the STEP points you earn into donations for our future. To step into a better future, the sustainable choice program, STEP in short, is on Yapı Kredi Mobile.*

Kredi, Y. (Yapı Kredi) In this advertisement, the primary message is to use cloth bags instead of plastic bags to show that great steps can be taken towards sustainability in the world by changing our individual preferences. With the slogan '*Choose public transportation and earn step points!*', the advertisement primarily refers to *sustainable cities and communities, terrestrial life, climate action, clean water and sanitation, life under water, responsible production and consumption*. In addition, the fact that the awning of the bus stop is a solar-powered panel and has birds on it also refers to the *aim of accessible and clean energy*. By encouraging mobile banking, *industry, innovation and infrastructure goals* are also tried to be achieved. *Gender equality* was also touched upon in the commercial, with male and female actors appearing together.

#### **3.3.4. Sample Advertisement 4. Yapı Kredi Step: Choose to walk, protect nature.**

*Woman: How should we go? Spreading carbon dioxide into the air in vain, or should we walk?*

*Man: Sir*

*Woman: I say two steps, do we drive or walk?*

*Man: Well, we'll walk. Oh, we'll walk, we'll walk.*

*Voice-over: One choice changes a lot. You too can change your daily preferences with Yapı Kredi Step. Let's step into the future together. Yapı Kredi STEP...*

Kredi, Y. (Yapı Kredi) The advertisement, which started with a statement drawing attention to the deadly risks of increasing carbon dioxide emissions and greenhouse gas emissions in nature, emphasized the *goals of sustainable cities and communities, health and quality life, terrestrial life, climate action, clean water and sanitation, life in water, responsible production and consumption*. In addition, it is thought that turning off the electricity when leaving the house is evaluated in terms of energy saving, thus implicitly expressing *the goal of accessible and clean energy*. *Gender equality* was also touched upon in the commercial, with male and female actors appearing together.

#### **3.3.5. Sample Advertisement 5. Yapı Kredi Step: Choose environmentally friendly loans, earn STEP points!**

*Greengrocer: (Holds out a plastic bag) Here you go.*

*Customer: (Takes a cloth bag out of her bag) I have it, thank you.*

*Voice-over: Some choices we make change our future.*

*Now, with Yapı Kredi STEP, our choices earn STEP points. For example, choose environmentally friendly loans and earn STEP points. Convert the STEP points you earn into donations for our future. To step into a better future, the sustainable choice program, STEP in short, is on Yapı Kredi Mobile.*

Kredi, Y. (Yapı Kredi) The slogan "Choose nature-friendly loans" addresses *the goals of decent work and economic growth, industry, innovation and infrastructure, sustainable cities and communities, and responsible production and consumption*. In addition, in every work carried out with nature-friendly loans, efforts are made to achieve *the goals of accessible and clean energy, climate action, aquatic life and terrestrial life*. By encouraging mobile banking, *the aim of industry, innovation and infrastructure* is also tried to be achieved. *Gender equality* was also touched upon in the commercial, with male and female actors appearing together.

### **3.3.6. Sample Advertisement 6. Yapı Kredi Step: Choose an e-information slip, earn STEP points!**

*Greengrocer: (Holds out a plastic bag) Here you go*

*Customer: (Takes a cloth bag out of her bag) I have it, thank you*

*Voice-over: Some choices we make change our future. Now, with Yapı Kredi STEP, our choices earn STEP points. For example, choose an e-information slip instead of a printed one and earn STEP points. Convert the STEP points you earn into donations for our future. To step into a better future, the sustainable choice program, STEP in short, is on Yapı Kredi Mobile.*

Kredi, Y. (Yapı Kredi) Switching to E-information fiche instead of printed fiche supports achieving *the goals of life on land, responsible production and consumption, sustainable cities and communities, life aquatic, accessible and clean energy, and climate action*. By promoting mobile banking, *the aim of industry, innovation and infrastructure* is expressed. *Gender equality* is also touched upon in the commercial, provided that male and female actors are featured together.

**Table 2: Content Analysis Results of Sample Advertisements**

UN Türkiye Sustainable Development Goals	Sample Advertisement	Sample Advertisement	Sample Advertisement	Sample Advertisement	Sample Advertisement	Sample Advertisement
	1. Choose digital statements, protect nature.	2. Choose cloth bags, protect nature.	3. Choose public transportation, earn STEP points!	3. Choose to walk, protect nature.	4. Choose environmentally friendly loans, earn STEP	Choose an e-information slip, earn STEP

					points!	points!
<b>(1) End Poverty</b>		+				
<b>(2) End Hunger</b>		+				
<b>(3) Healthy and Quality Life</b>	+	+	+	+		
<b>(4) Quality Education</b>						
<b>(5) Gender Equality</b>	+	+	+	+	+	+
<b>(6) Clean Water and Sanitation</b>	+	+		+	+	
<b>(7) Accessible and Clean Energy</b>			+	+	+	+
<b>(8) Decent Work and Economic Growth</b>					+	
<b>(9) Industry, Innovation and Infrastructure</b>			+		+	+
<b>(10) Reducing Inequalities</b>						
<b>(11) Sustainable Cities and Communities</b>	+	+	+	+	+	+
<b>(12) Responsible Production and Consumption</b>	+	+	+	+	+	+
<b>(13) Climate Action</b>	+	+	+	+	+	+
<b>(14) Aquatic Life</b>	+	+	+	+	+	+

<b>(15) Terrestrial Life</b>	+	+	+	+	+	+
<b>(16) Peace, Justice and Strong Institutions</b>						
<b>(17) Partnerships for Purposes</b>						

*(Source: Created by the author, taking expert opinions)*

#### 4. Conclusion

Relevant parties in all sectors are making efforts to protect nature, increase environmental awareness, produce nature-oriented solutions, take nature-friendly steps, lead environmental transformation, and ensure sustainable green marketing. Although the manufacturing sector is among the sectors with the highest carbon emissions, organizations operating in the service sector also need to take environmental steps and lead in sustainability. In studies conducted on this subject, sectors that lead sustainability in different sectors can achieve superior competitive positions. In the tourism sector, protecting the local climate, transferring cultural heritage to future generations, switching to green energy in tourism, waste management (Seyhan et al., 2010; Sert, 2017), Improving working conditions in the manufacturing sector, carrying out decent work and actions, taking innovative steps in the industry, raising awareness of responsible production and consumption (Çelik et al., 2016), In order to achieve a green economy, in short, the culture of change and transformation must be widespread in all sectors. Today, this transformation is important for competitive advantage beyond the image of organizations. In this regard, green customers are one of the driving forces that force organizations to transform.

As a result of the study, which analyzes green advertisements, which are a part of green marketing communication within the framework of sustainability steps of Yapı Kredi Bank, which pioneers the transformation in the banking and finance sector, the targets overlap in the context of UN Turkey Sustainable Development Goals - Target 2030. This institution, in the context of environmental impacts, in one of its advertising messages, nature-friendly loans are mentioned, in another, marine creatures, in another, tree species, preventing carbon dioxide emissions are mentioned; It also supports sustainable economic activities in the context of social impacts. In addition, while striving for decent work and economic growth in all business processes, they

should also ensure that all the circles they are in contact with are aware of this issue. In this context, the banking sector is required to follow certain environmental assessments before financing projects (Biswas, 2011). *Giving more support to nature-friendly projects than others, ensuring that work is done free of environmental risks through qualified education, expanding the use of environmental energies, following renewable energy, leading in climate action, opening areas for the welfare of poor and vulnerable people, providing the best solutions for world hunger.* They should be enabled to lead many strategic projects, such as at least increasing agricultural supports. As a result of this study, the expressions in the advertisements were subjected to content analysis by coding them. Thus, in the context of the themes and sub-themes determined in the six advertisements analyzed within the sample, the awareness desired to be created is one of the UN Sustainable Development Goals; *life on land, life above water, climate action, industry, innovation and infrastructure, accessible and clean energy, clean water and sanitation, gender equality, healthy and quality life, no hunger and poverty, sustainable cities and communities, responsible production and consumption, human rights* It was concluded that it coincides with the objectives of decent work and economic growth. In addition, in order to realize all these projects, individuals who receive *a qualified education* will be sensitive to environmental issues throughout their education life, will not resort to *violence in the family*, and *peaceful, fair and strong organizations* will be needed to realize all of these. In fact, the purposes of the analysis are the establishment of some partnerships in order to achieve the goals. It was concluded that it was implicitly involved. It is thought that most of the *economic, environmental and collaboration processes* of sustainability will be completed all over the world by 2030. Until then, all organizations must fulfill their corporate responsibilities regarding sustainability and meet the demands of their customers.

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