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Abstract

Identity, referring to the views we have about ourselves, the knowledge and images we employ, is essentially a narrative of the self conception on the part of the individual. Awareness of one's consciousness is neither an impulsive occurrence, nor an immutable conception as part of the genetic heritage. To the contrary, the development of the identity, and the associated development of the ego, presents an ever-developing structure learned through the individual's interactions with her family and surroundings through her development. Our identity, the definition of ourselves, is a function of our experiences. Through it we present ourselves as individuals. The Great Russian author Gorky, in turn, argues that the road to being ourselves is through limiting our wants. In other words, buying less. The leading means of exchange and ownership today, money, according to Gorki, plays a major role in the development of our identity, and would practically render us slaves if left unchecked. This study aims to reveal the pre-service teachers' views of terms such as money, consumption, and buying, which play a crucial part in people's lives. The method employed is case study, a qualitative method of study. Purposeful sampling led to a study group composed of 19 pre-service teachers. The semi-structured interviews were the data the collection tool employed. The data gathered in line with the purpose of the study were interpreted, and supported with direct quotations. The pre-service teachers generally stated that money was the basic means of exchange, that it definitely should have a place in our lives, that they were under obligation to earn and spend money, that buying goods to cover their needs was a necessity, and that they embraced and recommended a minimalist attitude towards life.

Introduction

The less one makes do with, the happier he will be; freedom will suffer as wants and needs grow (Gorky). All that matters is money... You buy loyalty with money... Touchy-feely stuff is not as important as cash. You can increase performance with it (Jeffrey Skilling, director of operations at Enron in 1997).

Identity, referring to the views we have about ourselves, the knowledge and images we employ, is essentially a narrative of the self conception on the part of the individual. Awareness of one's consciousness is neither an impulsive occurrence, nor an immutable conception as part of the genetic heritage. To the contrary, the development of the identity, and the associated development of the ego, presents an ever-developing structure learned through the individual's interactions with her family and surroundings through her development. In this sense, identity develops gradually from early childhood on, and in association with other cognitive and intellectual domains of development. The initially plain and simple elements of self, such as gender and looks, would gradually get a more complex and distinct look. Once acquired, identity plays the part of mediator between the individual and the world, and serves as a mechanism to assess and evaluate developments. In doing so, it assumes a vital part in establishing the motives, attitudes, and volition of the individual (Bilgin, 2007).

According to Bilgin, our identity, the definition of ourselves is a function of our experiences. Through it we present ourselves as individuals. The great Russian author Gorky (Alexei Maximovich Peshkov), in turn, argues that the road to being ourselves is through limiting our wants. In other words, buying less. The leading means of exchange and ownership today, money, according to Gorki, plays a major role in the development of our identity, and would practically render us slaves if left unchecked. According to Para Ferguson (2017) on the

other hand, it is a capitalist means of exploitation replacing all relationships among people, including family ties, with the cash nexus, as defined by Friedrich Engels and Karl Marx. As Marx later attempted to show in *Das Kapital*, money is a commoditized form of labor, arising as a result of the capture and “materialization” of the surplus achieved through honest work, in order to sate the capitalist class’ insatiable desire for accumulation.

Whichever term you use – living, cash, buck, dough, beans, wealth, earning, coin, or penny– money is important. In the Christian worldview, the love of the money is the root of all evil. For commanders, it is the anchor of war; for revolutionaries, it is the shackle of the worker. But what exactly is money? Is it a mountain of silver, as the Spanish conquistadors expected to find? Or would clay tablets or printed papers suffice to explain money? How have we come to live in a world where the bulk of money is now invisible, only reflected in the numbers displayed on computer screens? And where exactly did money come from? And where did it go? (Ferguson, 2017; Kalin, 2017a; Kalin, 2017b). Ordinarily, money refers to a means of exchange, superior in its ability to overcome the inefficiencies of barter, an accounting unit making valuation and calculations easier, and a store of value enabling the extension of economic activities over an extended time frame and geographies (Ferguson, 2017; Topkaya, Kalin, & Yilar, 2015; Yazici, & Kalin, 2015; Hacam, 2018a; Hacam, 2018b).

The role money plays in human life, rather than its definition, however, is the crucial part. Contrary to the common view held by many, including but not limited to economists, noting the necessity and the function of money, there are also views which claim that the banknote is either the result or the source of almost all crime, and that its place in our life gets reinforced through economic distress (Zeitgeist movement). When placed at the center of life, money can virtually evolve into a very dangerous weapon with destructive effect. The author of the famous novel *Moby-Dick*, which is deemed a classic of American literature, Herman Melville, notes that nothing among the human assumptions is as absurd as the criticism directed by people who own a house, who have a full belly, and who have warm feet against the habits of the poor, and underlines the form of discrimination money causes among people. On the other hand, French author Anatole France revealed the place of money in an ideal legal order, based on observations that the Law, in its majestic equality, forbids the rich, as well as the poor, to sleep under the bridges, to beg in the streets, and to steal bread.

Despite all the well-meaning efforts to draw some attention to the issue, money has almost never lost its domination over people throughout the history of civilization. For instance, the Incas were unable to understand the unquenchable thirst for gold and silver prevailing among the Europeans. Manco Capac’s complain was telling: “they will not be satisfied even if all the gold on the Andes turns into gold overnight.” They were unable to grasp the idea that to Pizarro and his men, silver had a use beyond that of a shiny metal which is good for decoration. Silver could be converted into currency. Money referred to the mobile power enabling the assessment and storage of value (Ferguson, 2017).

When not controlled properly, money has certain destructive effects as well. German philosopher, sociologist, composer and musicologist Theodor W. Adorno was born into a family which experienced discrimination as Jews in Europe, leading to the family’s migration to the US. Adorno was both impressed and disturbed by the consumer culture of California. He peculiarly spent a lot of time thinking about getting a suntan and drive-in restaurants. He is closely associated with the Frankfurt School, which aims to present a psychological understanding of the problems brought about by modern capitalism, particularly with respect to the culture and the mindset it leads to. Adorno draws attention to three distinct points in capitalism, leading to corruption and degeneration:

1. Leisure is poison. Adorno is passionate about the required function of leisure: it is not about getting comfortable and freeing our minds; to the contrary, it is for developing ourselves and achieving progress for the better. It is the primary means we have to get the required toolset for changing society. Leisure time refers to the time frames we have available to watch movies to get a clearer picture of our relationships, or read books to present new perspectives about politics, or listen to music to encourage us to engage in reform in our collective life. Adorno claims that in the modern world, leisure is captured by an ever-present and pretty malicious machine of entertainment, which he calls the “Culture Industry.” The culture industry is an ideology which restricts the act of pleasure to cultural goods and comforting entertainment in parallel to the commercialization of life in general, which is based on the standardization of cultural goods and the rationalization of the means of distribution, and which is defined as the freedom to choose from among essentially the same options (Küçükcan, 2002; Kejanlioğlu, 2005; Slater, 1998; Koçoğlu, 2015). From Adorno’s perspective, modern movies, television, radio, magazines, and today, social media, are designed to distract us at all times, to prevent an understanding of the self, and to keep us disinclined to understand political reality.

2. Capitalism does not offer us what we really need. In modern capitalism, consumer goods are available in substantial variety; that is why we are naturally inclined to think we have everything we may ever want. The only problem we may have, however, is the lack of financial means to attain the things we need. Adorno, on the other hand, argues that our real needs are concealed by the capitalist industry. In conclusion, we forget what we actually need, and we make do with desires manufactured by corporations which are not interested in the achievement of true happiness for us.

3. Proto-fascists are everywhere. Based on surveys assessing consumer behavior and commercial tendencies, Adorno developed an instrument covering participation in entertainment activities instead of conformity with authority, trying conditions at work, and solving problems. The instrument produced data which can be used to support the thesis that psychology should have priority over politics.

Thus, when used without any controls, money gradually expands its area of influence. The individual, who is subject to the domination of the state and technology, becomes socialized so as to submit to the established forms of behavior due to overarching changes in social structures, and comes to see the order as permanent and natural. In this context, 'non-family carriers and the system of powers' (from pre-school groups to mass media) ensure a premature socialization of the ego, practically destroying the thoughts which may not be in line with the existing social order. Hence, the 'driven consciousness' of modern man came to refer to a virtually complete indifference towards the problems of the world. On this point, Herbert Marcuse said "the boundless power of education and the means of entertainment bring the individual, along with all other people, to a state of unconsciousness unburdened by any harmful thought" (Swingewood, 1996; Kalman, & Bozbayindir, (2017). In other words, mass media are oppressive, and serve to destroy any criticism of capitalism, which they rationalize. In the end, the individual can achieve happiness through compliance with the social and political order and association with such order. According to Adorno and Horkheimer, the 'culture industry' exists for the orderly functioning of such a rationalized world (Şan and Hira, 2007; Bottomore, 2016). It serves to distribute false satisfaction which directly deceives people and which does not keep its promises: "Works of art are ascetic and bold; culture industry, on the other hand, is pornographic with a claim for purity" (Bozkurt, 2014; Jay, 2014; Lunn, 2011). The members of the consumption society who are incapable of noticing the unfairness of such satisfaction get even more tightly associated with the governance machinations on the basis of their instinctual needs (Küçükcan, 2002; Swingewood, 1996).

The Frankfurt School or the Critical Theory, which gave birth to the term 'culture industry,' made their names in the world of thought through their accusations of totalitarianism directed against the Enlightenment tradition, which basically claims mastery over the nature, which rescues the people from legends and myths, and thus condemns the individual to the inhumane and deterministic framework of specific relationships. According to the proponents of this paradigm, the cost of taking magic out of the world and freeing it from legends was the creation of new legends, not to mention a kind of surrender to inhumane powers. This new alienation introduced through the instrumental reason infiltrated the domain of science as well, reducing everything to technical utility and personal interest (Larrain, 1995; Best and Kelner, 1998; Krogh, 1999; Özgan, Yalçın, & Bozbayındır, 2011; Samancıoğlu, Bağlibel, Bozbayındır, & Kalman, 2015; Bozbayındır, 2016; Oğuz, & Demir, 2017). In their efforts to analyze a crowded series of social phenomena and to describe the wholesaling tendencies of contemporary capitalism, not to mention the new forms of domination, critical theorists employed Marxist categories such as commodification, barter, reification, and fetishization. According to the members of this school, capitalist modernity entailed the danger of bringing the end for the individual, whereas the culture industry as a new form of domination brought about a one-dimensional society. That social model runs parallel to the modernity practices analyzed by Foucault, who underlined, from a post-humanist perspective and through the metaphor of the death of the individual in the modern era, that the individual was reduced to an object produced by modern technologies. In the same vein, according to the critical theory, the tarnishing and objectification of the individual is a result of the culture industries, bureaucracies, and social oversight styles of the capitalist system (Best and Kelner, 1998).

In the wider context of the culture industry, which serves as one of the critical approaches to extending capitalism's control over societies, the ad industry is but one of the effective means used to lead people and thus ensuring that the capitalist system can permeate all layers of society. According to Adorno, an audience bereft of content in awareness, and instead surrendered to the superiority of advertised goods, would try to buy internal peace by customizing the goods imposed. That process is called personal 'taste', whereby the explicit passive dependence caused by identification of the individual with the object 'sold' to him is rejected (Lunn, 2011). This renders the claim of 'giving the masses what they want' something less than an incontrovertible fact, leading to a confirmation of the manipulation of the masses (Küçükcan, 2002; Koçoğlu, 2013; Koçoğlu, 2014).

Fashion, which plays a major part in our daily life affecting our purchasing behavior in close coordination with the advertising industry, has a defining influence on our clothing habits in particular. Walter Benjamin claims that the demand for products lacking an “aura” (the atmosphere referring to the uniqueness and momentary nature of the conventional work of art) is created by drawing people to an artificially enchanted setting. By rolling out the red carpet for the goods and the entertainment atmosphere surrounding them, a process of “fetishism” is fostered. In this sense, the fairs of the world serve as pilgrimage destinations of the fetish for goods. Through exhibits at the fairs, the impulses inhabiting the subconscious of people are triggered. The entertainment industry distracts people by taking them to the level achieved by the goods. Doing so makes it easier for man to venture into a dream state, and to enjoy alienation, leaving the reins to the guidance provided in this world. In the entertainment industry, fashion embraces the guise of a strong force providing direction to man. The lifeblood of fashion, which states the rules to observe in the worship of the fetish called goods, in turn, runs through the fetishism dominated by sexual attraction (Sevim, 2010).

The critical perspectives developed against the effective instruments capitalism employs to lay complete siege to all social segments, and to consciously manipulate the purchasing behavior of the individuals are of major import for any member of society in general, and the pre-service teachers, who will assume the responsibility of raising future generations, in particular. The views pre-service teachers, who are expected to go through a change in their own behaviors and habits as well, harbor about the place and role of money in their daily lives will be most crucial in terms of conveying to the future as part of the process of raising the generations to shape our future, certain values such as “sharing,” “giving gifts,” “helping each other,” “being happy,” “saving,” and “using local products,” lost gradually in today’s world marked by consumption madness.

Method

The study aims to analyze the pre-service teachers’ views on money, consumption, and purchasing behavior on the basis of Adorno’s leisure industry and mass culture theory. That is why a qualitative study method that is case study was embraced as the study pattern, in order to achieve a versatile, systematical, and in-depth assessment of the cases, and to analyze a current concept in the actual real-life settings it occurs in (Yıldırım and Şimşek, 2013). In general, qualitative studies entail the interpretation of various concepts, problems, and processes. The qualitative study process is a dialectic one covering the data and analyses to be obtained as the internal connections between the various dimensions of the study are managed by the investigator. This process is based on the management of the interrelations between the methods employed for observation, representation and the analysis of various dimensions of daily life in the context of the study, by qualitative investigators (Miller and Dingwall, 1997). Of course qualitative techniques have certain limitations. The first of these is about dependence on the natural setting, or in other words, the impossibility of finding or creating a perfect match of the natural setting where the study is carried out, with associated negative influence on reproducibility. The second limitation is about the participatory role of the investigator. In a qualitative study, the proximity of the investigator to the sources of data, and the potential of her affecting the natural flow of events is deemed a flaw from the conventional study perspective, leading to a criticism about the objectivity limitations of the qualitative study. It is difficult to employ the enrollment of a high number of individuals or study subjects to the process in qualitative study settings. That is why despite the detailed and in-depth nature of the data gathered, it is not very helpful for revealing perceptions. The vulnerability of the study pattern to unexpected changes reflects another limitation of qualitative study. Another major limitation is about the difficulty of reflecting the data in quantitative figures. Standard techniques cannot be applied to establish validity and reliability. For in qualitative study, in contrast to quantitative studies, widely used definitions, methods, and tests are simply unavailable (Yıldırım and Şimşek, 2013).

Purpose of the Study

The study aims to investigate the social studies pre-service teachers’ views about money, consumption, and purchasing behavior.

Study Group

In education faculties in Turkey, teaching staff doesn’t include to courses topics such as Adorno, the Frankfurt school and minimalist life. These topics are considered in the field of economics. So they are mostly dealt with in the faculties of Economics and Administrative Sciences. These topics, which also have a philosophical

direction, were still mentioned by the authors in the lessons in which philosophy education is very limited. However, the course was limited due to students who do not have any knowledge. Therefore, these issues have been taken into account when determining the research questions. The content of the question was simple and clear, taking into account the inadequate knowledge of the students.

The study employs purposeful sampling. Purposeful sampling methods are truly endemic to qualitative study process, and allow in-depth analysis of cases which are deemed to entail a wealth of insights (Yıldırım and Şimşek, 2013). In this form of sampling, the first thing to do is to establish the criteria deemed important for selection. Thereafter, the sample developed on the basis of this criteria is deemed to be a representative of the study universe with all its qualities (Tavşancıl and Aslan, 2001). In this context, the study opted to choose a study group in line with the purpose. In the end, a total of 19 freshmen pre-service teachers, 10 girls and 9 boys, currently enrolled in the Social Studies Education Department of Gaziantep University, Nizip Faculty of Education during the fall semester of 2016-2017 academic year were included in the study group.

Data Collection Tool

The semi-structured interviews were the data the collection tool employed. The data collection tool was based mostly on qualitative questions, rather than quantitative and descriptive ones. That is why instead of applying a statistical significance analysis of the students' attitudes towards money, consumption and purchasing behaviors based on percentiles, they were asked five open-ended questions developed by the investigator, allowing them to respond completely on the basis of their views. The questions provide the grounds for the students to express their philosophically-based thoughts regarding money and its role in daily life. The students were assured of confidentiality. It was assumed that such an assurance would make the students feel comfortable and provide honest answers. In order to ensure content and face validity, five academics specializing in this field were consulted. Following the required revisions to the questions, taking into account the experts' views, the pilot application of the data collection tool commenced with 19 students. The goal of the pilot application was to see whether the questions were clear enough or not, whether they were suitable for the purpose, and what kind of other questions could be asked, with a view to developing a robust assessment tool to be employed with the participants (Patton, 2002). The pilot application culminated in the development of the final interview form in line with the comments of the students and the experts.

Data Analysis

The interviews the investigator performed face-to-face with the participants were recorded in audio and video using a voice recorder, with the consent of the participants. A total of 110 minutes of raw data was gathered. Following the interviews, the data thus recorded was converted to text. Thereafter, the texts were submitted to the relevant participants, and they were asked to review the texts. Once the accuracy and completeness of the records was thus verified, the data reliability was assured. The interviews were performed in line with the Interview Form developed by the investigators.

The data analysis employed content analysis method covering the listing of data, theme identification, and theme organization (Yıldırım and Şimşek, 2013). The interview was followed by the transcription of camera recordings. The transcription process did not entail any correction of the text. The investigator both listened to the recordings, and read the text, to verify the transcription results. The raw data obtained through the interviews and then transcribed were used as the basis of coding to establish categories. The data gathered in line with the purpose of the study were interpreted, and supported with direct quotations. The statements of the students were coded in the study in accordance with the pattern S1, S5, S10 etc., in compliance with the confidentiality assurances extended with respect to their identities.

Limitations of the Study

One of the most important limitations regarding the qualitative studies performed in education sciences is the inability to generalize the data. In this context, generalizing the results of semi-structured interviews with 19 pre-service teachers, to reach to conclusions concerning wider Turkey would not be scientifically prudent. On the other hand, the in-depth data obtained through semi-structured interviews are thought to provide some general idea regarding the subject matter of the study, and would be useful in this context.

Findings

This section presents the findings reached through the answers provided by the participants in response to the open-ended questions. The results obtained from the participants with respect to each question are presented in detail under applicable categories.

Question 1. The Meaning of Money

The students answered this question with responses from varying perspectives. Some noted that money is a tool we use to cover our needs:

“Money is the price we pay to cover our needs. It is the price we pay to buy our needs such as food, beverages, clothing, cars, etc. (S2).”

In contrast to S2’s view of money as a price, S5 compared it to a tool:

“It is a tool that allows us to buy goods or services (S5).”

Underlining the function of money as a means of exchange in shopping processes said the following to express their views:

“Money is the most widely used tool for the exchange of goods and services (S1).”

“To me, money is an instrument of exchange valued immensely by the people, in the context of buying something (S4).”

“Money is the most widely used tool for the exchange of goods and services (S1).”

Some students found it more appropriate to go with a rather scientific definition of money, and talked about it as an object:

“Money is the name used for metal or paper objects printed by the state and bearing figures and symbols, as the universal tender usable for all people, in the context of covering the necessary needs (S3).”

“Money is the metal or paper object printed by the state and used as the medium of payments in the country (S9).”

S6 drew attention to the superiority of money, along with its existence as an object.

“Money is a symbol which can be used anywhere, exerting dominance over everything, and virtually evolving into a force of its own.”

S7, in turn, referred to money as the only resource to cover our needs:

“Money is the thing we need to earn to cover our needs. In the current system, money is the only thing with which we can meet our needs.”

In this context, S18 provided the most detailed definition:

“Money is the means of exchange for goods and services. It is a tool invented by people, to facilitate trade. It is a means to store value; in other words, the people can save it and use it later. It is also a unit of accounting, providing a common basis for the prices. As a means of exchange, it can be used for people to buy from and sell to others.”

Some students, in turn, had a rather critical perspective on money, with highly subjective remarks:

“Even though money is the deity of the modern world, it is not as holy as to make a man happy on its own as a commodity. Money is surprisingly powerful for any society which does not understand it. I would love to tell and prove that a happy and peaceful society could exist without money, as someone who does not need money’s power. Sure, for most people money is but a means of exchange used in shopping, or serves as a means of investment or savings; yet the word is loaded with much more profound meanings. It holds a power no one held to date. Whoever holds money would have the power, value, grandeur, the say, and the authority to decide on behalf of all. I wonder if these wealthy people suspect the respect they are paid is actually paid to the money they have, instead of their inherent qualities? The hypocrisy of those people is an entirely different story...”

Along with the universal change in nature and life, the social life and money, which is an inseparable part of it could not remain stale for long. We have moved on from an era where the people lived in primitive communism to bourgeoisie, a bloody form of capitalism. In the political context, first the external conditions change, followed by an adaptation of the thoughts accordingly. The fact that people embrace different wants and thoughts at different times is a result of their fight against meta, which is the apple of the life’s eye, as well as the fight against the nature and life itself in their efforts to meet their needs. Today, money is no longer as innocent as we came to think. To the contrary, the blood-sucking ideologies backed by money aim to conquer the whole world, and there is no effort they will spare in this quest. For instance, the American government is trying to govern the world through the domination of the banking system

and money. Cruel crises brought about by banking in order to enslave the whole world rendered people virtual slaves worshipping money (S17).

S16, in turn, raised an objection against the presentation of money as a goal:

*“To some, money is the *raison d’être*; to others, it is an unknown, the purpose of which is also unknown. In my opinion, money should never be the goal. I mean, the goal should not be earning a lot of money, reaching some visible position, acquiring greater wealth than others, or getting recognition. In my view, those pieces of paper occupy ever larger parts of the world. It is the cause of death for many people. In rural areas, far from cities, money isn’t that valuable. Or we can say that many nations unknown to us are not aware of money at all (S16).”*

Question 2: Obligation to Earn Money

To this question, the students mostly responded with reference to the requirements of the capitalist system, and the necessities involved:

“Yes we are obliged to. For, that is the requirement of the capitalist mode of life (S6).”

S1 responded to this question with a rather critical style, pointing at, however, more or less the same direction:

“Earning money is difficult. Because, if the public is to work hard and diligently to earn money, and especially if we are talking about a capitalist country, it is even harder. For rich businessmen strive to exploit the people, and the people have a hard time to earn money.”

S7 responded to the question by noting capitalism, which he considers as the applicable system, as the force making earning money a necessity:

“Yes. For the system we live in requires that. If we do not earn money, we would be forced to beg. That is why earning money is a must.”

The word most frequently emphasized by the students in their responses to this question is needs:

“We are obliged to earn money. If we do not earn money, we would neither have a home to live in, nor can we pay for the natural gas or coal to heat that home. In addition, we need to earn money to cover our primary needs such as food (S2).”

“Yes, we are obliged to earn money. For men need money to cover their needs. Money is required as an exchange item for buying things or owning things (S3).”

S5 claimed that earning money is a must for survival:

“We are obliged to earn money. For we cannot survive without money. We cannot cover any needs we have (S5).”

“Yes, we are obliged to earn money. For in this day and age, we need to pay money in exchange for anything we buy. We definitely need to earn money, given the fact that we buy even water to drink (S8).”

S18, in turn, stated that money not only covered our needs, but also was the force around which the world revolved:

“In order to cover our needs and to sustain our lives, we need to earn money. Money is what makes the world go around. Thanks to money people fulfill their wants, and establish an orderly life for themselves. Today, the living standards of the people, the places they can visit and the goods they can buy, in other words almost anything depends on the money people have in their pockets. (S18).”

S4 approached the issue from a different perspective, and mentioned the historical function of barter, before underlining how money replaced it:

“We are obliged to earn money. For if we are living in these times, we are obliged to do so. Before the invention of money, people used barter. But nowadays, that method is no longer applicable. That is why everyone needs to earn money.”

In contrast to the brief remarks provided so far, S17’s detailed answer placed capitalism at the core of the problems today’s world experiences through the historical process, and provided an association between money and independence:

“A few centuries ago, maybe we could have done without earning money. But in today’s so-called modern world, unfortunately that’s not an option. Nowadays, the forces with influence in the economy of a country are the parties to make all the decisions and to determine all the policies concerning the welfare of the land. Today, the Turkish economy and stock exchange are completely dependent on external forces. That is why we need to apply a wider view to understand what is going on. The abusive and money-addict thought prevalent in the conventional outlook on economy, namely capitalism, should be destroyed. From WWII on, to this day, the economic and associated political changes in the world, not to mention the monolithic worldview, are all based on money; and capitalism triggers the social life and the mood of the people, to create political

developments. It is evident that there are efforts to foster such events, if they do not occur on their own. Therefore, if we want to maintain our independence, we should never allow people governing us to assume debts on our part. We need to have our own national banks to finance the country."

In addition to a number of participants noting the necessity of earning money, there were also a few participants who refused such an obligation, providing justified answers. For instance, S11 talked about barter and the state's function of meeting the needs:

"If the trade perspective in the region you live in is based on barter, or if the state covers the needs you have in consideration of your work, so as to stop you from spending money, you would not be required to earn money. For the things you want are provided, and you don't need more."

S13, on the other hand, claimed that the necessity to earn money varies by the settlement type one lives in: *"I believe the need to earn money is a function of the environment one lives in. As people living in city center, we need to earn money to cover our needs. But if I were a resident of a village, I would feel no such need for money. I could grow all the food I needed on the soil; get it free from nature."*

S15, in turn, claimed, with reference to Thomas More's famed work, Utopia, that should a change occur with the social order, earning money would no longer be a necessity:

"In order to be able to live and earn our living in this day and age, we need to earn money. We need to pay a price (money) to cover our needs such as food and clothing, etc. If we were able to change the social order, perhaps we would get free from the necessity to earn money. For instance, in Thomas More's Utopia, people do not assign worth to money. To them, it is essentially worthless. For they are aware that even in the absence of money they will be able to cover their needs. In our social order, however, someone lacking money cannot live. That is why we need to earn money."

S5 also claimed that we need to earn money to cover our needs:

"We need to spend money. We have to spend even when buying the most insignificant things. We need to spend an amount sufficient to cover our needs."

Question 3: Obligation to Spend Money

In their answers to this question, most students once again talked about the bare necessities. S1 revealed the grounds for this need with two brief and clear sentences:

"Yes, we need to spend money. We cannot meet our needs or wants in any other way."

S2's answer runs in the same direction, albeit with some more detail, clarifying the roots of the necessity to spend money:

"We need to spend money. Someone who owns a car can buy fuel to go to some place, in exchange for money. The ingredients to cook food can be bought with money only. If we need to plant a tree, we buy the sapling with money. We are faced with the necessity to spend money, regardless of our desires to do so or not."

S6, S7, S8, S9, S10 and S14's responses were also along the same lines, claiming that there were some bare necessities, and spending money was the only way to cover them. Yet there are some others who noted, in contrast, that spending money was not always a necessity.

"We are not obliged to spend money, but if the things we need are sold in exchange for money, we will need to. We will then be required to supply the money to get that thing we want. We need to spend money to have food, beverages, or clothing. But there are certain things we can own without spending money. For instance, instead of buying tomatoes from the supermarket, we can plant and grow them, which would be a more reasonable and healthy choice. But there are certain things you need to pay to own. For instance, a novel. You may be curious about it, and want to read it. You could check the library. If it is not available there, but is on sale at the bookstore, you will need to purchase it. So, in order to purchase a book, you will need to spend money (S3)."

S4's answer was similar:

"We don't need to spend money. The money spent for our needs is necessary. But if all people in the world had been honest and embraced a life without money, actually they would not be required to earn or spend money. If every single individual were aware of her duties and lived accordingly, there would not be such clashes for profits and other undesirable events in the world. But people spend more than they earn. A consumption craze took hold over mankind."

S11, in her turn, approached the issue from a class difference perspective, providing distinct insights in the study:

“To put it once more, money is important to achieve the conditions required to sustain our life or to get a better life; and the more money one has, the more comfortable she would be. Of course, you would not be interested in whether others win or lose while you earn money. For all would be craving for more, and you would not care about the lower classes in a craze of rapacity. And this would reveal the class distinctions as I noted earlier.”

There are also some students who claimed that spending money was not the only means to cover any need, and when reason is applied, spending money would not pose a huge problem:

“We need to spend money. But we don’t need to spend more than necessary to cover the personal needs of the people (S12).”

or *“We do not need to spend money beyond the amounts needed for our needs. For instance, what else could I need if I have food in my home and some clothes to wear (S15).”*

S16 said that one should cover only bare necessities, and that spending money for vanity was not right:

“People need to spend money to get food, cover the needs of the house, needs associated with school and similar needs. But they don’t need to spend more by shopping at luxury stores, eating luxury food, driving luxury cars, and residing in the most expensive houses available, just for the sake of vanity. There are necessary uses for money. Other expenditures, however, are not necessary but discretionary.”

A student noted that needs such as food and shelter could only be covered by money:

“Anywhere on this world, without money you can not fill your stomach, quench your thirst, or find shelter to sleep. Depending on the environment you live in, you will need to spend money, which I referred to previously as a magical key, to open certain doors (S13).”

Finally, S18 noted the need to use money to cover such needs, but underlined the necessity of being reasonable with the expenditures:

“Spending varies by the needs and the circumstances of the people. Man spends money for an object he needs. Simply put, we earn money to cover bare necessities such as food and clothing, and duly spend that money. The important point is to be reasonable and spend only in accordance with our needs.”

Question 4: The Origins of the Need to Buy Goods

When responding to this question, the pre-service teachers were found to be sincere, and honest in their responses about themselves. All students involved provided detailed remarks about the items of clothing they purchased on purely personal grounds, and the reasons for buying them. For example:

“My most recent clothing purchase was today. I bought a scarf. I had 10 more previously, but I bought this one due to the different color and patterns on it. Was it necessary? Of course not. I would not buy it if I hadn’t the financial means; I would have to make do; but I bought it as I had the financial means (S1).”

In her response, S2 focused on quality, and stated that expensive but high-quality apparel would require lesser quantities of purchase:

“Most recently, last week I bought a cardigan. Because in these cold days I needed a thick cardigan. I have a few cardigans, but they are pretty thin, and do not protect me against the cold; that is why I felt the need to buy a new cardigan. More than one set of a given clothing item is required. One should have 1 pair of every clothing item, e.g. 2 sweaters, 2 pairs of pants, 2 pairs of shoes, 2 coats...”

Some people cannot afford coats which cost TRY 500. Instead, they can afford coats which cost TRY 100. Given the lower quality of the latter, they do not stand the test of time. When that individual has money, she would feel the need to buy the second coat. Physical changes also necessitate a second piece of clothing. If the person involved had the financial means to do so, she would buy a coat worth TRY 500. She would use it for at least 5 years. Lower-quality apparel would soon fall apart, requiring replacements. In other words, if you have the money, you can buy the best and wear it for years. If you don’t have the money, you buy low-quality apparel, and feel the need to replace it next year.”

S8 expressed the need to buy more than one dress as per the requirements of education:

“My most recent purchase was one month ago, and that is the third of its kind. Yes, we need to own more than one piece of a given type of clothing. For instance, I stay at a dormitory. Whenever my dress gets dirty, it takes two days to wash and wear it again. That is why I need to own more than one piece of a given type of clothing.”

S9 also defended the point that the number of clothing items had to rise as spares for the dirty ones and depending on the weather.

“Most recently, 1 month ago, I bought 2 sweaters and 1 pair of pants. It is not an absolute necessity to own more than one set of a given apparel, but we usually buy more than one set, to wear when the other sets are dirty, or in accordance with the weather.”

S4 downplayed her ownership of more than one pair of boots, and underlined the personality as the more important element. In other words, she claimed that increasing the numbers would not be bad where necessary. Indeed, adding that owning more than one piece of each type of clothing is not right, she also contradicted her previous point:

“My most recent purchase was a pair of boots. This is my third pair of boots, but I bought one more pair as I was not fond of and comfortable in the older ones. Having more than one set of a given type of clothing would just change our looks; I mean, our humanity and personality do not change with what we wear. We may look different on the outside, but on the inside we are all the same; so owning more than one set of clothing is unnecessary.”

S3 stated that she bought her fourth bag as she liked the design:

“Most recently, I bought a bag. That is my fourth bag. We don't need to own more than one piece of any type of clothing. But I bought it as I liked it.”

S11 made a confession and said she did not keep track of her purchases, and doing so would be a problem for her:

“Most recently, I bought clothing 2 weeks ago. Actually, my last shopping in general took place then. I say shopping, for that was about the needs I noticed on my own. Could I live without them? Sure. But in the present mindset, I buy them as if they are necessities. I don't know how many more of that type of clothing I have. I never thought of keeping tabs. If I did, I would find the results excessive, and feel sorry for the money I spent.”

S14 also tried to provide an explanation, on her own means, about the need for having more than one set of a given type of clothing:

“It was 2-3 weeks ago. I don't know how many of that item I have. I think it was necessary. For they vary in terms of models, colors, and how they keep you warm.”

S7 claimed that, given the possibility for clothing to get dirty or torn, having more than one set was the right choice:

“It was approximately 3 weeks ago. I don't know how many more of that item I had. I think it is necessary, but one should not exaggerate there. The grounds for that necessity lie in the possibility of getting the existing clothing dirty or torn.”

S15 also said she had more than one tunic as it would get dirty:

“My most recent purchase was a tunic, one and a half months ago. It was the third tunic I have in my cabinet. We need to own more than one piece of any type of clothing. But we should not exaggerate. If we have just one set, what would we wear instead, when it is dirty? That is why two or three sets of clothing would be sufficient.”

Perhaps the best attitude was exhibited by S16 and S17:

“My most recent purchase of apparel was a winter jacket. I had to buy it, for the winter had arrived. My next to last winter jacket purchase was during secondary school. Thereafter, I used an old coat of my sister-in-law's. I believe, if an object does the job, you would not really be obliged to get a new one. For the more objects you own, the more you want (S16).”

“My most recent clothing purchase was on December 23. It is the fourth of its kind. I don't think one would need more than one winter jacket. I believe so, for it is not something to wear at all times, and instead something to use only on certain days or occasions (S17).”

Question 5: Minimalist Lifestyle

The pre-service teachers were, once again, observed to make statements based on different perspectives, regarding minimalism or the minimalist lifestyle, the label referring to the lifestyle of people who do not keep any object more than what is needed, embraced by those who live a happier life with less. For instance S1 mentioned equality:

“It would be prudent to introduce the minimalist lifestyle to society, given the fact that as some would have extensive opportunities, the others with less would feel inadequate, and would in turn feel the need to buy more. But if all were subject to the same conditions, it could be applied rather successfully.”

In her critical perspective, S2 noted the difficulty of a minimalist life due to concerns about comforts:

“I wish we were able to have a minimalist life. But no one would make concessions on the comfort front. For instance, every household owns 2 cars. These are costly things, given the taxes, insurance, fuel costs, etc. People pay at least TRY 100 per month for school buses for their

children. The school is just 1 km away. Why would they need to incur such an expense? But the housewife mothers do not sacrifice their convenience by dropping their children off at school in the morning. Working women are not very different either. Access to our school from Antep is a huge problem. If we had shuttles running once at least every 2 hours, that problem would go away. Those who own a car wouldn't feel the need to use it. We are not provided with the facilities we need. Instead, we are required to depend on our own means. People who notice that you have been driving the same car for 10 years ask, "Aren't you going to change that one soon?" They think it is weird. They sneer at you, thinking you don't have the means. Just because we do not drive the latest cars... It is all about consumption. When you go to a cafe and ask for tea instead of an expensive drink, you get the label "penny pincher." As people think 'clothes make the man', it is really difficult to have a minimalist life."

S3 claimed that excess goods would pose problems in terms of selection, and would, then lead to unhappiness:

"Minimalist living entails limiting and minimizing the material and non-material elements of one's life in light of actual needs, and achieving a quality life instead. But every single day sees us consume more given the diversity of the products on offer. We consume more and more. But we are not happy at all. On the other hand, owning less would make someone happier. For instance, now we have many clothes. It is difficult to choose among them, when there are a wealth of options to wear when you will be visiting someone. That makes you sad and unhappy. On the other hand, if you had less, you would be wearing what you have available, when there are only a few or no choices at all, and you would be happier. Actually, the less one needs, the happier one would be."

S5 quoted Kafka to make a point based on philosophy:

"I like the minimalist lifestyle. The less you have, the fewer problems you face. The more we have, the more difficult it is to handle problems. As Franz Kafka once said, 'Do you want peace? Less property, less people!'"

S4 and S6 have a positive view of minimalist life, even though they claim that the goal would elude us as long as the number of people who embrace that lifestyle grows. S7 and S9 recommended doing away with excessive items. S8, in turn, said she was not fond of minimalism, and that she would not be embracing such a lifestyle:

"The minimalist life style is one I may agree with as it ensures savings and prevents us from wasting time, but it is also one I do not very often embrace. It is difficult to adopt as well. For instance, people need to use clothing on the basis of the seasons. Assuming that one buys one set of clothes for each season, she would have a full closet. As every household item has a different function, buying one of each kind would fill up the home. Or, speaking about the food, one has to get a different type of food for every meal, and getting one piece of each food item would fill the refrigerator. That is why man cannot do with just a few items. Maybe it is possible to maintain a life with but a few items, but it would be a very trying challenge. That is why I never employ a minimalist lifestyle."

S10 talked about wastefulness, whereas S12 expressed her thoughts with reference to Zen philosophy:

"When I hear the words minimalist lifestyle, I think of Japanese Zen philosophy. In that worldview "less is more." The less we have in this life, I believe the more peaceful we would be. The minimalist life arose as the opposing trend facing consumption-focused life. First of all, I should note that one cannot simply wake up one day and embrace the minimalist lifestyle. I believe it would take time; but one should start somewhere. If I have to present an example associated with my own experience with the minimalist lifestyle, I can note my efforts to minimize the cosmetics products purchases I have been making, compared to earlier years. In this light, according to Zen philosophy, the less I have, the more peaceful I would be in my life."

S13 criticized wealthy individuals engaged in luxury consumption and parading that attitude, and mentioned an association between the rise in the number of people living a minimalist life, and the consumption craze fed by the Industrial Revolution. S14 thought a minimalist life was commendable from a religious and social perspective, but noted that it would be difficult to embrace for women who are fashion aficionados. S15, in her response criticizing the consumption craze in particular, said the following:

"I see the minimalist lifestyle as a plain and peaceful lifestyle. If you have what you need, you don't need more. There won't be any excess or useless objects. No more and no less than what is necessary. Just to the extent you need. That is one of the most appropriate ways of life. People have lost themselves in a consumption craze, and their lives are built on consumption, as we see on "the Story of Stuff." Did something new arrive in the market? They go buy it right away. They don't care if they need that new product or not. All they care about is the need to have that new thing."

S17, with reference to the experience of workers who take part in the production of goods, noted the intention to extend the minimalist philosophy of life to the wider context:

“It entails removing all items from the closet, and doing away with unnecessary ones, without getting lazy in the process. It entails buying only what we really need, and what we would put to good use. These cover clothes, ornaments, household goods, kitchen equipment, our conversations, and even our friends. We can refer to more and more in this context. The minimalist life is about getting less but getting better. Doing so, we can save more money. A person should be able to dream of saving some money and traveling to other countries and cities. Instead of having 10 cheap blouses produced by poor workers in sweatshops, we would be better having just 2 produced under rather ethical conditions and made of natural materials. I think no one needs 30 t-shirts or 10 pairs of jeans. And especially as we hear about all those people losing their health in jeans production, the system we live in presents no end to this buying craze, and demands us to continue buying at all times. Another factor making such buying attractive, in my opinion, is the brand. Unfortunately, brand, with reference to the social settings, evolved into an expensive form of packaging. Of course it may be important and reliable from a health perspective, provided that we do not exaggerate. The important thing is to meet our needs. I removed all the items from my closet, even though it was a difficult experience. Especially, in the context of that aid project, I left only a few pieces of clothing in my cabinet, and I am very happy about it. Sure, early on I had major difficulties, and I removed and put back in a single piece of clothing many times; but in time, I came to realize that we needed to donate our clothes in good shape, to people who need them more than we do. I set a target to apply that perspective not only to my clothing closet, but also to my conversations and the list of my friends, from what I eat to the places I visit and spend some time at. And it is obviously not a coincidence that many successful people in the history of mankind preferred minimalism in their lives. For the more things we have, the more time and money we need to spend to maintain, clean, arrange, store, and care for them.”

Finally, in her answer noting the positive aspects of the minimalist lifestyle, S18 did not refer to examples from her own life:

“We can have a plain and peaceful life thanks to the minimalist lifestyle. The minimalist lifestyle is based on the view ‘less is more.’ I agree with that view. The more things we have, the more time and money we need to spend to maintain, clean, arrange, and store them.” These, in turn, lead to fatigue, restlessness, and waste of time and money. I agree with the minimalist lifestyle’s motto ‘buy less, but buy better’ as well. Instead of buying 10 cheap items and wearing them out in 1 year, we can get 2 more expensive but higher-quality items, and use them for 2-3 years. We can have happier lives by implementing the minimalist lifestyle ourselves.”

Conclusions and Recommendations

Money is the fundamental change tool that affects our lives in every sense. Serious discussions about the fact that money has become the aim of replacing the needs of people and changing people's lives completely is at the heart of everybody, especially social scientists and educators. In the scientific field, money is mainly mentioned in terms of determining factors affecting people's purchasing behavior and financial / economic literacy level. The data are usually obtained from questionnaires that do not measure expression ability and questionnaires consisting of limited options. Differences in the survey of respondents in the context of the consumer are on the basis of institutionalized researchers' work. For example Yılmaz, Çelik and Yağizer (2009) investigated how environmental sensitivity, environmental attitudes and behaviors affect the purchasing behavior of eco-food products of university students by designing a structural equation model (AMUS). As a result of the analyzes, it has been determined that environmental sensitivity does not directly affect environmental behavior, but those who develop environmental attitude exhibit ecological food purchasing behavior by exhibiting environmental behavior. The buying power of money is limited only to which behavior it affects. In a similar research, Fraj and Martinez (2007) tried to explain with a model of environmental attitudes and ecological behavioral relationships. The data reveal that environmental attitudes emerged as a logical anticipation of ecological behavior, that a three-dimensional (emotional, conceptual and effortful) approach was developed for the relationship structure and that attitudes were an important factor in ecological behavior.

Factors affecting consumer behaviors have been put forward by Babekoğlu (2000) directly by referring to the money, indicating that as the level of education of the participants increases, the government must allocate money to the technological researches needed to regain product waste. Akgüngör, Miran, Abay, Olha and in Nergis' (1999), Turkey's largest consumers in the three cities with the money issues is the question of ecological or organic products are indirectly and briefly. Straughan and Roberts (1999) have also contributed to the literature by concluding that demographics are a very important part of defining green consumers, as they have

done research on 235 students at a large university in the United States. Schlossberg (1991) and Winski (1991) have not directly addressed consumers by concentrating on the factors affecting purchasing behaviors in terms of money, finding a weak relationship between consumers' behavior on environmental issues and their conversion into true buying behaviors. On the other hand, Öricü and Tavşancı (2001) evaluated the factors affecting the purchasing tendency of the consumer in the packaging sector and concluded that the packaging affected the consumer behavior depending on the education level of the consumer. In the survey, the money was touched only on the monthly income of the participants.

On the basis of Özdemir & Yaman (2007), they evaluated consumers' shopping habits on the axis of pleasure from shopping, in the research they published on "differentiation of hedonic shopping according to sex," the most important value of life is the pleasure and pleasure and the ideal life can only be achieved in this way. male consumers have found that there is a difference between shopping pleasure. Researchers at the Faculty of Economics and Administrative Sciences have confined themselves to the money with a hedonistic exchange of gender relations (Jones, Reynolds, & Arnold, 2006; Overby & Lee, 2006; Wu, 2003; Childers, Carr, Peck & Carson, 2001; Babin & Attaway, 2000). Other studies on hedonism have also addressed this issue at the same time.

Agac and Harmanakaya (2009) examined the factors affecting clothing preferences and clothing preferences of elementary school primary school students. This research has also been limited to sub-topics such as colors and zip-downs, which are favored by factors such as mother and school type on clothing preferences. Similar investigations have not directly addressed the money (Ağaç & Şahinoğlu, 2008; Çivitci ve Terli, 2008; Üstün & Çeğindir, 2006; Dodd, Clarke, & Steve, 2000).

While in different fields researchers seem to have taken the money that seemed to affect our lives in various ways from different angles, in fact they examined the buying behavior and tried to show which factors were influential on them. Another area of research based on money in the literature is financial literacy or economic education / literacy. Sarıgül (2014) investigated the level of financial literacy of university students and reported that the answers to simple questions asked to business students in general information, money spending and savings, risk and assurance, investment and banking revealed that the financial literacy level of the students was inadequate. He argued that students who are economically educated have inadequate knowledge about money poses a risk for themselves and society. He claimed that this would lead to errors in the real world. Factors affecting the level of financial literacy (gender, undergraduate program, placement type, class level) were also examined in the research. Ozdemir, Temizel, Sönmez and Er (2015) have adapted the OECD financial literacy scale to Turkish culture and found the participants' financial literacy level high. Participants were gathered with the help of the multiple-choice scale provided by the students of the Faculty of Economics and Administrative Sciences, where the students were given economics and finance education. The participant was asked whether they only participated in the prepared questions and the numerical results were interpreted and interpreted.

Cam and Barut (2015) examined the financial literacy level of college students and found that the level of financial literacy of students was very low and they had little knowledge about basic financial concepts. Baysa and Karaca (2016) concluded that the level of financial literacy of bank customers is low, while the low level of the agricultural segment group is the highest level of financial literacy of the commercial segment group, based on the data collected by the scale. Öztürk and Demir (2015) also surveyed the opinions of academic staff about financial literacy in a survey on another part of the society. They have argued that financial decisions are a crucial part of people's lives, but they have tried to relate issues such as the success of managing the financial situation with ready-made and closed-ended questions, the source of financial information and the use of credit cards. There are many studies in the literature that relate closed-ended questions to demographic and financial literacy such as age, gender, economic income (Beal & Delpachitra, 2003; Loibl & Hira, 2005; Lyons, Rachlis, & Scherpf, 2007; Lusardi, Mitchell, & Curto, 2010; Beres & Huzdik, 2012). The common point of all is that data were gathered by means of measurement consisting of questions that prevented participants from commenting and that only allowed explaining the existing situation.

It is a surprise to those who have heard the thoughts that money accentuates in people. Your generosity is in fact a very close connection between rich and non-donating money, how important and valuable it is to share, the real happiness of the communities that share people, the constant use of the "I" language, the people who claim that the basic happiness in life passes by having simplicity and fewer and that purchasing actually leads to loneliness, misery, not just what is possessed but also the basis for thinking about what is lacking and bringing relief from surplus to peacefulness is not limited to terms such as financial literacy, economic literacy or buying behavior it is necessary to study with an interdisciplinary understanding because it is wide.

In the light of these observations, the leading recommendation to be extended is about the need to instill the habit of reading before the student enrolls in the university. The studies based on open-ended questions exhibit certain variance with reference to the area the questions are related to; yet, they nonetheless reveal the participants' interpretation skills, vocabulary, intellectual skills, and mastery of their mother tongue. The data derived through a mostly philosophical study reveals major shortcomings on this front. The first recommendation one can think of in response, is the reading habit. As J.K. Rowling, the author of the phenomenally best-selling Harry Potter novel series put it: *"I believe something magical can happen when you read a good book."* Yet another fact revealed by the data refers to the fact that the reading habit, which has to be instilled in younger years, would develop creative thinking skills as Rowling underlined. Yet, unfortunately, the answers provided to the questions reveal that the pre-service teachers' skills have yet to develop to the required extent. When embraced in earlier years, the reading habit is the crucial means to feed creativity, and as the individual grows along with a parallel growth in the complexities of the books she reads, her thinking skills and intelligence would be reinforced as well. Indeed, the humanist American author Kurt Vonnegut, Jr. claimed that building the habit of reading would lead to miracles: *"Reading what the most interesting minds in history wrote leads us to thinking with their minds as well as ours. That is a miracle in my book."*

The consequences of lack of reading habits among the students is crystal clear in the data gathered through the study. Now, the issue should be handled in an integrative and constructive perspective, doing away with a strict compliance with course curriculum at the university level, instead trying to instill reading habits among the students. Of course, a pre-requisite, in this context, lies in the reading habits of the lecturers involved, enabling them to renew and refresh themselves at all times. One should not forget that a precondition for increasing the effectiveness of education is the performance of educational activities by setting aside more time for reading, instead of getting bogged down in technology. Libraries should lead the list of investments in universities. The administrators should be proud not of new buildings, but of expanded and improved libraries. All efforts should focus on encouraging the students to spending more time in libraries. Libraries are among the defining institutions of any university. The leading universities of the world are known for the number of references available in their libraries. Albert Einstein was among those emphasizing this necessity: *"The only thing that you absolutely have to know, is the location of the library."*

Notes

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