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The new middle class in Turkey: A qualitative study in a dynamic economy

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ABSTRACT

Although the middle class phenomenon is a widely investigated topic within a wide range of academic fields such as sociology, political sciences, anthropology, the current study concentrates on the middle class from a marketing perspective in the context of an important Emerging Market—Turkey. The definition we adapt in this study pertaining to the new middle class includes the households that have gained substantial disposable income and have experienced substantial lifestyle changes since the market liberalization reforms which commenced in the 1980s. We first present the importance of the middle class in emerging markets (especially the BRIC), the concept of middle class and the new middle class phenomenon. We then review the literature on the new middle class in Turkey and we explore whether secular and conservative subgroups of the new middle class differ in consumptional and attitudinal dimensions. Finally, we offer preliminary insights based on a qualitative study with 36 new middle class consumers in urban Turkey.

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1. Introduction

Recently, there has been much interest in middle class consumers in EMs from many multinational enterprises such as IKEA (Rankin, 2014), Samsung and Unilever. This is because a robust middle class implies a dynamic economy. Today, examining the middle class evolution in both advanced and emerging markets is a fundamental task in international strategic marketing (Cavusgil & Guercini, 2014). Middle class is seen as an indicator of market potential in international business (Cavusgil, Knight, & Riesenberger, 2012). Cavusgil and Kardes (2013b) suggest that in addition to being the engine of economic growth and the stimulant of competition and quality products, middle class households are the sources of the entrepreneurial class and higher productivity. They also note that while signaling an improvement in income equality (GINI Index), standing for more vocal consumers and eventually more transparent governance, the middle class households are also the pulse of a progressive society.

By 2030, about 80 percent of the global middle class is expected to live outside the developed world, mainly in emerging markets

(Brunke, Van Dongen, & Downey, 2013). Largest of these markets are known as the BRIC (Brazil, Russia, India and China). It is estimated that at least 300 million consumers are considered middle class in China and India. Middle class in China is not a driving force for political and social changes yet and mostly concerned with its social and economic status (Xin, 2013). Some 25 percent of China's population is estimated to be the new middle class (NMC) who emerged over the last 15 years. Most own an apartment and a car but consume 'excessively' (Luhby, 2012). In India, there have been improvements such as greater access to education, rapid economic growth, and migration to urban centers like Mumbai, with a more liberal economy over the past two decades. The caste system may be losing its importance (BBC Turkish Web Site, 2013). In Brazil, middle class is classified as the 'C Class. They own household appliances, electronics, and desire to take holidays (Carneiro, 2013). In Russia, much of the middle class own a home and some 60 percent of their spending is related to retail sector which manifests itself in the explosion of shopping centers around the country (Kramer, 2013).

The Turkish business sector has responded rather enthusiastically by catering to the new middle class consumption capacity over the past decade. The number of shopping centers, cafes, art galleries, fitness centers, rapid transitways and parks has multiplied. Home ownership has increased with the introduction of the mortgage system. The expansion of the middle class triggered

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discretionary consumption, bringing prosperity and wealth to the economy, improved the quality of life, created a culture of leisure and fun; and increased high technology usage (Buyukuslu, 2011).

In the present study, we conceptualize the new middle class as households that have gained substantial disposable income and experienced significant lifestyle changes since 1980s, when the market liberalization reforms in Turkey commenced. We address the following research questions: (1) How can we profile and characterize the new middle class in Turkey? and (2) What are the potential differences between the conservative and secular subgroups of this new middle class?

In Turkey, which is a rapidly transforming society, we see two distinct groups emerging. These are best described as conservative and secular subgroups. By conservative we mean “those who are opposed to secular institutions and loyal to religious teachings, practices and relationship networks” (Balkan & Oncu, 2014) and this term is a synonym of the word “Islamic” (Balkan & Oncu, 2014). In contrast, by secular we refer to “those who are loyal to the secular institutions that were presented and imposed by the founders of the Republic” (Balkan & Oncu, 2014). Conservative also implies being more devoted to religion than secular consumers. While individuals may typically possess both secular and conservative elements, one part should be predominant.

There are relatively a few studies which report the middle class phenomenon from a marketing perspective (such as; Martineau, 1957; Martineau, 1958; Coleman, 1983; Rich & Jain, 1968; Sandikci & Ger, 2007; Ustuner & Holt, 2010; Cavusgil & Kardes, 2013b; Kravets and Sandikci, 2014). This article contributes to ongoing discussion on the potential growth and consumption of new middle classes in international business by defining the features of the new middle class in Turkey as well as their consumption and attitudinal features.

2. The middle class concept and the new middle class phenomenon

The Middle Class: Exact definitions and measurement vary from country to country. As more people join the middle class throughout the world, the ripple effect which can renew itself has taken millions of people out of poverty and created new discretionary consumption opportunities (Wheary, 2009). Considering the percentage of the middle class in Turkey, according to BCG (Jin et al., 2010), middle class households' share was 44 percent in 2010 and it is expected to increase to 59 percent in 2015.

The middle class is mostly measured with income. Easterly (2001) defines the middle class as those in the second, third and fourth quintile of the distribution of per capita consumption expenditure. Kharas (2010) regards those who have daily expenditures of 10\$ to 100\$ per person, in purchasing power parity terms, as middle class households. Foroohar and Margolis (2010), define the middle class as consumers with yearly incomes between \$6000 and \$30,000. Jin et al. (2010) defines the middle class households as those with annual income exceeding \$10,000. A definition based on only income is not helpful for gathering enough information about consumers (Cunha, Cheng, & Abida, 2013). Consequently, there is a need for a more comprehensive definition of middle class that has more than one variable-income.

In a more comprehensive series of studies, Cavusgil (Cavusgil, 2013; Cavusgil & Guercini, 2014; Cavusgil & Kardes, 2013b) conceive middle class as households who have at least 30 percent of total household income available for discretionary consumption. These households aspire to enjoy comfort, stable housing, better healthcare, reasonable retirement and job security, and possess the disposable income that can be spent on cars, home appliances, better housing, private education for children, and leisure. In their

GSU-CIBER Middle Class Scorecard, Cavusgil and Kardes (2013b), categorize middle class as affluent (upper) middle class (income and expenditure percentiles of 7–9) and mass (lower) middle class (income and expenditure percentiles of 3–6). Furthermore, Savage et al. (2013, inspired from Bourdieu (1984), examines the middle class on the basis of economic, cultural and social capital. Fukuyama (2013) notes that the middle class is better characterized by education, occupation, and the ownership of assets. In addition, Cavusgil and Kardes (2013b) also include values, expectations, and attitudes among the distinctive dimensions of middle class in Emerging Markets.

The New Middle Class Phenomenon: There has been much discussion about the old versus new middle class issue both in Turkey and other EM contexts. The new middle class is distinct from the ‘traditional’ middle class which has attained this position prior to the most recent phase of globalization and rapid growth—roughly the last three decades. According to Mills (1951), the new middle class comprises of white collar professionals, including managers, engineers, lawyers and people who work in education, science and technology, health and personal care sectors. Recently, Kravets and Sandikci (2014) described the new middle class households as young urban professionals who describe their income as “comfortable”, hold a college degree, speak English, and have (or aspire to) a corporate career by drawing on the definition of Fernandes (2006). The new middle class households mostly have one or two children, and two salaries (Ayata, 2007; Keyder, 2014).

The new middle class consumers are financially comfortable, well traveled, possess sophisticated knowledge of fashion and brands, live in modern apartments; and own a set of goods such as a Samsung television, an iPhone etc. (Kravets & Sandikci, 2014). Consumption is a major preoccupation of the new MC. Ward and Neumann (2012) state that there will be increasing opportunities in Turkish communication, restaurant and hotels, and leisure time sectors due the rise of this new middle class. Importantly, the most distinctive feature of the new middle class is having achieved status by means of education (Ayata, 2007; Bicakci, 2008; Keyder, 2014). Similarly, in new middle class families, women are educated even if they are housewives and often work until retirement (Ayata, 2007).

The new middle class is seen as a symbol of the steady retreat of poverty; an engine of the global economy; a creator of jobs; a new consumer market; and an advocate for social stability (Wheary, 2009); this is a fundamentally important societal phenomenon.

2.1. The evolution of the New Middle Class in Turkey

Although the middle class concept is nothing new in the context of Turkey, it should be indicated that there was not a genuine middle class during early transition era to democracy (Laciner, 2013).

Emergence of real middle class which would be named as “new middle class”, dates back to early 1980s. After years of military interruptions, the Motherland Party (Anavatan Partisi-ANAP) government abandoned centrally planned protectionist economic policy and embarked on liberal, free market economic policy. The country was ruled successfully by the Motherland Party from 1983 to 1991. Turgut Özal, Prime Minister of Turkish Republic and the chairman of Motherland Party, attached special importance to the well-being of the Turkish middle class and named them as the mainmast (orta direk) of the entire Turkish society (Laciner, 2013). Since then, mainmast expression became one with the middle class in Turkey.

Until 1994, the middle class was mainly encountered in cities which are close to the centre such as Istanbul, Ankara and Izmir (Keyman, 2012). Over time, the middle class spread to the Anatolia, the periphery (Keyman, 2012). After an unstable macroeconomic

and political period of slightly more than 10 years, the Justice and Development Party (Adalet ve Kalkınma Partisi) began to rule Turkey by acquiring over two thirds of the parliamentary seats in 2002. The Justice and Development Party (AKP) shares many similarities with the Motherland Party in terms of their neoliberal policies (Cosar & Ozman, 2004). But despite the fact that the AKP has embraced the principles of secularism and democracy and does not call itself an Islamic party, it is undeniably Islam-friendly. Many of its leaders and officials are practicing Muslims, and it stems from an established tradition of Islamic parties. The AKP is a pro-Islamic party that has adopted conservative democracy as its ideological platform (Axiarlis, 2014).

The AKP has been in power since 2002 by winning several election victories. During this period, the economy grew at an average annual growth rate of just above 5 percent (Republic of Turkey Ministry of Foreign Affairs, 2015). The years 2010 and 2011 were exceptional for the Turkish economy; the economy has achieved a growth rate of 9.2 percent in 2010 and 8.5 percent in 2011 which are among the highest figures globally (Republic of Turkey Ministry of Foreign Affairs, 2015). In addition, the economic performance of the country, some gains were made in terms of market liberalization, human rights, and education. It can be argued that the new middle class began to emerge in 1980s when the Motherland Party became the governing party and grew significantly during the AKP years.

Given the repeated success of the AKP in the national elections (with the exception of 2015 elections which saw decline of its popularity), may suggest “the growing strength of political Islam” (Rabassa & Larrabee, 2008). It can also be concluded that the vast majority of the new middle class in Turkey is conservative Muslims (Keyman, 2010, 2012, 2014; Karpat, 2009). It would also be accurate to conclude that the new middle class is composed of two subgroups, as conservatives and seculars (Balkan & Oncu, 2014). Thus, “in the transformation of the Islamic movement in general the electoral victory of the AKP in particular, a new urban class consisting of horizontally connected solidarity based groups with rural origins and shared Islamic ethos, played an important role” (Yavuz, 2003).

The rapid growth of the new middle class in Turkey is directly related to the exceptional economic performance of the country as a consequence of political stability and market liberalization. In addition, Turkey’s integration with the global markets,

initiation of the integration process with the European Union, urbanization and transformation of Anatolian cities, AKP rule and finally effective foreign policy of the governments are additional factors for rapid acceleration of the new middle class (Keyman, 2012).

2.2. The literature on the middle class in Turkey

There are many studies on the middle class in Turkey from historical and sociological perspectives (such as Ayata, 2007; Balkan & Oncu, 2014; Karademir, 2009; Karpat, 2009, 2010; Keyder, 2013a, 2013b, 2014; Keyman, 2010, 2012, 2014; Kongar, 1999; Laciner, 2013; Rutz & Balkan, 2010). Yet there are very few studies addressing the new middle class in Turkey from the perspective of marketing (such as; Euromonitor International Consumer Survey, 2013; Ipsos KMG, 2012; Kravets & Sandikci, 2014; Sandikci & Ger, 2007; Turkishtime Magazine, 2013; Ustuner & Holt, 2010; Yilmaz, 2007). Although some of the mentioned studies are not directly related to marketing, they provide useful marketing implications. We can summarize key characteristics of the new middle class in Turkey as illustrated in Table 1.

3. A qualitative study of middle class in urban Turkey

In order to shed greater light on the characteristics of the new middle class in contemporary Turkey, we carried out a qualitative study in 2014 with a convenience sample of 36 consumers who represent well educated, urban consumers. Names of the participants have been changed for confidentiality. Appendix A profiles these participants. Interviews took place largely at participants’ homes, offices, or coffee shops. Typical interview lasted about 45 min.

3.1. Theoretical framework of the study—The Iceberg model

The above discussion suggests that the new middle class is the outcome of a recent, fundamental societal transformation in the emerging markets. The new middle class represents more than a group of consumers with disposable income who then engage in discretionary consumption. Rather, they are distinct in their values, life styles, and political inclinations. Indeed, this is exactly the rationale behind Cavusgil and Kardes’ Iceberg Model of Middle

Table 1
Characteristics of the new middle class in Turkey.

Key findings	Authors
New middle class (NMC) has both secular and conservative elements	Balkan and Oncu (2014), Karademir (2009), Kravets and Sandikci (2014), Sandikci and Ger (2007), Ustuner and Holt (2010)
NMC is mainly conservative in religious terms	Erdem (2010), Ipsos KMG (2012), Keyman (2012), Turkishtime Magazine, 2013, Yilmaz (2007)
NMC is well-educated	Ayata (2007), Balkan and Oncu (2014), Bicakci (2008), Keyder (2014), Kravets and Sandikci (2014), Rutz and Balkan (2010)
This class begun to emerge after 1980s and adopts free market values	Balkan and Oncu (2014), Kravets and Sandikci (2014)
The new middle class mostly consists of white collar professionals	Erdem (2010), Erkal, Baloglu, and Baloglu (1997), Karademir (2009), Simsek (2005)
Members of the new middle class are urbanites	Keyman (2012), Kravets and Sandikci (2014)
They are concerned with consumption	Karademir (2009), Simsek (2005), Turkishtime Magazine (2013)
The new middle class expects an economic improvement	Yilmaz (2007)
The group members mostly own a house	Ipsos KMG (2012), Turkishtime Magazine (2013)
They own goods such as Samsung TV and iPhone	Kravets and Sandikci (2014)
Owning a house is the first financial priority for this class	Euromonitor International Consumer Survey (2013)
The Turkish new middle class is family oriented which means that the education of children has much importance	Simsek (2005)
They value their family’s suggestion on their purchases	Kravets and Sandikci (2014)
They pay attention to the products which they buy for their family and children	Ipsos KMG (2012)
Among the new middle class members brand loyalty and consciousness have increased	Turkishtime Magazine (2013)
They are sensitive to prices of commodities	Ipsos KMG (2012)
They are supporters of the EU	Yilmaz (2007), Keyman (2012)

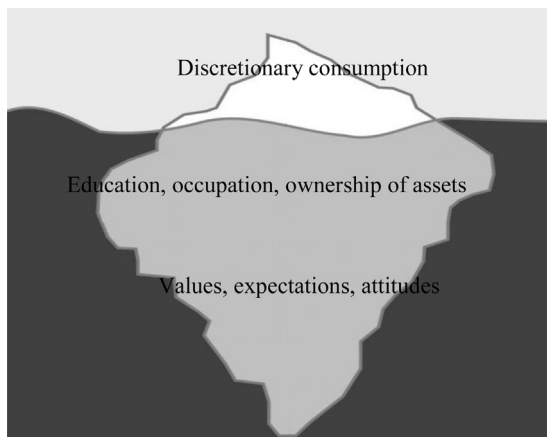


Fig. 1. Iceberg model.

Class (Cavusgil & Kardes, 2013b) which offers a more comprehensive definition of middle class. Please see Fig. 1 for this conceptualization.

Cavusgil and Kardes contend that the middle class should be envisioned as a multidimensional construct. While the visible aspects of middle class relates to consumption, deeper, less visible aspects are also meaningful. These include educational and occupational background of the consumers, as well as ownership of assets. At a deeper level, one can detect idiosyncratic values, attitudes toward political participation, women in the labor force, and the environment. Given the comprehensive nature of the conceptualization, we employed this theoretical model in guiding our data collection process. The Iceberg Model is thought to be applicable to the case of Turkish middle class as it recognizes dimensions other than consumption behaviors.

3.2. Cities

This investigation is based on semi structured, in-depth interviews in four largest Turkish metropolitan areas. Interviews took place in Istanbul, Ankara, Izmir and Eskisehir. We chose these cities as they represent four large, urban areas in Turkey. Both Izmir (population: 4061,074) and Eskisehir (population: 799,724) tend to be secular. Ankara and Istanbul are known as being more conservative than Izmir and Eskisehir. The capital city of Ankara (population: 5045,083) is the 'city of civil servants' in Turkey. Istanbul (population: 14,160,467) is a megacity included in the BCG report (Jin et al., 2010: 10).

Sample Selection. In identifying the respondents, we used the 'snowball sampling' technique (Yildirim & Simsek, 2005). Initially we employed personal networks. In respondent selection, we attempted to reach new middle class households that are white collar professionals and well educated urbanites who began to emerge after 1980s with free market reforms (Kravets & Sandikci, 2014; Balkan & Oncu, 2014).

3.3. Semi structured interviews

Following the Iceberg Model (Cavusgil & Kardes, 2013b), we elicited responses to wide variety of original questions. We were also inspired by the following studies: Balkan and Oncu (2014), Euromonitor International Consumer Survey (2013), Fukuyama (2013), Ipsos KMG (2012), Keyman (2014), Martineau (1958), Rutz and Balkan (2010), *Turkishtime Magazine* (2013) and Yilmaz (2007). These studies formed our semi-structured interview guide.

3.4. Data analysis

We carried out an ethnographic study and we analyzed the data through descriptive approach (Wolcott, 1994; Yildirim & Simsek, 2005). We took systematic field notes and observed informants. We used Iceberg Model as a framework for descriptive analysis. We summarized the results and interpreted them around such themes as: self assessment, discretionary consumption, education, occupation, ownership of assets, values, expectations, attitudes. To exemplify the opinions of participants, direct quotes from the participants are presented. For some issues, we provide comments for subgroups in addition to the entire sample.

4. Findings

4.1. Self assessment of the new middle class

We began each interview by asking respondents how they characterize 'middle classness,' and also what middle class characteristics they possess. Table 2 presents these results.

4.1.1. Self identification/assessment

From the responses we can see that the middle class consumers tend to describe themselves mostly in terms of income, education, ownership of a car and housing, lifestyle, and culture. The most frequently recalled descriptor is income. By education, they do not simply suggest a college degree; professional development is more important. They favor owning a car over an apartment. A stable, preferred neighborhood is more important than owning a home. Lifestyle is a combination of life and style for them. By lifestyle, they imply access to brands, and places visited (e.g. restaurants or sport centers). Professional development and cultural activities are also relevant.

4.2. Subgroups of the new middle class

Anticipating the existence of two distinct subgroups among the middle class consumers, we wished to validate whether such a distinction is plausible. Therefore, we classified each respondent as either secular or conservative based on direct and indirect questions. We asked the respondents where they would place themselves on the secular - conservative dimensions. We also directed questions such as whether they use religion as a base in their attitudes and/or behavior.

Validation for the relevance of the secular and conservative subgroups in the middle class originates from several studies and our own observations. In a similar way, Balkan and Oncu (2014) suggest that there is a new middle class which adopts market liberalization values and lifestyles that distinguish them from others and this group is composed of seculars and conservatives. Since the contemporary Turkish society features both Islamic/conservative and secular segments, this distinction is a defining feature, and the new middle class discussions have long been revolving around this issue. Therefore, we were curious about whether being a secular or conservative as part of a value system, would guide their choices. Contemporary Turks all grew up with both secular and moderate Islamic tendencies. All benefited from market liberalization, dynamic economic growth, and increased access to higher education (see Balkan & Oncu, 2014).

4.3. Discretionary consumption by the New MC

Kharas (2010) points out that consumption is what defines middle class. According to Ernst and Young (Wilson, 2013), the most important relationship between the middle class and

Table 2
Middle class characteristics through the eye of the participants.

Name	Where do you see yourself in the society? Why? How can you identify the people who are from the middle class?
Ela	Upper middle. Because of my level of income
Cenk	Middle middle. My financial situation allows this. A person can be middle class from their cultural accumulation, level of education, style. While mentioning education; I don't mean only formal education. If someone goes after cultural accumulation which can improve his/her lifestyle, he/she is accounted as middle class
Ayse	Upper middle. Because of that my level of income is a bit more than my outcome. I graduated from university, if we think according to level of education. Someone can be from middle class according to his/her education level and brands that he/she prefers
Tuncay	Upper middle. Level of education, social life, level of income. Social life and personal background make people middle class
Berkan	Upper middle. Because of my level of income, education and culture
Boran	Middle middle. Because of my education, my lifestyle, activities that I do outside work and also the fact that I allocate some of my salary for various social and cultural activities. We can generally identify people who are from middle class according to their salary, their cultural background and whether they spend their money for more social and cultural activities and they have a special stance in their life
Orcun	Middle middle. A group that tries to live more conscious and careful with a comfortable life and tries to live through their opportunities more consciously. A middle class member's world view is upper according to other people. I have an ordinary life as a middle class member
Buse	Middle middle. Because I see myself closer to upper class in terms of education level, personal features and progress level but because of things like income etc, I see myself closer to middle. A person can be from middle class according to his/her culture, self development enthusiasm, concern for the future, expectations (not only about himself/herself but also about the country and the society). Culture is more effective than income for middle class
Sıla	Upper Middle. I think the most important factor that leads to this thinking is my education level
Emel	Upper Middle. Level of education, social life, income level. A person can be from middle class according to his/her education level, social environment and attitude
Deniz	Middle middle. Because of my income
Tansu	Middle middle. From financial perspective and also lifestyle
Ulker	Upper middle. Because of our income level, house and lifestyle etc.
Furkan	Upper middle. Because of our income level, house and lifestyle etc. In terms of his/her talking and habits, a person can be from middle class
Nesrin	Middle middle. Because of our life standards
Meral	Upper middle. I live in comfort compared to overall of the society.
Yigit	Upper middle. My income is good
Gorkem	Upper middle. Because of living conditions. A middle class member can have a house and a car. His/her children go to private school. For me it is a heterogenous structure
Kemal	Upper middle. Because of my education, but this does not mean graduating from college, it is about improving oneself. A middle class member is in the middle about everything especially according to economic circumstances. In America, middle class can buy a house with garden even if they work in average jobs. Our middle class and American middle class are not the same. They are richer
Okan	Lower middle. A person can be a middle class member with his/her car, house, outfit, dressing style and places such as restaurants and resorts which he/she goes to.
Asli	Middle middle. Nowadays everybody uses the latest smart phone due to 12 month payments. They buy a house with a credit. For this reason, I think the middle class can be determined with life standards such as going to better places, his/her eating style, going to sport centers
Cetin	Middle middle. We can identify a middle class member from the neighborhood which he/she lives in and his/her spending types, car and personal expenditures
Ceren	Middle middle. Because of income
Reyhan	Upper middle. Because of educational level. A middle class member has at least college degree and a better life standard
Harun	Upper middle. We know that people such as academics who have finished specific phases are above the middle. It is normal to see myself as upper middle because of the values and the culture that I preserve. We can identify middle class from such features as clothes, speaking, inquiring after health, religious values and whether they use their leaves as vacations
Nermin	Upper middle A middle class member has a fixed income, a college degree and maybe has a car. But for me having a fixed income is the most important
Necdet	Upper middle. I have a PhD from a foreign university in terms of educational level. I lived in cities. In terms of education, income and being an urbanite, I am a person close to middle class in the words of Americans
Tuba	Middle middle. I see myself in this class by looking at my income, habits and expenditures. Middle class members do not have an income which allows them to be free-spenders. They can spend for social or cultural activities but these are not continuous
Ayten	Middle middle. A person can be identified as middle class from his/her car or house
Umut	Upper middle. Because of my educational level and income level are above average. A person can be a middle class with his/her educational level, occupation, income level and assets
Kadir	Middle middle. Because of my financial situation
Burhan	Middle middle. Because of my lifestyle
Cemal	Middle middle. Because of education, occupation and income
Ertan	Middle middle. I know that my income level and my life standard belong to middle class. I assume people who are neither bad nor excellent in areas such as outfit, car, spendings in daily life, the hospital which he/she goes to (public or private) as middle class
Onur	Middle middle. Because I am neither rich nor poor. A person can be a middle class member according to his/her financial situation
Mehmet	Middle middle. A middle class member always dreams about being rich one day. He/She always criticizes the commodities of rich people. He/She goes to vacation once a year. He/She finishes the end of the month by not sweating much. He/She does not go out of regular expenditures. He/She sees as luxury for doing a different thing from her/his ordinariness even if it is cheap

economic growth is the attainment of higher levels of consumption by households.

4.3.1. Monthly household income and monthly household expenditure¹

In our study, new middle class monthly household income levels ranged from \$1119 to \$9259. Their monthly household expenditure ranged from \$694 to \$6943. All of the participants stated that at least 30 percent of their total household income is available for discretionary consumption.

¹ \$1 = 2.16 Turkish Liras (August 20, 2014).

4.3.2. Expenditures

Middle class consumers are also in search of quality of life; they want better health care for their families, better education for their children, better housing, more expensive food, more entertainment, tobacco and drink (Banerjee and Duflo, 2008).

In Turkey, middle class households are highly *family centric*. As an important means of reproduction of the class, family is one of the major actors of the middle class formation and also the foundation of class solidarity (Balkan & Oncu, 2014)². In the study,

² On this subject, the AKP tries to contribute family structure by giving loans to people who get married and by also pursuing an at-least-3-children policy.

Table 3
Spending order of new middle class members (descending)¹.

1	Food and non-alcoholic beverages
2	Apparel
3	Leisure time activities
4	Eating outside
5	Education
6	Transportation
7	Electronics
8	Communication
9	Housing
10	Healthcare
11	Home decoration
12	Alcohol and tobacco
13	Hotel

¹ We did not make a differentiation between middle income groups such as upper middle, middle middle and lower middle. Because while some having a lower income, they own a car and a house; and while having an upper income, some other do not own a house and they pay rent. But they all have a 30 percent of disposable income so we used this as a base.

participants are members of nuclear families. Participants with children live their life focused on their children.

Tansu: I make my purchases thinking of my child such as healthy, having highly nutritional values, products. ... When we go out, we go to parks in warm weathers; we go to shopping centers for my girl to play in cold weathers.

Orcun: We cannot connect our Samsung LCD TV to 5 + 1 speakers, because of the child [the child can fall by stumbling on cables]. It stands unconnected on the floor.

It should be noted that the majority of the participants said that if they had a child, his/her education would be first priority in their spending. Married respondents with a child at pre-school age also said that education is number one in their spending. Even though food and non-alcoholic beverages seem to be the first priority in their purchase decisions, we can assume that this will change in the future as reported in some studies (such as; [Euromonitor International Consumer Survey, 2013](#); [Jin et al., 2010](#); [Ward & Neumann, 2012](#)). Major expenditure categories of the new middle class can be rank ordered as in [Table 3](#). Subgroups of the new middle class showed similarities. However, housing seems to be more important for conservatives than seculars.

The meaning of luxury is also noted from a participant. It leads us to question which expenditures can be accepted either essential or luxury.

Buse: Expenditures such as education, apparel, eating outside and food are essential to me.

Cenk: For me, eating out is essential. I live by myself. I do not know whether \$9 for a meal everyday is luxury. For me, luxury means something which anyone can not reach it, and there has to be an effort made to access it. Something like a Tom Ford jacket.

Product characteristics are also important in spending. Following the words of Tansu we can assume that the new middle class members want functional products and the diversification of the product line is important too. They also look for the appearance of the product but they think the price will be higher.

Tansu: I look into function. I buy things that are functional, that works. If it is aesthetic, its price will increase. So you want it functional. For instance, when a food chopper has some features in addition to chopping, its price increases. In Atasun [a Turkish

company which sells eye care products such as contact lenses, glasses, sunglasses] you can buy sunglasses from \$8.6 to \$259. ... I buy brands in which I can satisfy my any need with their products. ... In apparel, T-shirts of Mavi Jeans [a Turkish denim company] is suitable for my style. They are loose cut and they do not stick on. It is very important whether that year's creation is suitable to me. I like Levis when it comes to jeans.

Participants also offered some choice criteria in their purchases. Responses reflect aggregation for meaning of brand across multiple product types, including furniture, consumer electronics and small appliances. The NMC favor of reputation for quality for *brand associations* during recent purchases.

4.3.3. Leisure activities

Top five leisure activities of the new middle class are, respectively, being in home with friends, going to shopping centers, surfing the social media and the internet, reading books and going to cinema. The subgroups of the new middle class showed similarities but there are slight differences. It seems that conservatives are more likely to go out (going to cinema, shopping centers) today, compared to a decade ago in Turkey.

4.3.4. Vacation habits

More than half of the new middle class consumers prefer to go to a sea resort on their annual leave. Furthermore, more than half of them of them said they go abroad for vacation. This finding seems interesting from the point of conservatives. They are less bounded to their family when it comes to vacation and they travel to foreign countries more compared to past.

4.4. Education

Being well educated in Turkey is interpreted as having education beyond the normal (beyond high school), speaking English ([Kravets & Sandikci, 2014](#)), having performed well in the Public Personnel selection Exam (PPSE)³. Education is the fundamental requirement for social mobility which would be defined as the movement from one social class to another. Education incorporates educational and professional achievement ([Cavusgil, 2013](#)). It is an important means which helps the creation and reproduction of the middle class by itself. Education is also related to [Bourdieu's \(1984\)](#) cultural capital⁴ in the context of classes.

4.4.1. Education

In Turkey, education of children is a top priority for the new middle class families. All of the participants aspire to send their children to private schools. This is confirmed by a study carried out in eight cities with 562 parents in 2013 ([Turkishtime Magazine, 2013](#)). In that study, if the private school tuition was comparable to public school expenditures, some 67 percent of these parents stated that they would send their children to private school.

Nesrin: Education is the touchstone of the development of human character.

³ PPSE is an examination that selects the individuals who will be employed by state agencies, would be viewed as a stepping stone to get in to the new middle class.

⁴ Bourdieu defines three capitals in his class analysis. These are economic, cultural and social capital. Economic capital can be converted directly to money and institutionalised in the form of property rights. This includes ownership of a house, an automobile; a household income and household savings Cultural capital can be institutionalized in the form of educational attributes. Institutionalised cultural capital assures moving up to upper middle class with the help of qualified education diplomas. Social capital is associated with reliable relationship networks based on acquaintances and recognizability ([Balkan and Oncu, 2014](#); [Bourdieu, 1984](#)).

Meral: Education is the biggest capital and investment.

Tansu: State schools have declined in quality and standard. I want to send my child to private school until at least she is 10 years old. If the child goes to a public school and when she comes home, the babysitter will need to look after her, and in the end, this spending will exceed the price of the private school.

Cenk: I would like my child to go to a (elite) school like French or Italian high school or Robert College.

Boran: The reason behind choosing private school is learning a foreign language, sports activities like football or basketball and chess clubs for me.

4.4.2. Foreign language

In social environments, knowledge of foreign languages symbolizes that the person comes from upper middle class (Balkan & Oncu, 2014). All of our participants stated that they speak English. Some respondents indicated that they speak at least one other foreign language (e.g. French, Arabic and German in addition to English).

4.5. Ownership of assets

Turkishtime Magazine (2013) findings show that nearly 70 percent of the middle class are home owners. In our study, nearly half of the new middle class owns a car and less than half of the new middle class owns an apartment. New middle class households live in apartments with an average of three rooms and a living room.

Some participants like Emel, Meral, Tansu, Tuncay and Orcun noted that the neighborhood is very important because of the social environment. Tuncay defines his neighborhood as being central and having quality people.

Orcun: We can move to another neighborhood more in line with our income, but we won't be as happy as we are now. This neighborhood is like us; we feel at home here. This is our luxury.

4.5.1. Brand preferences

In the past, owning a refrigerator would have made a family middle class (see Kiray, 1947). Today, brands and features of the durable goods are more important than the ownership.

The appliance and electronic product brands that the new middle class now own are primarily Arcelik (leading local brand of white goods), Apple, and Samsung (cellphone, tablet, TV). New middle class owns brands such as Prada, Beymen, Lagerfeld, Tom Ford, Apple, Fossil and Emporio Armani and they want to own products such as Macbook, BMW and Samsung Led TV which they think these are for upper classes.

4.6. Values, expectations and attitudes

4.6.1. Political participation

Higher education levels correlate with greater importance ascribed to democracy, individual freedom, and tolerance for alternative lifestyles. More than half of the participants support the idea of EU integration. Nearly half of them told us the name of the parties they vote for. Mostly they vote for CHP, secondly AKP and thirdly MHP. Nearly half of participants are either non-voters or did not answer, which is a high percentage. The people who did not answer were mostly conservatives which is interesting considering a conservative party is in power in Turkey. Nearly half of

participants see themselves as nationalists (mostly conservatives). As for the views of democracy, human rights and tolerance for alternative lifestyles; Turkey has a long way to go in terms of fully embracing democracy, individual freedom, and tolerance for alternative lifestyles. At the same time, one cannot overlook the progress made by the ruling government such as giving freedom to veiled people to work in government offices or have an education while wearing a headscarf.

Nesrin: People should be free in everything they do as long as they do not violate other people's rights and harm the unity of the state, and they respect human rights. Turkey has made progress in recent years. Our people were considered to be second class citizens until recently and they were given their rights. I'm saying this as a veiled person who wasn't allowed to work or have an education while wearing a headscarf.

Here, an expression like "rights of our people" implies that she feels the group she identifies with has been wronged for their conservative views until recently.

4.6.2. Religion

Some 99.8 percent of Turkey is Muslim (mostly Sunni) (The World Fact Book, 2013–14). The middle class has a more conservative life style than other classes (Turkishtime Magazine, 2013). Half of them see themselves as moderate in religious terms.

As a consequence of the Islamic tendencies slowly growing in the country, an interest toward halal food has emerged. The number of businesses which own a halal food certificate (such as GIMDES) is on the rise in Turkey. More than half of the new middle class favor halal food (mostly conservatives) especially in meat. But they do not specifically look for a certificate, yet.

Ela: Every product produced in Turkey needs to be halal, yet I do not look for a certificate.

Nesrin: I buy halal food. I definitely will not buy something which is non-halal. I also do not buy the products of countries which torture Muslim people. I try to buy local brands; especially I try not to buy products of Jewish firms. We changed our products which we used to buy because of the recent incidents.

As can be seen her religious views lead her life as a conservative person. Nesrin and Meral are both veiled. Headscarf issue has been a major interest in Turkey for years and also it was treated as being a threat symbol to secularism.

Nesrin: I wear a headscarf because of my religious belief. We see that the injustice towards people wearing headscarf that have been done so far is now being corrected.

Meral: I wear a headscarf because of my belief. The number of people who wears headscarf and consciousness about the subject has increased.

Meral and Nesrin both prefer Armine and Aker which are the two biggest headscarf brands. Nesrin says that Armine and Aker produce quality products and she also likes the designs in them.

4.6.3. Saving habits

In our sample, more than half of the new conservative middle class saves (mostly gold). More than half of the new secular middle class saves (mostly on deposit accounts and individual insurance). More than half of the new middle class saves (mostly on deposit accounts and individual insurance). In addition, the new middle class is cautious with bank credits. Only a few of the new middle class uses bank credit.

4.6.4. Individualistic values

Even though individualistic values are not well developed, they are on the rise. Both secular and conservative people *neither agree nor disagree* with the sentence “I live as I want, I don’t think what other people will think”. However, they both *partially agree* with the sentence “I generally state my ideas easily”; nevertheless new secular middle class agree with this less than new conservative middle class.

4.6.5. Attitudes

Even though it is a bit more expensive, the new middle class buy the brand they desire. The NMC like to try new products and brands. In shopping, the NMC especially search for promotional and cut-price products. The NMC prefer prestigious products. They do not buy things that they do not need. They give importance to products that they buy for their children and family. The NMC frequently make purchases which they think that they deserve.

In addition, both seculars and conservatives primarily consider quality or past experiences when it comes to *choosing local or western brands*. Even though nearly half of the NMC are nationalists, it seems that this does not affect their brand preferences. They prefer local brands in food not because of they are local but they have quality. Most participants mind the balance between price and quality in their purchases.

Orcun has a lot to say on some subjects such as middle class’ perceptions about trying new products and brands; promotions and non-rational consumption.

Orcun: I bought Samsung Galaxy Note 1, when it came out for the first time. Everybody made fun of me because of its huge size. They put big calculators on their ears and said “Hello?” while making fun of me. Now they have huge smart phones too... I follow promotions of [an electronics company] Teknosa’s “orange discounts”. I went to a Teknosa store and saw a display product, a TV. I liked the product, the design and the resolution. The salesperson said that the price is very good and the TV was on display only since one month. In the end, I bought it... We [me and my wife] were earning more, five years ago, when we were a newlywed couple [in terms of purchasing parity, now we have a daughter to look after]. We bought Cousineart Toast Machine. The product’s lids were opening from both sides and becoming a grill. Because we had so much money, we did not know what to spend on (and in the end we bought it).

In addition, *consumer awareness* is indicated from one participant.

Boran: Since lately, people became self-aware of shopping. We explain this by issues such as a better use of consumer rights, consciousness towards chemicals which are used in food sector. Nowadays, almost everybody look at product contents and decide whether buying is right for them.

4.6.6. Affinity toward some brands

The brands that the new middle class feel themselves closest to are Samsung, Apple and Arcelik and Bosch. Arcelik services are common across Turkey and these services are easily communicated (*Turkishtime Magazine, 2013*). What makes Apple ownership interesting is its considerably higher price in Turkey (e.g. iPhone 6 with 16 GB is approximately 1020 US dollars). Yet the new class identifies itself with Apple and purchases its products. Some of the participants stated that they use iPhone for being *user-friendly, esthetically appealing, and of good quality*.

In addition, the new middle class rely on brands which have an older history. Such as;

Orcun: Sometimes you feel closest to some brands. You think they are warm. If I am pleased, I never change my brand. I never wear Kinetix (a sports shoes brand) or Jump.

Tansu: I think that older brands have quality and they are reliable. For instance, some while ago, I bought everything I need from Sony [TV, cell phone, speakers]. New brands try to produce at cheaper costs. If I can tolerate my risk, I will buy a new product.

One of the participants indicated the role of reference groups in his purchases and the distrust in some companies.

Orcun: Tuborg (a beer brand) has no sugar. Efes (a beer brand) has sugar in it. Efes has fooled us for years that it does have no sugar. Now we (me and my group of friends) buy Tuborg.

4.6.7. Expectations

Expectations of new middle class regarding future differ considerably. Future expectations include individual progress, economic progress, and policies of the government. While new conservative middle class is hopeful; new secular middle class members seem to be pessimistic about the future. For example, *both Nesrin and Meral say that they are hopeful from Turkey’s future*. Some of the new secular middle class members pointed out that if they have an opportunity, they would live abroad.

Meral: I plan to get a MBA degree and I believe that Turkey will be a developed country while having a strong economy and setting up good relations with her neighbors.

Buse: Turkey is increasingly becoming a country which does not care other people’s ideas. I’m not hopeful from this new Turkey (as a secular person). I think this government is oppressive, especially when I think of Gezi Park Events.

We also asked participants what they would do if their income was doubled. Their list of priorities was in this manner: to buy a house/apartment, to go abroad for vacation, to make an investment, to add to their savings.

There are some interesting facts about these new middle classes on this issue:

Buse: I want to buy a car and another house, save some of the additional income and learn a different language.

Tuncay: I want to buy a house and a boat.

cenk: I want to make a collection of some special issued books and paintings.

Tansu: I want to take my little girl to Disneyland in Paris, France.

5. Conclusions

We can offer the following conclusions about the new middle class in Turkey, which are largely consistent with the findings of the extant literature:

- They are well-educated urbanites. They are mostly white collar professionals and have gained their positions by education. They all speak at least one foreign language. While identifying themselves as middle class, they favor income, education, car, lifestyle and culture. Religious sensitivity of the Turkish new middle class varies. This means that a portion of the Turkish new middle class is highly religious with greater formal religious practice. Thus it is fair to conclude that the new middle class consists of two subgroups—seculars and conservatives.

- Turkish middle class prefers to buy well-known brands. These include: Apple, Samsung and Arcelik. They look for reputation and quality in their purchases. They also prefer functional products with nicer appearances and lower prices. In addition, they prefer to stay with the products of a single company.
- The new middle class in Turkey also prefers to live in well established-full service condominiums in trendy neighborhoods. They can decide not to buy a house if they are content with their neighborhood. But if their income is doubled, buying a house is their number one priority.
- Buying the products of well-known brand names such as iPhone, Samsung and living in condominiums would be viewed as not only buying functionality but consuming symbols as well. In other words, buying certain brands and/or products should be viewed as symbols of having achieved a certain level of living standard.
- Turkish new middle class is “children oriented”. Being children oriented means giving priority to spending on children’s entire well-being to prepare them for a better future. Middle class parents do believe that to ensure their current status in the future, their children should be educated very well, graduate from private schools, and speak at least one foreign language, preferably English. Being children oriented may involve a strong religious background as well.
- Decision makers of firms need to pay close attention to consumer expenditures by product category, to develop effective product and/or branding strategies. Expenditures of the new middle class in Turkey are greatest for food and non-alcoholic beverages. Apparel and leisure activities seem to catch up with the above product categories. In addition, being first may not mean in terms of the share in the wallet. This may mean the frequency of the visits to markets; eating out as food expenditure or because of the fondness to food (e.g. Turkish people like big breakfast tables and hosting visitors). In addition, participants also consider choice foods such as chocolate. Considering subgroups, conservatives take care to consume halal food; seculars do not pay much attention to it. Furthermore, housing seems to be more important for conservatives than seculars.
- Although they mean different things to the subgroups of the new middle class, democracy, individual freedom, and tolerance for alternative lifestyles are important concepts in Turkey.
- As for expectations, conservatives are hopeful for the future, while seculars are desperate. In addition, seculars want to live abroad if they have the opportunity. Conservatives who did not want to go out or have fun outside a decade ago, now wish to catch up with seculars for trying out new products, going out to cinema, shopping centers; taking vacations, and so on. On the other hand conservatives are a bit more sensitive to price.

6. Managerial implications

It can be argued that the size and economic potential of the new middle class in Turkey make the country attractive for international firms. Considering the findings of this study, the Turkish market is especially welcoming for well-known brands such as Samsung and Apple. Findings confirm that the Turkish middle class is not a homogeneous one. There are slight differences between the conservative and secular market segments from a consumption point of view. It would not be possible for a Western firm to satisfy needs and wants of these market segments with a single marketing strategy. Conservative middle class, which buys and consumes according to the orders of Islam, is relatively more religious than the secular segment. The stark difference between secular and conservative middle class consumers describes the multidimensional nature of contemporary Turkish society. Secularism which

was introduced some 90 years ago by Ataturk, is no longer the dominant feature of contemporary Turkey. Today Turkish households exhibit varying degrees of conservative tendencies based on family and personal upbringings. Indeed marketing practitioners have already recognized the underlying conservative and secular threads in the society. There are now retail stores and services that cater to the sizeable conservative segment. Examples are ‘tesettur’ stores, haj services, segregated beaches for men and women, hotels for conservative lifestyles (e.g. Angel’s Peninsula), restaurants (e.g. Huqqa), and halal food, etc.

Turkish new middle class is family oriented and ready to spend her entire income for their children and their children’s education. Consequently, all types of educational services and products are highly sought by the middle class families.

The new middle class in Turkey speaks at least one foreign language, mostly English. Speaking English also exhibits opportunity for broadcasting giants in entering to the Turkish market or expanding their current product mix by adding new lines such as sports channels, kids/cartoon channels. Broadcasting firms may use arm’s length technologies to enter to the Turkish market and there is little need to adapt existing products to local tastes, or Turkish language.

As middle class now has to greater disposable income and time, leisure activities will be highly stepped up. The new middle class will dine out more frequently, and travel more frequently.

7. Limitations and future research

Although this exploratory study provides insights on the new middle class consumers in Turkey, future studies can explore additional issues. First two limitations are common to all qualitative studies. In such studies informants may not be willing to reveal information that they consider as personal. For example; during data collecting process, one of the participants did not want to give information about his income and expenditures, but shared useful background information related to his occupation and his/her spending patterns. Similarly some conservative respondents hesitated to answer questions related to religion and political participation. Second, external validity of qualitative studies – the degree to which inferences from a such study can be generalized – is low. Due to the size of the sample, it would be difficult to generalize findings of such a study to the entire Turkish new middle class. Nevertheless the insights provided here can form the basis for testable hypotheses in future scholarly quantitative attempts.

“The Iceberg Model” developed by Cavusgil and Kardes is a most useful framework to define and measure the middle class in emerging markets like Turkey (Cavusgil and Kardes, 2013a, 2013b). Indeed, examining the new middle consumers merely based on their disposable income and spending patterns is not sufficient. One needs to examine the deeper values, life styles and choices, and expectations of the society to gather a fuller understanding. This naturally suggests future interdisciplinary studies. Contributions would be very welcome from such scholars as anthropologists, sociologists, economists, communication and journalism scholars, and historians.

The new middle class can also be analyzed in terms of economic, cultural and social capital (for social class analysis based on capitals, see: Savage et al., 2013; Bourdieu, 1984; Ustuner & Holt, 2010). In the future, a deeper qualitative or quantitative examination of consumption behavior (e.g. fashion consumption, consumption of electronics or leisure activities, especially holiday routines or going abroad), and the rationale behind each expenditure group is warranted. In addition, for larger, survey based studies, scales such as status consumption, decision making style and/or luxury affection can be helpful for a better

understanding of consumption behavior of the new middle class. Inquiries exploring consumption by the new modern, Islamic/conservative middle class are especially promising as in the study by Sandikci and Ger (2007, 2010). In the present investigation, we employed a sample of urban, educated professionals. For future studies, scholars can examine the new middle class members

related to such business associations as MUSIAD (which is more conservative) and TUSIAD (which is more secular).

Appendix A

Table A1.

Table A1

Profile of the participants and duration of the interviews.

Name	Age	Gender	Education ²	Occupation	Monthly household income (\$) ³	Monthly household expenditure (\$)	City	Conservatism degree	Duration
Ela	34	Female	M.T.L.	Private School Teacher	3703	1388	Ankara	Secular	44:33
Cenk	31	Male	M.M.O.	Publishing coordinator	1851	1620	Ankara	Secular	43:42
Ayşe	28	Female	BMed	Medical doctor	3703	2777	Istanbul	Secular	55:06
Tuncay	36	Male	M.M.L.M.	Facility Manager	6017	3240	Istanbul	Secular	42:36
Berkan	39	Male	B.E.	Cafe manager	3240	2314	Ankara	Secular	25:08
Boran	29	Male	M.M.O.	Lecturer	3008	1620	Ankara	Conservative	32:16
Orcun	37	Male	B.A.	Regional manager	2175	2105	Eskisehir	Secular	75:02
Buse	29	Female	M.A.F.	Lecturer	1119	833	Ankara	Secular	31:58
Sıla	28	Female	BMed	Medical doctor	4166	3703	Ankara	Secular	27:01
Emel	29	Female	M.M.L.M.	Product manager	6017	3240	Istanbul	Secular	45:56
Deniz	28	Female	M.C.E.	Chemical engineer	3240	973	Ankara	Secular	26:08
Tansu	38	Female	M.I.E.	Industrial engineer	2175	2105	Eskisehir	Secular	80:16
Ulker	31	Female	M.M.O.	Lecturer	3008	2777	Ankara	Conservative	29:20
Furkan	29	Male	M.B.A.	Computer Engineer	3008	2777	Ankara	Conservative	34:54
Nesrin	28	Female	B.B.A.	Banker	3240	1018	Istanbul	Conservative	51:19
Meral	28	Female	B.B.A.	Housewife	1157	694	Istanbul	Conservative	32:05
Yigit	25	Male	B.B.A.	Digital marketing	1851	1851	Ankara	Conservative	29:46
Gorkem	31	Male	Ph.D.	Assist.Prof.	1119	1119	Ankara	Conservative	60:56
Kemal	29	Male	M.A.	Graphic Designer	1851	1388	İzmir	Secular	45:16
Okan	34	Male	Ph.D.	Lecturer	2777	2777	Ankara	Conservative	35:05
Asli	27	Female	B.A.	Purchasing specialist	2777	2777	Ankara	Conservative	39:18
Cetin	44	Male	Ph.D.	Associate Professor	5091	4166	Ankara	Secular	48:13
Ceren	39	Female	B.A.	Procurement specialist	5091	4166	Ankara	Secular	48:16
Reyhan	29	Female	M.B.A.	Lecturer	3240	2314	Ankara	Conservative	62:13
Harun	49	Male	Ph.D.	Professor	5091	1851	Ankara	Conservative	20:59
Nermin	42	Female	Ph.D.	Professor	9259	6943	Ankara	Secular	45:56
Necdet	46	Male	Ph.D.	Professor	4629	3703	Ankara	Conservative	71:30
Tuba	29	Female	M.B.A.	Lecturer	2129	1620	Ankara	Conservative	65:15
Ayten	42	Female	B.E.	Banker	3240	2314	Ankara	Secular	55:10
Umut	29	Male	BMed	Medical Doctor	3703	2777	Istanbul	Conservative	40:13
Kadir	25	Male	B.L.	Lawyer	1388	1157	Ankara	Conservative	24:51
Burhan	29	Male	M.B.A.	Lecturer	2129	1620	Ankara	Conservative	36:59
Cemal	32	Male	B.L.	Lawyer	2777	2314	Istanbul	Secular	41:13
Ertan	25	Male	M.I.R.	Media, internet and social media coordinator	1620	1527	Ankara	Conservative	51:12
Onur	24	Male	M.I.R.	Student	2777	2314	Ankara	Conservative	38:46
Mehmet	29	Male	M.C.E.	Communication engineer	1157	1157	Istanbul	Conservative	60:26

² M.B.A. = Master of Business Administration degree, Ph.D. = Doctorate of Philosophy degree, M.M.L.M. = Master of Marketing and Logistics Management degree, B.A. = Bachelor of Archeology degree, M.C.E. = Master of Chemical Engineering degree, M.M.O. = Master of Management and Organization degree, M.A.F. = Master of Accounting and Finance degree, BMed = Bachelor of Medicine degree, M.I.E. = Master of Industrial Engineering degree, B.E. = Bachelor of Economics degree, M.I.R. = Master of International Relations, B.B.A. = Bachelor of Business Administration, M.T.L. = Master of Turkish Literature, M.A. = Master of Arts Degree, M.I.R. = Master of International Relations degree, B.L. = Bachelor of Law degree, M.C.E. = Master of Communications Engineering.

³ \$1 = 2.16 Turkish Liras (August 20, 2014).

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