

GOLD AND GOLD JEWELRY: EXPLORATION OF CONSUMER
PRACTICES

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ABSTRACT

GOLD AND GOLD JEWELRY: EXPLORATION OF CONSUMER PRACTICES

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This thesis explores consumers' practices and experiences in relation to consumption of gold and gold jewelry. It focuses on the underlying motivations of consumers, the uses of gold and gold jewelry, and examines the practices and meanings that emerge as a result of these uses. Data were collected through qualitative research methods. The participants include twenty-four female consumers and four industry representatives. Age, income, and use of gold jewelry/coin constitute the main criteria in selection of the consumers. The findings indicate three main uses for gold and gold jewelry: Gift-giving, ornamentation, and investment. Both utilitarian and symbolic motives are identified in giving gold jewelry/coins as a gift. Whereas previous research focuses on the symbolic aspects of the gift, the findings suggest that there are utilitarian aspects as well. The practices and experiences related to the use as ornamentation illustrate the relation of gold jewelry to fashion, highlight the item's significance for sense of self, and reveal patterns of complementarity with the product category of clothing. The exploration of the use of investment uncovers the dual function of gold jewelry, and indicates the interaction between ornamentation and investment. The study concludes with a discussion of the contributions, limitations, and implications for future research on the topic.

Keywords: Adornment, Consumption Motives, Gift-Giving, Gold, Gold Coins, Gold Jewelry, Impression Management, Intimacy, Investment, Jewelry, Lifestyle, Ornamentation, Product Symbolism, Republican Coins, Rituals, Security, Self-Concept, Status, Stereotypes, Symbolic Consumption, Thrift, Tradition, Utilitarian Consumption.

ÖZET

ALTIN VE ALTIN TAKI: TÜKETİCİ DAVRANIŞLARININ ARAŞTIRILMASI

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Bu tezde tüketicilerin altın ve altın takı tüketimi ile ilgili davranışları ve tecrübeleri araştırılmıştır. Araştırmanın odak noktası tüketicilerin güdüleri, altın ve altın takı kullanımları, ve bu kullanımlar sonucunda ortaya çıkan davranış ve anlamlardır. Çalışmada kalitatif araştırma metodları kullanılmıştır. Katılımcılar yirmidört bayan tüketici ile dört tane sektör uzmanından oluşmaktadır. Tüketici katılımcıların seçiminde yaş, gelir, ve altın/altın takı kullanımı gözönünde bulundurulmuştur. Altın ve altın takı kullanımında üç ana kullanım saptanmıştır: Hediye verme, süslenme, ve yatırım. Altın takı/paranın hediye olarak verilmesinde hem faydacı hem sembolik güdüler gözlenmiştir. Daha önce yapılmış olan araştırmalar hediyein sembolik taraflarına odaklanırken, bulgular faydacı taraflarını da ortaya koymaktadır. Süs olarak kullanımına ilişkin davranışlar ve tecrübeler altın takının moda ile ilişkisini, benlik için önemini, ve kıyafet ürünleri kategorisinin tamamlayıcısı olduğunu göstermektedir. Yatırım olarak kullanımının araştırılması altın takının ikili işlevini ortaya koyup, takı ile yatırım arasındaki etkileşimi örneklemektedir. Son bölümde araştırmanın akademik bilgiye katkıları, sınırlı kaldığı yönleri ve ileride yapılacak araştırmalara dair öneriler tartışılmaktadır.

Anahtar Kelimeler: Altın, Altın Para, Altın Takı, Benlik Kavramı, Cumhuriyet Altını, Etkileme Usulü, Faydacı Tüketim, Gelenek, Güvence, Hediye Verme, Mücevher, Ritüel, Samimiyet, Statü, Sembolik Tüketim, Stereotip, Süs, Takı, Tasarruf, Tüketim, Tüketim Güdüleri, Ürün Sembolizmi, Yaşam Biçimi, Yatırım.

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CHAPTER I

I. INTRODUCTION

I.1. Context

Several observations drew me to the topic of consumption of gold and gold jewelry: the frequent establishment of gold jeweler's shops, the activities organized around the consumption of gold such as the 'gold' day, the common appropriation of gold and gold jewelry as gifts in ritualistic occasions, and finally the widespread practice of adorning the body with traditional and modern kinds of gold jewelry, I was drawn to the topic of consumption of gold and gold jewelry.

Only after I pursued my interest in the topic, I realized the significance of gold and gold jewelry in constituting a part of Turkish material culture. Exploring the practices and experiences related to consumption of gold and gold jewelry can provide insights into the Turkish culture regarding the underlying motivations, and general orientations of individuals towards consumption. Second, the communicative aspects of gold jewelry can enhance our understanding of the symbolism embodied in products and the nature of the statements consumers make through the employment of

these symbols. Although a highly significant and pervasive practice, gold and gold jewelry consumption has not been adequately addressed in consumer behavior research.

I.2. Research Objectives

This thesis explores consumers' practices and experiences related to consumption of gold and gold jewelry. The study mainly elaborates on the underlying motivations of purchasing gold and gold jewelry and their various uses. Focusing on the emic understandings of consumers' practices, it examines the ways in which the functions of gold and gold jewelry interact. It also explores the meanings created during their consumption.

I.3. Trajectory of the Thesis

This thesis is structured as follows: Chapter 2 covers the literature in the domain of symbolic consumption. It is organized into two parts. The first part is a review of prior research on self-concept and product symbolism, which mainly focuses on creation, recognition, and communication of product symbolism and accentuates their relevance for sense of self. The second part includes studies on the ritual behavior, centering on the ritualized elements of consumption and the symbolic meanings embodied in products. It also diverts attention to the act of gift giving with emphasis on underlying motivations and symbolic values imparted to gifts.

Chapter 3 focuses on the concept of personal adornment. Previous research in archeology and anthropology is reviewed, primarily giving attention to material artifacts of ornamentation. In this section, I also focus on subsequent research on jewelry, and in particular, reflect upon the significance of gold as a precious metal. This provides grounds for explaining what makes gold and gold jewelry an interesting area of research. I also review existing research on jewelry in consumer behavior literature. The chapter concludes by a discussion of gold and gold jewelry consumption in Turkey and outlines the factors that render Turkey as an interesting setting for exploring consumers' practices in relation to consumption of gold and gold jewelry.

In Chapter 4, I explain the purpose and the methodology of the empirical research carried out. Since the study was designed with the objective of introducing an emic view upon the underlying motivations and meanings of gold and gold jewelry consumption, qualitative research methods were used. The participants were composed of twenty-four female consumers and four industry representatives, who were all selected through purposive sampling. The main criteria in selection of the consumers were age, income, and being a gold and gold jewelry consumer. They were divided into two groups in term of their age. The first group ranged in age from 24 to 39 and the second group from 40 to 55. Moreover, they all belonged to high and middle-income groups. The collection of data varied from consumers to industry representatives, which included a screening questionnaire, projective techniques of word and picture associations, and in-depth interviews.

In Chapter 5, I describe the analysis procedure and discuss the findings of the research. I identified three main uses that guide the consumption of gold and gold jewelry. These are gift, ornamentation, and investment. The chapter is structured along these three main categories. The first section includes the discussion of the symbolic and utilitarian motives that guide the purchase of gold and gold jewelry as gifts, their purchase occasions and the interpretations of the meanings that emerge through this act of gift giving. The second section focuses on gold and gold jewelry used as ornamentation. First, I discuss the findings of the projective technique of picture association in relation to consumption-based stereotyping. Next, I elaborate on the usage typology of gold and gold jewelry in relation to concepts of impression management, Diderot effect, and consumption as a means of security. Then, I elucidate on the consumers' practices of trading and selling gold jewelry, uncovering the underlying utilitarian and symbolic motives and relating these practice to the notion of extended self. In the last section, I focus on gold and gold jewelry used as means of investment. I identify the two main purposes of this use as securing future needs and inhibiting consumption. I conclude this section by relating the use gold and gold jewelry as investment to Miller's (1998) theme of thrift. Slight differences between the age groups and income levels are also discussed within this framework.

Lastly in Chapter 6, I offer a summary of the main findings of the research. Then I discuss the contributions and limitations of the study, and propose areas for further study. This study contributes to consumer behavior research on several grounds. First, it extends the product symbolism research by illustrating the interaction of the multiple uses of gold and gold jewelry. Second, it extends Miller's (1998) concept of

'thrift' through applying it to the context of consumption of gold and gold jewelry.

Third, it adds to research of product complementarity.

CHAPTER II

II. SYMBOLIC CONSUMPTION

Being a new field of inquiry, consumer behavior has been influenced by many different perspectives (Solomon, Bamossy, and Askegaard 1999). According Baudrillard (1998), early discourse on consumption was founded upon rational choice where consumption was seen as a means of matching the needs of man with the usefulness of objects. Marx (1978), for instance, defined consumption in relation to production – the latter determining the object, the manner, and the motive of the former. Without paying attention to how commodities satisfy human wants, he characterized their properties in terms of their use-value and exchange-value. In viewing commodities as both objects of utility and depositories of value, their symbolic aspects were either disregarded or remained undetected. Even when other theorists made a distinction between goods that satisfy needs or wants, necessities or luxuries, the view of objects as the means of satisfying material, psychological and social needs, whose primary reason for existence lie in their uses, still persisted (Gabriel and Lang 1995).

Later, the theoretical shortcomings of use-value were recognized and decidedly contested by a number of intellectuals, opening up new discussions within the realm

of consumption. These theorists' objectives were not aimed towards dismissing the idea of use-value, but rather intended to pave the way to account for other properties objects serve. In this manner, Gabriel and Lang (1995) elaborate on the view of consumption and the world of objects as a system of communication. At the core of this approach "lies the idea that material objects embody a system of meanings, through which we express ourselves and communicate with each other" (p. 50). One of the earliest theorists to focus on the communicative abilities of goods was Thorstein Veblen. In *The Theory of the Leisure Class*, Veblen (1899) examines the development of the leisure class; the nouveaux riches of the nineteenth century, who conspicuously consume in the pursuit of displaying wealth. In simple terms, conspicuous consumption is the consumption of the useless (Berry 1994). It is the desire to consume ostentatiously with the intention of acquiring or maintaining status (Page 1992). Objects are not consumed for their functional qualities, but rather as 'a mark of prowess', where they become objects of display, mark the status of their owners, indicate their leisure time as well as their level of income.

Several scholars further developed and specified Veblen's theory. Duesenberry (1967) coined the concept 'demonstration effect', built upon the idea that people aim to attain a materially high standard of living and try to 'keep up with the Joneses' to enhance their self-esteem. Unlike Veblen (1899), Duesenberry argues that people are content being on par with their peers and what matters is the relative level of consumption (McCormick 1985). Liebenstein (1950) classified the demand for consumer goods along functional and nonfunctional lines. The former denoted the part of demand due to the qualities inherent in the commodity itself, whereas the latter signified external effects on demand. In examining these external effects, he identified 'bandwagon

effect' as the desire of people to consume like their fellows, 'snob effect' as the consumers' search for exclusiveness through distinctive goods, and 'Veblen effect' as the means of conspicuous consumption. These views are deemed important in reflecting the communicative aspects of objects through the emphasis placed on social values attached to them.

From an anthropological perspective, Douglas and Isherwood (1979) also reflect upon the shortcomings of the notion of use-value, and expand the communicative view of consumption far beyond the theories of Veblen and his counterparts. Their approach is built upon the notion of consumption as a cultural process: "Instead of supposing that goods are primarily needed for subsistence plus competitive display, let us assume that they are needed for making visible and stable the categories of culture" (p. 38). From their standpoint, goods constitute the visible part of culture; moreover, they not only provide subsistence, but also make and maintain social relationships. Hence, unlike Veblen (1899) who emphasizes the use of goods solely for the purposes of individual competitiveness, Douglas and Isherwood (1979) focus upon the social meanings of goods. They argue that without material goods, meanings become unstable and ambiguous; they tend to flow, drift and even disappear (Gabriel and Lang 1995; 55).

Similarly, Baudrillard (1998) argues that the view of the 'economic man' constituting a theory of needs, objects, and satisfactions, reduces consumption to a series of tautologies. Instead, he proposes that consumption refers to an order of significations, functioning as a type of communication where the objects have sign-values. "In the logic of signs, as in that of symbols, objects are no longer linked in any sense to a

definite function or need. “Precisely because they are responding here to something quiet different, which is either the social logic or the logic of desire, for which they function as a shifting and unconscious field of signification” (Baudrillard 1998; 77). He emphasizes the multiplicity of meanings due to the arbitrariness of the sign, and diverges from Douglas and Isherwood’s (1979) views, which stress upon the stabilizing influence of objects with respect to cultural meaning (Gabriel and Lang 1995).

All of these advances in conceiving the nature of consumption have turned the attention to the symbolic aspects of the field. Bocoek (1993), arguing that theories emphasizing rational choice and product utility are no longer sufficient to capture the renewed interests and diversified experiences apparent in the realm of consumption, claims: “In the affluent social formations of modern western capitalism, consumption is to be seen as a process governed by the play of symbols, not by the satisfaction of material needs” (p. 75). Hirschman (1981), in this regard, outlines the basic epistemic requirements of the research area of symbolic consumption, emphasizing the symbolic meanings associated with products, which can determine their evaluation, purchase and consumption. In viewing symbolic consumption from a broader perspective, Holbrook and Hirschman (1982) argue for the recognition of experiential aspects of consumption and state that, “[c]onsumption has begun to be seen as involving a steady flow of fantasies, feelings, and fun by what we call ‘experiential view’” (p. 132). This approach, unlike the classical view emphasizing rational choice or the motivation research dealing with irrational buying needs, focuses on the symbolic meanings, hedonic responses, and esthetic criteria. As Kleine and Kernan

(1987) argue, the experiential perspective depends on the subjective meaning of consumption – that is on its symbolic content.

Recognizing the changing scene in the marketplace, Levy (1959) is among the first scholars to elaborate on the symbolic nature of consumer objects in marketing. He suggests that the objects people purchase and consume are seen to have personal and social meanings aside from their functions. Consequently, he claims that goods are ‘symbolic of personal attributes and goals and of social patterns and strivings’ (p. 206). Babin, Darden and Griffin (1994) divert attention to the hedonic and utilitarian values provided by the consumption objects considering both of these value dimensions in a shopping context. Their approach suggests that not all consumer behavior is directed towards satisfying some functional, physical, or economic need; rather there may be instances when the product acquisitions can be driven by something other than tangible attributes of the product. “Quite often, product enthusiasts acquire items for hedonic responses associated with self-concept enhancement rather than for any utilitarian benefits” (Babin, Darden and Griffin 1994; 646-647). Belk (1982) also emphasizes other needs that people try to meet through goods such as need for esteem by expressing self-concept, satisfaction of social needs, desires for power, prestige, and other characteristics deriving from others’ perceptions of our possessions, and establishing a sense of past. Campbell (1996) diverts attention to a more specific role of objects, that of creating and maintaining a sense of self. He argues that this property of objects is precisely the reason leading researchers to assume that the actions of consumers can be understood in terms of the symbolic meanings commonly attached to the products that they purchase and display. Similarly, Csikszentmihayli and Rochberg-Halton (1981), viewing objects as signs

that organize individuals' consciousness, claim that they are not only posed to reflect their owner's personality, but also considered to be part of one's self.

From an anthropological perspective, Firth (1973) argues that “[s]ymbols have become important, not for what they represent, but for what they themselves are thought to express and communicate” (p. 166). Levy (1959) also acknowledges that people use symbols to distinguish with regards to their age, sex, and social class, which implies goods' communicative abilities. According to Wittmayer, Schultz, and Mittelstaedt (1994), when the consumer buys a product for reasons other than the product's functional attributes such as the symbolic or social significance of the product, product ownership/use serves as a symbolic communication between the consumer and the observer. Holman (1981) examines the communicative abilities of apparel and argues that in order for apparel to serve as communication it has to satisfy the conditions of visibility, variability, and must also be personalizable. McCracken (1988), however, argues in the light of the French philosopher Diderot that consumption objects do not communicate in isolation but in interaction with other objects. Similarly, Solomon and Assael (1987) suggest “the symbolic benefits or meanings imparted by products are often determined by their goodness of fit with other product symbols present in a consumer's product constellation” (p. 197).

Symbolism has been a subject of interest in various disciplines including psychology, anthropology, and sociology. Given consumer behavior's interaction with these fields, it is not much of a surprise to observe that prior research in the sphere of symbolic consumption is multidimensional. It encompasses a wide range of issues on self-concept, product symbolism, and ritual behavior, just to account a few. In this

framework, studies on self, consumer-object relations, communicative aspects of products, product value, attributes and meanings, roles of material possessions, consumption symbolisms in rituals are of particular interest.

In the following pages I will first review research on *self-concept* and *product symbolism*, and next I will outline major themes in *ritualistic dimension of consumption*. In consumer behavior, self-concept has been treated from two major perspectives: psychological and sociological. Symbolic products, in contrast, direct attention for their ability to communicate and signify social position and/or self-identity (Hirschman 1981). Research in the domain of product symbolism focuses on the creation and recognition of product symbolism, the meaning of products, components of consumer-object relations and the relevance of products for sense of self. Research on ritualistic consumption, on the other hand, focuses upon the social and private aspects of rituals, as well as the mediating role of rituals in social relationships, construction of personal and social identity, and the act of gift giving.

II.1. Self-Concept and Product Symbolism

In the field of consumer behavior, self and consumption were formerly linked through the basic hypothesis that individuals who consume in a certain manner will also manifest certain common personality characteristics (Grubb and Grathwohl 1967). This supposition allowed defining consumers' personalities through their product ownership/use. A more specific means of developing a theoretical approach to consumer behavior, however, is brought about by the concept of self and its linkage to

the symbolic value of goods purchased (Grubb and Grathwohl 1967). According to Levy (1982), the focus on the self-concept derives from the ability of consumers to symbolize to themselves who they are by taking themselves as objects. “It [self theory] includes evaluations and definitions of one’s self and may be reflected in much of his actions, including his evaluations and purchase of products and services” (Kassarjian 1971; 413). As expected, previous research strongly supports the idea that self-concept has a role in determining consumer behavior (Grubb and Grathwohl 1967; Grubb and Hupp 1968; Kassarjian 1971; Landon 1974; Munson and Spivey 1980; Schenk and Holman 1980; Sirgy 1982; Solomon 1983; Belk 1988; Lee 1990).

In establishing the relation between self and consumption however, the precise conceptualization of self-concept has been a matter of dispute. While some researchers treat the self-concept as a single variable (actual self-concept), others structure it as having more than one component (i.e. actual versus ideal self-concept) (Sirgy 1982). Landon (1974), in this manner, seeks to clarify the impact of self and ideal-self image on the purchase intentions of consumers. “Actual self image refers to an individual’s perception of what he/she is like, while ideal self-image refers to the way the individual would like to be” (Schenk and Holman 1980; 2). His findings reveal that the two self-concepts – actual-self and ideal-self – are highly correlated, suggesting that they do not have to be treated individually. However, he also argues that some people are characterized by a higher self-image/purchase intention correlation, others by a higher ideal self-image/ purchase intention correlation.

Several theorists (Schenk and Holman 1980; Solomon 1983; Lee 1990) criticize these psychologically oriented self-conceptions on the grounds that they neglect “the

influences of others with whom a consumer interacts through social process on his choice of the product or brand” (Lee 1990; 386). They suggest that the symbolic interactionist theory views the self as the product of society and brings forth the social dimension of self, composing a framework that takes into account the influence of social structure in which people interact and products are consumed (Lee 1990). Symbolic interactionism presumes that people do not simply react to the actions of others, but also interpret them (Solomon 1983). It is based on three main assumptions (Kinch 1967 quoted in Solomon 1983):

1. A consumer’s self-concept is based on perceptions of the responses of the others.
2. A consumer’s self-concept functions to direct behavior.
3. A consumer’s perception of the responses of others to some degree reflects those responses.

In this regard, Lee (1990) integrates ‘situated identity theory’ into his research. The situational self-image – defined through the symbolic interactionist theory – refers to ‘the meaning of self that the individual wishes others to have of him/herself’ (Schenk and Holman 1980; 2). It is built on the assumptions that an individual has many selves, and which one to express in a given situation depends not only on his/her social position and social role, but also upon the others in that situation. Once the individual decides on the particular image to express in a social situation, one of the ways of accomplishing this task is through the use of particular products. “In virtually all cultures, visible products and services are the bases for inferences about the status, personality, and disposition of the owner or consumer of these goods” (Belk 1978;

39). As the consumer subjectively assesses appropriate role behaviors and forms a meaningful evaluation of significant others to be encountered in the anticipated and/or typical consumption situation of the product, he/she attributes 'meaning' to the product. This is to be communicated to those encountered in the consumption situation in order to enhance his/her self-esteem.

Similarly, Solomon (1983) argues that the primary reason for the purchase and use of many products stems from the embedded symbolism. For instance, he claims that clothing and other appearance-related products can be viewed as establishing a more potent link between 'me' and role-appropriate attitudes or actions than does verbal interaction. Although the symbolic interaction theory stresses the generation of product symbolism at the societal level, Solomon (1983) proposes that it may also be consumed at the level of individual experience, taking into consideration reflexive evaluations as well. This implies that while the individual assigns meaning to others through product symbolism, he/she also uses this at intra-personal level, to assign social identity to himself/herself.

As another continuum of conceptualizing the self-concept, Munson and Spivey (1980) call for a view that would link the product to self. In this regard, they identify two product expressive selves and compare these approaches to self-measurement. The first approach of expressive self relates one's own image to ideal self or looking glass self. The latter, also known as social self-concept refers to the image one believes others hold (Sirgy 1982). The second, product expressive self, relates self-image to product preference or how one is viewed by others given a product preference. The researchers conclude that individuals discriminate between ideal and looking glass

self. At the same time, the findings suggest “consumers may not be able to distinguish their ‘own’ feelings about a product and their beliefs about how they are viewed by others” (Sirgy 1982; 288).

Aside from these various conceptualizations in the literature, two motivational causes have been identified as influential in consideration of the self-concept in the study of consumer behavior (Sirgy 1982). One of these conventional views is that a consumer may purchase a product because he/she feels that the product enhances his/her own self-image. Grubb and Hupp (1968) assert that through the appropriation of symbolic products, a person attempts to communicate certain things about him/herself to his/her significant references. This can be achieved with social recognition and hence, a clearly established meaning of the product within the society (Grubb and Grathwohl 1967). Self-enhancement occurs as an outcome of this process given that the person’s references respond to him in the desired manner. In this respect, Grubb and Grathwohl (1967) develop a model of consumer behavior by linking the psychological construct of an individual’s self-concept with the symbolic value of goods he/she buys. They argue that the self develops through the process of social experience, which is affected both by the environmental setting and personal attire of the individual. The assumptions that consumer behavior is determined by the interaction of the buyer’s personality and the image of the product and that symbolic aspects may be more important to the individual than the benefits provided by the functioning of the product constitute the core of their research. At a more detailed level, Grubb and Hupp (1968) conduct a study using automobiles as the product category, to further substantiate the congruency of the relationship between self-image and purchase behavior. Their results reveal that consumers have definite

perceptions of those who consume the same brand as them, and the others consuming the competing brands.

Furthermore, Sirgy (1982) argues that “[p]roducts, suppliers and services are assumed to have an image determined not only by the physical characteristics of the object alone, but by a host of other factors, such as packaging, advertising and price” (p. 287). Wright, Claiborne and Sirgy (1992) develop a model of the effects of product symbolism on consumer self-concept based on self-congruity theory, which refers to the match between a perceived self-image outcome and self-expectancy. Their ideas are based on the assumption that “the value or ‘meaning’ of a product image is not independently derived but is, rather, inferred from evoked self-image dimensions” (Sirgy 1982; 289). They suggest that the greater the use and/or ownership of a product, the greater the likelihood that the consumer forms self-images that are based on the product user image. Furthermore, they propose that conspicuous, unique, differentiated, and high cost products are more likely to generate recognition and learning of product symbols.

Apart from the motive of self-enhancement, there is agreement upon the existence of another self-concept motive, called self-consistency, which denotes the tendency for an individual to behave consistently with his/her view of his/herself (Sirgy 1982). Belk (1980) studies this motive with the expectations that people evaluate those who display consistent stereotypes more favorably than those who do not, and that people like those whose consumption patterns are most like theirs. While the data supports the latter hypothesis, the former one holds only when the consistent consumption pattern is also similar to one’s own preferred consumption patterns. These results

clearly depict that we like those who like the things we do, and confirm the existence of clear consumption based stereotypes. In relation to these stereotypes, Belk, Bahn, and Mayer (1982a) also examine people's tendency to make consumption-based inferences. They investigate the ability to recognize consumption symbolism among children and adolescents from four through fourteen years olds, and conclude that the ability to recognize the social implications of consumption choices fully develops by sixth grade. They report the most influential properties in determining stimulus usefulness to inferences about personality and social class as cost, decision involvement, uniqueness of choice, variety of choices, and noticeability.

Furthermore, Belk, Bahn, and Mayer (1982a) suggest that people utilize the consumption cues of others in forming impressions of these people. Solomon (1983) acknowledges that consumers also display products for impression management. Impression formation has an interactive nature, which involves both the images of products and services, and images of those consuming these items (Belk 1978). In this regard, Belk (1978) draws attention to the impact of messages about self-concept, which consumers intend to display through their products and services, on the impressions of others. His study aims to compare the perceptions of owners of various products to the actual characteristics of the owners, observing the accuracy of predictions based on consumption items. This notion deserves attention for two main reasons. First, the way a person perceives other consumers has an impact on his/her consumption choices; second, impression formation based on visible consumption information aids in determining the extent to which products and services actually act as shared symbols (Belk 1980). The results reveal that "[e]ven moderately visible and sometimes subtle consumption differences produce consistent differences in the

impressions formed of the consumers of these products and services” (p. 5). Belk (1978) further suggests the context in which a product is being used as well as information about the role being enacted by the consumer can supplement about the person or the product.

Although these theories on the relation between the self-concept and consumption behavior have offered various insights to the field, they have also been criticized on several grounds. Belk (1988) argues that for possessions to be incorporated into self-concept, it is not necessary to find a correspondence between perceived characteristics of these objects and perceived characteristics of the self. He suggests that a constellation of consumption objects may be able to better represent the diverse nature of self-concept. Moreover, there may be instances of nonbrand images and post-acquisition bonding. According to him “[p]eople seek, express, confirm, and ascertain a sense of being through what they have” (p. 146). Highlighting the significance of objects in consumers’ lives and to their selves, he proposes the concept of extended-self, and argues that “knowingly or unknowingly, we regard our possessions as parts of ourselves” (p. 139). Using them to express our characters to others, objects remind us of who we are (Wallendorf and Arnould 1988).

As a result these theoretical advancements and arguments, various researchers examine consumers’ relationships and experiences with products, their means of possessing products as well as the nature of the value they attribute to products. Shimp and Madden (1988) identify three common psychological processes as motivation, emotion, and cognition that interact in various combinations to determine the nature of consumers’ relations with consumption objects. They built their

framework upon Sternberg's (1986) triangular theory of love, which deals with the interrelations among three fundamental components of love: intimacy, passion, and decision/commitment, proposed to be relevant to understanding consumer behavior. Drawing analogies between person-to-person relations and consumer-object relations, the researchers identify eight kinds of love with respect to objects, extending from non-liking to loyalty and differing in terms of the presence and absence of the three main components.

Fournier (1991), focusing on the roles played by various consumption objects in the lives of their users, offers a conceptual framework for the categorization of consumption objects based on the three underlying dimensions of psychological meaning – objective versus symbolic center of meaning; shared versus personalized source of meaning; high versus low emotional response. In the grouping of consumer objects, all products are thought to contain degrees of both hedonic and utilitarian elements; yet, Fournier (1991) suggests that “[a]nother way to qualify the hedonic/utilitarian continuum is to focus on kind rather than degree, more fully explicating the specific symbolic, experiential and utilitarian needs that are served by the product” (p. 2). She identifies three roles played by products in the lives of the consumers; a functional role, an experiential role and a function of identity. Furthermore, she proposes three dimensions in the characterization of a given object, which are respectively tangibility, commonality and emotionality. As a result, she highlights eight categories of consumption objects, which are consumer-dependent rather than product driven. These include objects of utility, objects of action, objects of appreciation, objects of transition, objects of childhood, ritual enhancers, objects of personal identity, and objects of position and role.

Myers (1985) studies 'possessions of special importance' in an attempt to explore individuals' experience of attachment to emotionally significant possessions at different ages. The findings suggest that well-functioning adults do in fact report attachment to various special possessions; contrary to the view that conceives adults' attachment to special possessions as pathological or fetishistic. Moreover, the term 'special possession' evokes a variety experiences, goods and even relationships. Myers (1985) also argues that it is not necessarily the possession deemed important, but the idiosyncratic importance it has for the owner at a given time in his/her life.

At a more detailed level, Schultz, Kleine and Kernan (1989) aim to formalize attachment as a consumer behavior construct. They define attachment as a multidimensional property of material object possession, which represents a link between an individual and a particular object. "As remembrances of valued other persons or events, certain material possessions help us look back upon past selves which we wish to cultivate, i.e., material possessions are used as symbols of what we are, what we have been, and what we are attempting to become" (Schultz, Kleine and Kernan 1989; 2). They highlight two consistent themes across studies of valued possessions with the expectation that 'strong attachment' would reflect these dimensions. The first theme, related to basic self-development tasks, refers to the differentiation of self from others and the integration of self with others. The second relates to "the continuity establishing function of self-cultivation, i.e., the carrying of past selves into present, the maintenance of present selves, or the anticipation of future selves" (p. 3), named temporal orientation. Bearing these themes in mind, the researchers carry out an exploratory study with priori hypothesis attending to issues such as feelings towards a strong attachment versus a weak attachment, maintaining

an attachment, and self-presentational functions of attachment. The findings suggest that attachment is a definable and a measurable consumer behavior construct. Specifically, the authors note, “strong attachment objects are associated with different and more positive emotions and are more likely to be specially cared for and/or displayed than weak attachments” (Schultz, Kleine and Kernan 1989; 8). Strong attachments are more frequently kept in a protected or safe place, and the integration and individuation dimensions will be manifested more frequently, jointly or independently. Furthermore an indication of maintaining a linkage with the past, the present, and/or future will be more often evidenced.

On a similar note, Wallendorf and Arnould (1988) focus on the meaning of the attachments and histories of special or favorite objects in two cultures: American and Niger. The researchers highlight their observation that when the subjects were asked to explain why they liked a particular object, they did not focus on functionally based performance attributes. This finding points out the symbolic content of favorite/special objects. Moreover, the data indicate that despite the differences in the kinds of favorite objects identified in the two cultures, favorite objects operate as cultural icons, reflecting local culture as experienced by the individual.

As many studies suggest, meaning does not reside in the object (Saussure 1966; Kleine and Kernan 1988; Lunt and Livingstone 1992; Richins 1994; Campbell 1996). Rather meaning is an outcome of the interaction between the object and the user. According to Kleine and Kernan (1988) object meaning has three essential characteristics; polysemy, contextual sensitivity, and consensus. That is, a given object can mean many things, its meaning can vary depending on the context, and

even if each person holds idiosyncratic information about an object, some minimal amount of information must be shared in order to perform its communicative ability. They claim that one's perception consists of two dimensions; an interpretation of the object's physical attributes and of its action potential. They identify food and clothing as the consumption objects to be used in testing the efficacy of their measurement called MOCOM (for Measure of Consumption Object Meaning). This calls for the method of continued associations, 'one-word stimulus-bound responses from the consumer' within a 60-second interval, and entails the assignment of a dominant score, a measure of the response's salience. The researchers found support for MOCOM as a measure of meaning, and determined that a consumption object's psychological meaning is recoverable with its attribute and performance dimensions.

Richins (1994) mentions that economic theories conceptualize meaning of possessions in terms of their exchange value or price, whereas in the marketing literature value it is often operationalized in relative terms, in comparison to choices within a product class. However, many possessions are not subject to economic rules such as a photograph associated with special memories and experiences. Hence, for some people money may not be a medium for value. Elaborating on the value of possessions, Richins (1994) proposes that the values of objects lie in their public and private meanings. Public meanings are defined as those subjective meanings assigned to an object by members of a society, whereas private meaning encompass the meanings that an object holds for a particular individual. Due to the unique uses of objects after acquisition, private meanings are distinct for each person; however there may be some similarities for private meanings are in part based on shared ones.

Richins (1994) justifies how a possession's value derive from its meaning through two major properties of possessions; their communicative power as well as their role in forming, reflecting, and maintaining sense of self. In her first study, she aims to identify the private meanings of possessions valued by consumers which yield four categories of meanings consistent with those discussed above along with two additional ones; financial aspects of possessions and possession appearance. Her second study, on the other hand, focuses on shared public meanings of possessions of value. The results are grouped under three dimensions, each ranging from a negative to a positive pole. The first dimension is composed of instrumental possessions at the negative pole and symbolic possessions at the positive pole; the second dimension consists of ordinary and prestige possessions; and lastly, necessities and recreational possessions form the third dimension.

Along similar lines, Hirschman (1980) examines various dimensions relevant to consumers' assignment of meaning to a product. Reviewing studies in psychology, consumer behavior and marketing she identifies tangibility, perception and evaluation as a set of attribute dimensions with respect to their role in creation of meaning. Reworking this theorization, she builds a tri-level construct in viewing the meaning of a product. According to her framework, the central meaning lies in the tangible attributes of the product, which remain invariant both from person to person and from culture to culture. The second layer is composed of the intangible attributes of the product that are shared among most members of a society. These are not inherent in the product per se, but they reside within the mind of the individual. They may arise from socialization processes or from unique personal experiences, and in contrast with tangible attributes, they may vary among consumers or within the consumer over

time. Lastly, the third layer consists of idiosyncratic intangible attributes that exhibit an extremely high level of interpersonal variance. The generation of meaning through this process entails both the tangible features that emanate from the product itself and subjective features that emanate from the consumer. Hirschman (1980) nevertheless argues that the much of the meaning attributed to a product lies in these subjective associations.

In another study, Hirschman (1986) extends prior ideas on the process of product symbolism and symbolic communication, proposing a novel approach based upon the sociological model of culture production systems. She identifies three specialized subsystems – creative, managerial and communications subsystem – that aid in the production and dissemination of cultural products. Moreover she argues, ‘product meaning may be decomposed into a series of dichotomies, depending upon its source and content: tangible/intangible, formal/informal, and controlled/uncontrolled’ (p. 5). Two types of attributes, which emanate from the communications subsystem, enable the consumers to make a symbolic interpretation of the tangible product. These are the controlled intangible attributes, added to the product by communications specialists and controlled by managerial decision makers, and those that are also added to the product by communications specialist, but that are not under the control of the managerial decision makers. The role of the consumers in the process of creation of symbolism is defined as the fourth group of active participants contributing to the symbolic meaning of products. Consumers may influence a product’s symbolic meaning by associating intangible attributes - that are not derived from the culture production system sources - with the product, and communicating their idiosyncratic interpretations of the product to other consumers. These propositions emphasize the

idea that consumers can have significant control over the symbolic meaning attributed to a product.

Overall, these studies explore the relationship between the symbolic value/meaning of products, and the concept of self. A detailed account of different conceptualizations and theories of the self-concept is given and, two motivational causes influencing purchase are identified as self-enhancement and self-consistency. Furthermore, the implications of the concept of extended self, related areas of research on consumer object relations and the nature of meaning of material objects are discussed in exploring the significance of products in consumers' lives. Taken as a whole, these studies demonstrate that product symbolism operates both at the individual and societal level. And, the linkage between product symbolism and self-concept reveals various dimensions of symbolic consumption. Ritualized dimension of consumption, on the other hand, imparts a further area of inquiry for exploring symbolic consumption.

II.2. Ritual Behavior and Symbolic Consumption

The ritual construct is proposed to be useful for conceptualizing and interpreting various aspects of consumption as well as for providing insights with respect to the types of symbolic meanings people invest in the use of consumer products (Tetreault and Kleine III 1990). According to Douglas and Isherwood (1979) consumption itself is a ritual activity; a system of reciprocal rituals, whereby goods become ritual adjuncts that are used to make a particular set of judgments firm and visible in the

fluid processes of classifying persons and events. In this sense rituals contain the ‘drift of meanings’, however, they depend on the social character material objects to classify categories and fix agreed meanings. “To manage without rituals is to manage without clear meanings and possibly without memories” (Douglas and Isherwood 1979; 43).

Consumer researchers have studied the ritualized dimension of consumer behavior (Rook 1984, 1985), tried to refine and clarify the ritual construct (Tetreault and Kleine III 1990), and evaluated the different conceptions of ritual in consumer behavior (Holt 1992). Furthermore, they analyzed the relationship between consumer ritualization and buying behavior (Park 1998), explored the relationship between advertising and consumer rituals (Otnes and Scott 1996), aimed to classify different types of rituals (McCracken 1986), concentrated on personal grooming rituals (Rook and Levy 1983), and even more specifically, investigated artifactual and psychosocial content of young adults’ morning grooming rituals (Rook 1985). Ritualized elements of consumption and interpretation of their meanings were reflected in studies of the festival of Halloween (Belk 1990; Levinson et. al. 1992), the festival of Christmas (Hirschman and LaBarbera 1995), and Thanksgiving Day (Wallendorf and Arnould (1991). The role objects play in rituals have also received attention, where patterns of ritual longing, latitude, and ritualization were examined with respect to data collected on cherished and inherited objects (Arnould and Price 1990). These studies elaborated on the proper domain of ritual behavior and offered insights on how consumers acquire and use goods in ritual contexts.

Researchers have also explored the processes of how consumers learn to participate, in another words, how they are socialized to participate in ritual contexts (Otnes, Nelson and McGrath 1995), fundamental roles emotional experiences play in the ritual experience (Ruth 1995), as well as the sacred dimension of rituals (Belk, Wallendorf and Sherry 1989). Regarding the role rituals play in marking significant events and enabling status transitions in individuals' lives, consumer researchers have studied the female business suit as a ritual artifact in the modern rite of passage involving the entry of females into executive ranks (Solomon and Anand 1985), baby showers as a modern rite of passage (Fischer and Gainer 1993), the consumption of aesthetic plastic surgery as a personal rite of passage that involves a transition of identity (Schouten 1991), wedding as a ceremonial and consumption-oriented rite of passage in American culture (Otnes and Lowrey 1993), dowry practices as a component of the wedding in Turkey (Sandikci and Ilhan forthcoming), as well as the Turkish henna-night ceremony as a rite of passage reproducing patriarchal relations (Ustuner, Ger, and Holt 2000) .

In order to recognize the value of these studies, which employ the term ritual to describe diverse set of consumption phenomena, it is necessary to examine the ritual construct and how it affords potential for interpreting different aspects of consumption in some detail. In the past, ritual has been equated with religious action (Tylor 1873; Smith 1889 quoted in Rook 1984). In addressing the problem of categorizing acts and beliefs as religious, or ritual, or magico-religious, Goody (1961) argues that ritual has a wider reference than solely the field of magico-religious behavior. Similarly, Holt (1992) argues, "within consumer behavior (and elsewhere), the domain of ritual has been extended well past this original conception [referencing

magico-religious beliefs] to include many symbolic actions carried out by individuals, groups, and societies” (p. 2). According to Rook (1984), this linkage was a basic misconception, originating from the tendency to associate rituals with primitive cultures. Articulating on the lack of attention paid to individuals’ ritual involvements, he suggests that post-industrial ritual phenomenon characterize modern daily activities of consumers with extensive reliance on exchange of goods and services.

In Rook’s (1985) terminology, “[t]he term ritual refers to a type of expressive, symbolic activity constructed of multiple behaviors that occur in a fixed, episodic sequence, and that tend to be repeated over time” (Rook 1985; 252). Turner (1982) views the ritual not just composed of rules and rubrics, but also thinks of it as a performance. He points out the ‘paradigmatic’ function of rituals for it communicates the deepest values of the group regularly performing the particular ritual. Arnould and Price (1990) argue that ritual specifies what in society deserves special significance and consequently, draws attention to particular forms of relationships and activity. Emphasizing the power of ritual, Tetreault and Kleine III (1990) claim, “ritual provides a vehicle through which consumption behavior, with all its multisensory, hedonic, affective, cognitive, social, and cultural qualities are fully recognized” (p. 7). In this regard, rituals help us in making sense of persons and events. Along similar lines Munn (1973) argues, “the generalizing power of ritual symbolism lies in their capacity to free a wide range of meanings from their primary matrices in particular situational contexts and to make them into a condensed coinage that can circulate as a social communication” (p. 587). Marking significant events in people’s lives, ritualized activities and ritual events involve dramatic and intense emotions (Ruth 1995). Munn (1973) suggests that ritual is a societal control system, a generalized

symbolic medium of social interaction that constitutes a link between individual and significant others through ‘symbolic mobilization of shared cultural meanings’. In this context, rituals involve iconic symbols (acts, words, and objects), derived from shared socio-cultural meanings and transacted through the medium of ritual action. These constitute a limited number of symbolic icons that are used in a number of rituals as well as outside of the ritual context.

There are various classifications of rituals. Rook (1984), for instance, categorizes rituals into three main clusters – public, small group and family, and private – all of which encompass four common elements; actor-participants, an audience, scripted episodic behavior and ritual artifacts. Solomon and Anand (1985) claim that the primary relevance of ritual to marketers lies in the widespread use of products as ritual artifacts. As Rook (1985) suggests, “[w]hen used in a ritual context such artifacts [food and drink, jewelry, diplomas, candles, or ceremonial garments] often communicate specific symbol messages that are integral to the meaning of the total experience” (p. 253). It is the ritual script that defines the ritual performance roles, and the particular ritual artifacts to be used, while the audience may vary and may not be so easily identified depending on the nature of the ritual (Rook 1985). McCracken (1986), on the other hand, defines rituals as “a kind of social action devoted to the manipulation of cultural meaning for purposes of collective and individual communication and categorization” (p. 78). In this context, he classifies rituals in terms of exchange rituals, possession rituals, grooming rituals, and divestment rituals. Studying the degree of ritualization toward certain consumption experiences, Park (1998) classifies rituals as external and internal. Procedurality, typicality and

repetitiveness characterize the external aspects of rituals, whereas sincerity, symbolism, immersion, and formality characterize the internal aspects.

Advancing his classification of rituals, Rook (1985) proposes a typology of ritual behavior in terms of their behavioral origins and meaning consisting of: human biology, individual aims and emotions, group learning, cultural values, and cosmological beliefs. For an understanding of human ritual experience, animal rituals are proposed to be similar, however, it is evident that “much human ritual is consciously created from the evolving dynamics of a particular culture” (p. 254). Individual aims and emotions constitute the personal aspect of ritual behavior, and involve specifically grooming and household rituals. Group learning, on the other hand, includes civic, small group and family types of rituals. Whereas civic rituals are large-scale public rituals enhancing notions such as social cohesion, inclusion and exclusion with respect to a society’s membership etc., nuclear family rituals include participating in household activities, learning the right way of doing things, validating authority roles. In another words, they contribute towards strengthening of relations within the family. Another source of ritual behavior are cultural values, which center on ritual types like cultural rituals – that is festivals, Valentine’s Day etc. – and social rituals of ‘rites de passages’. Lastly, a culture’s cosmological belief system is conventionally allied with human-ritual experience, encompassing religious, magical and aesthetic types of rituals.

Reworking Rook’s (1984, 1985) interpretation of the ritual construct, Tetreault and Kleine III (1990) argue that ritualized behavior and ritual are related but distinct constructs. The researchers emphasize three major properties and characteristics that

separate the two concepts. First of all, whereas ritual accomplishes its purported objectives of status differentiation and social maintenance instantaneously, ritualized behaviors involve gradual assimilation of various roles and interaction patterns. Second, ritual is linked to the maintenance, or conversely, change within the systems of society, knowledge and nature, while ritualized behavior is associated with those in one's self-perception. Lastly, ritual requires a public enactment with at least two actors in a socially prescribed, standardized sequence of events. Ritualized behavior, in contrast, entails a private enactment of a script, guided both by social norms and idiosyncratic traditions.

Drawing attention to Rook (1984, 1985) and Tetrault and Kleine III's (1990) studies, Holt (1992) identifies three conceptualizations of ritual in the literature. The first one views the ritual as the intersection of behavioral traits, which draws boundaries from related types of behavior – habits, customs, and conventions – enhancing both the symbolic-expressive and communicative aspects of ritual. The second conception of ritual is defined in terms of symbolic-expressive behavior, which is based on action-oriented aspects of symbolic consumer behavior. Ritual, in this sense, assists in the communication of socio-cultural meaning. The third conceptualization rests on the traditional view of rituals as referencing the cosmological, magical, mystical, and that of the sacred.

In marketing and consumer behavior literature, social rituals of rite of passage and individual rituals of grooming have been highly emphasized. Hope (1980) proposes that we can learn a lot about ourselves by examining our seemingly trivial and taken-for-granted ritual behaviors. Grooming rituals are among the research areas related to

individual ritual practices (Rook 1985). They consist of behavior related to personal hygiene, attractiveness of appearance, social role preparation and acceptability (Rook and Levy 1983). As Park (1998) states, “a ritualized consumer in grooming (consumption experience) has a script (grooming process and method), various grooming artifacts, audiences (others who pay attention to his grooming performance), and performs various roles in the grooming process” (p. 2). According to McCracken (1986), grooming rituals help to draw the perishable meaning out of goods and invest it in the consumer. Their purpose is “to take the special pains necessary to insure that the special, perishable properties resident in certain clothes, hair styles and looks are, as it were, ‘coaxed’ out of their resident goods and made to live, however briefly and precariously, in the life of the individual consumer” (p.79). There are instances when the consumer grooms the object, cultivating the good with meaningful properties.

Focusing on these personal grooming rituals, Rook and Levy (1983) examine the relationship between the stories elicited from the consumers through projective techniques and their enactment in everyday ritual behavior. They claim that the expressive content of the stories constitute the projections of the individual’s both conscious and unconscious needs and attitudes, while interacting with social forces at the same time. In this context, they identify numinous, judicious, dramatic, formal and ideological elements in the respondent’s behavior ritualization. While the numinous elements refer to the ‘before’ and ‘after’ magic that transforms the individual, the judicious dimension involves the issues of ‘right’ and ‘wrong’ with respect to the prescribed norms for personal appearance. Dramatic elements provide emphasis to the importance of extraordinary situations such as preparation for crucial events and also

inform about motives of the individuals. Formal elements of grooming, on the other hand, form the reactions of individuals against the performance standards of society. Lastly, the ideological elements depict the struggle of the individuals for various social roles, and also reflect the identity crisis in the context of grooming. The researchers interpret these themes as illustrating the complicated actions of individuals in expressing their sexual and social strivings.

Rook (1985) also presents results from two exploratory studies, investigating artifactual and psychosocial content of young adults' morning grooming rituals. Major themes that emerge are identity projections, breaking away, vocational placement and performance, intimacy aspirations and ritual magic. As Rook (1985) argues, grooming rituals are intensely linked to psychosocial identity. Hence, it not much of a surprise to observe the respondents' positive and negative identifications, striving for independence and success, expectation of romantic and sexual outcomes, and beliefs in mystical powers.

Rites of passage, on the other hand, constitute a significant form social of rituals, involving the major role transitions that mark individuals' lives. "The dynamism of life processes requires transition across the boundaries (e.g., from one status to another, from one temporal category or phase to another, etc.); this can be effected primarily by ritual action that dramatizes transition and thus articulates the various life processes requiring change with the static, positional ordering of socio-cultural categories" (Munn 1973; 602). Van Gennep (1960) describes these transitions in three stages; separation, liminality, and aggregation (Turner 1982; Fischer and Gainer 1993; Noble and Walker 1997). The separation phase refers to the detachment from

previously existing role and social structure. Liminal phase is in which one passes from one role to another; it is a state of being between phases. Lastly, aggregation involves the passage to a new role (Noble and Walker 1997). Focusing upon the liminal stage, Noble and Walker (1997) develop a conceptual framework that incorporates the self-concept and symbolic consumption activities that occur during this stage. Their results reveal that symbolic possessions facilitate the passage through the transition, easing the psychological difficulties associated with this state.

Similarly, Solomon (1983) states that the situation of role transition is considered as periods often accompanied by the need to employ a variety of products that are determinants of success in completion of the transition. Sherry (1983) argues that gifts are used to indicate the relative importance of the roles acquired through these occasions. He claims, “the gift giving occasions can be formal structural events marked by ceremony and ritual as in the case of commemorative dates, social decorum (where token giving and hospitality figure prominently), and rites of passage. Gifts help to define an individual’s status or status change in society where they act as symbols of social support in common rites of passages such as engagements, weddings, baby showers (Banks 1979). Schwartz (1967) suggests that in instances of rites of passage, gifts “not only serve the recipient as tools with which to betray more easily his or her former self but symbolize as well the social support necessary for such betrayal” (p. 2). The strength of the norm of gift giving is emphasized during rites of passage where they are often given to support the performance of newly acquired roles, in recognition of the role status, and achievement (Wolfenbarger 1990).

Aside from the instances of rites of passage, the significance of gifts is marked by several researchers. Exploring the meanings and histories of favorite objects in two cultures, Wallendorf and Arnould (1988) note that many favorite objects mentioned by the respondents appear to be gifts, which directs attention to the importance of gifts to their recipients. In studying the public and private meaning of possessions, Richins (1994) also claims that possessions that are gifts, objects that previously belonged to a close friend or relative as well as belongings such as mementos are likely to be valued as symbolic representations or reminders of interpersonal ties. Similarly, Belk (1988) notes that mostly the reason for old people to treasure their possessions is that “possessions have the ability to symbolize others, often because they are gifts from these important others” (p. 148). Furthermore, he suggests that passive receipts of objects as well as giving possessions to others are means to extend self.

Reviewing the literature on gift giving, Banks (1979) points out three behavioral concepts around which the literature is organized as: Reciprocity, interaction, and identity formation. In line with Banks’ (1979) contention, Sherry (1983) elaborates on the social, personal and economic dimensions of gift giving. According to him, gifts are expressions of social relationships and gift giving reflects social integration and distance, reflected in his terms; “[t]o those whom we give differ from those to whom we do not give” (p. 158). Along similar lines, Ruth, Otnes and Brunel (1999) suggest, “[s]ocial relationships and group boundaries are formed and sustained through the perpetuating exchange cycle of giving and receiving” (p. 386). In the personal domain, on the other hand, gift giving may confirm self-identity. As Schwartz (1967) argues, the presentation of a gift is an imposition of identity; “[g]ifts are one of the

ways in which the picture that others have of us in their minds are transmitted” (Schwartz 1967; 1). Wolfenbarger (1990) also states, “[e]ach new gift provides communication from others that confirms and often extends the views of self developed through previous interactions” (p. 7). The economic dimensions of gift giving center on the notion of reciprocity. Although the act in itself does not establish obligations for exchange, to avoid feeling inferior the recipient must reciprocate.

Prior research on gift giving phenomena has been criticized among several researchers. For instance Banks (1979) proposed a four-stage interactive process for gift giving, which encompassed the acts of purchase, exchange, consumption, and feedback. Lutz (1979), however, argued that her model neither explained the three behavioral concepts relevant to the phenomena of gift giving, nor addresses the main question of why the giver is buying the gift in the first place. Later, Sherry (1983) proposed a model of the gift exchange process that consists of three stages: gestation, prestation, and reformulation. He argued that past research consisted mostly of experimental studies, not capable of fully capturing the gift giving phenomenon embedded in its rich social context.

The inconsistent results of research investigating the differences between a purchase selection as a gift and to be used by the buyer opened up new areas of inquiry. Consumer researchers have studied different levels of gift giving involvement on the gift selection process (Belk 1982), incorporated the self-concept in an attempt to understand the differing attitudes towards gift giving in different cultures and historical periods (Belk 1984), and assessed consumer attitudes toward different - birthdays and wedding - gift giving occasions (DeVere, Scott and Shulby 1983).

Claiming that products operate symbolically in gift giving, researchers have also diverted attention to self-gifts (Pandya and Venkatesh 1992), studied self-gifts as manifestations of materialism (McKeage 1992), and suggested that the movement of goods in gift giving is also the movement and/or transfer of meaningful properties that occurs between the gift-giver and the gift-receiver (McCracken 1986). Moreover, they explored intergenerational transfer of cherished possessions as a special case of gift giving exchange (Curasi 1999), examined the effects of gifts on relationships with respect to the recipient's perceptions of the existing relationship, the gift, the ritual context, and his/her emotional reactions (Ruth, Otnes and Brunel 1999), explored the distinction between obligatory and voluntary gift giving and diverted attention to the possibility of informal gift giving (Goodwin, Smith, and Spiggle 1990).

In the literature, motivations underlying gift giving have been categorized as self-interested giving, compliance with social norms, and altruistic giving (Wolfinbarger 1990). As Belk (1982) also asserts, “[g]ift giving is a unique phenomenon in that it involves a combination of economic, social and self-expressive motivations” (p. 1). In addition to these, symbolic meanings and motives also seem to have an immense impact of gift giving (Wolfinbarger 1990; Goodwin, Smith, and Spiggle 1990; Belk 1996). As Firth (1973) claims from an anthropological perspective, “an act of giving, in its formality, its deprecatory signs, its status consciousness, represents a complex set of social positions in manner which can be fairly called symbolic” (p. 167). Wolfinbarger (1990) further argues that in marketing settings the symbolic values of gifts appear to dominate the economic value of gifts except possibly for altruistic giving. She (1990) focuses on the motivations of givers and the symbols they choose within a symbolic interactionist perspective. These may be gifts that are symbolic of

the self of the giver, giver's perception of the receiver, convention, and they may be expressive, having many meaning attached to them. Wolfenbarger and Yale (1993) develop a measure to assess three difference variables – experiential/positive attitude, obligated attitude and practical attitude – as said to influence the gift choice in the literature. Their findings suggest that motivations for giving are multifaceted and these self-perceived motivations have ability in predicting gift-giving behavior.

In brief, these studies focus on the symbolic dimensions of consumption by employing the ritual construct and its constituents. Consumer goods play an important role in ritual contexts. Consequently, their use in ritualized activities and events assists in understanding the embedded symbolic meanings. Moreover, these contexts of use provide clues as to the symbolic actions of individuals with regards to their consumption practices. In this framework, these studies explore the proper domain of ritual for the study of consumer behavior and propose various classifications of rituals in this respect. Among the types of rituals, grooming practices and rites of passages are deemed important for the role of symbolic possessions play in these practices. Studies on gift giving phenomenon are also reviewed, highlighting its three main dimensions as reciprocity, interaction, and identity formation. These behavioral concepts reveal the values of gifts ranging from an economic to symbolic expressions.

CHAPTER III

III. PERSONAL ADORNMENT

The term adornment may be employed interchangeably with clothing and dress, may refer to all forms of bodily modification (Schwartz 1979), and in most occasions may include other materials such as accessories (Roach and Eicher 1979). Interpreting the American beauty rituals, Hope (1980) highlights the fact that practices intended to reshape, hide, decorate and enhance the natural human body are not unique to twentieth century American women. Both men and women have shown great interest in decorating themselves right from the prehistoric days (Hope 1980; Maheswari 1995). In fact the practice of adorning the body exists in all cultures (Kaiser 1985). As Turner (1977) emphasizes, “[s]omething profound in the nature of man, in his role as a member of a society or culture, seems to bound up with his universal urge to decorate or transform the surface of his body” (p. 93).

Scholars first evoked interest in the significance of adornment in the 1800’s, examining the bodily adornments of primitive nonliterate societies (Rubinstein 1985). Although the concept of ‘adornment’ often suggests the superficial, the non-essential, and even the frivolous in English (O’Hanlon 1989), ethnographic reports illustrate distinct functions bodily adornment performs. Rubinstein (1985), for instance,

outlines the functions of adornment in preliterate societies as: to separate group members from nonmembers; to place the individual in the social organization and in a gender category; to indicate desired social conduct and high status or rank; to control sexual activity; to enhance role performance; and to give the individual a sense of security. Schwartz (1979), on the other hand, suggests that the main functions of adornment, including usage in primitive times, are to protect oneself from environment and supernatural forces, to conceal or to attract attention to genital organs, or to differentiate members of a society into age, sex and class or caste.

In this chapter, I will first review archeological and anthropological studies on personal adornment. Within these research streams, I will also focus on jewelry as a type of adornment, and in particular, reflect upon the significance of gold and gold jewelry. Second, I will review subsequent research on jewelry in the field of consumer behavior. Third, I will focus on the consumption of gold and gold jewelry in Turkey. Archeological studies provide clues as to the development of adornment, whereas anthropological studies highlight the social and individual meanings of personal adornment. Jewelry as a form of bodily adornment offers new grounds for the interpretation of the broad range of motives that govern human beings' psychic and physical needs as well as their desires. Research on gold and gold jewelry, on the other hand, highlights the products' properties such as their visual splendor, durability, rarity, symbolic manifestations, and manifold uses. Although the focus on jewelry remains limited in consumer research, it provides valuable insights with respects to communicative aspects of products and consumption. Moreover, examining the significance of gold and gold jewelry in Turkish culture reveals the

uniqueness of the setting and confirms the appropriateness of the context for this study.

III.1. Anthropological and Archeological Research on Adornment

Anthropological studies suggest that bodily adornment may be a kind of symbolic language (Turner 1977), constituting an aspect of material culture (Kaiser 1985). Material culture is a communicative medium, forming a symbolic avenue for social practice. It acts as a non-verbal mode of communication within the linguistic semiological system (Tilley 1989). Turner (1977) has examined the bodily adornment of a central Brazilian tribe, Tchikrin, arguing that the tribe's elaborate body painting, lip plugs, ear plugs, penis sheath, body painting, hair style, cotton leg and arm bands constitute a symbolic language, which expresses a wide range of information about social status, sex, and age. At a deeper level, these adornments communicate social and biological aspects of the individuals' personalities. Similarly, Pokornowski (1979) studies the use of beads for adornment or clothing in one of the ethnic groups in Nigeria. She claims that these beads, made up of a full range of materials such as teeth, ostrich shells, ivory, copper, silver and gold, operate as a visual language and constitute an intimate part of material culture.

Given that adornment forms a part of non-verbal communication, it provides messages about a vast array of things. First, personal adornment generates an aesthetic experience and indicates the aesthetic taste of those wearing them (Pokornowski 1979; Roach and Eicher 1979). Aesthetic motives involve the pursuit of beauty and

need to convey meaning (Eckman and Wagner 1995; Maheswari 1995). According to Roach and Eicher (1979), “[t]he individual can derive aesthetic pleasure from both the act of creating personal display and from the contemplation of his own display and that of others” (p. 7). However, people continually process and respond to stimuli by attributing meaning to them; hence, aesthetic qualities do not constitute the sole basis of reaction to personal adornment.

Second, adornment may be used as a symbol of economic status, as an emblem of political power, as reflection of magico-religious condition, as a facility in social rituals, as an reinforcement of beliefs, customs and values, as recreation, and finally as a sexual symbol. It can also designate social roles and communicate social relations. Especially in societies with sharp divisions of class, the exclusivity of adornment to particular groups marks it as a symbol of social worth (Roach and Eicher 1979). Kassam and Megersa (1989) argue that the ornaments of Oromo Booran society are not mere objects of self-adornment; in earlier times they possibly expressed deep-seated social, cultural and spiritual values. The ornaments also act as symbols of fertility; “the ornaments of men, women and children are all connected with forms of fertility, and those of men and women boast of the social achievements of manhood and womanhood, of the pride of children successfully fathered and borne” (p. 30). Rites of passages, marking vital transitions in a man’s life also entail corresponding alterations in bodily adornment (Turner 1977; Kassam and Megersa 1989). Similarly, Pokornowski (1979) suggests that beads are used for a variety of purposes including marking changes of status, playing part in rites of ancestor worship and ceremonies of oath-taking as well as indicating possession by spirits. As Tilley (1989) emphasizes that although it may be individuals who produce material

culture, it is always a social production. Hence, these phenomena reflect one of the general characteristics of adornment, its social nature.

Individualistic expressions of personal adornment, on the other hand, reflect one's mood and differentiate him/her from others. According to Untracht (1982), the appeal for personal decoration has its origins in the recognition of the self-image concept. Prehistorians have shown that a major indicator illustrating the advance in the recognition accorded to persons was accompanying the burial with personal ornaments (Clark 1986; Renfrew 1986). This practice not only symbolized continuance of the degree of esteem enjoyed in life, but also denoted emulation (Clark 1986). At a higher level, these objects of emulation are to be recognized as symbols of achievement rather than as items of 'conspicuous waste' (Veblen 1899) for they have "given rise to every civilization and marked stages in the development of each one" (Clark 1986; 4). In interpreting finds from Varna cemetery in Bulgaria, Renfrew (1986) suggests that studying commodities of high value not only contributes to our understanding of how high status was asserted, but also provides insights as to how high status was brought about. Accordingly, jewelry, as a form of personal adornment, is bound to reflect to some extent the structure and activities of the society in which it exists (Clark 1986).

III.1.1. Jewelry

Precious substances have often been used as adornments in the form of jewelry. Clark (1986) argues that human beings' inclination to discover, acquire, and display

materials that are rare in nature, and to designate these as precious led to the creation of symbols of excellence. These precious substances embody and display values, therefore, establish one's identity as a human being. They mark stages in the life cycle of people, define the place of the individual in society, sustain and designate those who charge public functions, enhance the esteem of individuals acting out as magistrate, priest or sovereign, and hence, indicate and enhance status. Moreover, they were used in ritual and religious domains for they were believed to possess magical and medical power in the past, and still their consumption is guided by superstition for some people (Clark 1986; Sarnoff 1987).

These precious substances' physical attributes such as aesthetic appearance, rarity and durability, contributed to their categorization as precious, however it was the recognition these attributes made them effective as symbols. "The concept of precious as distinct from merely useful substances could only have arisen in societies enriched by aesthetic sensibilities and sufficiently aware of persons to wish to symbolize relations between them as individuals and as enactors of social roles" (Clark 1986; 6). According to Untracht (1982), esthetic conceptions are more homogenous in traditional societies, and jewelry serves the entire society. However, in contemporary western thought, jewelry manifests and affirms individuality. Its use is no more bounded by privilege of the wealthy; it has become a means to "fantasize about ourselves, our lives, and our world" (p. xv).

Simmel (1990) argues that the value of precious metals does not reside in their autonomous being, rather it consists in the functions they perform such as adorning, being technically useful, giving aesthetic pleasure, enabling distinction, etc. Renfrew

(1986) argues that early metallurgy was primarily used as symbols, personal adornments and ornaments in a way to attract and enhance prestige. Accordingly, gold was initially used as ornamentation and personal jewelry (Vilar 1976; Renfrew 1986; Sarnoff 1987). Gold is a mineral substance that has its own technology, geography and economics as an artistic and industrial substance. The oldest gold objects are identified as Egyptian, dating from around 5000 B.C. Since then, both gold and gold jewelry have received much attention as a precious substance. Their supremacy has been acknowledged through human beings' long-standing desire to possess, collect and display various gold objects (Sarnoff 1987). Various corporations also employ gold in the form of plates as symbols of continuance and attainment of high standards. Even the metals awarded at Olympic Games are also composed of precious substance, signifying merit (Clark 1986). As recapitulated in Clark's (1986) terms, "[t]he high esteem in which gold has been held in most parts of the world, the relative ease with which it can be wrought and not least its capacity for combining with other desirable things have led to its being favored above all others for jewelry, objects of parade and a variety of insignia of status" (p. 51).

Gold and gold jewelry also have an economic role in addition to their symbolic properties. Studying the private clothing economy in Parisian society at the beginning of 18th century, Roche (1994) claims that jewels "were also a way of accumulating capital, or, among the less well-off, a reserve against a rainy day or sudden crisis" (p. 93). Up till the twentieth century when gold was officially removed from the international monetary system, it also served as a store of value (Sarnoff 1987), and still continues do so in some parts of the world. Especially in the Middle East and South Asia, gold is purchased primarily as a store of wealth due to the political

upheavals and lack of social security in those countries in the area. Although it offers no rate of return or dividend apart from the potential capital gain that may result if its market price rises, its high value and easy portability play an important role in this respect. Moreover, gold coins are prominently used in dowries. According to the tradition in the Middle East “woman could only own what she could wear” (Sarnoff 1987; p. 27).

Gold also has industrial uses stemming from its properties of displaying good corrosion and wear resistance, good ductility, solderability, resistance to tarnish, ability to bond to other metals as well as the ability to display electrical conductivity. It is used in a variety of fields including electronics, dentistry, ceramics and glass (Sarnoff 1987). These manifold uses of gold and gold jewelry as well as the motivations underlying these uses differentiates them from other types of adornment, constituting a potent area for research.

III.2. Jewelry in Consumer Behavior Research

In consumer behavior research, it has been acknowledged that consumers often use the social information inherent in products to shape self-image and to enhance role performance (Solomon 1983). Schouten suggests, “[t]he body and its adornments may be particularly self-relevant as symbols of specific role identities” (p. 413). Rook (1985a), on the other hand, maintains that body decoration reflects demographic information such as age, gender, and occupation in American culture. In this respect,

jewelry has received some attention in consumer research as a form of adornment that has communicative abilities.

Velliquette, Murray and Creyer (1998) claim that at the most basic level of body decoration, consumers use hairstyles, jewelry, clothing and cosmetics to display their gender, status values, interests, opinions, lifestyles etc. Consumers also “make decisions and judgments about others on the basis of what they are wearing, how they style their hair, their body shape, and their use of objects” (p. 461).

Examining the link between clothing and fashion in order to understand the nature of consumption based statements, Davis (1985) argues that the universe of meanings attached to clothes, cosmetics, hairstyles and jewelry are highly context and audience dependent. That is, not only the meaning of a particular combination of clothes or a certain style can vary depending on the identity of the wearer, the occasion, the place etc., but also the same clothing style can connote different things for different groups and publics. Furthermore, he suggests “what we wear, including cosmetics, jewelry, and coiffure can be subsumed under the general notion of a code” (p. 21). Thus, different combinations of adornment can communicate consistent meanings both to the wearers and their viewers.

At a more detailed level, Holman (1981) proposes that in order for apparel to serve as communication it has to satisfy the conditions of visibility, variability and should also be personalizable. She defines the communicative properties of apparel in terms of six functions; parasomatic, utilitarian, aesthetic, mnemonic, emblematic, and illustrative. In this taxonomy, she cites jewelry as able to perform all of these functions. Hence,

jewelry exemplifies a highly visible product that carries social cues (Lai 1995; Webster and Beatty 1997). In this regard, it can not only distinguish an individual from others and express an individual self; but it can also indicate group identity and express belonging to a group (Belk 1988).

Moreover, jewelry has also been suggested to be indicative of social status (Belk and Zhou 1987), expressive of social connections (Wallendorf and Arnould 1988), serve as a stimulus for nostalgic reminiscences of people (Holak and Havlena 1992), and symbolize relationships in rites of passages (Noble and Walker 1997).

Other theorists have concentrated upon the symbolism embedded in jewelry. In this regard, jewelry has also been postulated as an aesthetic object (Solomon and Assael 1987), as one of those products whose principal value lies in preserving tradition (Shah and Mittal 1997), as a favorite, popular and traditional gift item (Wolfenbarger 1990; Belk and Coon 1991; Wagner and Garner 1993), and more specifically as women's favorite object (Wallendorf and Arnould 1988), as well as among valued possessions (Richins 1994a).

III. 3. Consumption of Gold and Gold Jewelry in Turkey

Turkish culture has unique relations with gold and gold jewelry. Gold is purchased and used for various purposes and activities. For instance, it is common practice to give gold to a newly born baby, to purchase gold as a saving instrument, and to organize tea parties among women where everyone brings gold to the host.

Consequently, gold and gold jewelry communicate culture specific meanings in these occasions.

In Turkish culture, wedding rituals, births and circumcision feasts are accompanied with the gift of gold jewelry, which signifies the strength of bond between family and close friends and indicates the use of gold for investment purposes (Turkey Gold Trends 1995-96). Giving gold also plays an important role in the empowerment of women. In accounting the process of arranging marriages in the Aegean area of Turkey, Sirman (1991) claims, “the groom’s family is under the obligation to present the bride with gold jewelry, the amount of which serves simultaneously to reflect the social standing of both families and the value that the groom attaches to his bride (p. 206). The gold she acquires as wedding gift is considered as her property and wealth that she takes with her, which serves as her safeguard against misfortunate events (Neuberger 2001).

Moreover, it is common among Anatolian women to wear head scarves adorned with gold coins and ‘maşallah’ – jewelry that has the saying ‘may God protect this person’ on it. The quantity of coins may inform about the wearer’s number of children or indicate the number of years the women has been married (Turkey Gold Trends 1995-96). These examples depict significance of gold and gold jewelry in Turkish culture; however, the uniqueness of this cultural context is further enhanced from a global viewpoint.

World’s level of production of gold is at 2500 tones/year. Neuberger (2001) argues that most of the demand for gold is for jewelry, which is an investment good, or a

store of value, as well as a consumption good. Turkey is not placed among the world's gold producing countries; however it constitutes one of the world's biggest gold consumption markets, ranked as fifth in demand. Its annual gold imports are around 200 tons. (Turkishtimes Sector 2003). It is also the world's second biggest exporter of gold jewelry products after Italy (Globus 2003). The head of the Istanbul Chamber of Goldsmiths claims that there are approximately 35 thousand jeweler shops in Turkey. Murat Akman, the general manager of World Gold Council's Turkey Branch, claims that the gold jewelry sector is the fastest growing sector in Turkey during the past ten years (Globus 2003). The table below illustrates the consumer, jewelry, and net retail investment demand for gold from the year 1997 to 2002 in Turkey.

Gold Demand (in tons) Trends in Turkey 1997-2002

	1997	1998	1999	2000	2001	2002
Consumer Demand	169.9	160.4	113.9	177.4	119.1	128.4
Jewelry Demand	149.6	139.6	91.9	147.7	92.4	97.9
Net Retail Investment Demand	20.3	20.8	22	29.7	26.7	30.6

Source: World Gold Council. 2003. *Gold Demand Trends* 42 (March).

Consumer Demand: The sum of jewelry and retail investment purchases; the amount of gold acquired directly by individuals.

Jewelry Demand: All karat jewelry newly made from raw gold, including gem-set jewelry. It excludes jewelry of other metals clad or plated with gold, coins and bars used as jewelry, second hand jewelry and purchases funded by the trading in of existing jewelry.

Net Retail Investment Demand: Includes coins and bars defined according to European Union for investment gold and measured as net purchases by the ultimate consumer.

It is common for researchers to distinguish between consumption and investment demand for gold; however this distinction is often blurred. Usually gold bars and coins are treated as investment, whereas jewelry is treated as a consumption item (Neuberger 2001). However, the term jewelry refers to a wide range of products with different characteristics. In Western developed markets, gold jewelries are usually low carat and they are bought primarily as items of adornment. In Asia and Middle East, on the other hand, most of the gold jewelries are high karat, which can be readily converted back into gold. These have a dual purpose for they are considered both as means of adornment and saving (Neuberger 2001). In Turkey, 22-karat jewelry also forms a part of gold investment (GMSF Ltd 2001).

In fact there are three forms of gold investment in Turkey; gold coins, bars and jewelry. The Turkish gold coin market is composed of mainly two types of investment coins, Zynet and ATA, which are both termed as Republican coins. These coins are struck by the State Mint, which has been an affiliate of the Treasury since 1951 (GMSF Ltd 2001). They differ in terms of their weights; however both of them are available in five sizes. The biggest size is called *besi bir yerde*, which is also converted into jewelry particularly in rural areas. The Zynet coins are usually purchased as gifts for ritualistic occasions such as wedding ceremonies and circumcisions. For these are usually retained as part of individual's savings, they are categorized as investment coins (GMSF Ltd 2001). The opening of Istanbul Gold Exchange, on the other hand, contributed to the acquisition of gold bars for the purposes of investment. The table below depicts the increasing gold coin fabrication from the year 1995 to 2000.

Turkish Coin Fabrication						
Year	1995	1996	1997	1998	1999	2000
Tons	14.9	15.8	19.9	20.1	24.0	32.1

In Turkey, the main karat marks for gold jewelry are 14, 18, and 22. The 14 and 18 karat jewelry are usually considered as modern designs. The 22 karat jewelries, on the other hand, are valued as investment tools. These include plain bracelets called *ray bilezik*, which are among the most frequently purchased items for the purposes of saving. Traditional designs such as *Trabzon* and *Tel Kare* particular to various regions of Turkey are also 22 karat jewelry.

There are five main organizations that assure the efficient functioning and contribute to the development of precious metal and jewelry sector in Turkey. The Turkish Mint, founded in 1843, is responsible for issuing the gold coins that circulate in the market. The Istanbul Gold Exchange, on the other hand, was founded in 1995 with the aim of institutionalizing the gold market. Since then, it has organized structure of the market, and provided an international dimension. Along with other chambers, Istanbul Chamber of Goldsmiths offers solutions for the problems of the sector, develops projects to create new markets, and supports its members in exporting their products to foreign markets. The World Gold Council also opened up its Turkey Office in 1991, which supports the advances in the market, offers consultancy on jewelry production technology, and organizes various seminars as well as workshops. Lastly, the Istanbul Mineral and Metal Exporters' Association promotes exports in the sector, helping its members in reaching more markets and securing a greater share (Turkishtimes Sectors 2003).

The manifold uses of gold and gold jewelry, their purchase for varied occasions and the resulting cultural connotations render Turkey as an interesting setting for exploring consumers' practices in relation to consumption of gold and gold jewelry.

CHAPTER IV

IV. METHODOLOGY

This study explores various uses of gold jewelry and coins, assessing their significance arising from their ability to communicate meaning, and also in uncovering dynamics of different consumption patterns that emerge as a result of this process. Qualitative research methods suit better to this study for several reasons. First, the research aims to explore subjective aspects, such as meanings and underlying motivations of the consumption of gold/gold jewelry, which cannot easily be quantified. With a naturalistic approach, qualitative research enables interpretation of phenomenon “in terms of the meanings people bring to them” (Denzin & Lincoln 1994; 2). Second, I am interested in how the participants make sense of their consumption practices and how their understanding influence their behavior, rather than their actual behavior. Berg (1989) suggests that certain elements of symbolism, meaning, or understanding usually require consideration of the individual’s own perceptions and subjective apprehensions. In this sense, I aim towards introducing an emic view of the consumers of gold jewelry and coins. Furthermore, as Patton (1990) claims, “[a]pproaching fieldwork without being constrained by predetermined categories of analysis contributes to the depth, openness, and detail of qualitative inquiry (p. 13). In line with his reasoning, there are no predetermined categories

following from the explanatory nature of the study; rather they are identified in the course of the research. Subsequently, the study is designed towards providing rich and in-depth understanding of the phenomenon.

To avoid systematic biases or false interpretations (Maxwell 1996), and “to secure an in-depth understanding of the phenomenon in question” (Denzin & Lincoln 1994; 2), I used multiple data gathering techniques. According to Berg (1998), “[e]very method is a different line of sight directed toward the same point, observing social and symbolic reality” (p. 4). These multiple lines of sight enabled me to confirm the theoretical validity of the findings (Kirk and Miller 1986). Data was collected through background information questionnaires, projective techniques and in-depth interviews. A pilot for the interview questions and background information were carried on one informant, and necessary changes were made. A preliminary study, using participant observations, was also conducted to examine the practices of owners and consumers in two gold jeweler shops.

IV.1. Informants

The informants were composed of twenty gold jewelry and coin consumers and four industry representatives specialized in the gold jewelry sector. Gold jewelry and coin consumers were all females and they represented high and middle-income level groups. The industry representatives, on the other hand, included two gold jeweler storeowners, a regional sales manager of a gold jeweler firm, and the head of the Ankara Chamber of Jewelers and Watch Sellers [Ankara Kuyumcular ve Saatçiler

Odası]. They were selected through purposive sampling (Maxwell 1996, 70-71; Berg 1998, 229; Erlandson et. al., 82-83), and all of them lived in Ankara. A detailed account of the procedure of data collection is given in section IV.2., which varies from consumers to industrial representatives.

IV.1.1. Consumers

This study aims to provide an understanding of the underlying motivations of female gold jewelry/coin consumers, and to observe any similarities or differences that exist with respect to their age and income level. The participants were either acquaintances or strangers introduced by acquaintances. They were not offered any premium for their participation. Then again, some gifts were presented such as flowers or sweets especially when the in-depth interview took place at the informant's house. The data with each informant was collected in one or two sessions. Tables 1 and 2 include a detailed summary of the consumers' backgrounds.

Given that gold jewelry/coin is primarily associated with women, I chose to look at the practices of only female consumers. Historically, the pursuit of fashionability is perceived as a female preoccupation (Eckman and Wagner 1995; Thompson and Haytko 1997) and apparel and fashion goods are identified to be more within the domain of female sex roles (Belk, Bahn, and Mayer 1982a; Maddock 1995). In this regard, Richins (1994, 1994a) claims that jewelry is an appearance-oriented good directly associated with fashion, style, and beauty. Women are also claimed to spend more on clothing and jewelry in contrast to men who seem to spend more on cars and

electronics (Faber et. all 1987). As Maheswari (1995) states, “[t]he inborn desire of the woman in decorating themselves with ornaments is a common phenomenon all through the world” (p. 3).

Furthermore, according to the religious convictions of Islam, only women are allowed to wear gold jewelry (Canan 1995). Marriage traditions (see also section III.3.) also constitute one of the occasions when women, in particular, acquire gold jewelry/coin in Turkish society (Sirman 1991). Moreover, Turkish women appear to purchase gold jewelry/coin in an attempt to secure their future. In a study conducted in Ereğli, a town situated on the Black Sea coast of Turkey, it was found that women from various sectors engage in various activities to earn money of their own. One of the main activities listed is the ‘gold day’, when women meet not more than once a week, with a collection of a predetermined sum of money and draw lots to determine the winner of gold coins. The difference of this lottery from gambling is that each woman gets to win in turn and thus, the gold day may be considered as an indirect way of saving money (Özbay 1991). Hence, in a male dominant culture like in Turkey, it is interesting to examine women’s role in the family, contributing to the savings through purchase of gold coins. In addition, Untracht (1982) claims that most of the jewelries produced today are for the use of women. The industrial representatives interviewed for this study also strengthen this idea by affirming that their target market is unquestionably women. Consequently, they state that a much wider selection of gold jewelry is marketed to women.

Aside from the criterion of being a female, the informants were chosen on the basis of two principles. First, they had to be gold/gold jewelry consumers. This was

operationalized through three questions which appear in the Background Information Questionnaire as: 1) Do you own gold and/or gold jewelry? 2) Do you purchase gold and /or gold jewelry? 3) Do you wear gold jewelry? The respondents who provided positive answers to all of these questions were selected. Second, the informants' monthly household income level had to be in accordance with high and middle-income level groups. As previous studies indicate, jewelry is usually considered as a luxury item (McCracken 1988; Dubois and Laurent 1993; Fournier and Guiry 1993; Dubois and Laurent 1994; Wong and Zaichkowsky 1999) and income has been shown to have a significant impact on luxury purchase (Dubois and Laurent 1993; Dubois and Duquesne 1993).

In this regard, income was defined as the monthly household revenue, taking into account the idea that the receipt of two incomes can have a considerable effect on the pattern of consumption and leisure activities of a family (Hindess 1987). Moreover, I particularly chose to look at the consumption practices of high and middle-income level groups. In Turkey, the super rich group represents a very small fraction (Sönmez 2001). The lower income categories, on the other hand, were deemed inappropriate given the nature of the phenomenon under investigation. Studying high and middle-income level groups allowed me to explore the practices of consumers constituting a heterogeneous faction. The range of monthly household income was determined in light of DIE (1994) statistics and its updated edition (Sönmez 2001). A scale between 1 billion TL and 7.5 billion TL was decided to be used as monthly household income. The average dollar exchange rate from April 1 to May 15, during which the income data was collected, was 1,517,399 TL (TCMB 2003). This income scale was also

supported through Güvenç's (2001) study, mapping the dispersion of status and income groups with respect to the districts of Ankara (see Appendix D).

Furthermore, the respondents were divided into two groups on the bases of age; the first group ranging in age from 24 to 39 and the second group from 40 to 55. My main orientation was towards exploring the consumption patterns of informants at different life cycle stages rather than fully uncovering intergenerational differences and similarities in their consumption practices.

IV.1.2. Industry Representatives

The views of four industry representatives were also included to the study primarily to gain insights with respect consumers' practices and to enhance our understanding of the gold/gold jewelry sector. Two of them were jeweler's storeowners with shops in different neighborhoods in Ankara. The Ercan Jeweler's shop is located in a shopping mall in Kavaklıdere. It operates as a family business, and the owner has been working in the sector for about twenty years. The Yıldız Jeweler's shop, on the other hand, is located in a jeweler's mall in Kızılay. Similarly, the business runs in the family and the owner of the shop has been working in this industry for about thirty years. The third subject was the regional sales manager of a gold jewelry firm called Favori. The company was founded by Dr. Selami Özel and his partners in 1992 in Istanbul, Turkey. Favori has a production capacity of 200 kg per week and exports 40% of its products to foreign markets including USA, Canada, Israel, Austria, Hong Kong,

Italy, Portugal, Spain, Mexico, Argentina, Russia and Germany. It operates through supplying the retailers with Favori branded products. The last industry representative was the head of the Ankara Chamber of Jewelers and Watch Sellers [Ankara Kuyumcular ve Saatçiler Odası]. The Foundation was established in 1949 and its main duty is to deal with potential problems of retailers and manufacturers in the sector.

IV.2. Data Collection Methods

Consumer data were collected using in-depth interviews and projective techniques. In an attempt to assess whether a particular individual were eligible for the research, she was first asked to fill out a screening questionnaire (see Appendix A for Background Information Questionnaire). Then, if she met the required criteria, an in depth interview (see Appendix B for Consumer Interview Guide) was scheduled. Part of this interview session also included projectives, which were administered prior to the questions. Since gold jewelry is part of material culture, I also wanted to see and record the informants' possessions to be able to support my arguments. Hence, at the end of the interview session, I also asked to photograph their gold jewelry. The professionals, on the other hand, were only subject to an in-depth interview (see Appendix C for Industry Representative Interview Guides).

IV.2.1 Background Information Questionnaire

The background information questionnaire was primarily designed to assess whether the person owned and purchased gold jewelry/coins, and actually wore gold jewelry. Then, the consumers' level of monthly household income was taken under consideration. These two decisive factors were important for they determined whether the person was suitable for the in-depth interview or not. However, the questionnaire also aimed to elicit other valuable information as well.

In the first part of the questionnaire, I asked about general background information of the respondent such as age, marital status, education level, occupation and income. As Runciman (1968) emphasizes, “[a] person’s occupation is a major source of information regarding his or her expected lifestyle and is a key barometer both of specific consumption patterns and of class, status, and power” (quoted in Solomon and Assael 1987; 202). In the second part, I asked about the education level and occupation of both the informant’s husband and parents. Allen (1982) asserts, “[m]arriage contracts do not bestow educational or professional qualifications nor do they transfer, in any mechanical or permanent sense, social or politically powerful backgrounds or any of the other ascribed statuses to those who do not possess them in their own right” (p. 141). In this sense background information regarding the parents of the respondent was useful to account for mobility through marriage. Third part of the questionnaire addressed questions regarding the level of household income, dwelling type, dwelling area, and various assets, belongings, and durables owned. The final part requested information on the ownership, purchase and use of gold jewelry/coin to assess whether the informant was already a gold jewelry/coin

consumer. The types of insurances the person held as well as her preferred ways of utilizing her savings were also included in this part to account for the usage of gold jewelry/coins as a means of investment (see section IV.1.1. for further information).

IV.2.2. Projective Techniques

When the researcher approaches a consumer in a direct manner, asking straightforward questions about his/her reaction to a product, the researcher very often gets a distorted answer. In presenting his/her self-reports, the consumer may not be aware of his/her motives, they may be socially unacceptable, or too difficult to verbalize; all of which result in a systematically biased data (Haire 1950; Fisher 1993; Maddock 1995). To uncover individuals' motivations, clinical psychologists have designed projective techniques, whose origins lie in psychoanalysis and personality theory (Haire 1950; Branthwaite and Lunn 1985; Rook 1988; Chang 2001). "In essence, projective techniques involve the presentation of stimuli designed so that their meaning or interpretation is determined by the respondent who has to structure and impose meaning into the task" (Branthwaite and Lunn 1985; 101). The Rorschach Ink Blot Test, Thematic Apperception Test, Rosenweig Picture-Frustration test are among the standardized projective techniques often used in clinical psychology (Haire 1950; Branthwaite and Lunn 1985).

Projective techniques have also been employed frequently in consumer behavior since the Motivation Research Era to overcome social desirability bias and to bring into light the latent and unconscious components of individuals' personalities (Haire 1950;

Fisher 1993; Rook and Levy 1983; Levy 1985; Rook 1988). In consumer research, however, standardized projective techniques have been adapted to fit social and marketing related problems. The techniques used include analogies (direct, symbolic and personal), cartoon tests, dreams, future scenarios, personification, picture association, psycho drawing, role playing, sentence/story completion/construction, and word association (Branthwaite and Lunn 1985).

In this study, free associations and picture associations were used to gain insight as to the informants' mental associations and mind-sets with regards to gold and gold jewelry. A profile of gold jewelry users and the relation between age and the use of gold jewelry were also assessed through the picture associations.

IV.2.2.1. Word Associations

By using free associations, I aimed to understand the particular kinds of images, uses, events, and feelings associated with gold and gold jewelry, and how the respondents mentally differentiated these two terms. At the start of the interview session, informants were asked to write down whatever comes to their mind when they hear the word 'gold'. After they were done, they were asked to do the same thing with the phrase 'gold jewelry'. For each association, they were provided with separate pieces of paper with the word 'gold'/'gold jewelry' printed on top and were allowed as much time as they needed. They were also instructed to write down everything that comes straight to their minds and keep doing so until they were out of any other associations. After the procedure was completed, they were asked to account how

these associations came to their mind, respectively for ‘gold’ and ‘gold jewelry’. While most of the respondents wrote down the words that came to their mind, a few of them preferred to express their thoughts in sentences. Taken as a whole, their responses were especially useful during the interview, providing directions as to informants’ subjective understanding of what each term meant for them.

IV.2.2.2. Picture Associations

Six pictures of females were chosen to be used as projective materials. In selecting these visuals, Levy’s (1983) five major evaluative criteria for proper thematic pictures were taken into account. First, a number of pictures were gathered from Turkish magazines and catalogs to secure their appropriateness to the Turkish culture. In the process of narrowing these down to six, attention was paid to the heterogeneity of the women as well as to the naturalness of the situation portrayed. In order to reduce possible bias, none of the women had any kind of jewelry on. The visuals (see Appendix E) consisted of a woman wearing a long green dress, a matching long jacket and a headscarf with make-up on her face; a woman holding a feeding bottle, sitting down on the floor in front of various toys with a small boy on her lap; a blonde, long haired woman wearing a white dress, putting on lipstick in front of the mirror; a woman standing up by a tree, wearing shorts and a red t-shirt with a bag pack; a woman wearing a white headscarf and a pink t-shirt sitting in front of a tree, knitting; and lastly, a blonde woman wearing with slight make-up on her face, dressed in a black suit and a white blouse.

In using this technique, I expected the interviewees to compare their worlds and identities against those of the stimulus subjects. Six pictures of women were handed to the respondents. They were asked to take as much time as they needed to observe all the pictures, and to answer such questions as these: 1) Which of these women do you think would wear gold jewelry? 2) What kind of jewelry would she wear? 3) What do you think of this woman? 4) What kind of a lifestyle do you think she has? 5) Do you think she is married? 6) Do you think she is working? 7) Do you think she will continue/discontinue/start wearing gold jewelry in ten years from now?

This technique proved to be useful most of the time, turning the respondents' subjective images of gold jewelry users into more concrete descriptions. As Rook (1988) claims, "[t]here is no objective right response to a projective stimulus and the respondent is not typically reacting to an explicit research question" (p. 252). However, several informants were reluctant to comment on the pictures, which required a great deal of probing.

IV.2.3 In-depth Interviews

Semi-structured, audiotaped interviews, lasting from 30 to 120 minutes were conducted with twenty consumers. I demanded to conduct the interviews at the informants' house to be uninterrupted and most importantly, to have the opportunity of observing the kinds of gold jewelry they owned. However, only half of the interviews could take place at the informants' houses. Others were held either in their offices or at someone else's house. I was able to take photographs of six of the

informants' gold jewelry, and had the chance looked through those of two other informants. The rest provided detailed accounts on what kinds of gold jewelry they owned. I also conducted two follow up interviews with two of the informants for further prompts.

Following McCracken's (1988) guidelines, I formed a list of questions and prompts for the in-dept interviews, however allowed the informant to express her own feelings and experiences. The interview guide, composed of open-ended questions, enabled me to give all of my attention to the informant, to cover all of the necessary topics, and to give direction to the interview. Silverman (1993) claims that in qualitative research often the issue is to gather an authentic understanding of people's experiences; open-ended questions are seen to be useful in this respect. They "permit one to understand the world as seen by the respondents" (Patton 1990; 24). I began with grand-tour questions, asking the informants about the general uses of gold and gold jewelry. After several questions, I started asking about their ways of using, purchasing and consuming gold jewelry/coins. Topics such as fashion of gold jewelry as well as the recent branding in the sector were also elaborated on.

The interviews with the industry representatives, on the other hand, lasted from 30 to 60 minutes, and were conducted at the respondents' offices or shops. The interview guides were different than those of the consumers. First, they were asked to talk about their experiences in the sector and the background of their shop, company, or foundation. Then, I requested basic information on the properties of gold jewelry/coins such as their quality, models, types, tones. The rest of the interview addressed the same issues covered in the Consumer Interview Guide; only this time

the questions were adapted such as to reflect the views of the marketing side. The main topics discussed include the relation of gold jewelry to fashion, gold jewelry sector in Turkey, changes in the sector in the last decade, target consumers, preferred models of gold jewelry, and branding.

IV.3. Analysis

I aimed to introduce an emic view of the consumers' practices in exploring the underlying motivations and dimensions of the consumption of gold and gold jewelry. Accordingly, the data analysis was guided by grounded theory approach (Strauss & Corbin 1990), proceeding in an emergently inductive manner. The analysis of the verbatim interview transcripts involved focusing both on individual case studies to explore variations among the informants and cross-case analysis for each question in the interview.

I began with case analysis, aiming to gather comprehensive and in-depth information about each informant. My main objective was to develop a holistic understanding. I open coded (Strauss & Corbin 1990) the data, identifying main categories and their following properties and dimensions. The responses obtained through word associations provided to be particularly useful during this process. They guided me in coding and categorizing the primary patterns in the data. There were times when I had to decide what to do with a unit of data that could be placed into more than one category. These instances helped to reveal the interaction and the connection between the categories, and involved considering alternative interpretations.

Second, I grouped together answers from different respondents and made connections between the categories through axial coding (Strauss and Corbin 1990). This was an iterative process directed to uncover differences and similarities, and involved constant comparisons as well as thinking in extremes and opposites (Lofland and Lofland 1995). As a result, I identified the main themes. I particularly worked between theory and data in interpreting the underlying motivations for consumption of gold and gold jewelry.

Barthes (1972) argues that consumption involves both the satisfaction of a need and the symbolic meanings of commodities. In consumer behavior, the motives that drive individuals to satisfy their needs are categorized as utilitarian and hedonic. Utilitarian needs refer to the desire to achieve some functional or practical benefit, with emphasis on the objective and tangible attributes of products. Hedonic needs, on the other hand, refer to an experiential and subjective need involving emotional responses or fantasies (Solomon, Bamossy, and Askegaard 1999; Solomon 2001). These hedonic needs can be examined from an experiential perspective, which entails the exploration of symbolic meanings embodied in goods and services (Holbrook and Hirschman 1982). Accordingly, I interpreted the motives for the consumption of gold and gold jewelry along utilitarian and symbolic dimensions.

Third, I analyzed the picture associations. This process involved going back and forth between the interpretations of the visuals and responses to questions addressing the informant's own purchase and use of gold jewelry. The fourth step of the analysis required the integration of data, during which I established relationships between all

of the categories. At last, I investigated how the resulting interpretive work might relate to pertinent theoretical concepts.

CHAPTER V

V. ANALYSIS AND RESULTS

In the previous chapters, I sought to explicate the motivating force behind this study and introduced the methodology. This chapter describes and elaborates on the findings of the research. Focusing on the forces that drive people to purchase and consume gold jewelry and coins, I identify three main uses: Gift giving, ornamentation, and investment. These uses are discussed with respect to guiding motivations, occasions of usage, and the symbolism they entail.

I identify both utilitarian and symbolic motives for giving gold jewelry/coins as a gift. In some cases, the decision to buy gold jewelry/coins is guided by purely utilitarian or symbolic motives; while in others two purposes work together in influencing the purchase decision. These gifts are given during ritualistic and special occasions. They reflect Turkish traditions with respect to the act of gift giving, signify the strength of the relation between the giver and the receiver, depict the concern shown for the receiver, and connote wealth, status and moral values.

As for the use of ornamentation, strong stereotyping was found in relation to gold jewelry. Moreover, the data revealed a particular usage typology of gold jewelry, which varies with categories of time and space. The complementary nature of jewelry

is also discussed, illustrating how the use of gold jewelry depends on its fit with other items of adornment. The main motive for the use of gold jewelry as ornamentation is identified as the desire to impress others. Furthermore, the data indicates the use of gold coins for the purposes of ornamentation with the intention to secure future needs. I also explored the practices of trading and selling ornamentation items, which uncovers the relation of gold jewelry to fashion and to sense of self.

Lastly, I examined the use of gold jewelry/coins for the purposes of investment. The two main motives underlying this use are to secure for future needs and to inhibit consumption. Moreover, the analysis revealed that gold jewelry serves a dual function. This finding is elaborated on in great detail through linking it to Miller's (1998) conceptualization of 'thrift'. Furthermore, the use of gold jewelry/coins as investment implies power, symbolizes the wealth of the nation, and has religious connotations as well.

Although the purposes for the purchase and use of gold jewelry and gold coins exhibit similarities, the analysis reveals distinct differences in their consumption. The underlying intentions of purchase and use may interact with each other in various ways; however, they often do not serve the same ends. The findings reveal that there are only slight differences with respect to different age and income level groups.

V.1. Gift-Giving

Gift was one of the common associations the informants noted when they thought of gold jewelry and coins. As also revealed in the interviews, respondents recurrently describe their personal experience with giving and receiving gold jewelry and gold coins. The significance of gifts is marked by their ability to support newly acquired roles in situations of role transitions (Sherry 1983; Solomon 1983; Wolfinbarger 1990), to emphasize status or status change (Banks 1979; Schwartz 1967), and to grant achievement (Wolfinbarger 1990). They also accentuate the meanings of objects in the lives of individuals, symbolically representing self-identity (Belk 1988) and interpersonal ties (Richins 1994; Wallendorf and Arnould 1988). As the underlying motivations of the act of gift giving, the notions of reciprocity, interaction, and identity formation (Banks 1979; Sherry 1983; Wolfinbarger 1990) depict the economic and symbolic values embodied in gifts.

The analysis indicates that gold jewelry is a more expressive gift as opposed to gold coins. Whereas the gift of gold jewelry is valued for the symbols involved, the material benefits exchanged are more influential in valuation of gold coins. Three main characteristics render gold jewelry and coins suitable as gifts; being precious, long-lasting, and flexible items. The former two highlight both symbolic and utilitarian purposes; the characteristic of flexibility, on the other hand, is closely connected to the objects' intrinsic properties and entails utilitarian motives.

When it comes to making a decision to purchase gold jewelry versus gold coins, consumers' discourses suggest mainly symbolic factors. This choice depends on the

intimacy of the relationship between the giver and the receiver as well as on the extent of knowledge regarding the receiver's taste. These highly symbolic situational factors not only determine the selection of the gift, but also communicate closeness or distance in relationships.

V.1.1 Motives for Giving Gold Jewelry/Coin as a Gift

Arising from the inherent quality of the metal gold, gold jewelry is considered as a precious item. One way to express our beloved feelings to others is to materialize it into a valuable objectified form. Asuman (38) views gold as a precious metal:

“...precious, it is thought of as something that always preserves its value, so a precious metal”
 (“...değerli, değerini hep koruyan birşey gibi düşünülüyor, işte değerli bir maden...”)

Consequently, the idea of gold as a precious substance influences her decision to purchase gold jewelry as a gift to her close family members:

“...for my mother's or my sister's birthday, or when I want to purchase a gift for them, not always of course but sometimes, I can think of that [gold jewelry], especially for instance if we buy it together as siblings and if we want to get something precious then I buy it.”
 (“...annemin falan ya da işte kardeşlerimin falan işte doğumgünü, ya da onlara bir hediye almak istediğimde bazen, hani her zaman değil tabii de bazen onu [altın takı] düşünebilirim, özellikle mesela kardeşler toplanıp birlikte alıyorsak falan yani değerli almak istiyorsak o zaman alırım.”)

Second, gold has an enduring or even eternal quality (Renfrew 1986). Subsequently, gold jewelry is thought of as a lasting gift, often given with the intention of being cherished by the receiver even after many years. In accounting why she likes to purchase gold jewelry as a gift, Ülkü (53) cites her daughter's views upon the enduring quality of gold jewelry:

“...for instance when we look back with my married daughter, [she says] ‘Mom you gave me this one, your aunt did this one, this one from my uncle upon giving birth, and this one from Tayfun’s birth’; it makes a lasting gift, and therefore it’s a nice thing.”

(“...benim evli kızıma mesela bakıyoruz bazen şey yaptığım zaman ‘Ay anne şunu sen takmıştın, bunu teyzen şey yapmıştı, şu amcamın doğumunda, bu Tayfun’un doğumunda kaldı’; kalıcı bir hediye oluyor, onun için de güzel birşey.”)

Similarly, Beyhan (31) states that she prefers to give gold jewelry to her sister and mother due to its eternal characteristic:

“...I usually I buy gold [jewelry] for my sister, I always prefer my presents to my mother and to her like that, because I believe that it lasts forever.”

(“...genellikle kardeşime hep altın [takı] alırım, hediyelerimi anneme, kendisine hep öyle tercih ederim yani hediye alırken de, çünkü çok kalıcı olduğuna inanıyorum her zaman için.”)

These three instances illustrate how the utilitarian and symbolic motives coincide and influence the act of purchasing gold jewelry as a gift. The utilitarian motives stem from the metal’s physical characteristics. However, they are renounced into symbolic factors in the case of the gift. Beyhan (31), for instance, chooses to buy gold jewelry because she thinks that it is a long lasting gift. This eternal quality arises from the durability of the metal gold. When this property is passed on to the gift of gold jewelry, it serves symbolic purposes. The gift often symbolizes the eternal character of the relationship between the receiver and the giver.

Although the informants perceive gold jewelry as valuable and lasting, they do not reflect upon gold coins in the same way. The main reason for this finding lies in the characteristic of flexibility of gold coins, which often plays a significant role in their employment as gifts. In essence, gold coins are equivalent of money, and in this regard, they are considered as practical gifts especially when the recipient’s needs are undefined. As Schwartz (1967) suggests, “money, unlike a particular commodity, does not presume a certain life system: it may used in any way and thus becomes a

more flexible instrument of the possessor's volition" (p. 5). In line with his reasoning, gold coins render the process of gift choice easy and time efficient. Most importantly, they surrender a measure of control to the recipient. Furthermore, they overcome Douglas and Isherwood's (1979) contention of the carefully drawn line between cash and gift. The respondents' discourses also substantiate the act of giving money in the form of a present as culturally inappropriate; however this notion does not apply to gold coins for they are perceived as an abstract form of money. Hence, contrary to Wolfinbarger's (1990) argument that the primary function of gifts in modern society is symbolic, gold coins provide an example of utilitarian purposes of gifts. Ilgım (51) explains the material benefits of gold coins, emphasizing their trouble-free conversion into money:

"...if people have needs for instance they can sell it, for example you want to buy something for him/her but he/she needs something else, he/she can change it and use it for that purpose, so it can be an investment tool in terms of fulfilling the person's needs, it can also serve as money that's what I want to say, giving money would be rude but gold, do you know what I mean, if he/she wants he/she can change and buy what he/she wants, it can stay as gold if he/she wants to..."

("İnsanların bir ihtiyaçları varsa bozdururlar mesela onu belki illa sen ona birşey almak istersin ama onun bir başka şeye ihtiyacı vardır, bozdurur o ihtiyacını karşılar, yani bir yatırım şeysi de olabilir, karşımızdakinin bir ihtiyacını karşılamak açısından, para yerine de geçebilir yani onu demek istiyorum, para vermek ayıp olur ama altın, anlatabildim mi, altınla isterse bozdurur istediğini alır, isterse altın olarak kalır...")

Consequently, she classifies gold coins as 'easy' gift items:

"...it makes life easier when buying a present, there's nothing else. When buying a present, instead of thinking if she likes it or not we buy a gold, we think she can change it and buy whatever she wants. We don't have a habit of giving gift checks, to tell the truth it is easy to buy gold."

("...hediye kolaylık oluyor başka birşey yok yani, armağan alırken aman şunu mu alayım bunu mu beğenir onu mu beğenir diye düşünmektense alıyoruz bir altın en azından gider onu değiştirir diyoruz, istediğini alır diyoruz. Yani bizde pek armağan çeki vermek gibi bir adet genellikle yok, böylesi daha işimize geliyor, kolayımıza geliyor açıkçası.")

Along similar lines, Anıl (27) thinks that gold coins are reasonable gift items, which are not perceived artificial as gift checks are:

“I buy gold instead of buying a present that I cannot be sure if she likes it or not and instead of something that takes up space. If she needs money she can sell it and use the money, if not she can keep it. She can use it for future needs it means something for the person, for example Ebru [her sister-in-law] lives abroad, if they cannot buy a present or if they don't know what to buy, they put some money in a postcard and send it. It is a little bit artificial but gold is a precious thing and it doesn't feel like you are giving money...”

(“Öyle abuk sabuk bir hediye alıp götürüp sevip sevmeyeceğini bilmeden evinde sonra yer kaplatmaktansa bir altın alırım, ha ihtiyacı varsa bozdurur parasal olarak kullanır, ihtiyacı yoksa o zaman saklayabilir, işte ilerde bir ihtiyacı için kullanabilir, sonuçta da bir değer ifade ediyor hani insana ii, mesela yurtdışında Ebrular [görümcesi] hediye almak işte... alamadıkları, ne alacaklarını bilemedikleri durumda bir kart içine para koyuyorlar. A o biraz şey geliyo, hani yapay geliyor, ama altın hani bi ayrıca değerli de bişey, a yani para veriyormuş hissi de uyandırmıyor insanda...”)

Gold jewelry is also deemed as a flexible gift item. This characteristic applies especially to those designs that do not contain craftsmanship, which are usually 22 karats of gold. These can be easily converted to cash without any loss and also appropriate for trading later in time in case the receiver is not content with that particular model. Consequently, the giver does not necessarily have to determine a particular need or a want of the receiver; instead he/she provides the recipient with freedom to decide on the precise nature of the gift. Aylin (24) thinks that bracelets without craftsmanship are suitable as wedding gifts due to their flexibility:

“...I buy *ray bilezik* for a wedding because that is the non-crafted type, then she can sell it for the same price and buy something she wants, if she wants, she can buy earrings”

(“...düğünde ray bilezik alırım ki hani gitsin o işlenmemiş hali olduğu için onun gidip aynı fiyattan da bozdurur istediğini alır, isterse gider o da küpe beğenir.”)

Symbolic factors shape consumers' preferences during the selection process between gold jewelry and gold coins. In these instances, the informants take into consideration two related factors; intimacy of the relationship to the receiver and knowledge of the taste of the receiver. Sherry (1983) claims, “[g]ifts are tangible expressions of social relationships” (p. 158). They signify the strength of the relation between the gift-giver and receiver. Wolfenbarger (1990) suggests that the intimacy of the relationship between giver and receiver conveys information about appropriate gifts. Feride (29)

states that the difference between the family members' and guests' wedding gifts to the bride is reflected through the size of the gold coins purchased:

“...close relatives like uncles and aunts give, they give large gold [coins], the other guests give small gold [coins] as a present.”

(“...yakın ailedeki kimseler işte dayılar halalar falan, onlar takarlar, büyük altın takarlar, diğer misafirler hani hediye olsun diye küçük küçük altınlar takarlar”)

In general, this notion illustrates how the relationship to the gift receiver guides the gift giver's consumption pattern. Aylin (24) thinks that both the intimacy of the relationship and whether the gift recipient's taste is known or not affect the selection of the gift:

“...for example if your sister is getting married you don't give gold [coins] because you know what she likes; you give her a jewel, you can give [an ornament with] brilliants, it can be silver if she likes silver or gold if she likes gold, something crafted or at least you can ask your sister, I mean you can give only jewelry to your closest ones...”

(“...akrabasın mesela ablan evleniyor işte altın takılmaz, onun zevkini bilirsin çünkü; bir takı takarsın, ister pırlanta [takı] takarsın, gümüş seviyorsa gümüş takarsın ı altın seviyorsa altın takarsın, işlenmiş birşey takarsın ya da hadi bilemedin ablanla konuşursun, ya yani yakınına ancak bir takı...”)

Most of the informants express their wish to buy something that would be in accord with the recipient's taste. However, if the giver does not know the person's taste very well, she has reason to hesitate. Since gold is a malleable metal, its physical appearance can be greatly enhanced by the art of the goldsmith. Along with the development of technology, the crafting of gold jewelry has been advanced to a great degree. Therefore, aesthetics play an important role here. Consumers prefer more universal and simple designs of gold jewelry if they do not know the tastes of the receiver:

“...I try to buy more general things to them because I don't know their tastes, but I am sure of my taste so I choose it according to my taste.” (Hamide, 46)

(“Daha genel almaya çalışırım onlara, zevklerini bilmediğim için, ama ben kendi zevkimden emin olduğum için kendime göre seçerim.”)

“...when I buy jewellery I prefer plain, simple ones so that she can use it daily, if she doesn't like it she can use it in the evenings. I don't buy jewelry for evening use, I buy them for daily use, not for myself of course.” (Aylin, 24)

(“Takı olarak aldıklarımda işte daha düz, daha sade şeyleri severim, daha hani hiç olmazsa gündelik kullansın, beğenmezse gece. Gece kullanımına yönelik takılar almam, gündeye yönelik altın takılar alırım, kendime öyle değil tabii.”)

Independent of the intimacy of the relationship, informants also aspire to reflect their taste in the items they purchase. They consider not only the personality and taste of the recipient, but also theirs and aim for items that they would also wear. This observation depicts Schwartz's (1967) argument that the “act of giving is self-defining” (p. 2), that one may confirm his/her identity through objectifying it in form of a gift. Hilal (29) and Ilgım (51) maintain that the kinds of gold jewelry they would choose, will be in accord with their own tastes:

“...it reflects my taste anyway because iii I would think ‘I would use it myself’ when I buy it.” (Hilal, 29)

(“...benim zevkimi yansıtır her halukarda çünkü yani iii şey düşünürüm ‘böyle birşeyi ben olsam takar mıydım’ı düşünerek alırım.”)

“...something I buy it for someone else also will be something that I will like and use...” (Ilgım, 51)

(“...başkasına aldığım da kendim de takabileceğim, beğendiğim şeyler olur.”)

Gold coins, on the other hand, are specifically preferred when the recipient's taste is not known. One of the symbolic meanings attached to the gift of gold jewelry is uniqueness, which is absent in the case of gold coins. These are standard items, chosen with the intention to supply practical assistance to the receiver. Contrary to Schwartz's (1967) argument that gifts reflect the self-identity of the giver and the image the giver has of receiver, in these cases the gift neither communicates much about the giver nor reveals the idea, which the recipient evokes in her imagination. Burçin (38) and Asuman (38) state that they prefer to purchase gold coins for people whom they do not know very well:

“...if I don't know the tastes of my friends who are getting married, I buy gold [coins]because she can make some other use of it, sell it or she can buy an ornament that she likes.” (Burçin, 38)

(“...düğünde evlenen arkadaşlarımın zevkini bilmediğim zaman yine altın alırım ya onu bir şekilde değerlendirir ya bozdurur ya kendi istediği gibi bir takı alır...”)

“...I buy gold jewelry only for my closest ones but I buy republic gold coins to people whom I don't know very well, for example I can buy gold jewelry to my mother because I know her taste more or less and to my sister but except from them probably I would hesitate to buy gold jewelry for a friend...” (Asuman, 38)

(“...ben bir hediye olarak ancak çok yakınlarıma altın takı alırım ama hediye altını uzakta bir insan yani o cumhuriyet altını daha iyi tanımadığım hani onu götürsem daha iyi olucak diye düşündüğüm insanlara alırım, mesela anneme altın bir takı alabilirim çünkü onun zevkini aşağı yukarı biliyorum, kardeşime alabilirim ama onun dışında hani bir arkadaşına altın takı almaya çekinirim herhalde.”)

Furthermore, Diler (47) notes that purchasing gold coins when the receiver's taste is not known is also a way to avoid giving a duplicate present:

“...when I don't know what present to buy, I buy it because it has monetary value and she can buy something she wants, because of that purpose and reason, when a child is born or when someone gets married there can be many of the same present so I think like that and I prefer it...”

(“...hediye amaçlı işte birşey almayı yani ne hediye alacağını bilmediğin zaman bari bir parasal değeri var kendi istediği şeyi alır diye, öyle bir amaçla biraz da o nedenle, böyle çocuk doğduğunda, evlendiğinde hani bir hediyeden bir sürü olur yani işte o şekil düşünüp daha çok şey yapıyorum.”)

V.1.2 Occasions of Giving and Receiving Gold Jewelry/Coin as a Gift

Gold jewelry and coins are given as gifts in various ritualistic and special occasions. Wedding and graduation ceremonies, birthday and retirement parties, the festival of Valentine's Day, Mother's Day and New Year's Eve, birth and circumcision of a child are among the formal structural events of rituals and rites of passages, where gold jewelry and coins function as ritual artifacts. The below quotations represent these occasions of purchase, which are also supported by the owner of Ercan Jeweler's Shop:

“...in a wedding occasion, if buying gold is in the traditions of that region, which it is in many regions, they buy gold, I don't know, on birthdays, wedding anniversaries it is the most preferred gift type.” (Ercan Jeweler's Shop)

“...eğer düğün zamanı işte o yörenin adetlerinde altın almak varsa ki çoğu yörede bu var, altın alıyorlar, ne biliyim doğumgünlerinde, evlenme yıldönümlerinde yine en çok tercih edilen hediye çeşidi.”

“...at engagements, weddings for instance in those situations, or at circumcision feasts gold [coin]is given to children...” (Nilgün, 48)

(“...nişan, düğün mesela öyle durumlarda, sünnet düğünlerinde falan çocuklara altın takılır falan...”)

“...for example we were going to buy a present for a friend because she retired, we decided to buy gold.” (Eda, 49)

(“...mesela geçen bir arkadaşına hediye alacaktık, emekli oldu işte altın alalım dedik...”)

“...in special days like Valentine's Day or anniversaries my husband gives me that kind of gold things, gold jewelry.” (Deniz, 34)

(“...özel günlerde mesela bir işte sevgililer günü, evlilik yıldönümünde eşim bana mesela o tür altın şeyler alır, takı alır...”)

“...in the east, when a child is born, they give jewelry also to the mother, maybe it is perceived as a reward there.” (Didem, 31)

(“...Doğu'da kadın bir çocuk dünyaya getirdiği zaman ayrıca kadına da takı takarlar mesela o, o bir demek ki ödüllendirme filan olarakta algılanıyor oralarda.”)

“...as a gift, yes, if she gave birth, if [a boy got] circumcised, I give them [gold].” (Deniz, 34)

(“Hediye olarak hıh hı, doğum yapmıştır ona götürürüm, işte sünnet olmuştur ona götürürüm...”)

“For example it is given on my wedding anniversary, on my birthday, on mother's day.” (Beyhan, 31)

(“Mesela evlilik yıldönümümde verilir, yaşgünümde verilir, anneler gününde verilir.”)

The respondents also mention giving and receiving gold jewelry on special occasions. These can be informal gift-giving situations. Hilal (29), for instance, cites a special occasion during which she acquired a gift of gold jewelry:

“...I have a set that my husband bought me as a present for a special day.”

(“...eşimin bana işte bir özel günümüzde hediye ettiği bir takımım var”)

These special occasions may also include small events that the person has ritualized, when she buys a gift for herself. Self-gifts can mark special occasions, visits, and

specific events. They are messages directed primarily at the self and appear as rewards for achievement, consolations for failure, reinforcing oneself, reasserting pride and self-respect (McKeage 1992; Gabriel and Lang 1995). Çağla (38) is the only informant who mentions purchasing gold jewelry as a gift to herself:

“...personally I don’t wait for someone to buy me gold jewelry, I buy a present for myself because there is no expectation for gifts. I buy that present in order to reward myself, this is my opinion, some people reward the other.”

(“...kimse bana kalkıp da bir altın takı alsın diye beklemem şahsen, yani hediyein beklentisi olmayacağı için kendi kendime hediye alırım mesela, o hediyeyi aldığım zaman o anlamda, kendimi ödüllendirme anlamında alırım, ha bu benim düşüncem, kimisi karşısındakini ödüllendirir...”)

Her motive is primarily symbolic:

“...every person has some lucky days in his or her lifetime, this is not just for one day, it is a period. When I feel that I am in my lucky period, I buy something for myself in order to keep that luck going, these gold ornaments are from those periods, and everyday I bought one of them to bring me good luck and I did it to make my luck last longer.”

(“...her insanın hayatta şanslı olduğu bazı günler vardır, bu günler böyle bir gün olarak değil, o şanslı bir dönemdesinizdir. Ben de kendimi böyle çok şanslı hissettiğim bir dönemi yaşarken, kendime o şanslı anımda kendime birşey alırım, o şansım devam etsin diye, işte o aldığım bu altın takılar da o şanslı dönemlerdedir ve hergün birini bana uğur getirsin diye almışım, şans getirsin diye almışım ve dolayısıyla şansımı daha uzun kılmak için yapmışım bunları.”)

V.1.3. Symbolism of Gold Jewelry/Coin as a Gift

Gift transactions can be interpreted as expressive statements arising from the symbolic dimension of exchange objects (Sherry 1983). In this regard, the gifts of gold jewelry and coins convey a wide range of symbolic meanings. Giving gold jewelry and coins during rituals has become a cultural practice that is often referred to as traditional. As Wolfinbarger and Yale (1993) suggest, these gifts are often given with the intention to support the “creation and regeneration of households” (p. 3).

They function as a tool to provide support for the newly wed or born, signaling concern shown for the receiver. Hilal (29) views gold as a predominant wedding gift:

“...giving gold at the weddings is in our tradition.”

(“...düğünlerde mutlaka altın takmak bizim geleneğimizde vardır.”)

The owner of the Yıldız Jeweler’s Shop also thinks that the gift of gold is purchased with the intention support the future needs of the receiver:

“...generally, gold [coins are] given to the person at a wedding or a circumcision in order to prompt the person to make an investment to make a future...”

“...genelde düğünde, sünnette kişiye bir gelecek sağlamak için bir yatırım yapmasını sağlamak için altın takılır...”

Moreover, the quantity and value of gold jewelry given to the bride connotes the status and wealth of her family as well as the value of the bride. Feride (29) and Hamide (46) comment on this symbolism citing their family traditions:

“Gold is always preferred as a present in our family tradition; bracelets, small gold [coins] are given. When the amount of gold that is given to a son or a daughter is greater materially, it shows how much they appreciate them. Materialism, in a way, shows the appreciation.” (Feride, 29)

(“Hediye olarak hep altın takılıyor, hep bilezikler, işte küçük altınlar, hep altın düşünülür bizim ailede, geleneksel olarak. O hem işte ne kadar çok oğullarına ya da kızlarına değer verildiğini gösterir, maddi açıdan ne kadar çok takarlarsa, hem de yani, işte onu gösterir, değer verildiğini maddiyat gösterir bi şekilde.”)

“...for instance our weddings and such are flamboyant, there is a perception in our culture like the amount of gold given to the bride depicts the value placed on her.” (Hamide, 46)

(“...mesela düğünlerimiz filan çok ağır olur, takılan takılar sanki o gelinin, ne kadar çok altın takılırsa o gelinin değeri o kadarmış gibi bir algı vardır kültürümüzde”)

During these ceremonies and festivals, gold jewelry also helps to define an individual’s status or status change in society. A year after her marriage, Feride (29) comments on how she can now wear ostentatious gold jewelry without hesitation:

“...for example a set was given to me as a present at my wedding, normally when I was younger, I would never wear it but now that I’m married, I can wear those thick things to a wedding without any discomfort.”

“...mesela set hediye edildi bana [düğünü sırasında] onu ben normalde genç kızken hayatta takmazdım ama şimdi evli olduğum için bir düğüne falan giderken o kalın kalın şeyleri takabiliyorum yani, yani şey yapmadan, gocunmadan.”)

As Goodwin, Smith, and Spiggle (1990) argue rituals are associated with the notion of reciprocity. This kind of obligatory purchase is less personal and simple. Beyhan (31) highlights the obligatory nature of gift-giving with respect to gold coins:

“...sometimes it’s obligatory, for someone who works with you, for example one of my husband’s assistants, there is nothing much you can do, so you have to buy gold [coins]; it has become a tradition.”

“...bazen mecbur da kalıyor insan, yanında çalışan birisi oluyor mesela eşimin falan asistanlarından birisi oluyor, yani yerinde onu gerektiriyor başka birşey yapman mümkün olmuyor mecburen altın takman gerekiyor, böyle, böyle alışılmış işte.”)

Closely related with the occasions of acquisition, most of these gifts are deemed as special or favorite, endowed with moral values and emotional feelings. They are reminiscences of major events and special days in the lives of the informants. This is even more evident in the case of a cherished piece of gold jewelry passed onto the younger generation as an heirloom. “These cherished possessions have meaning simply because they are seen to embody the lives of the previous owners” (Curasi 1999; 7). This leads to feelings of nostalgia, embracing the object with reminiscences of close family and friends. Çağla (38) elaborates on the moral value of gold jewelry as opposed to gold coins:

“...when her daughter gets married, she never gives half or whole gold [coins], she gives jewelry as a keepsake to last for a long time. Why does she give that? So that she doesn’t sell it, I mean so that she does not separate from the gift. For example in her child’s graduation she thinks the same way, it’s a keepsake from her to her child, you know we have this idea of something from me to him/her, our society has a lot of moral values like this...”

“... kızı evleniyorsa, hiçbir zaman kalkıp da ona ne biliyim ben yarım altın veya tam altın takmaz, o bir hatıra kalsın amacıyla, yani uzun süre onda kalsın amacıyla takı takar. Onu neden takar? Onu bozduymasın diye takar, yani o verdiği hatıradan ayrılmasın diye. Mesela çocuğu mezun oluyorsa gene aynı şekilde düşünür yani onu, ya benden ona bir hatıra, vardır ya bizde hep böyle, ya benden ona bir hatıra kalsın, biz böyle manevi tarafları da fazla olan bir toplumuz...”)

Overall, the price of the gift influences the selection process. The informants prefer to spend less money when they are buying a gift, which is reflected in the tendency of choosing less crafted items of gold jewelry and smaller coins of gold. In line with this finding, it was expected that the informants from the lower end of the income groups would be more likely to prefer gold coins as gifts. However, there are no significant differences in gift-giving practices of informants from different income levels. The reason for this finding may stem from the strong cultural norms to give gold jewelry to close family and friends. Hence, only the intimacy of the relationship seems to have an impact on the selection between gold jewelry and gold coins.

V.2. Ornamentation

It has been long argued that people encode messages, communicate information and express themselves through the use of products (Belk 1978; Holman 1981; Belk, Bahn, and Mayer 1982a). This is also suggested as depending on the shared norms and agreement upon common patterns of behavior (Holbrook and Dixon 1985). However, what seems interesting now is the nature of the statements consumers make with their clothes, cosmetics, perfumes and the material artifacts with which they surround themselves (Davis 1985). Davis (1985) argues, “through clothing people communicate some things about their persons and at the collective level this results typically locating them symbolically in some structured universe of status claims and lifestyle attachments” (p. 16). As the informants’ responses to projective material of picture associations reveal, the same line of reasoning applies to gold jewelry, which is also a highly communicative product (Holman, 1981).

The projective material included pictures of six women in different contexts. In their responses, the informants clearly referenced whom these women are or how they wish to be taken. They were almost in consensus with respect to the kinds of gold jewelry they would possess. Hence, there exists strong stereotyping in relation to gold jewelry. Moreover, the respondents' interpretations of the visuals reveal that the use of gold jewelry is both context and clothing dependent. Hence, different combinations of clothing and contextual elements are capable of communicating consistent meanings for the viewers.

V.2.1. Stereotypes

The first picture A (see Appendix E) was interpreted as the kind of woman who would wear 22 karat bracelets, traditional jewelry such as *besi bir yerde* as ornamentation, and at the same time perceive these as savings. The second visual B, was often associated with the kind of people would give importance to the value of gold above all. Due to the religious associations, respondents supposed that she would not wear any silver ornamentation, and according would make her investment based on gold. The informants regarded the third woman as a mother. In line with the tradition of giving gold jewelry during wedding ceremonies, they estimated that she would definitely possess gold jewelry. However, having a small child, she would not currently wear any ornamentation. The respondents interpreted the fourth visual D as a young, modern girl, who would wear silver or beads instead of gold. If she were to wear gold jewelry, she would prefer the white tone of gold. The fifth women E was perceived as a simple person, who would prefer to wear gold jewelry on special occasions. She would also wear fashionable items of ornamentation. On the other

hand, the informants thought the last visual F depicted a woman highly interested in all kinds of ornamentation, particularly in showy ones. This included gold jewelry with precious stones.

Consumers' discourses also revealed relationships among age, income, and the use of gold jewelry. They inferred that people use gold jewelry after a certain age. From this standpoint, marriage is perceived as a stepping-stone towards the use of gold jewelry as ornamentation. The informants also deemed certain kinds of gold jewelry as appropriate to different age groups. For instance, traditional kinds are associated with the elderly where as white gold is suited to younger people. The informants also considered the level of income as constraint for possessing gold jewelry. In this regard the consumption of gold jewelry is referred to as luxury.

These findings may suggest that the use of gold jewelry is associated with certain lifestyles. Lifestyles involve routinized practices around which people define themselves (Gabriel and Lang 1995). The term itself connotes individuality, self-expression, and a stylistic self-consciousness, which becomes manifest through people's choice of clothes, leisure activities, consumer goods and bodily dispositions (Featherstone 1991).

V.2.2. Usage Typology

Belk (1978) argues that although impression formation process involves the images of products and services as well as the images of people consuming these items, the inferences about the image of a product may be enhanced by further information about the consumption situation. The findings reveal that the categories of time and space create a system of distinctions (McCracken 1988) in the consumption of gold jewelry. Variations in design, quantity, size, color, stones, karats, and ease of use constitute the main factors in determining whether a particular piece of gold jewelry is appropriate to be worn according to the time of the day and occasion. For the time of the day, informants' discourses reveal that there are distinct types of gold jewelry suitable for daily and nightly use. Daily use suggests items worn to the workplace, to home visits, or those that can be worn continuously, whereas nightly use usually implies some kind of a special occasion that may include a party, ceremony, or a celebration. Hence, categories of time and space interact in various ways signaling appropriate usage context for various kinds of gold jewelry.

Informants suggest that practical, small, and plain gold jewelry are appropriate for daily use. When a piece of gold jewelry contains precious stones, is big in size, or accompanies many other items of gold jewelry, it is suitable for evening use. Similarly, traditional designs of gold jewelry are used either at night or on special occasions due to their perception as ostentatious. Many of the informants state that the design, size, quantity as well as the inclusion of precious stones determine the occasion for the use of gold jewelry:

Interviewer: Do you have gold jewelry that you wear on special days? Going to a wedding, going to an invitation...
Diler: Maybe that one ring with stones and such, I don't wear those daily.

Interviewer: Which ring with stones?

Diler: Gold, with stones on it, a ring with brilliants, I don't wear that one all the time; maybe at night, I don't know, maybe on a special occasion. (Diler, 47)

(Araştırmacı: Özel günlerde taktığınız altın takılarınız var mı? Düğüne giderken, davete giderken...

Diler: İşte belki o bir taşlı yüzük falan onları pek gündelik takmıyorum.

Araştırmacı: Hangi taşlı yüzük?

Diler: Altın üstünde taşları vardı, pırlantalı bir yüzük, onu öyle her zaman takmıyorum, o belki bir gece falan olur, ne biliyim özel bir şey olunca.)

"... you probably won't wear a *Trabzon* bracelet [a kind of traditional jewelry] daily or regular *burma* bracelets [similar to *ray bilezik*] and such, I never wear those kinds of things, they are too flashy for me." (Burçin, 38)

("...kalkıp da bir Trabzon bilezini heralde günlük takmazsınız veya normal burma bilezikleri falan o tip şeyleri hiç takmam, abartılı gelir bana onlar.")

"... for example, I don't have too shiny gold [jewelry] suitable for an evening dress, I mean, I have thicker ones for example, and those I wear according to my dress." (Deniz, 34)

("...mesela bir gece kıyafetine falan çok parlak olan altınım yoktur gerçi de, yani daha kalınlar falan var mesela onları da kıyafetimin açıklığına göre falan takarım.")

"The ones I said I wear on special occasions are ones with stones along with gold, ones we could call showy, that have more glitter, iii more like a whole set; those I wear at night, on that kind of [special] days but, things I wear daily are plain, not too showy, not eye-catching, iii those one can't tell if it's gold or not, that kind of things." (Hilal, 29)

("İşte özel durumda taktığım dediğim böyle üzerinde çok daha taşları filan da olan altınla karışık daha böyle hani şatafatlı diyebileceğimiz, daha ışıltılı olan ı daha çok tamamen takım halinde olanları gece işte o tür günlerde takarım ama günlük taktığım şeyler böyle işte sade, çok abartılı olmayan, göze batmayan, ı altın olup olmadığı belli bile olmayan, o tür şeyler.")

"On daily usage, lighter tone, lighter karat things are used, not heavy heavy things; gold [jewelry] to be worn with an evening dress going some place at night are different, heavier gold [jewelry] is preferred, daily one are smaller, tiny ones; more comfortable ones are used." (Feride, 29)

("Gündelik kullanırken, şey daha böyle hafif ton, yani hafif ayarlı şeyler kullanılıyor, öyle ağır ağır şeyler değil de, hani akşam biryere giderken abiyeye birlikte takılacak altınlar farklı oluyor, daha ağır gramlı olan altınlar tercih ediliyor, gündelik daha ufak, minik şeyler, böyle daha rahat edici şeyler kullanılıyor.")

"...usually, on special days, weddings, ceremonies, I mean to weddings, engagements, circumcisions people wear more, I mean if they [normally] wear one or two bracelets, they wear twenty, for instance, in case of a chain, they wear three meters, four meters of chain." (Nilüfer, 48)

("...genelde insanların ı yani önemli günlerde, düğünlerde, merasimlerde yani, işte düğün, nişan, evlilik, sünnet düğünü falan gibi şeylerde kişilerin daha çok, yani bilezikler, bir iki taneyse on tane yirmi tane takıyor koluna, mesela bir zincirse, üç metre, dört metre zincir takıyor.")

The marketers' views are also in line with these usage typologies:

"...simpler, plain models are for daily usage, more sportive designs actually... For evenings, models with flashy stones." (Ercan Jeweler's Shop)

(“...daha basit daha sade modeller günlük kullanım için, daha spor modeller daha doğrusu... Gece için daha fazla böyle taşları daha abartılı modeller.”)

To strengthen the metal, gold is usually alloyed with other precious metals such as silver, platinum, copper and zinc. As a result of this process its natural color may be affected; for instance, when alloyed with copper it turns red, with silver and cadmium it turns green, with palladium, nickel and zinc it turns white etc. (Sarnoff 1987). Sarnoff (1987) argues that this is simply an attempt to cut costs associated with the manufacturing of gold. Clark (1986), on the other hand claims, “the prime object of alloying copper with gold and/or silver was to alter its appearance and fit it to serve symbolic rather than technological ends” (pp. 50-51). In line with his argument, the tone of the metal appears to symbolically communicate intention of use and contributes to the formation of consumption-based stereotypes:

“...I see people around, in the buses, here and there wearing big earrings, red necklaces, I don't like those, but they see it as an investment, I mean they say ‘She bought white gold instead of red’. It's perceived as if lower karat, cheaper one is purchased. They are not interested in the elegance of the jewelry, they look at the value.” (Hamide, 46)

(“...ben öyle insanlar görüyorum ki otobüslerde şurda burda böyle böyle koca koca küpeler takıyorlar, kırmızı gerdanlıklar takıyorlar falan onlardan hoşlanmıyorum, ama onlar onu yatırım olarak görüyorlar yani ‘Amaan beyaz altın almış diyorlar, kırmızısını almamış da’ diyorlar. Sanki daha düşük ayarı onlar da daha ucuzu alınmış gibi algılanıyor, süse değil de şeye bakıyorlar, onun kıymet derecesine bakıyorlar.”)

Karats, on the other hand, are used to determine gold's degree of purity and fineness. “Karats exist in measures of 1/24ths of an ounce of fine gold, so that 18 karats represents gold with a fineness of 18/24ths, or 75 percent pure” (Sarnoff 1987; 40). However, similar to the tone of gold, the informants' accounts reveal that karats also signal about the intention of use. Aylin's (24) account reflects the relation between karats and tone of the metal with respect to particular stereotypes:

“You don't wear 22-karat gold. You could, but it is very yellow and it can easily be understood that it's 22-karat gold, it won't look nice... There are 22-karat gold [ornaments] that are coarse and very shiny; if a woman is wearing one of those it means she is showing off.”

(“22 ayar altın takılmaz yani takılır yani de 22 ayar altın sapsarı olur çok belli olur 22 ayar altın olduğu, hoş durmaz... böyle şam şam parlayan, kaba 22 ayar altınlar vardır, onları takıyorsa eğer bi kadın gösteriş yapıyordur.”)

Similarly, when Çağla comments on the projective materials, she suggests the following for visual B:

“And these types [of people] usually don't wear 14-karat gold [jewelry] that we use for example, they usually wear 22-karat gold [jewelry], I mean they try to wear gold with more purity, I mean gold also has degrees of quality for them; for example in gold jewelry, naturally gold hardens as karat decreases; when gold hardens, different figures, different motifs emerge that are more towards craftsmanship and pleasure for us, of course I say these for the likes of us. There's no need for them for different motifs, for that type of people, the value of gold is important for them, I mean how pure, valuable gold is, that's what they are interested in.” (Çağla, 38)

(“Bir de bu tipler, genelde, mesela bizim kullandığımız 14 ayar altını takmazlar, bunlar genelde 22 ayar altın takarlar, yani altının da daha safını takmaya çalışırlar, yani altın da onlar için şeydir, derecelidir, yani mesela bizler bu altın takıda tabi ayarı düştükçe altın sertleşiyor, altın sertleştiği zaman daha çok işçiliğe daha çok zevke yönelik yani bizim, bizler için konuşuyorum tabii bunları, o yüzden daha böyle değişik desenler, daha değişik motifler çıkıyor. Onlar için değişik motif olmasına gerek yok, bu tarz insanlar için, bunlar için altının değeri önemli, yani altın ne kadar arıysa o kadar değerliyse, bunlar değeriyle önemli.”)

Aside from the categories of time and space, the ultimate value of gold jewelry to some of the informants depends on its fit with other items of adornment, most specifically clothing. This notion suggests that gold jewelry is a complementary product, which indicates “the degree to which items in two different product categories facilitate one another in meeting some consumer need” (Holbrook and Dixon 1985; 115). Gold jewelry, fitting together by other products, reinforces representation of the image consumers wish to convey. It may be the case that as McCracken (1988) suggests for consumer goods, the meaning of gold jewelry is best communicated when a complement of goods that carry the same significance accompany it. Aylin (24), for instance, mentions that sometimes she purchases gold jewelry out of necessity, which often stems from the lack of a gold jewelry that fits her dress. This observation depicts an example of Diderot effect (McCracken 1988), where the fact that she does not possess a gold jewelry consistent with her dress leads

her to purchase a new piece of gold jewelry. Several respondents emphasize the complementarity property of gold jewelry:

“...I always pay attention to my outfit when I go somewhere, I think gold is the complementary element, so I always wear it.” (Eda, 49)

(“...mutlaka bir yere giderken işte kılığımıza kıyafetime dikkat ederim, altınlar da onu tamamlayıcı unsurdur diye düşünürüm, mutlaka takarım.”)

“...I see gold as the complementary element of women’s beauty when going to a wedding or an invitation, and I see it as a supplement to their outfits or general looks.” (Hilal, 29)

(“...düğünlerde davetlerde altın takmak kadınların bence şey süs eşyası yani güzelliklerini tamamlayıcı bir unsur olarak görüyorum... ve kıyafetini ya da genel görüntüsünü tamamlayan birşey olarak görüyorum.”)

“...I buy gold thinking ‘How would this look on me?’, like I buy a pair of trousers or a blouse, which I see and like for daily use, not like a need. I think it complements me, my outfit, my appearance.” (Deniz, 34)

(“...‘Bende nasıl durur acaba?’ diye yani günlük kullanabileceğim nasıl bir bluz bir pantolonu görerek severek alıyorsam o altını öyle alıyorum yani gereksinim olarak değil de bir beni şey yapıyor sanki böyle ne derler, tamamlıyor, kıyafetimi, görüntümü, fiziğimi tamamlıyor.”)

The owner of Ercan Jeweler’s Shop also states that complementarity is one of the influential factors in consumers’ purchases of gold jewelry:

Interviewer: What do your customers pay attention to when purchasing gold [coins] or gold jewelry?

E: What they pay attention to... Is it among the current models, is it similar to current models, is the price reasonable, is it suitable for the dress if it’s for a special evening, does it satisfy personal taste, can be used regularly, they pay attention to these.” (Ercan Jeweler’s Shop)

(Araştırmacı: Peki müşterileriniz altın veya altın takı alırken nelere dikkat ederler?)

E: Nelere dikkat edeer... İşte güncel modellerle uygun mudur, güncel modellere yakın mıdır, fiyatı uygun mudur, özel bir gece içinse giyeceği kıyafete uygun mudur, kendi zevkine hitap ediyor mudur, devamlı kullanılabilir mi, onlara dikkat eder.)

Certain qualities of gold also contribute to its use. Gold appeals primarily to the senses through its color and luster, which remains undimmed (Renfrew 1986). It also does not corrode, and hence, perceived to be a clean, pure metal. Some of the informants account how being non-allergic to gold enhances their use of gold jewelry:

“...I am allergic, I cannot wear all kinds of jewelry, gold is a kind of material that I can wear easily, it doesn’t cause allergy, because of that I use it.” (Asuman, 28)

(“...benim bazı alerjilerim var öyle herşeyi takamıyorum, altın daha kolay takabildiğim bir material, alerji yapmıyor o yüzden kullanıyorum.”)

“...it has a beauty and weight because it is gold, so I think it is nice to use it, and I like it because it doesn’t cause allergies to the skin.” (Anıl, 27)

(“...altın olduğu için güzelliği var bir ağırlığı var, hani o açıdan kullanımının güzel olduğunu düşünüyorum, bir de işte hakketen insan cildine alerji yapmaması da benim açımdan hoş birşey.”)

Although usually purchased with the intention to store against future needs, gold coins are also used for self-ornamentation. Even so these items of ornamentation are still perceived as a type of investment. The most prominent of this kind of ornamentation is called *besi bir yerde* or *besi birlik*, which is composed of gold coins made into a kind of necklace. These jewelries are 22 karats of gold, which means that they can be easily converted into money without any loss and they can also preserve their value in the form of ornamentation. These two properties contribute to the understanding of how they are used as ornamentation for the purposes of security. Feride (29) and Deniz (34) argue that this practice is particular to the old generation and may still be in use in rural areas.

“In the past there was *besi bir yerde*, but I don’t think that people wear *resat* [a kind of gold coin] around nowadays, they buy it for saving purposes.” (Feride, 29)

(“Eskiden beşi bir yerdeler falan varmış ama ıı, ama şimdi zannetmiyorum yani öyle reşat falan takan da gezen, onu da yine birikim amaçlı alıyorlardır.”)

“...those were worn in the past, my mother used to wear a *besi birlik* as a necklace, a chain and little gold [coins] around it, they were worn in the past but nobody wears them nowadays, [they are] under the pillow, savings...” (Deniz, 34)

(“...eskiden mesela onlar takılıyormuş, kolye olarak falan beşi birlik diyorlar ya öyle annemin vardı böyle boynunda bir zinciri vardı, zincirin etrafında küçük altınlar diziliydi, eskiden takılıyordu ama şimdi takan yok, yastık altı, tasarruf...”)

A modernized version of this is observed in Eda’s (49) gold jewelry. She owns an old gold coin that is made into jewelry through the use of precious stones, which she regards as an antique piece.

V.2.3. Symbolism of Ornamentation

Wax (1957) argues that women dress and groom themselves in anticipation of a social situation and to make a desired impression upon others. In the interviews, some informants explicitly state that their intention in wearing gold jewelry during social occasions is primarily to show off and attract attention.

Interviewer: What is the reason for you to pay attention to wearing gold [jewelry] to invitations?

C: "I don't know, showing-off. I also have [the habit], there's no other reason I guess... (Canan, 48)

(Araştırmacı: Peki davetlere giderken altın takmaya dikkat etmenizin sebebi nedir?)

C: Ha bilmem, gösteriş. Hani bende de var, başka bir sebebi yok heralde yani...)

"...for example, I use something I like everyday but I wear different, flashy ones when I'm going some place but normally I often don't need those." (Kezban, 53)

("...mesela sevdiğim birşeyi hergün kullanırım ama bir yerlere çok daha değişiklerini takarım yani gösterişli olanlarını takarım ama normalde öyle pek aramam.")

One of these most frequently mentioned social occasion is when a group of women get together regularly at one's house to have tea and chat.

"...I have very elegant jewelry for home visits, very beautiful, I have sets for which I paid as much as the gold's worth for craftsmanship." (Ülkü, 53)

("...günlere gittiğim zaman çok zarif takılarım vardır, çok güzel, altının parası kadar işçilik ödediğim takımlar vardır.")

For Sabiha (55) the term gold jewelry connotes ostentation. When she is asked to explain, she elaborates on the signification of the visibility of the product especially during home visits:

"When you wear it, it is seen. I mean, for example, when I go to a home visit, I wear it, my friends see it and they ask about it and make complements, it's showing-off."

("Takınca görünüyor yani. Takınca, demek, mesela günlere filan gittik mi takıyoz, arkadaşlar görüyor, soruyorlar da ne güzelmiş filan diyerek, gösteriş oluyor.")

Similarly Ilgım (51) suggests that flamboyance is an important factor for wearing gold jewelry, which is also tied to the social occasions of use:

“...in the past our social life was more colorful, showing-off is also a little bit important probably, I mean you want people [to see] what you bought and need a place to wear them, I mean you cannot wear them in daily life without a reason.”

(“...eskiden daha böyle bir sosyal hayatımız şeydi, renkliydi, daha bir hani, biraz da gösteriş de önemli galiba, yani aldığım şeyi birilerinin görmesini ve onları kullanacak bir yer lazım yani, e günlük hayatta da durduk yerde kendi kendine onları takamazsın ki.”)

“There may be some showing-off, a beautiful gold [jewel] gathers everyone’s attention, and in this way showy..., I mean showing-off is not my only purpose but if I wear a beautiful jewel that I like, and it calls some other’s attention, that pleases us...”

(“E birazcık da gösteriş olabilir, güzel bir altın şey herkesin dikkatini çekiyor, bu açıdan da göste.., yani tek amacım gösteriş yapmak değil ama benim beğendiğim güzel bir takıyı takarsam başkasımında dikkatini çekerse o da bizi memnun ediyor yani...”)

This intention of using gold jewelry as means to impress others during a social interaction is also apparent in consumers’ practices of borrowing and lending their gold jewelry. As revealed in the interviews, most of the informants neither like to lend their own nor like to use another person’s gold jewelry. The respondents, who have borrowed gold jewelry, often mention that it belonged to a close relative. Likewise, when they lend an item of their own, they prefer the user to be among their family members. In both of these cases, an anticipated special occasion guides the intention to borrow or lend. These occasions provide a means to impress others:

“I had a secretary that I loved, she fell in love with someone and wanted to get married. The groom’s financial situation was not bright. I gave them my things for the wedding and her family presented them as if their gifts, and returned them afterwards. I did that for sake of not spoiling their happiness.” (Kezban, 53)

(“...çok sevdiğim benim bir sekreter kızım vardı, birine çok aşık oldu işte evlenmek istiyordu. O çocuğun maddi durumu iyi değildi. Düğünde sanki onun ailesi takmış gibi benim şeylerimi vermiştim, takmışlardı, sonra tekrar iade ettiler. Onların yani mutluluğunu engellemek için onu yapmıştım.”)

“I gave [my jewelry] to people I love, hold valuable, and believe to return [them] when they wanted to wear to weddings.” (Hamide, 46)

(“Çok sevdiğim, değer verdiğim, geri dönüceğine inandığım insanlara düğüne giderken istediklerinde verdim.”)

“...I gave [an ornament] to my sister-in-law for a night, iii I don’t know if I was pleased or not but I gave it because she asked for it.” (Çağla, 38)

(“...kardeşimin hanımına bir gece için verdim, ı hoşnut oldum mu olmadım ama o istedi diye verdim.”)

While some of the informants express their strong desire to purchase and use gold jewelry as self-ornamentation, others interpret as habitual practice. Ülkü (53), for instance, states that she feels a strong desire for gold jewelry:

“Like I said, it’s a bit of a passion, sickness. I think this habit of [wearing] gold becomes a passion.”

(“İşte dediğim gibi biraz da tutku, hastalık. Bence bu altın alışkanlığı tutku oluyor.”)

On the other hand she also notes that it is also habit, which has religious connotations for her:

“...this is something that my mother got in our heads and there is a religious side, I am a religious person, in our religion it is believed that our prophets [thought that] a woman must always wear golden jewelry, earrings, a ring, wedding ring or a bracelet, it is a belief. Maybe non-sense but we believe it.”

(“...bu artık annemin bir kafamıza yerleştirdiği şey mi biraz da dinsel yanı da var, ben dinime düşkün bir insanım, dinimizde der ki, diyorlar ki peygamberlerimiz hanım üstünde mutlaka bir altın bulunması lazım, ya küpe ya altın bir yüzük, alyans, bilezik işte artık bu inanç, belki saçma birşey ama inanmışız ona.”)

Several other informants rationalize their desire to impress others by stating that they often wear gold jewelry to show care for themselves and others present in a particular occasion:

“...according to the meaning and importance of the place or the occasion, I mean one pays attention to one’s self, sometimes gets a hair-do, after all it’s showing attention, I replace something I wear casually with something that looks more stylish.” (Didem, 31)

(“...gittiğim yerin ya da gittiğim olayın işte anlam ve önemine itafen hani onlara verilen, yani insan kendisine biraz dikkat eder ya, bazen bir yere gidip saçını yaptırır şey yapar sonuçta o da bir özendir belki onu hani çok gün her zaman, önemsizce taktığımı değiştirip belki daha şık gözüken birşeyi takarım.”)

“...for instance, you get a hair-do, dress-up, I see it as a complementary item, as an accessory, I see it that way for myself, it’s a little like ... how to say it, it’s not like [showing-off], I mean a person [wants to look] tidy, well-groomed in society, I do that for looking good, not for showing-off but for being well cared-for.” (Eda, 49)

(“ mesela işte saçınızı yaptırıyorsunuz, giyiniyorsunuz, bütünleyici bir unsur olarak görüyorum ben onu, aksesuar olarak görüyorum, kendim için öyle görüyorum, o nedenle takıyorum, yani birazcık ... nasıl söylüyüm, çevrene karşı yani şey değil de bu, yani hani bir insan toplum içinde derli toplu düzenli bakımlı, ha bakımlı olma adına yaparım onu ben, yoksa gösteriş olusun falan diye değil de, bakımlı olma adına yaparım.”)

V.2.4. Practices of Trading and Selling Ornamentation Items

The practices consumers engage in concerning their gold jewelry and coins provide understanding as to their motives. Two of the practices frequently performed by the informants are the trading and selling of their gold jewelry. These practices illustrate that the consumption of gold jewelry in a way extends the disposal process of products. They also reveal attitudes toward fashion, which is an essential issue for expanding our understanding of consumption behavior. Moreover, these practices depict the significance of gold jewelry to sense of self. Consumers' discourses reveal that the decisive factors that play a part in these acts differ. However, when taken as a whole, the decision to trade or sell gold jewelry is guided by utilitarian and symbolic motives.

V.2.4.1. Utilitarian Motives

According to Untracht (1982), jewelry is essentially a nonfunctional item. However, as disclosed in the informants' accounts, it serves as body adornment. People often exchange their golden jewelry when they are broken, worn out, or ruined. Although these jewelries are still valuable for they are made out of gold, they no longer function as ornamentation. Çağla (38) explains how she decides to exchange her gold jewelry:

“For instance, I used to have many chain bracelets, those broke, became scrap, I traded those [for new ones], but I see trading without breakage or damage as a loss and, no, won't trade [in that case].” (Çağla, 38)

(“Mesela eskiden böyle çok zincirler vardı böyle bileklik, onlar kırıldı, hurda haline geldi, onu değiştirdim, ama kırılmadan da veya hasarı olmadan da gidip değiştirmeyi yani zarar olarak gördüğüm için, hayır, değiştirmem.”)

The owner of the Yıldız Jeweler's Shop also acknowledges this intention to trade gold jewelry:

"...if the property at hand is worn, faulty, or broken, one brings it in, trades it for a new one and leaves."

("...elindeki mal yıpranmışsa, özürlüyse, kırılmış dökülmüşse getirir onları verir, yenisini alır gider.")

The fit of the ornament is also important for its functioning. Diler (47), for instance, exchanged a pair of earrings because they were not comfortable:

"...I wore it once or twice, I didn't feel comfortable perhaps, they were earrings; sometimes your ears don't feel comfortable, it happened that way."

("...bir iki kere kullanmışım, o, rahat edemedim heralde, küpeydi; böyle hani kulağın falan rahat etmez ya, öyle oldu.")

Selling gold jewelry, on the other hand, is always associated with times of economic hardship. Gold is easily converted to money, and hence can be used to pay debts or to meet some other need in times of financial shortage. This practice entails negative connotations.

"...if I am having trouble paying for something, I would go and sell what needs to be sold without thinking." (Kezban, 53)

("...eğer ödemede zorluk çektiğim bir şey varsa hiç düşünmeden satacağım şeyi götürüp satırım")

"Yes, I do it, I do it when I'm in short of money." (Nilüfer, 48)

("Evet, onu yapıyorum evet, sıkıştıkça yapıyorum.")

"...when we got married I sold my bracelets in order to buy a car." (Burçin, 38)

("...araba için mesela bileziklerimi satmışım ilk evlendiğim zamanlar...")

Eda (49) expresses her gratitude for not having to face such an economic problem that would require her to dispense with her gold jewelry:

"May Allah not leave one in trouble, if there is a situation like that you sell them, but I've never been in a situation where I needed sell something in order to buy another thing, or to fulfill a need."

“Allah insanı zorda bırakmasın, öyle bir durum olursa satılır, ama ben daha bugüne kadar hiç hani parasal yönden şunu da satayım da şunu alayım, ya da şu ihtiyacımı karşılayayım dediğim olmadı.”)

In some instances, however, the decision to sell gold jewelry is taken after evaluation of its potent use. It is common among the informants to dislike a piece golden jewelry given as a gift. Didem (31) deals with this problem through converting these items into a form of investment:

“...a lot is given at weddings, I chose the ones that I liked and I kept them, but I thought it would be most logical to sell the ones that I will never use and put the money in a bank, so I did it.”

“...düğünlerde bayağı takılıyor, içlerinden beğendiklerimi seçtim, onları tutuyorum ama hiç kullanmayacaklarımı yani bana en mantıklı onları satmak ve işte ne biliyim parasını bankaya yatırmak geldi, öyle yaptım.”)

V.2.4.2. Symbolic Motives

Several informants refer to feelings of boredom concerning their gold jewelry, which result in trading of the item.

“...jewelry, I don’t see them as long lasting, distinctive things last long and are kept, but you get bored of jewelry after some time, it becomes boring to wear the same thing. There has been times that I traded jewelry just for a change.” (Feride, 29)

“...takılar, uzun süreli kalıcı şeyler gibi görmüyorum ben böyle, çok belirgin şeyler kalır saklanır da, takı artık bir süre sonra sıkılıyorsun, aynı şeyi takmak sıkıyor. Değişiklik olsun diye gidip onu değiştirip başka şey aldığım oldu...”)

“...I wear it, wear it and then I get bored, I have this habit of getting bored.” (Sabiha, 55)

“...takıyom, takıyom, usanıyom, işte bende de o huy var, bıkiyom amaaan diyorum...”)

“I wear it, get my pleasure, then I take it [for trading], there’s a little, actually a lot of loss involved but I don’t think about that, I mean, if I find something to my liking, I don’t think about the price, I buy it.” (Eda, 49)

“Takarım takarım, zevkimi alırım, götürürüm, biraz hatta şey bile kayıp, çok olur hem de biraz değil ama onu düşünmem, yani zevkime uygun birşey bulmuşsam, yok parasal değeri düşünmem alırım.”)

The owner of the Yıldız Jeweler's Shop associates these feelings of boredom with fashion:

"...there was a red gold fashion or a two-meter chain fashion, everyone used to buy those, but it's over, people got bored, then they started to come in to trade those."

("...kırmızı altın modası vardı veya iki metrelik zincir modası vardı, herkes alıyordu, bitti bu, bıktı millet, ondan sonra bunları değiştirmeye gelmeye başladılar...")

As Deniz (34) emphasizes, shopping from acquainted jeweler shop renders this practices much easier:

"...I know the jeweler so I wear it for a month, if I don't like it I go and trade it with another gold [jewelry], but another jeweler won't except something like this."

("...bizim kuyumcu tanıdık olduğu için bir ay takarım, hoşuma gitmez, götürür veririm başka bir altınla değiştiririm ama başka bir kuyumcu onu kabul etmez mesela.")

Some of the informants argue that gold it is a classic type of jewelry. Although its design, color, karats, the way it is crafted and whether it contains precious stones and beads may or not may change over time, it never goes out of fashion.

"I usually don't sell gold jewelry, jewelry with stones and I don't exchange them. Gold is gold. Like I said, it's never out of fashion. I can use it like that for years, I never think 'This is out of fashion, let me go and trade it or buy something more modern, more fashionable'." (Aylin, 24)

("Genelde ben altın satmam, taşlı şey satmam, değiştirmem. Altın altındır. Dediğim gibi yani modası geçmez ben yıllarca onu o haliyle 'Bunun artık modası geçti, ben bunu gideyim yerine verip başka daha modern, moda birşey alayım' demem.")

Some of the marketers also think that gold jewelry has always been a fashionable item of apparel. However they acknowledge the production of new designs every year:

"...ever since the world began, fashion of gold jewelry preserves its validity. There used to be little variety before, but now, there's tremendous variety." (Yıldız Jeweler's Shop)

("...dünyanın kuruluşundan beri altın takı modası her zaman için geçerliliğini koruyor. Evvelce çok az çeşit varmış, şimdi mesela korkunç çeşit var.")

"Wearing gold jewelry is fashionable every year, it's never going to be out of fashion but models change... every year there's a new fashion, just like in clothing, different trends may emerge in jewelry, different models may come out." (Ercan Jeweler's Shop)

("Altın takı moda kullanmak her sene moda yani onun modası hiçbir zaman geçmez ama modeller değişiyor... her sene değişik bir moda, giyimde olduğu gibi işte her sene takıda da değişik modalar çıkabiliyor, değişik modeller çıkabiliyor.")

Others suggest that gold jewelry has its own fashion reflected through worldwide fairs, development of techniques in crafting as well as fashion shows concerning gold jewelry. In the past, gold jewelry was crafted by hand. These designs are considered as traditional. However, advances in technology contributed to the emergence of modern designs within the last decade and gold jewelry became a part of the fashion industry. Hence, fashion plays a significant role in the consumers' practices of trade.

“...I keep the ones that hold lots of memories for me, I cannot sell them but other than those, I go and trade the ones I bought previously and which are out of fashion in order to have a new style.” (Ilgim, 51)

(“...çok anısı olan şeylerde onları ayrı tutuyorum yani onları satamıyorum ama onun dışında kendim almışım daha önce de, modası geçmiş, e daha yeni bir çizgiye değiştirmek için gidiyorum yani.”)

Informants often regard their gold jewelry as more than merely objects of self-ornamentation; they also evoke memories and serve as nostalgic reminiscences of people associated with them:

“...there are ones that I never wear now, but I cannot trade them because they have special meaning for me.” (Hilal, 29)

(“...şu anda hiç takmadıklarım var ama onların manevi anlamı olduğu için onları değiştirmeyi istemedim...”)

Similarly, Anıl (27) suggests that gold jewelry is a possession to be used, kept, and cherished:

“...when I trade gold [coins] for jewelry, it still has a value, if I sell I, it's worth a sum of money, but it becomes mmm a possession that I wouldn't think of selling, that I would keep. I don't know, I see it as a keepsake or something that I can use.”

(“...artık takıya çevirdiğim zaman altını gene bir değer, satarsam evet gene bir para ediyor ama artık şey gibi mmm ne biliyim eşya oluyor artık, hani satmayı düşünmeyeceğim, saklayacağım. Ne bileyim hatıra olarak olsun işte kullanacak birşey olarak görüyorum.”)

When Kezban (53) feels her current situation is being challenged, she clings to her past self by wearing her old gold jewelries on special occasions. These possessions constitute material links to her personal history.

“...I pay attention to wear [jewelry] more often after I got divorced because our society is really different. They know my lifestyle before I got divorced and I feel like they are looking at me in a way that they are trying to control if everything is going the same way. I can even wear my old things just to disprove their thoughts that I perhaps sold them after I got divorced and such.”

(“...boşandıktan sonra ııı daha çok takmaya özen gösteriyorum. Çünkü bizim insanlarımız hakkaten değişikler, benim ııı bundan, boşanmadan evvelki yaşam tarzımın çok değişik olduğunu biliyorlar ve aynı şekilde gidip gitmediğini kontrol eder gibi bir bakışlar hissettiğim için, yani o eski şeylerimi bile takıp giderim yaniii onlara onu çürütmek için o düşüncelerini hani işte ayrıldı da satmıştır bilmem ne de bilmem ne onlar öyle düşünmesinler diye.”)

Family heirlooms also provide a feeling of continuity and represent linkages to other people, extending the sense of self backward in time (Belk 1990). Often they hold a special meaning to the possessor stemming from the memories associated with it. Sometimes it is the case that the jewelry no longer fits the body, but still kept for its moral connotations. Moreover, as Çağla’s (38) accounts reveal, their importance is enhanced if the previous possessor has died.

“...now that my grandmother passed away, I consider the bracelet and the ring with a black stone that she gave me when I graduated from university very important for moral reasons...”

(“...babaannem özellikle şu anda hayatta olmadığı için benim için çok çok daha önemli, onun bana üniversiteden mezun olduğum zaman taktığı ıı bileklik artı yüzük olduğunu soylediğim siyah taşlı yüzük benim için çok önemli, manevi olarak...”)

Even if they are not used, heirlooms are always kept with the intention of passing them over to the next generation. The inherent qualities of gold jewelry are evaluated in deciding whether it is worth to be preserved as an heirloom or not. Stating that her gold jewelries are not precious, original or antique, Burçin (38), for instance, does not think about leaving them as heirlooms. Oytun (42), on the other hand, emphasizing their unique appearance, wants to transfer her heirlooms to her children.

Aside from heirlooms, informants also consider some of their gold jewelry as special for other reasons. Eda (49), for instance, cherishes her gold jewelry as reflections of herself.

“They indeed reflect my personality, I purchased them because I liked them, [I think] they expose my taste, they have that meaning to them and for these reasons I like these [jewelries]; they don’t hold any meaning other than.”

(“Valla kişiliğimi yansıtır, beğenerek aldım, zevkimi ortaya koyduğunu, koyuyor, yani bu anlamı var, bunlar için hoşlanıyorum bunlardan, onun dışında pek bir anlamı yok.”)

Others treasure them as gifts received on special occasions from people they love.

Although these items may not be frequently worn, they serve as reminiscences of the

loved ones and planned to be transferred to the next generation.

“The one that holds meaning for me is white gold ring with iii I forget the stone on it, emerald, the one my husband gave me on our first wedding anniversary, that one I can’t fit on my finger anymore, so I gave it to Berna two years ago as a gift, that ring is very valuable for me.” (Ülkü, 53)

(“Benim için anlamı olan beyaz altın üzerine iii gene taşını unuttum, eşimin ilk evlilik yıldönümünde, zümrüt, bana aldığı bir yüzük var, ilk evlilik senemizde, o yüzüğüm var şimdi parmağıma küçük geliyor takamıyorum, onu Berna’ya hediye verdim iki sene önce onun olsun diye, çok zayıftım çünkü ben, o benim için çok değerli birşeydir.”)

Gold jewelries can also become souvenirs. Belk (1990) claims, “[s]ouvenirs and mementos are intentionally selected to act as tangible markers for retrospective memories in the future” (p. 2). Diler (47) accounts how she memorializes her travel experience to the Far East through the ring she has bought for herself. Similarly, Ilgım (51) emphasizes the distinctive design of the pendant she purchased from Egypt which has her name printed on in hieroglyph writing on the one side and the engraving of an Egyptian emperor on the other side.

Illustrating the importance of gold jewelry to an individual’s self form an opposite point of view, Aylin (24) accounts how she sold some of her gold jewelry to dispose of memories associated with them. These items recalled parts of her past she would rather forget at this point in her life.

“...I sold the ring that my exboyfriend gave me as an engagement ring, the one before -I think all my boyfriends gave me a gold ring-, I also sold that one. What can I do, I’m getting

married, I cannot keep them, I cannot wear them either. So I sold them but not out of need, I sold them.”

(“...eski erkek arkadaşımın söz yüzüğü mahiyetinde verdiği yüzüğü sattım, ondan önceki - bana da her erkek arkadaşım bir tane altın yüzük taktı heralde- onu da sattım, sattım yani n’apıcam yani evleniyorum artık yani saklayacak halim yok, kullanacak halim de yok, onları sattım yani n’apabilirim yapacak birşey yok o yüzden sattım ihtiyaçtan değil yani, sattım.”)

V.3. Investment

Gold jewelry and coins are used as investment mainly for two purposes; to secure future needs and to inhibit consumption. In each of these instances different characteristics of the objects play a role.

The kinds of gold jewelry purchased for and used as investment are those without craftsmanship. These are preferred for they can preserve their value and can be easily converted into money in times of need. The most prominent of this kind is plain bracelets called *ray bilezik*. Aylin (24) argues that these are suitable as wedding gifts due to their easy conversion into money:

“...in my opinion people should give *ray bilezik*, I mean gold without craftsmanship at weddings so that when you sell it, its monetary value will be the same.”

(“...düğüne giderken insanlar bence ya ray bilezik takmalı yani işlenmemiş altın takmalı, bozduğunda parası aynı kalabilecek takılar takmalı...”)

The industrial representatives also note that, because they can be used as investment, these bracelets are the most frequently purchased items of gold jewelry:

“The best selling item is 22-karat bracelet ... for its direct monetary value, and the fact that it can be converted to money without too much loss.” (Ercan Jeweler’s Shop)

(“En çok satılan 22 ayarda bilezik...22 ayar bilezik derken onun direk para oluşu, geriye dönüşünde çok fazla kaybetmemesi”)

“...*ray bilezik* sells better since it’s usually purchased for investment purposes.” (Yıldız Jeweler’s Shop)

(“...tel bilezikler hani yatırım amaçlı alındığı için genelde onlar daha çok satılır.”)

What makes the use of gold jewelry as investment interesting is that these items actually have a dual function. While they are purchased in an attempt to secure future needs, they are also worn on the body as ornamentation. The owner of Yıldız Jeweler's Shop also elaborates on the dual intention of the consumers:

“...our people want to both make the investment by paying [for the item] and to wear [it].”

“...şimdi bizim halkımız hem parayı vereyim diyor yatırım yapıyorum hem de takıyım istiyor.”

Although Burçin (38) does not view gold jewelry as an investment tool, she acknowledges this twofold use:

“... there are some [people] who use gold as [a means of] investment but I never buy and hide away a brick of gold since I don't perceive it as investment, I buy something that I can wear, I mean that's the meaning of gold for me, I never think of it as investment, but it is the other way for many people, they both wear it and it is an investment for them”

(“...yatırım amacıyla da altın kullananlar var ama ben hiç yatırım olarak görmediğim için onu kalkıp bir külçe bir altın alıp bir kenara atmam yani, takabileceğim birşey alırım, yani benim için altının anlamı odur, hiçbir zaman yatırım olarak düşünmem onu, ama birçok insan için öyledir yani, altını hani hem takar hem de onun için bir yatırımdır o”)

This practice illustrates how the consumers rationalize and legitimize their consumption behavior as a saving. Sabiha (55) uses gold jewelry both for ornamentation and investment:

Interviewer: For what kinds of uses do you purchase gold jewelry?

Sabiha: For wearing it. For instance, it may be both for investment and, having already bought it, for wearing as well. But I'm forced to sell it afterwards if I'm short of money.”

(Araştırmacı: Peki ne tür kullanımlar için altın takı alırsınız?)

Sabiha: Takmak için. Öyle meselaa hem yatırım için oluyor, hem de alışıktaki de takıyım diyorum. Ama ilerde başım bir sıkışırsa mecbur kalıp bozduruyorum.)

In *A Theory of Shopping*, Miller (1998) examines four different aspects of shopping, which are argued to demonstrate the nature of relationships that may be developed through the medium of selecting goods. One of the main characteristics of the shopping expeditions observed is the concept of ‘the thrift’, which entails “the strategies by which shoppers attempt to save money while shopping” (p. 6). Miller

(1998) suggests that this kind of saving is quite different than the classic experience of saving, whose purpose lies in actually spending less money.

In the context of gold jewelry consumption, the theme of thrift takes on a rather interesting character. First, I encountered what Miller (1998) calls the classic experience of saving, where consumers seek for lower prices. This intention, however, is not guided by any kind of savers, specials, or bargains that the consumers can seek for or select from. There are several brands in the market; however they produce jewelry with craftsmanship. Hence, from the marketers' perspectives the concept of thrift is not central to product of gold jewelry. Consequently, consumers endeavor to choose plain designs, so that they will not have to spend money on the crafting of the item. The most common practioners of this strategy tend to be the lower end of the income groups studied. For instance, Feride (29) asserts that one of the things she pays attention to in purchasing gold jewelry is the extent of crafting on the item:

“When I buy gold jewelry, I go for models that won't break quickly, are practical, and also do not to have too much craftsmanship, because they charge extra for craftsmanship, I mean I go for simpler models that they won't charge craftsmanship for and that I will like.”

(“Altın takı alırken çabuk kırılmamasına, böyle kullanışlı modeller olmasına, bide ii çok fazla işçiliği olmamasına, çünkü işçilik için de ayrıca bi para aldıkları için, daha sade modellere gidiyorum yani, işçilik almasınlar ve de beğeneceğim düz modellere gidiyorum.”)

Similarly, Nilüfer (48) and Sabiha (55) also attempt to save in their purchases of gold jewelry:

“When I buy gold, for example they charge too much for craftsmanship for some gold [jewelry], if it's not a gift, I mean if I'm buying it in order to sell it in the future, I pay attention that it has little craftsmanship so that its return will be more, I mean, such that, rather than the deficit, it's return will be more, I pay attention to that.” (Nilüfer, 48)

(“ Altın takı alırken, mesela bazı altınlarda işçilik parası çok alıyorlar, eğer ben onu hediye değilse, yani ilerde bozdurmak amacıyla alıyorsaam, işçiliğinin az olmasına dikkat ederim yani getirisi fazla olsun diye, yani götürüsünden ziyade getirisi fazla olsun diye, ona dikkat ederim.”)

“...for example, I’ll buy a bracelet without craftsmanship, I won’t buy a bracelet with craftsmanship because a lot of money is paid for craftsmanship.” (Sabiha, 55)

(“...mesela işçiliği olmayan bir bilezik alırım, işçiliği olan bir bilezik almam çünkü işçiliğe çok para veriliyor.”)

Consumers from the higher end of the income groups, on the other hand, usually select crafted models however; some of them try to cut the price by choosing items that do not contain stones. This may also involve taking into consideration the future savings anticipated to be attained as illustrated in the following quotation from Asuman (38):

“...for example, I pay attention that it doesn’t devalue too much, for example, if there are many of those little stones [on it], you can exchange it only for much less than you paid for it, usually I try to buy not those types [of jewelry], but things that protect their value more easily.”

(“...mesela değerini de çok kaybetmemesine dikkat ederim, mesela işte çok fazla ı o ufak taşlardan falan olursa ödediğin paranın çok altında bir paraya değiştirebiliyorsun, genellikle öyle şeylere değil de değerini daha kolay koruyabilecek şeylere almaya çalışırım.”)

The main criterion in carrying out this strategy is whether the stones are precious or not. According to Beyhan (31), precious stones are worth money as opposed to those that are valueless which unnecessarily raise the price of the item:

“... if there are big stones on it, I mean, if the stone is valuable or if it’s pearl, that one I can buy without pitying [for money], but if there are nonsense things on it just because those too add to its weight, I mean, I wouldn’t want to increase the price, since I can also choose other kinds of things for the same price, I pay attention to that, of course I also pay attention to the price when I’m purchasing.”

(“...çok büyük büyük üzerinde taşlar varsa yani taş dediğim gibi böyle kıymetliyse ya da inciye o bi acımadan alabilirim ama eğerki böyle, onlar da ağırlığına sayıldığı için bir sürü saçmasapan şeyler varsa üzerinde altına sayılsın istemem yani, mesela parayı arttırmak istemem yani, aynı paraya başka türlü şeylerde seçebilirim diye, ona bakarım, parasına da bakarım tabii alırken.”)

Taken together, the dominant kind of thrift, as in Miller’s (1998) sense, is the practice of purchasing golden jewelry to be used as ornamentation; nevertheless, justifying the guiding motive as saving. However, contrary to his argument that “at the center of almost all provisioning today is an experience by which what begins as an act of

spending is transformed into an experience of saving” (p. 62), it is often not clear whether the purchase gold jewelry begins as an act of spending or saving. In fact, this practice illustrates the interaction of two uses of gold jewelry; ornamentation and investment. From this standpoint, this dual function of gold jewelry has several connotations. First, the possession gold jewelry as savings signifies the economic power of women. Through the consumption of gold jewelry women not only intend to secure their future, but also demonstrate their power as well as their contribution to the household. As Ilgım (51) suggests, this is often associated with women who are economically dependent:

“... the fashion of bracelets has eroded, I don't know if it is still exists among the low income groups but as you know it they constituted the security of women in the past, women used to were it up to their elbows...for those that are economically dependent, do not have security, those gold bracelets are some kind of a guarantee to use against her husband when she get married. It is usually men who somehow convert those into cash to buy something for the house or so. In this sense, those items of gold depict the power of the women, especially of those who are not occupied, against her husband.”

(“...bileziklerin modası geçti falan bilmiyorum hala alt kesimde var mıdır, alt gelir gruplarında ama eskiden bir şeydi biliyorsun, kadının güvencesi şuraya kadar böyle altınları takarlardı...ekonomik bağımsızlığı olmayan, güvencesi olmayan, bir çeşit onun şeysi gibi oluyor yani, evlenirken, güvencesi gibi oluyor o altınlar, o altın bilezikleri, kocasına karşı, genellikle de hep kocalar onu bir şekilde bozdurtturur, ev için birşeyler alınır falan ama hani kadının orada bir çeşit gücü erkeğe karşı gibi birşey oluyor yani, çalışmayan kadının özellikle, dime, altın bilezik öyleydi .”)

Another way to legitimize the purchase of gold jewelry, on the other hand, is apparent in Sabiha's (55) consumption pattern. Depending on the quantity of money she has, she buys gold jewelry in order to inhibit further consumption:

“...I have a habit, when I go out I certainly want to buy a pair of shoes or something else that I like. So instead of spending my money on those, I buy gold. If I have less money, I buy small gold [coin]; if I have more money I buy a bracelet. I definitely buy either one of them, in order to not spend my money in hand, I invest that into gold”

(“...benim bir huyum var, çarşıya çıkıyım mı muhakkak bi ya ayakkabı alıcam, ya muhakkak birşey gördüm mü o, onun için ona vermiyim çabucanak, üste başa kıyafete vermeyim diye hemen giderim eğer param azsa küçük altın alırım, çoksa bir bilezik alırım. Muhakkak birşey alırım, altına yatırırım onu, yani elimdeki paramı harcamayım diye.”)

Similar to the kinds of gold jewelry used as investment, gold coins are also almost pure gold by nature without any craftsmanship, which enhances their profitability as savings. Ülkü (53) thinks that gold coins constitute a direct alternative to other currencies:

“... gold is always something that is equivalent to dollars...” (Ülkü, 53)

(“...altın her zaman için dolarla eşdeğerde giden birşeydir...”)

Their easy conversion to money does not affect gold coins' use as a control mechanism against consumption. The informants often mention that gold coins do not function as delayed consumption as other kinds of savings do; rather they prevent further consumption. This belief explains why they are referred to as ‘money that cannot be spent’. Çağla (38) and Anıl (27) perceive gold as a long-term investment and, in this sense, they differentiate it from other types of investment:

“...Our generation thinks of gold like this, for instance if I purchase gold [coins], I won't exchange it into money, so it will be a long term investment, but if I buy dollars I can exchange into sooner, when I am short of money, I immediately exchange it into money I mean it is easier to exchange dollars, people view it as more liquid. As a long-term investment and to control oneself, people can purchase gold for saving purposes” (Çağla, 38)

(“...altını alan şu anki nesiller bizler ve daha şeyler, altını şöyle düşünüyor mesela altın alırsam bozdurmam o yüzden kalıcı bir yatırım olur ama dolar alırsam çabuk bozdururum ben şimdi sıkıştım mı ben hemen onu gider bozdururirim, yani daha çabuk paraya, likite, daha çabuk dönebilir ını görüyor... daha kalıcı bir yatırım olarak, hani insan kendisini böyle frenlemek adına da altına yönelebilir”)

“...if I invest in dollars or marks, I can use it when I go on a holiday or for example we wanted to buy a car, we can use it for that. But what I like about gold is that it seems to me as if you cannot spend it or it's like something in the house that you cannot sell, but it has a value. I mean if you are in trouble or you really want to buy something, it is something that you can convert into money, but it's like there is always money in the house that cannot be spent.” (Anıl, 27)

(“...altın da hoşuma giden şey, hani yatırımı dolar ya da mark olarak tuttuğum zaman işte tatil için kullanabiliyorum, işte mesela araba alıcaz dedik, hani araba için kullanabiliyorsun, ama hani altın daha çok sanki hiç harcanmıyacak gibi yada ne biliyim evin bir eşyasını satmazsın, onun gibi ama sonuçta bir değer ifade ediyor, yani yarın öbür gün hani sıkıştım dediğin zaman ya da birşeyi gerçekten çok istediğinde paraya çevirebileceğin birşey, ama harcanamayan para sürekli evde.”)

Gold coins may be purchased on a regular basis, depending on how much people are able to save at the end of the month. The ‘gold day’ also constitutes one of the occasions when women regularly purchase gold coins investment purposes. This social activity involves meeting not more than once a week, usually at someone’s house. The participants come either with a predetermined sum of money, or with gold coins of that value. In order to determine the winner of gold, they draw lots through which every women gets to win in turn (Özbay 1991). This collective event is common among the older generation. As illustrated in conversations with the informants, these occasions offer an opportunity to both socialize and do something beneficial for their economic well-being.

“...we have gold days in my office, maybe you’ve heard of it. Although small, this is also a way of investment. We do it among friends in order to encourage and help people to save.” (Hamide, 46)

(“...biz iş yerinde altın günü yapıyoruz, duymuşsunuzdur, bu da bir yatırım şekli küçük de olsa insanları ekonomi... şeye ı teşvik etmek, işte birikim sağlamak amacıyla böyle de bir şeylerimiz oluyor arkadaşlarımızla.”)

“...for instance I participate in several gold days, one with my husband’s relatives, one with my own relatives and another one with my neighbours...” (Ülkü, 53)

(“Altın günlerini şimdi benim mesela birkaç tane günüm var, altın günüm var, hanımlar, bir akrabalarımın arasında var, eşimin akrabası, bir kendi akrabalarımın arasında var, komşularımın arasında var...”)

“... we [as women] have gold days, which means that it [gold coin] is still a way of investing, it circulates a lot and at the end we have at most two...like that we make a small investment among ourselves.” (İlgım, 51)

(“...bayanlar gün yapıyoruz, altın günü yapıyoruz, hala demekki o da bir çeşit bir yatırım olabilir yani, çok da fazla o dönüyor dolaşiyor gene bize ya iki tane kalıyor en fazla... işte öyle bir kendimizce yani bir, ufak bir yatırım olmuş oluyor.”)

Several informants direct attention to the widespread purchase of gold coins in rural areas. This is explained through the inaccessibility of banks in these areas. Gold coins can easily be stored at home without worrying about bank accounts etc. It is also possible to observe a modernized version of this practice in urban areas where people keep their gold coins in banks. Moreover, the informants also mention importance of

gold coins in times of war. Due to their ease of portability and value, these items are much treasured during such occurrences:

“...people keep that [gold coin] at their houses, I mean that is easier, if reaching to banks or use of bank accounts is not widespread, in fact I think that its [gold coin] use is pretty much common.” (Asuman, 38)

“...insanlar evlerinde falan saklıyorlar onu [altın para], o daha kolay yani bankaya erişim ya da banka kullanımını o kadar yaygın değilse ıı aslında gene baya yaygın olarak kullanıldığını düşünüyorum.” (Asuman, 38)

“...we usually keep gold [coins] at home, those that we purchase for the purposes of investment, we keep those at some corner of our houses.” (Çağla, 38)

“...genelde altını evde saklarız, o aldığımız yatırım amacıyla aldığımız altını evimizde bir köşede saklarız.” (Çağla, 38)

“...during this last Iraq war, like most other people, we wanted to have some gold at the house, because wherever you go, I mean you may not hold the currency of that country, but you can you can sell gold, I thought that everything could happen, gold is effective everywhere, I think it is valued over all currencies.” (Ülkü, 53)

“...şu son ıı Irak savaşında birçok insan gibi evde biraz altın bulunsun çünkü hangi yere gidersen git, yani o milletin parası o anda olmayabilir ama altını bozdur herşey olur diye düşündüm ben, altın her tarafta geçerli, her paradan kıymetli bence.” (Ülkü, 53)

Such eagerness to possess gold coins during times of political and economic instabilities can also be explained through their ability to denote power:

“Same as having money in the bank, if I have gold in the safe it means power. Money [gold coins] that can be exchanged into money at any time.” (Oytun, 42)

“Nasıl bankada param olursa aynı şekilde altında kasada duruyorsa bir güçtür. Her an paraya dönüştürülecek bir para.”

Belk (1982) claims, “the basic motivation to acquire, possess, and collect is security” (p. 186). Accordingly, the purchase of gold coins is a means to save money for future expenses. However the use of gold coins as cash is determined with respect to the importance of the expenditure as well as the economic well being of the person. The term ‘yastık altı’ – ‘under the pillow’ – reflects this custom for gold coins have a low turnover and their exchange may often be associated with negative connotations. Arguing that most people interpret the practice of converting gold coins into money as a shameful act, Çağla (38) explains the low turnover of gold coins:

“The gold market in Turkey has a low turnover because when people buy gold [coins], they keep them under their pillows, we still do not have habit of putting those into banks, there are even no such bank accounts, there existed before, but then they were ceased.” (Çağla, 38)

(“...altın piyasası Türkiye’de çok fazla sirküle etmez, çünkü altını insanlar aldığı zaman yastık altında saklar bizde hala yani öyle alıpta bankalara binnemnelere, öyle bir hesaplar bile yok, vardı bir dönem kaldırıldı.”)

Gold coins also symbolize the wealth of the nation. Some of the informants prefer to purchase specifically gold coins as investment rather than other currencies. The reason for this practice lies in their wish for the nation’s money to circulate within the country:

“Now this is how I think of investment, instead of buying dollars or marks, by the way mark does not exist anymore, now there is euro, instead of going for that kind of foreign currencies, I think to myself that my money should circulate in my country, that is why I think of gold as a means of investment.” (Ülkü, 53)

(“Şimdi yatırım olarak ben şunu düşünüyorum, memleketimize ben daha çok dolar mark artık mark bitti onun yerine euro oldu, ı öyle yabancı paralara yöneleceğime diyorum kendi memleketimde param dönsün yani onun için altını yatırım olarak düşünüyorum.”)

“Sure, gold depicts the country’s national income, as my friend says if the country has plenty of gold it means that it is a rich country.” (Deniz, 34)

(“Altın tabii yani ülkenin milli bence gelirini gösteriyor yani arkadaşın dediği gibi altını bol olan ülke zengin ülke demektir.”)

Moreover, the practice of purchasing gold coins has religious connotation as some of the respondents divert attention to the religious convictions of Islam:

“... [Visual B] keeps gold [coins] as investment, may keep foreign currency but prefers gold more, its return, interest is also permissible from a religious point of view.” (Anıl, 27)

(“...yatırım olarak altın tutar, döviz tutabilir ama altın daha çok tercih sebebi, dini açıdan da getirisi faizi şeyi helaldir.”) (Anıl, 27)

“...some people may choose this [gold coins as a means of investment] thinking of interest as forbidden by religion.” (Beyhan, 31)

(“...bazıları hani faiz haramdır diye düşünerek bu yolu seçiyor olabilir.”)

CHAPTER VI

VI. CONCLUSION

The objective of this study was to explore consumers' practices and experiences in relation to consumption of gold and gold jewelry. It examined the underlying motivations of consuming gold/gold jewelry, uses of gold and gold jewelry, and explored the practices and meanings that emerge as a result of these uses.

Gold and gold jewelry constitute a part of material culture, and consequently, they are tangible reflections of Turkish culture. They play a symbolic role in signifying identities, interrelationships among individuals, and the sociocultural environment. Although the symbolism in gold and gold jewelry is not readily discernible, the visibility and communicative aspects of these products serve as initial clues to cultural values. These characteristics also contribute to the understanding of product symbolism and how consumers utilize these symbols in communicating messages to others. As a result, this study illuminates a profound and pervasive practice.

In this chapter, I elaborate on the main findings of the research and discuss the contributions and limitations of the study. I also propose future avenues for research on the topic.

Within the domain of gift giving, the findings indicate that both symbolic and utilitarian motives are influential in the purchase of gold jewelry/coins. In consumer behavior, motives are classified along utilitarian and hedonic – or in more general terms, symbolic – dimensions. In the case of gold and gold jewelry, often a combination of these two motives guide the act of purchase. What is important, however, is that utilitarian and symbolic factors are so intermingled that it is difficult to discern between the two.

An interesting insight is gained through the depiction of utilitarian aspects of gold coins as gift items. They are considered as equivalent of money and preferred for their practical and material benefits. This often remains undetected in the domain of gifts, where their symbolic functions are emphasized (Wolfenbarger 1990). In line with previous research (Sherry 1983; Wolfenbarger 1990), the decision to purchase gold jewelry versus gold coins reveals the role of intimacy in selection of appropriate gifts. This notion illustrates the impact of social relationships on the consumption patterns of gold and gold jewelry. Moreover, the fact that the consumers often give gold jewelry/coins on ritualistic occasions marks the significance of these products as ritual artifacts.

For the use of gold jewelry/coins as items of ornamentation, the results of the projectives administered disclose distinct stereotypes in relation to gold jewelry. In relation with these stereotypes, the contextual elements as well as clothing items appear to influence the communication of consistent meanings. The importance attributed to clothing codes is also supported through the finding that gold jewelry exhibits complementarity with the product category of clothing. The existence of

clearly defined usage time and context for various designs of gold jewelry renders these previous findings as even more interesting. Moreover, the use of gold jewelry as a means to impress others indicates the product's embodied symbolism. This intention of use also guides the consumers' practices of borrowing and lending their gold jewelry, which is common among close friends and family. Gold coins, on the other hand, are also used as items of ornamentation although they are often purchased with the intention to secure future needs. This finding highlights the dynamics between symbolic and utilitarian motives.

The life cycle of gold jewelry/coins also reveals two main practices consumers engage in; the trading and selling of their ornamentation items. These practices, guided by both utilitarian and symbolic motives, illustrate the relation of gold jewelry to fashion and highlight the item's significance for sense of self.

Gold jewelry/coins are also used for investment purposes to secure future needs and to inhibit consumption. Most importantly, the exploration of the use of investment reveals the dual function of gold jewelry. While it is purchased with the intention to secure future needs, is also used as an ornament to adorn the body. This twofold use reflects the consumers' attempt to legitimize their behavior as saving while also making a purchase. It also reveals the interaction between the uses of ornamentation and investment. These items of gold jewelry are used neither purely for adornment nor solely for the purposes of investment. Often the intention of purchase is mixed in these instances; a finding that differs from Miller's (1998) conceptualization of thrift.

VI.1. Contributions

This research contributes to consumer behavior research on several grounds. First, it contributes to the product symbolism research by illustrating the interaction of the multiple uses of gold and gold jewelry. Each of the uses performed by products are treated separately for the purposes of illustration. The uses are in fact independent in some cases; however, the analysis also reveals an interaction between the uses of ornamentation and investment. Gold jewelry is found to have a dual function, used both for the purposes of adornment and investment. This dual function provides ground for the consumer to legitimize her purchases of gold jewelry as a saving.

Moreover, this finding reveals another dimension of consumption of gold jewelry, which is the aspect 'thrift'. Developed by Miller (1998) in his research on various aspects of shopping, this concept serves to explain the practices of gold jewelry consumers. However, there are some differences between Miller's (1998) understanding of 'thrift' and the way it is carried out in the consumption of gold jewelry. Most importantly, it is often not clear which of the uses guides the act of purchase. Hence, this study extends the concept of 'thrift' through applying it to the context of consumption of gold and gold jewelry.

Third, the analysis reveals that gold jewelry exhibits patterns of product complementarity with clothing items. This finding has strategic marketing implications. Marketing managers can explore the patterns of complementarity through which they can segment customers according to their preferences. Moreover, Holbrook and Dixon (1985) suggest that the notion of complementarity should

deserve attention as an aspect of fashion. They argue that fashion involves interactions among its parts and therefore, should not be treated as the sum of isolated elements. Viewed from this standpoint, fashion does not just pertain to gold jewelry, but also to clothing items that fit together with the product of gold jewelry.

Fourth, this study contributes to research in the domain of gift-giving. Previous studies view the gift as a symbolic vehicle. However, this study illuminates the utilitarian aspects of the gift. Gold coins are frequently purchased as gifts for ritualistic occasions. They are mostly preferred for their characteristic of flexibility, which is their easy conversion into money. In this sense, they surrender a measure of control to the gift receiver and they are purchased precisely for their material benefits. This finding illustrates that they serve a utilitarian role as opposed to the view that primary function of gifts is symbolic.

VI.2. Limitations and Suggestions for Future Research

This study has several limitations. First, the consumer data were drawn solely from female respondents. Some might argue that this may not fully reflect consumers' practices with respect to gold and gold jewelry consumption. This shortcoming provides avenues for future research. Although previous research and the accounts of industry representatives confirm that gold and gold jewelry are primarily used by women, the inclusion of male views could have enhanced our understanding on two main grounds. First, the interview data reveal that men purchase a considerable number of gold jewelry as gifts. Second, given the patriarchal nature of the Turkish

society (Kandiyoti 1991), the informants often cite their fathers or husbands as the head of the household. In this line of reasoning, the idea of women contributing to the savings of the household could be better interpreted through the inclusion of the views of the male head.

Second, this study focused mainly on the consumer side. Although the views of the marketing side were incorporated to provide an understanding of consumers' discourses, an exploration of the branding process in the sector of gold jewelry can enrich the study. Also, as the findings indicate, the consumers' practices of trading and selling gold/gold jewelry are enhanced through the relationships established with particular jeweler's shops. Future research can address this notion from a relationship marketing perspective.

Third, the study included solely gold jewelry/coin users. However, as the consumers' discourses suggest, there may be individuals who consciously avoid the use of gold jewelry in particular. Future research can incorporate the views of non-users to understand reasons and meanings underlying avoidance of gold jewelry.

Moreover, a further limitation stems from focusing on income level groups. The findings of the picture associations indicate lifestyle claims. In an attempt to answer the question of 'what kinds of lifestyles are associated with the consumption of gold/gold jewelry?' future research can benefit from establishing lifestyle as a criterion in selecting the participants. Alternatively, how the kinds of individuals represented in picture association view their selves can be included into the study.

Fifth, the study raises some questions regarding the nature of the product jewelry. On the one hand, consumers' discourses signal a positive relationship between income and consumption of gold jewelry, on the other hand this does not seem to affect the frequent purchase of gold jewelry consumption of both the lower and the higher end of the income level groups studied. This finding casts doubt on the view of jewelry as a luxury item. Future research could investigate whether gold jewelry should be categorized as a luxury product or not.

Lastly, the findings of this research pertain to Turkey and reflect Turkish consumers' practices. Future research can extend this study by focusing on another setting, and exploring the consumers' practices regarding the consumption of gold and gold jewelry within that particular country. This would provide grounds for a cross-cultural understanding of the underlying motivations of consumption of gold/gold jewelry. A cross-cultural study of gold and gold jewelry consumption can uncover commonalities and diversities in cultural patterns of gold and gold jewelry.

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Table 1

Pseudonym	Age	Education	Occupation	Individual Income	Household Income	Dwelling Area
Oytun	42	University Degree	Teacher	1-2 billion	3.5-4.5 billion	Ayrancı
Hamide	46	Vocational School	Administrative Staff	500 million-1 billion	1.5-2.5 billion	Keçiören
Diler	47	Master Degree	Administrative Staff	500 million-1 billion	1.5-2.5 billion	Bahçelievler
Canan	48	Ph.D.	Instructor	>3 billion	5.5-7.5 billion	Bilkent
Nilüfer	48	High School	Student		1.5-2.5 billion	Yenimahalle
Eda	49	University Degree	Retired Teacher		5.5-7.5 billion	Dikmen
İlgım	51	Master Degree	Instructor	500 million-1 billion	1.5-2.5 billion	Ümitköy
Kezban	53	High School	Retired		2.5-3.5 billion	Çankaya
Ülkü	53	High School	Housewife		4.5-5.5 billion	Emek
Sabiha	55	Primary School	Housewife		500 million -1billion	Keçiören
Aylin	24	University Degree	IT Specialist	1-2 billion	4.5-5.5 billion	Çankaya
Anıl	27	University Degree	n/a		1.5-2.5 billion	Emek
Feride	29	High School	Secretary	250-500 million	500 million-1.5 billion	Aydınlıkevler
Hilal	29	University Degree	General Manager	5 billion	5.5-7.5 billion	Bilkent
Beyhan	31	University Degree	Chemical Engineer	1-2 billion	3.5-4.5 billion	100. Yıl
Didem	31	Master Degree	Reporter	1-2 billion	2.5-3.5 billion	Oran
Deniz	34	Vocational School	Officer	250-500 milyon	500 million-1.5 billion	Yenimahalle
Burçin	38	Master Degree	Technical Personnel	1-2 billion	3.5-4.5 billion	Oran
Asuman	38	Ph.D.	Instructor	>3 billion	5.5-7.5 billion	Beysukent
Çağla	38	University Degree	Estate Agent	5 billion	1.2-2.5 billion	Çankaya

Table 2

Pseudonym, Age	Husband's Education	Husband's Occupation	Father's Education	Father's Occupation	Mother's Education	Mother's Occupation
Oytun, 42	High School	Sales Manager	University Degree	Doctor	Vocational School	Nurse
Hamide, 46	High School	Constructor	Primary School	Self-employed	Primary School	Housewife
Diler, 47	n/a	n/a	High School	Principle	High School	Personnel Manager
Canan, 48	Ph.D.	Instructor	Vocational School	Pilot	High School	Housewife
Nilüfer, 48	University Degree	Electric Engineer	High School	Military Personnel	Middle School	Housewife
Eda, 49	University Degree	Sales Coordinator	Vocational School	Officer	Primary School	Housewife
İlgim, 51	n/a	n/a	Ph.D.	Professor	Ph.D.	Professor
Kezban, 53	n/a	n/a	University Degree	Self-employed	Middle School	Housewife
Ülkü, 53	University Degree	Retired Military Personnel	Primary School	Merchant	Primary School	Housewife
Sabiha, 55	Primary School	Driver	Primary School	Hairdresser	Primary School	Housewife
Aylin, 24	n/a	n/a	University Degree	Construction Engineer	University	Pharmacist
Anıl, 27	University Degree	Mechanical Engineer	Master Degree	Mine Engineer	High School	Painter
Feride, 29	University Degree	Catering Company Owner	Middle School	Notary	High School	Retired Officer
Hilal, 29	Ph.D.	Instructor	High School	Electric Technician	Primary School	Housewife
Beyhan, 31	Ph.D.	Dentist	University Degree	Doctor	High School	Housewife
Didem, 31	University Degree	Civil Servant	Ph.D.	Doctor	Ph.D.	Doctor
Deniz, 34	University Degree	Branch Manager	Primary School	Driver	Primary School	Housewife
Burçin, 38	University Degree	Officer	Vocational School	Retired Officer	High School	Housewife
Asuman, 38	Ph.D.	Company Owner	University Degree	Member of Supreme Court	Vocational School	Housewife
Çağla, 38	University Degree	Manager	University Degree	Retired Officer	High School	Retired Nurse

APPENDIX A

Background Information Questionnaire

1.) Name: _____

2.) Age: _____

3.) Marital Status:

Single

Married

Divorced

Widow

4.) What kind of educational degree do you hold?

Primary School

Middle School

High School

Vocational School

Bachelor's Degree

Master's Degree

Ph.D.

4a.) Indicate the institution you are attending if you are currently pursuing an educational degree:

4b.) Indicate the institution you received a degree from if you pursued college or Master's education:

5.) What kind of degree does your father hold?

Primary School

Middle School

High School

Vocational School

Bachelor's Degree

Master's degree

Ph.D.

5a.) What is your father's occupation?

Indicate his most recent occupation if he is retired : _____

6.) What kind of degree does your mother hold?

Primary school

Middle School

High School

Vocational School

Bachelor's degree

Master's Degree

Ph.D.

6a.) What is your mother's occupation?

Indicate her most recent occupation if she is retired: _____

7.) Are you occupied?

No **(Please skip to question 11)**

Retired **(Please skip to question 11)**

Part-time

Full-time

Other

8.) What is your occupation: _____

8a.) What are your main duties and responsibilities at work?

9.) Are you on pay-roll?

Yes

No

If yes, in what range is your monthly income?

Less than 250 million

250 – 500 million

500 million – 1 billion

1 – 2 billion

2 – 3 billion

More than 3 billion

10.) Are you self-employed?

Yes

No

If yes:

Your company's registered capital: _____

How many people do you employ: _____

Skip to question 14 if you are not married.

11.) What kind of degree does your spouse hold??

Primary school

Middle School

High School

Vocational School

Bachelor's Degree

Master's Degree

Ph.D.

11a.) Indicate the institution he is attending if he is currently pursuing an educational degree:

12.) Is your spouse employed?

Yes

No

12a) If employed:

Paid employment

Self-employed

12b.) Could you briefly describe your spouse's occupation?

13.) Who is the head of your household?

14.) In what range is your monthly household income (including salary, rent, interest, etc. of you and all family members that share the same house)?

- Less than 500 million
- 500 million – 1.5 billion
- 1.5 – 2.5 billion
- 2.5 – 3.5 billion
- 3.5 – 4.5 billion
- 4.5 – 5.5 billion
- 5.5 – 7.5 billion
- 7.5 – 9.5 billion
- More than 9.5 billion

15.) Which neighborhood do you live in?

16.) Do you own the house that you live in?

16a.) Could you define the type of your house?

- Apartment flat
- Apartment duplex
- Villa
- Other

16b.) How many rooms does your house have?

16c.) Do you own the house(s) other than the one you currently live in? If yes, what?

Yes Please indicate: _____

No

17.) Which one(s) of this (these) durable goods do you own? Please indicate how many of each good you own.

- Car (Vehicle) ____
- Refrigerator (Fridge) ____
- Washing machine ____
- Dishwasher ____
- Television ____
- Hi-fi ____
- VCR ____
- VCD, DVD player ____
- Computer ____

18.) How do you invest your savings ?

19.) Do you have insurance? Please indicate.

- No insurance
- Life insurance
- Health insurance
- Retirement insurance

20.) Do you own gold and/or gold jewelry?

21.) Do you purchase gold and/or gold jewelry?

22.) Do you wear gold jewelry?

Anket

1.) Adınız: _____

2.) Kaç yaşındasınız? _____

3.) Medeni haliniz:

Bekar

Evli

Boşanmış

Dul

4.) En son sahip olduğunuz eğitim derecesi hangisidir?

İlkokul

Ortaokul

Lise

Yüksek okul

Üniversite

Yüksek lisans

Doktora

4a.) Halen okumakta iseniz devam ettiğiniz okulu belirtiniz:

4b.) Üniversite ya da yüksek lisansa devam ettiyseniz mezun olduğunuz okul ve branşınızı belirtiniz:

5.) Babanızın en son sahip olduđu eğitim derecesi hangisidir?

İlkokul

Ortaokul

Lise

Yüksek okul

Üniversite

Yüksek lisans

Doktora

5a.) Babanızın işi nedir?

Emekli ise en son çalıştığı işi belirtiniz: _____

6.) Annenizin en son sahip olduđu eğitim derecesi hangisidir?

İlkokul

Ortaokul

Lise

Yüksek okul

Üniversite

Yüksek lisans

Doktora

6a.) Annenizin işi nedir?

Emekli ise en son çalıştığı işi belirtiniz: _____

7.) Çalışıyor musunuz?

Çalışmıyorum (Lütfen 11. soruya geçiniz)

Emekliyim (Lütfen 11. soruya geçiniz)

Part-time/(Yarı-zamanlı) çalışıyorum

Full-time/(Tüm-zamanlı) çalışıyorum

Diğer

8.) İşiniz: _____

8a.) İşteki başlıca görev ve sorumluluklarınız nelerdir?

9.) Ücretli mi çalışıyorsunuz?

Evet

Hayır

Cevabınız evet ise aylık geliriniz hangi aralıkta yer almaktadır?

250 milyondan az

250 – 500 milyon

500 milyon – 1 milyar

1 – 2 milyar

2 – 3 milyar

3 milyar üstü

10.) Kendi işinizin sahibi misiniz?

Evet

Hayır

Cevabınız evet ise:

Şirketinizin kayıtlı sermayesi: _____

Yanınızda çalışan kişi sayısı: _____

Evli iseniz devam ediniz, evli değilseniz 14. soruya geçiniz.

11.) Eşinizin en son sahip olduğu eğitim derecesi hangisidir?

İlkokul

Ortaokul

Lise

Yüksek okul

Üniversite

Yüksek lisans

Doktora

11a.) Eğer halen okumakta ise devam ettiği okulu belirtiniz:

12.) Eşiniz çalışıyor mu?

Evet

Hayır

12a) Eğer çalışıyor ise:

Ücretli çalışıyor

Kendi işinin sahibi

12b.) İşini kısaca tanımlar mısınız?

13.) Ailenizin reisi kimdir?

14.) Ailenizin aylık geliri (sizin ve aynı evi paylaştığınız bütün aile üyelerinin, maaş, kira, faiz vb gelirlerin tümü dahil olmak üzere) hangi aralıkta yer almaktadır?

500 milyondan az

500 milyon – 1.5 milyar

1.5 – 2.5 milyar

2.5 – 3.5 milyar

3.5 – 4.5 milyar

4.5 – 5.5 milyar

5.5 – 7.5

7.5 – 9.5

9.5 milyar üstü

15.) Hangi semtte oturuyorsunuz?

16.) Oturduğunuz ev size mi ait?

16a.) Evinizin tipini tanımlar mısınız?

Apartman dairesi

Dubleks apartman dairesi

Villa

Diğer Belirtiniz: _____

16b.) Eviniz kaç odalı?

16c.) Şu anda oturmakta olduğunuz ev dışında başka ev/evleriniz var mı? Var ise nedir/nelerdir?

Evet Belirtiniz: _____

Hayır

17.) Aşağıdaki dayanıklı eşya ve araçlardan hangilerine sahipsiniz? Lütfen herbirinden kaçar tane olduğunu belirtiniz.

Araba ____

Buzdolabı ____

Çamaşır makinesi ____

Bulaşık makinesi ____

Televizyon ____

Müzik seti ____

Video ____

VCD, DVD ____

Bilgisayar ____

18.) Tasarruflarınızı nasıl değerlendirirsiniz?

19.) Sigortanız var mı? Belirtiniz.

Sigortam yok

Yaşam sigortam var

Sağlık sigortam var

Özel emeklilik sigortam var

20.) Sahip olduğunuz altın ve/veya altın takınız var mı?

21.) Altın ve/veya altın takı alır mısınız?

22.) Altın takı kullanır mısınız?

APPENDIX B

Consumer Interview Guide

- 1.) What does the word gold remind you? Could you write them down one by one?
- 2.) What does the term gold jewelry remind you? Could you write them down one by one?

Could you explain me how you recalled these words?

- 1.) When/In which situations do you think gold is purchased/ used? What do you think about these uses, can you elaborate? (How is gold used/ for what is gold used?)
- 2.) When/In which situations do you think gold jewelry is purchased/ used? What do you think about these uses, can you elaborate on them? (How is gold jewelry used/for what is gold jewelry used?)

Picture Associations:

Which one(s) of these women do you think would wear gold jewelry?

Why do you think these women would/would not wear gold jewelry?

Do you think they own any jewelry other than gold?

How would you describe these women?

(Their life style, likes/dislikes, how they go about their life, how much they earn monthly...)

Do you think these women will continue/ start wearing gold jewelry in ten years from now? What kinds of other jewelry will they be wearing then?

1. Do you think that gold jewelry is subject to fashion? (Are there any distinct designs that are fashionable?)
2. Do you think that using gold jewelry is fashionable?
3. What are the kinds of gold jewelry that you do not like to see/ find irritating / contradicting on other people? For example...
4. What are the kinds of gold jewelry that you like upon seeing on other people? For example...

5. What kinds of jewelry do you own? What kinds of jewelry do you usually wear? What are the kinds of jewelry that you would never wear? What are the kinds of jewelry/jewelry styles that you like a lot?
6. Can you describe your gold jewelry one by one?
7. Do you perceive any difference between your gold and other jewelry? What is the difference?
8. Do you wear gold jewelry along with your other jewelry?
9. How often do you purchase gold jewelry?
10. Do you receive gold jewelry as a gift? From whom/in what kind of situations do you receive these gifts?
11. From which jewelers' do you shop? Do you have a particular jeweler shop that you go to? For how long have you been going to/purchasing from this jeweler?
12. For what kind of uses do you purchase gold jewelry? When did you last purchase gold jewelry? What did you buy?
13. What are the factors that you pay attention to when buying gold jewelry? Which factors do you consider when making a choice?
14. Who do you have in mind when purchasing gold jewelry? Do you think about whether your husband/boy friend/female friends/acquaintances will like/dislike what you are purchasing?
15. Are you aware of branded gold? Do you prefer these brands?
16. Do you ever design your gold jewelry? (Made-to-order, special orders etc.)
17. Do you purchase gold jewelry as a set? For example...
18. Do you ever trade/sell your gold jewelry? How do you decide to sell/trade?
19. Do you ever borrow gold jewelry? From whom/where? Why?
20. Did you ever lend your gold jewelry? To whom? Why?
21. When do you wear gold jewelry?
22. For what kind of occasions/places do you wear gold jewelry? Do you have any gold jewelry that you wear on special occasions? (Weddings, New Year's, wedding anniversaries etc.)
23. With what kind of clothes do you wear gold jewelry?
24. Are there any differences between gold jewelry that you purchase for your own use and for others? What is the reason for this difference?
25. Do you have gold jewelry that has a special meaning for you? Can you tell me about it?

26. What is your favorite gold jewelry? What kind of meaning does this gold jewelry hold for you?
27. Do you have any heirloom of gold jewelry? Will there be? Do you plan to give/leave any of your gold jewelry for keepsakes?
28. How do you store your gold jewelry? Where do you keep them?
29. Do you purchase gold other than jewelry? How often?
30. For what kinds of uses do you buy gold?
31. What are the factors that you pay attention to when buying gold?
32. Who do you have in mind when purchasing gold?

Tüketiciler Mülakatları Rehberi

- 1.) Altın kelimesi size neler çağrıştırıyor, teker teker yazar mısınız?
- 2.) Altın takı terimi size neler çağrıştırıyor, teker teker yazar mısınız?
Bu kelimelerin nasıl aklınıza geldiğini anlatır mısınız?

- 1.) Sizce altın hangi zamanlarda alınır/kullanılır? Bu kullanımlar hakkında ne düşünüyorsunuz, açar mısınız? (altın nasıl kullanılıyor/ ne için kullanılıyor?)
- 2.) Sizce altın takı hangi zamanlarda alınır/kullanılır? Bu kullanımlar hakkında ne düşünüyorsunuz, açar mısınız?

Kadın Resimleri:

Bu kadınlardan hangileri altın takı takar?

Bunların niye altın taktığını veya takmadığını düşünüyorsunuz?

Sizce nasıl bir kadın bu?

Hayat tarzı, işi, yaşamı, sevdiği sevmediği şeyler, nereye gider, ne yapar, ayda ne kadar kazanır....

Bu kadınlar bir 10 yıl sonra altın takar mı/ takmaya devam eder mi/ ne takar?

1. Sizce altın takının modası var mı? (Moda olan farklı dizaynlar, farklı tasarımlar var mı?)
2. Sizce altın takı kullanmak moda mı?
3. Başkalarının üzerinde görmekten hoşlanmadığınız/sinir olduğunuz/size ters gelen altın takı tarzları nelerdir? Mesela...
4. Başkalarının üzerinde görüpte çok beğendiğiniz, hoşlandığınız altın takı tarzları nelerdir? Mesela...
5. Ne tür takılarınız var? (Başka... onun dışında...) Genelde ne tarz takılar takarsınız? (Altın ve altın dışında) Hiç/asla takmadığınız şeyler nelerdir? Çok sevdiğiniz, beğendiğiniz takılar, tarzlar nelerdir?
6. Altın takılarınızı teker teker tarif edebilir misiniz?
7. Altın takılarınızla diğer takılarınız arasında bir fark görüyor musunuz? Bu fark sizce nedir?
8. Altın takılarınızı diğer takılarınızla beraber takar mısınız?
9. Hangi sıklıkta altın takı alırsınız?

10. Size hediye olarak altın takı verilir mi? Kimlerden/ne gibi durumlarda gelir genelde bu hediyeler?
11. Hangi kuyumculardan alışveriş edersiniz? Alışveriş yaptığınız belli bir kuyumcu var mı? Ne zamandır bu kuyumcudan alışveriş yapıyorsunuz?
12. Ne tür kullanımlar için altın takı alırsınız? En son ne zaman altın takı aldınız? Ne aldınız?
13. Altın takı alırken nelere dikkat edersiniz? Bir seçim yaparken neleri göz önünde bulundurursunuz?
14. Altın takı alırken kimleri düşünerek seçersiniz? (Kendiniz, kocanız/sevgiliniz, bayan arkadaşlar/çevreniz vb.) (Kendiniz seçim yaparken kocanızın/arkadaşlarınızın... beğenip beğenmiyeceğini düşünür müsünüz, aklınızdan geçer mi?)
15. Altında marka olduğunu biliyor musunuz? Tercih eder misiniz? (Goldaş, Favori vb, kendi tasarımları olan kuyumcular...)
16. Altın takılarınızı kendiniz tasarladığınız olur mu? (Ismarlama, Özel sipariş vb)
17. Altın takılarınızı set halinde aldığınız olur mu? Mesela...
18. Satın aldığınız altın takıları değiştirdiğiniz, sattığınız olur mu? Satmaya yada değiştirmeye nasıl karar verirsiniz?
19. Hiç ödünç olarak altın takı aldığınız olur mu? Kimden, nereden? Ne için?
20. Siz hiç bir altın takınızı ödünç verdiniz mi? Kime? Ne için?
21. Altın takılarınızı ne zamanlar takarsınız?
22. Altın takılarınızı nerelere giderken takarsınız? Özel durumlarda taktığınız altın takılar var mı? (Düğün, yılbaşı, evlilik yıldönümü vb.)
23. Altın takılarınızı ne tarz kıyafetlerle takarsınız?
24. Kendinize aldığınız altın takılarla başkaları için aldıklarınız arasında fark olur mu? Ne gibi? Mesela... Bu farklılığın sebebi sizce nedir?
25. Sizin için özel anlamı olan bir altın takınız var mı? Anlatır mısınız?
26. Altın takılarınız arasında en çok sevdiğiniz hangisi? Bu takı sizin için ne gibi bir anlam taşıyor?
27. Size yadigar kalan bir altın takınız var mı? Olucak mı? Siz herhangi bir altın takınızı yadigar bırakmayı düşünüyor musunuz?
28. Altın takılarınızı nasıl saklıyorsunuz? Nerede tutarsınız?
29. Takı dışında altın alır mısınız? Hangi sıklıkta alırsınız?
30. Ne tür kullanımlar için altın alırsınız?

31. Altın alırken nelere dikkat edersiniz? Bir seçim yaparken neleri göz önünde bulundurursunuz?
32. Altın alırken kimleri/neleri düşünerek seçersiniz?

APPENDIX C

Industry Representative Interview Guide: Jeweler's Shop

1. Could you tell me about your experiences in the sector? (How long have you been working in this sector, do you own other jeweler shops, who are the owner of these stores...)
2. Could you provide some information on gold/gold jewelry? (Karats, craftsmanship, color, models, types)
3. Do you think gold jewelry is subject to fashion?
4. Do you think using gold jewelry is fashionable?
5. What are the changes you have observed in the gold market in the last 10/20 years concerning both buyers and sellers?
6. For what kind of uses do you think people purchase gold/gold jewelry? (For gift giving?)
 - a. For what kind of occasions?
 - b. When?
 - c. For what purposes?
7. Who does buy gold/gold jewelry?
8. What kinds of gold jewelry do you sell? What gender/sex do you think these gold jewelry appeals to?
9. Which ones are your best selling gold jewelry models? Why do you think these models sell better?
10. Do you carry models that are suitable for daily use? Which ones?
11. Do you carry models that are suitable for evening use? Which ones?
12. Do you carry models that you consider as modern/classic? Which ones?
13. The participants in my study have mentioned practical gold jewelry models, which ones do you think would be practical/non practical?
14. The participants in my study have mentioned showy/flashy gold jewelry models, which ones do you think would be showy/non showy?
15. What kinds of gold jewelry models do you sell as a set?
16. Do you think branded gold jewelry is preferable? Why?
17. Do you sell branded gold jewelry? Why/ why not do you choose to do so?

18. Do you produce customer designed jewelry? What kinds of jewelry do you make?
Do you think special orders are preferable?
19. Do you have regular customers?
20. Do your customers exchange or sell their gold jewelry? In what kind of situations do you receive such requests?
21. Do you lend gold/gold jewelry to your customers? In what of situations/under what circumstances?
22. What are the things your customers pay attention to when purchasing gold/gold jewelry?

Kuyumcu Mülakat Rehberi

1. Biraz bu sektördeki deneyiminizden bahsedebilir misiniz? (kaç senedir bu işi yapıyorsunuz, başka mağazalarınız var mı, mağaza sahipleri kimler...)
2. Biraz altın ve altın takı çeşitleri hakkında bilgi verebilir misiniz? (ayarları, işçiliği, renkleri, modelleri, tipleri)
3. Sizce altın takının modası var mı?
4. Sizce altın takı kullanmak moda mı?
5. Son 10/20 yılda altın piyasasında hem satıcı hem alıcı taraflarında gözlemlediğiniz değişiklikler neler?
6. Genelde insanlar ne tür kullanımlar için altın/altın takı alırlar? (hediye?)
 - a. Ne gibi durumlarda?
 - b. Hangi zamanlarda?
 - c. Ne tür amaçlar için?
7. Kimler altın/altın takı alır?
8. Siz ne tarz altın takılar satıyorsunuz? Sattığınız altın takıların daha çok hangi cinsle hitap ettiği düşünüyorsunuz?
9. En çok satılan altın takı modelleriniz hangileri? Sizce niye en çok bu modeller tercih ediliyor?
10. Gündelik kullanım için uygun olan modelleriniz var mı? Hangileri?
11. Gece kullanımı için uygun olan modelleriniz var mı? Hangileri?
12. Modern/Klasik diye tanımlayabileceğiniz modelleriniz var mı? Hangileri?
13. Benim konuştuğum kişiler kullanışlı altın takı modellerinden bahsettiler, sizce hangi tip modeller kullanışlıdır? Kullanışlı olmayanlar?
14. Benim konuştuğum kişiler gösterişli altın takı modellerinden bahsettiler, sizce hangi tip modeller gösterişlidir? Gösterişli olmayanlar?
15. Set olarak ne tarz altın takılar satıyorsunuz?
16. Sizce altın takıda marka tercih ediliyor mu? Bunun sebebi nedir sizce?
17. Siz marka altın takılar satıyor musunuz? Tercih etmenizin/etmemenizin sebebi nedir?
18. İsmarlama veya özel sipariş yapar mısınız? Ne tür şeyler yaparsınız? Genelde ısmarlama/özel sipariş tercih ediliyor mu?
19. Devamlı müşterileriniz var mı?

20. Müşterilerinizin altın takılarını deęiřtirdięi veya sattıęı olur mu? Ne gibi durumlarda böyle bir talep gelir?
21. Müşterilerinize ödünç olarak altın/altın takı verir misiniz? Ne gibi durumlarda?
22. Müşterileriniz altın/altın takı alırken nelere dikkat ederler?

Industry Representative Interview Guide: Favori

1. Could you tell me about your experiences in the sector? (What is your position, how long have you been working in this sector, did you work at other gold jewelry companies before...)
2. What do you think of the jewelry production in Turkey? (Craftsmanship, methods, quality, competition...)
3. What place/position do you think Turkish gold jewelry sector holds in the international platform/market?
4. Do you think gold jewelry is subject to fashion? How does your company follow this fashion?
5. Do you think using gold jewelry is fashionable?
6. What are the changes you have observed in the gold market in the last 10/20 years concerning both buyers and sellers?
7. What are the goals of your company?
8. How many sale points do you have both within and outside Turkey?
9. To which countries do you import your products?
10. What are your contributions to the Turkish gold jewelry sector?
11. Can you provide information about the varieties of Favori gold jewelry? (Craftsmanship, colors, models, types)
12. Are there any factors of consideration in the design of your products? What are these factors?
13. What are the factors you consider as important in marketing your products?
14. Who are your target consumers?
15. Which factors do you think lead the consumers to prefer Favori?
16. How do you introduce your products to the market?
17. What are the advantages and disadvantages of being a brand in the gold jewelry sector?

Favori Şirketi Mülakat Rehberi

1. Biraz bu sektördeki deneyiminizden bahsedebilir misiniz? (göreviniz nedir, kaç senedir altın takı sektöründe çalışıyorsunuz, daha önce başka firmalarda görev aldınız mı...)
2. Türkiye’de takı üretimi hakkında ne düşünüyorsunuz? (işçilik, teknikler, kalite, rekabet)
3. Sizce Türk altın sektörünün uluslararası platformdaki yeri nedir?
4. Sizce altın takının modası var mı? Şirketiniz bu modayı nasıl takip ediyor?
5. Sizce altın takı kullanmak moda mı?
6. Son 10/20 yılda altın piyasasında hem satıcı hem alıcı taraflarında gözlemlediğiniz değişiklikler neler?
7. Şirketinizin hedefleri nelerdir?
8. Türkiye ve Türkiye dışında kaç tane satış noktanız var?
9. Hangi ülkelere ihracat yapıyorsunuz?
10. Türk altın takı sektörüne getirdiğiniz yenilikler neler?
11. Favori altın takı çeşitleri hakkında bilgi verebilir misiniz? (ayarları, işçiliği, renkleri, modelleri, tipleri)
12. Ürünlerinizin tasarım ve disaynında dikkat ettiğiniz unsurlar var mıdır? Nelerdir bunlar?
13. Ürünlerinizin pazarlanmasında nelere önem veriyorsunuz?
14. Hedef kitleniz kimlerdir?
15. Tüketicilerin hangi nedenlerden dolayı Favori’yi tercih edeceğini düşünüyorsunuz?
16. Ürünlerinizi nasıl tanıtıyorsunuz?
17. Sizce altın takı sektöründe marka olmanın avantajları ve dezavantajları neler?

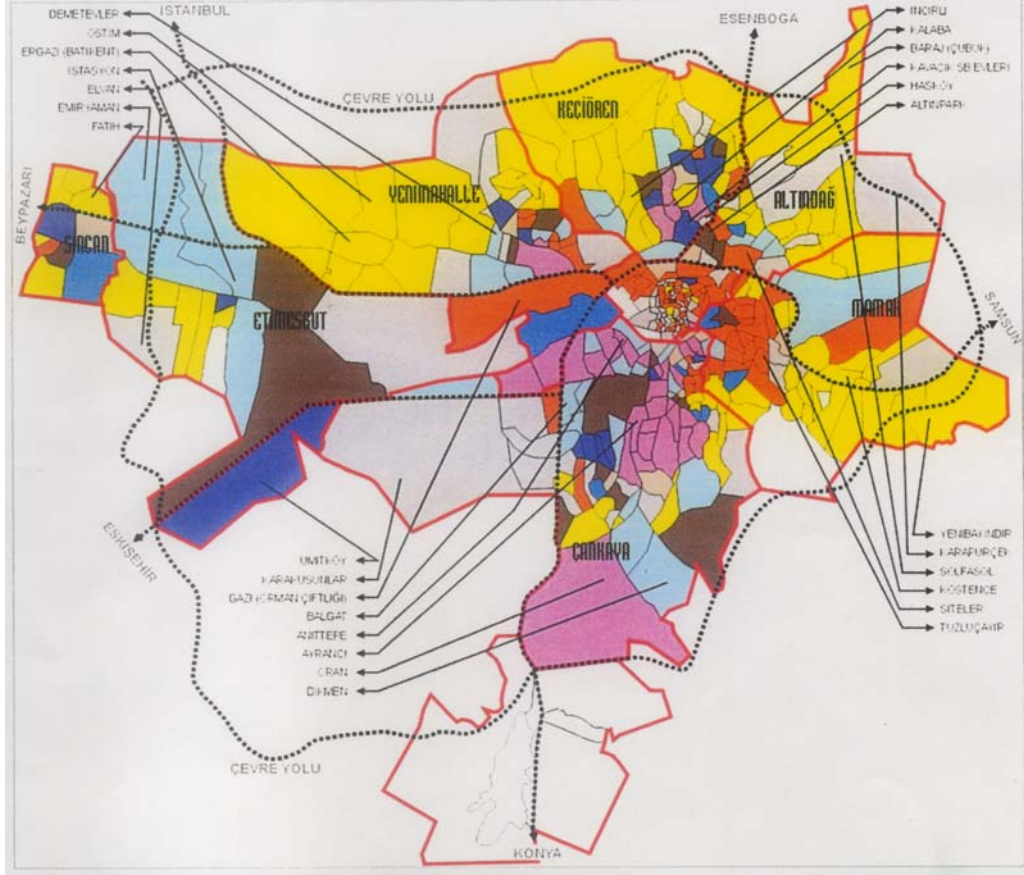
Industry Representative Interview Guide: Ankara Chamber of Jewelers and Watch Sellers

1. Could you tell me about your experiences in the sector? (What is your position, how long have you been working in this sector, did you work at other gold jewelry companies before...)
2. When was the Ankara Chamber of Jewelers and Watch Sellers founded?
3. What are the main duties of the chamber?
4. What are your goals?
5. Who are your members?
6. Can you provide brief information about your activities in Turkey?
7. What do you think of the jewelry production in Turkey? (Craftsmanship, methods, quality, competition...)
8. What place/position do you think Turkish gold jewelry sector holds in the international platform/market?
9. What are the changes you have observed in the gold market in the last 10/20 years concerning both buyers and sellers?
10. What do you think about the branding process in the gold jewelry sector?

Ankara Kuyumcular ve Saatçiler Odası Mülakat Rehberi

1. Biraz bu sektördeki deneyiminizden bahsedebilir misiniz? (göreviniz nedir, kaç senedir altın takı sektöründe çalışıyorsunuz, daha önce başka derneklerde, firmalarda görev aldınız mı...)
2. Ankara Kuyumcular Odası Derneği ne zaman kurulmuştur? Kuruluş sebebi nedir?
3. Kuyumcular Odası'nın başlıca görevleri nelerdir?
4. Amaçlarınız nelerdir?
5. Üyeleriniz kimlerdir?
6. Türkiye'deki faaliyetleriniz hakkında kısaca bilgi verebilir misiniz?
7. Türkiye'de takı üretimi hakkında ne düşünüyorsunuz? (işçilik, teknikler, kalite, rekabet)
8. Sizce Türk altın sektörünün uluslararası platformdaki yeri nedir?
9. Son 10/20 yılda altın piyasasında hem satıcı hem alıcı taraflarında gözlemlediğiniz değişiklikler neler?
10. Altın takı sektöründeki markalaşma hakkında ne düşünüyorsunuz?

APPENDIX D



The Dispersion of Status and Income Groups in Districts of Ankara (Güvenç 2001)

APPENDIX E



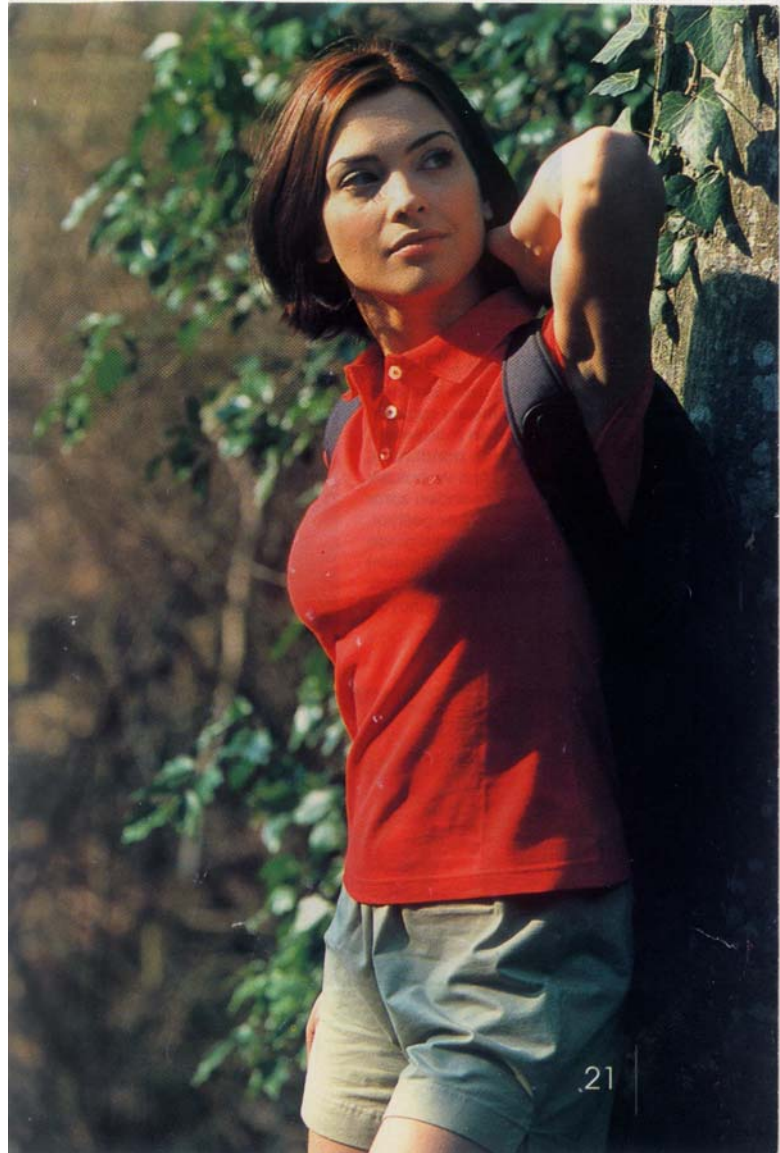
Visual A



Visual B



Visual C



Visual D



Visual E



Visual F