

**EFFECT OF RELATIONAL BENEFIT ON
ENTREPRENEURIAL CUSTOMER PERCEIVED
SATISFACTION**

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JUNE, 2020

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PERCEIVED SATISFACTION**

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DISSERTATION SUBMITTED IN PARTIAL FULFILLMENT
OF THE REQUIREMENTS FOR THE DEGREE OF BA

IN

INSTITUTE OF SOCIAL SCIENCES

YEDİTEPE UNIVERSITY

JUNE, 2020

PLAGIARISM

I hereby declare that all information in this document has been obtained and presented in accordance with academic rules and ethical conduct. I also declare that, as required by these rules and conduct, I have fully cited and referenced all material and results that are not original to this work.

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ABSTRACT

Entrepreneurship can be considered as an important activity for both national and international economies. In recent years, entrepreneurship all around the world has been evaluated by state administrations and banking and financial institutions as a very important issue. The issue that comes to the forefront in these evaluations is the support provided to entrepreneurs in order to increase their business potential. At this point, financial institutions, especially banks, establish close relations with entrepreneurs focused on the increase in their business potential. The aim of this research is to identify the entrepreneurs' customer satisfaction with provided support by banking sector in order to reach an entrepreneurial success.

In order to be able to discuss about entrepreneurial customer perceived satisfaction it is necessary to understand a concept of relational benefit. Relational benefits are benefits coming from a long-term relationship between two parties, in our case, banks and entrepreneurial customers. Good and quality relationship between banks and its entrepreneurial customers is important in order to create a positive effect on customer satisfaction, their loyalty as well as purchasing decision.

Accordingly, the views of entrepreneurs were included in order to obtain the views of all actors within the sector through a common element. In this way, it is to determine what the prominent practices in the process are and to investigate the impact of these practices on entrepreneurs. According to this, the first part of thesis is regarding to entrepreneurship. In the second part of thesis, the relationship between banking sector and entrepreneurship has been examined. Finally, third part of thesis is focused on researches conducted with 120 entrepreneurs. A research is conducted in order to find out the support and services provided by banks on entrepreneurs' business activities.

Keywords: Bank, Entrepreneur, Entrepreneurship, Relational Benefit, Support of Banking Sector

ÖZET

Girişimcilik, gerek ulusal gerekse uluslararası ekonomiler açısından büyük önem arz etmektedir. Özellikle son yıllarda dünya genelinde devlet yönetimleri ile bankacılık ve finans kuruluşları girişimcilik konusunu önemli bir aktivite olarak değerlendirmektedir. Bu minvalde özellikle bankalar, girişimciler ile yakın ilişkileri kurmakta ve sağladıkları destekler ile onların potansiyellerini artırma konusunda önemli bir aracılık işlevi görmektedir. Çalışmamızın amacı, bankacılık sektörünün sunmuş olduğu hizmetlerin girişimcilik alanındaki önemini incelemektir. Girişimci müşterilerin memnuniyet algısını değerlendirmeden önce ilişkisel fayda kavramını tanımlamak gerekmektedir. İlişkisel faydalar; bankalar ve girişimci müşteriler arasındaki uzun vadeli bir ilişkiler sonucunda ortaya çıkan faydalar olarak tanımlanabilecektir. Bu hususta bankalar ile girişimci müşterileri arasındaki iyi ve kaliteli ilişki; sonuçları itibarıyla müşterilerin memnuniyeti, sadakati ve satın alma kararları üzerinde olumlu bir etki yaratmak açısından önem arz etmektedir. Bu sebeple çalışmamızda, girişimcilik alanında bankacılık sektörünün etkilerini tespit edebilmek amacıyla; girişimci müşterilerin algılarına yer verilmiş ve bankacılık sektöründe ortaya çıkan uygulamalar tespit edilerek, bu uygulamaların girişimciler üzerindeki etkisi incelenmiştir. Buna istinaden tezin birinci bölümünde girişimcilik konusuna yer verilmiştir. İkinci bölümde, bankacılık sektörü ile girişimcilik ilişkisi incelenmiştir. Son bölümde ise örnekleme konu olan 120 anket gerçekleştirilmiştir. Anket içerisinde, girişimcilerin faaliyetlerinde, bankaların kendilerine sunmuş oldukları hizmet ve imkanlar değerlendirilmiştir.

Anahtar Kelimeler: Banka, Girişimci, Girişimcilik, İlişkisel Fayda, Bankacılık Sektör Destekleri

ACKNOWLEDGMENTS

The author wishes to express his deepest gratitude to his supervisor Dr. Öğr. Üyesi Deniz Palalar for her guidance, encouragement and feedback throughout the research.

The assistance and proofreading of Dr. Öğr. Üyesi Deniz Palalar is gratefully acknowledged.



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1. INTRODUCTION

The existence of a sustainable structure of national economies is of great importance for the employment and development success of the society. At this point, contrary to the general opinion, only large-scale enterprises and the public's efforts are not sufficient in terms of the success and sustainability of national economies. Apart from this, all the small and medium-sized commercial activities within the society are of great importance for national economies. At this point, entrepreneurship activity has the most serious potential.

Entrepreneurship is the creation of a commercial activity structure, usually on a small scale, in order to engage in commercial activities, as a result of the efforts of an individual or limited sector as a basic concept (Gretzinger et al., 2018). Within the framework of various legal requirements, entrepreneurial efforts resulting from the inclusion of commercial activities as a result of the completion of bureaucratic requirements seem to contribute to the commercial expectations of entrepreneurs. Entrepreneurship is a small but effective commercial activity of the nations' economy with the employment and taxes it provides. (Tekin, 2005)

Moreover, entrepreneurship, beyond carrying out commercial activities, also reveals some tendencies in the psychological sense. Accordingly, entrepreneurship is the result of the desire to perform commercial activity due to impressions and tendencies obtained from individual's environment and society. Whatever the returns are, the important point in entrepreneurship is that individuals have an interest in commercial activities in order to succeed as a result of the impressions obtained from their environment, and to determine a proper road map in the commercial sense.

A review of related literature has proven that there are many similar studies focusing on entrepreneurship and their satisfaction with support of banking institutions, however, there is a lack of empirical and practical work regarding relational benefits for entrepreneurs. Apart from that, there is a lack of studies examining the relationship between entrepreneurial customer satisfaction and relational benefits (Henning-Thurau et al., 2002). Consequently, this study attempts to create a model in order to define a relationship between relational benefits and entrepreneurial customers' satisfaction. Moreover, the study is aimed at finding which relational benefit is the most significant in this relationship and which of them are not. Investigation of this relationship will be done on a sample consisting of Turkish Small and

Medium Enterprises (SMEs) located in Istanbul, both European and Anatolian side, and this sample will be tested by multivariable analyses.

In entrepreneurship processes, external support of institutions is of great importance. This support facilitates the development of entrepreneurship and therefore entrepreneurs get satisfied. Especially in developed and developing countries, there is a great financial support to entrepreneurs (Beimagambetov et. al, 2019). This support is also very important for the nations' economy. State governments also strengthen this support process by implying mandatory actions on banks and other financial institutions in order to provide a support for entrepreneurs. In recent years, the banking sector has focused heavily on entrepreneurs all around the world (Thomas et. al, 2019). This focus increases the financial potential of entrepreneurs and in this way entrepreneurs can develop more daring financial operations.

Additionally, as the primary reason of establishment of banks was secure depositing money and other assets, nowadays their role is more complex and brings more importance for both entrepreneurs as well as national economy. In terms of their primary role, banks were borrowing money to entrepreneurs in order to create an economic value and after the money is earned, it was again being deposited in the same bank in order to be borrowed to other entrepreneurs (Yusupov, 2017). It was a win-win relationship between banks and entrepreneurs due to a fact that money earned from entrepreneurs' interests was borrowed again and again. However, in today's environments with high competition, it is not possible to provide such a simple service. Apart from financing, other ways of support of banks are very important such as counselling service, digital banking and investment opportunities. Sometimes counselling services are more important than financing especially in cases when entrepreneurs demand an advice from bank officials regarding their future cash flows or investments. Here, banks' roles are crucial due to their ability to advise entrepreneurs if this type of investment is appropriate for them or not, or even if they need to revise their business plans. Moreover, institutions established by banks such as startup hubs have a very important role in the process of support of entrepreneurs. These institutions, apart from consulting services, provide entrepreneurs with necessary resources in order to establish their enterprises as well as banks become investors in their startups.

1.1 Purpose of Research

The aim of this thesis is to focus on the importance of banking sector's support in entrepreneurial activity. The opinions of entrepreneurs were examined in order to obtain the impressions of all actors within the sector. For this purpose, determination of the prominent practices in the process of support and investigation the impact of these practices on entrepreneurs highlights the importance of the research. Additionally, the thesis focuses on the activities of the banks, which are important for the progress of entrepreneurial activities, which are main determinants of entrepreneurial process. Thus, the main objective at this point is to determine how the approaches of both banks and entrepreneurs are shaped in the process and how do they affect entrepreneurial activities.

1.2 Research Question and the Significance of Research Question

The research question of this study is related with the effects of banks on the activities of entrepreneurs and thus on the national economies. The aim of this research question is to reveal the importance of the support of the banking sector in entrepreneurship. Then, through this research question, it is planned to take the perceptions of all actors within the sector. The research also focuses on identifying the practices implied by responsible authorities that impact the support of bank's operations related to entrepreneurs. It is important to mention that these authorities are Banking Regulation and Supervision Agency and Ministry of Treasury and Finance. In the research, supports provided by banks which are important for the progression of entrepreneurial activities and which are the determining elements of the process is given. The main aim at this point is to determine the relationship between banks and entrepreneurs in this process and the impact of banks' support on the entrepreneurial activities.

1.3 Methodology

The research was conducted on the customers in the banking sector and examines the effects of the relational benefit variable and its dimensions on the customer satisfaction variable. In this context, the aim of the research is to find out if positive relationships exist in entrepreneurial customer's satisfaction statistically. Survey method was used as data collection method. The research was carried out with the customers of the bank branches in Istanbul depending on the sampling method and 120 questionnaires were collected out of 350

questionnaires distributed. Moreover, it is important to point out that there are 497 thousands of SMEs in Istanbul so it means that there are 497 thousands of SMEs bank customers (Okay, 2018). The questionnaire used to collect the data was prepared as a 5-point Likert. The answer options for evaluating the answers in the questionnaire are as follows: (1) I completely disagree, (2) Partly disagree, (3) Neither agree, nor disagree, (4) Partly agree and (5) Entirely agree. The collected data are subjected to frequency breakdown, validity, reliability, correlation and regression analysis using SPSS version 21.0 version statistical data analysis package program.



2. LITERATURE REVIEW

In order to understand the importance of entrepreneurship, it is necessary to discuss and explain the concept of entrepreneurship, its definition and scope, as well as importance, typologies, antecedents and entrepreneurial culture.

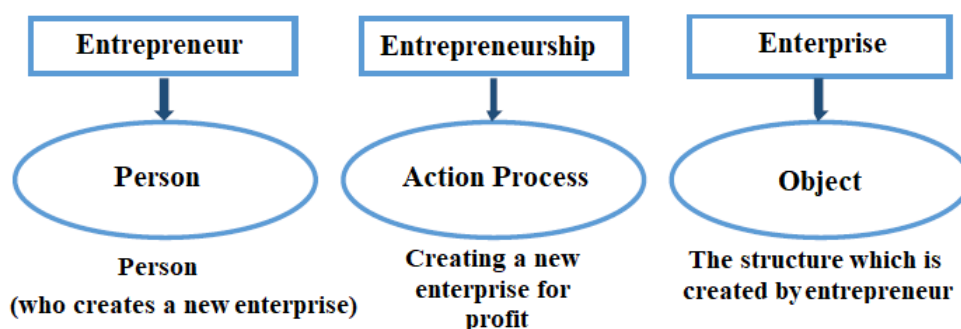
2.1 Entrepreneurship concept, definition and scope

For one society in order to reach a successful development, it is necessary to possess a sustainable of national economy. It is not possible to point out that only large-scale enterprises contribute to development, however small and medium-sized commercial activities are of great importance for the development of economy of one country (Arikan, 2004). When it comes to entrepreneurship as a concept, it is seen as a creation of a commercial activity on a small scale performed by an individual or group. However, entrepreneurship is seen as a small but effective commercial activity due to its national contributions with paid taxes and increase in employment rate (Tekin, 2005).

Apart from that, entrepreneurship is the result of individual desire to deal with commercial activities due to influence coming from his/her environment. No matter what risks are, these individuals are spirited to create a value, determine a road map in the commercial sense and establish an enterprise by which this value will be marketed (Aracıoğlu et al, 2017).

Nevertheless, in terms of national economies, entrepreneurship is not within the control of the state but under the direction of the state administrations, and the commercial expectations, merits, thoughts of individuals or communities are issues related to these elements. Moreover, entrepreneurship refers to all of the commercial activities that are not fully controlled by the state, but by supporting it in the long run, which yields a positive return on their financial calculations (Garanti Bank, 2014). In this definition, the issue of the evaluation and support of entrepreneurship by considering the future oriented by the state administrations comes to the fore.

Figure 1. Concepts related entrepreneur (Güner & Korkmaz, 2017)



Additionally, entrepreneurship can be considered as a first step towards commercial growth and success. According to this, it is seen that the enterprises which are successful in the current process and have activities in the international arena have been established as a small entrepreneurial enterprise. When we look at the identities of these enterprises, the point they have reached in the current process and their activity structures, is that the steps they have taken as entrepreneurial enterprises have very big and positive effects on the future. (Bozkurt et. al, 2012). Thus entrepreneurship can be considered as a set of business activities that yield a serious return during the period when it is properly managed.

In general, although entrepreneurship is seen as a commercial activity experiment, it is seen that there are additional positive effects on the national economies as a chain. In this way, entrepreneurship can be considered as an activity that moves away from individuality in time and focuses on the good of the whole (Aracıoğlu et. al, 2017). In this case, it is possible to see that entrepreneurship has started as the activities of individuals, contributes to the individuals and their immediate environment, but in the long term it is a community of commercial activities that can contribute to the whole society and country (Schjoedt & Craig, 2017).

However, entrepreneurship requires innovation, responsibility, risk taking, courage, ability to see opportunities and a desire for success. As it can be seen, there is no capital concept in these characteristics. On the other hand, it is possible to become an entrepreneur with capital or to be an entrepreneur without capital. In addition, entrepreneurship, employer and boss concepts are mixed. Here, the boss can be an entrepreneur or a capital owner, an employer or a manager. As a result, entrepreneurship requires some basic characteristics, regardless which occupational class the person possesses, these characteristics are considered important for an entrepreneur (Ercan & Gökdeniz, 2009).

The essence of Joseph A. Schumpeter's (1961) definition of entrepreneurship includes the concept of innovation. Schumpeter's approach to entrepreneurship is widely accepted and defines an entrepreneur as a person who can produce new products, develop new processes, find new export markets, find new production resources, create new organizational structures, thus breaking down the existing economic order by creating new combinations for the enterprise. This is also expressed as disruptive entrepreneurship (Stark, 2018).

Although there are different definitions in the literature about entrepreneurship, it can be said that all definitions meet in common points such as innovative thinking, seeing opportunities, starting a new business and producing new products. However, the fact that each entrepreneur has a unique understanding of entrepreneurship and that they exhibit different types of entrepreneurship always creates a deficiency in the definitions of entrepreneurship. When we look at the common characteristics of successful entrepreneurs, it is possible to observe in general, connection of work and tasks, ability to lead, coping with uncertainty, taking risk, being objective, possessing practical intelligence, being optimist, having persuasion ability, being able to compromise and understanding proactive management (Bozgeyik, 2005).

Moreover, it is important to discuss a concept of entrepreneurial process. Entrepreneurship does not start with the realization of ordinary and routine procedures, the process also includes many important points and at the same time, it can reach its real goal by passing through certain stages. Therefore, evaluating entrepreneurship as a system structure operating on a simple plane will be extremely difficult considering the rest of the process.

In general, it is possible to evaluate the stages of the entrepreneurship process in the following range (Kerse, Babadağ & Kerse, 2017):

- Recognition phase: It is the stage where person or the group of persons make an effort to recognize the market or the sector they want to be involved in and to determine a working tempo accordingly.
- Analysis phase: In order to reach an aim of setting up a business, entrepreneurs or entrepreneurial groups are trying to make a decision and carry out their commercial transactions by examining the different types of alternatives that may be best for them.

- Trial and error phase: At this stage, which is one of the most critical stages of entrepreneurship process, entrepreneurs or entrepreneurial groups are experimenting with different methods of doing something until one finds the most successful. After that, they maintain their commercial activities at a certain level and design their next steps accordingly.
- Implementation phase: In the preceding stages, entrepreneurs or entrepreneurial groups, who have received a sufficiently positive return, are now being put into commercial life by providing them with a serious, competitive and full employment.

Almost all of the stages listed above are a series of stages that entrepreneurs take into consideration disregarding the variation of personality traits and abilities. At this point, it is important to point out that commercial life does not have a structure that can be uniformly incorporated. Although it is thought that entrepreneurship process can be initiated with basic steps, so decisions given in some phases can affect commercial phases in long term permanently.

When entrepreneurship process is considered in general, it is thought that psychological factors are highlighted and entrepreneurial identities are formed because of the steps taken by the individuals. However, one of the most important issues in terms of entrepreneurship is a government support provided to entrepreneurship processes. Turkey is also emerging and seeing the importance of entrepreneurship, and various credit institutions and private organizations, forced by Turkish government, are providing financial support for entrepreneurship (Müsiad, 2005).

2.2 The Importance of Entrepreneurship

Entrepreneurship is an important potential in terms of financial planning of state administrations. For this reason, the level of positive and supportive policies of governments on entrepreneurs has increased in recent years. In this way, it is seen that entrepreneurship has an important place within both the current process and the future perspective within the financial agendas of the state administrations by being valued as a great potential (Durak, 2011).

It is possible to discuss the importance of entrepreneurship on an individual and national basis. The following elements highlight the individual significance of entrepreneurship (Aytaç, 2006):

- Establishing an independent commercial gain alternative to compare individual financial needs,
- Having a chance to achieve success in business and society by managing an enterprise rather than being managed,
- Independent account of financial account and future projections,
- Not only individual financial interests, but also close environment, whereby the employment of individuals from outside the close environment becomes possible if the entity achieves success;
- The possibility of national progress and even international development if correct commercial models and efforts are implied,
- Obtaining a chance to operate in different sectors.

In view of the listed factors, the most important aspect of entrepreneurship is a possibility of carrying out commercial activities freely. This can be perceived as an indicator of the attractive effect of entrepreneurship on individuals.

On the other hand, it is possible to evaluate the national significance of entrepreneurship within the following elements (Aytaç, 2006):

- Extending the business world from the monopoly of large-scale enterprises in terms of the development of commercial competition,
- Sharing the burden of employment over state administrations vis-à-vis entrepreneurial enterprises (whether or not under government control),
- Decrease in the number of individuals in the identity of the officer, increase in the number of individuals in the identity of executive and creation of the richness of production,

- Increasing the commercial prestige of the country by moving the commercial activities of the national sense to the international competitive environment,
- Increasing the level of both individually and commercially collected taxes,
- Increasing the variety of production and services, becoming more qualified in consumption activities,
- The commercial activities outside the state control, spontaneously, become a regular part of bureaucratic and legal processes.

Evaluations are prominent, as the entrepreneurship is strong and sustainable commercial potential that state administrations want to access in order to reach a progress of society. In this way, the number of financial resources of the state administrations both in terms of income generation increases and of the burden of employment on them (in a certain ratio) is reduced and the balance in the commercial life occurs spontaneously.

If qualifications of a competitive party are considered as the theoretical dimension of the subject, this entrepreneurial character on a separate side is implying different types of practices. In these practices, attitudes can be the main function for entrepreneurship and represent the applicability of entrepreneurship in the market.

The basic functions of entrepreneurship are directly related to the basic personality traits that an entrepreneur should have (Bogdanovic, 2015). For this reason, the characteristics of an entrepreneur's personality will affect the success of the activities that will be realized over time. This is an indication that financial issues are not the most important variable in an entrepreneurial activity. Even if there is unlimited financial power in the hands of an entrepreneur, this chance will not be a guarantee of a successful business life cycle. Both financial power and personal characteristics are factors that jointly influence the success of an entrepreneurial individual and the organization. Nevertheless, there are characteristics and actions that are always put forward by an entrepreneur. Apart from this, any action that can be realized will not only create the expected effect, but will also lead to a collective failure by adversely affecting the individuals who are in the market (all stakeholders) with the hope of growth and who are partners with the entrepreneur.

One of the basic functions of entrepreneurship is a development of strategy according to a product. The first step that the entrepreneurial individuals and institutions should take

according to the newly created conditions of the market is to develop a new product in the market and to develop a product that is produced by themselves. Within the market, with the development of technology, the functions and the types of all products are changing at great speed; because of this change are investors forcing a very important aspect in the market. However, in general, developing a product for people who have all the features of entrepreneurship to a certain extent is actually one of the basic functions and is one of the most important tasks. No entrepreneur can remain the same in a period when the market is constantly changing (Cooney, 2012). As being conscious of these, it is necessary to choose and implement a proper strategy according to the product being marketed in such market.

A second function is to develop a marketing strategy that is carried out on the product. Regardless of the content and form of the product, entrepreneurial individuals have to act in an innovative manner in marketing, which is one of the basic personality traits of an entrepreneur; and according to this, an entrepreneur or institution should try to explore if there is a demand for specific product. By keeping moral values, an entrepreneur should be in the right direction in order to be able to hold a product in hand or to take a share in the market. Due to this fact, it is known that the companies and brands that are innovative and making a difference in the market are staying competitive. Therefore, new marketing strategies should be developed by entrepreneurs (Braunerhjelm, 2010).

Another function is to establish a successful organizational structure. The fact that the first period in entrepreneurship was built on a more disorganized and weak structure does not mean that there will never be a need of proper structure. On the contrary, a proper organizational structure to be established in the early periods of entrepreneurship will allow an entrepreneur to build his activities on a solid foundation for a more successful future. The inclusion in the process should not be backward in an organizational sense, but to be advantageous in order to build everything more strongly and make a competitive advantage. For individuals who have a vision for entrepreneurship, a proper organizational structure is seen as an activity that should be done in the first place and then make a process continue through this organization (Nassif, Ghobril & Silva, 2010).

The last function is to reach new markets with the idea that, even if being a new in the market; it is a desire or even must of each entrepreneur to be able to reach many other new markets. An entrepreneur will firstly step into the local market, but will surely grow after meeting the basic requirements of entrepreneurship and thus seek out new markets; therefore,

pursuing opportunities to enter new markets at the beginning of the process is one of the main functions of an entrepreneur. The need for products that do not exist in some markets is an important sign for a visionary entrepreneur who can see opportunities in the market and make proper actions so that he can deserve this title. It is also the basic and most important move to have a successful business life (Rukuižienė, 2016).

2.3 Concepts related to Entrepreneurship

In order to discuss entrepreneurship in details it is important to explain a difference between intrapreneurship and corporate entrepreneurship. Apart from that, the importance of entrepreneurship is also crucial in order to understand these concepts.

As stated by American Heritage Dictionary of the English Language, intrapreneur is defined as an individual working within a large company and being responsible for transforming an idea into a profitable final product through risk-taking and innovation. Drucker (2015) defines internal entrepreneurs as individuals who exhibit entrepreneurial characteristics within the organization, while Miner (1997) identifies internal entrepreneurs as innovative managers who develop new functions or push new opportunities as part of a re-defined strategy in profit-making organizations. Moreover, intrapreneurs, as individuals or groups, identify a new business opportunity from various venture ideas that constitutes a process of renewal or innovation within a large organization and ultimately bring it to market (Sharma & Crisman, 1999). Pinchot (1985) defines the internal entrepreneur as the person who undertakes the responsibility of implementing any internal idea within the company. Internal entrepreneurs do not necessarily have to be inventors of new products and services. However, they are capable of making ideas or prototypes profitable. They are the people behind profitable products or services that are very successful in team building and implementation of their ideas (Ağca & Kurt, 2007).

Internal entrepreneurship, in short, is considered as entrepreneurship in the organizations in operation. Moreover, internal entrepreneurship is considered as a very important dynamic element in organizational and general economic development. Both academics and researchers have been interested in this concept since the 1980s. The main interest lies in the fact that internal entrepreneurship revitalizes firms in terms of both profitability and economic growth and improves their performance. However, internal entrepreneurship is not only for business organizations operating in certain sectors but it also

deals with the economy as a whole and can address all kinds of business organizations. This is due to ability of internal entrepreneurship to affect an economy in terms of productivity increase, the discovery of best business practices, the creation of new industrial areas and the increase of international competitiveness of enterprises (Carree & Thurik, 2010).

Corporate entrepreneurship, as generally accepted, is a set of business-level trends and behaviors towards risk-taking, innovation, proactivity and aggressive competitiveness, taking advantage of opportunities in the environment for performance and growth. In other words, corporate entrepreneurship is the strategic orientation that demonstrates the basic entrepreneurial characteristics of a business to decision-making forms, methods and practices. In line with this approach, entrepreneurial organizations are perceived as risk-taking, innovative and proactive, while conservative firms are perceived as less innovative and following a wait-and-see policy (Bulut et. al, 2008).

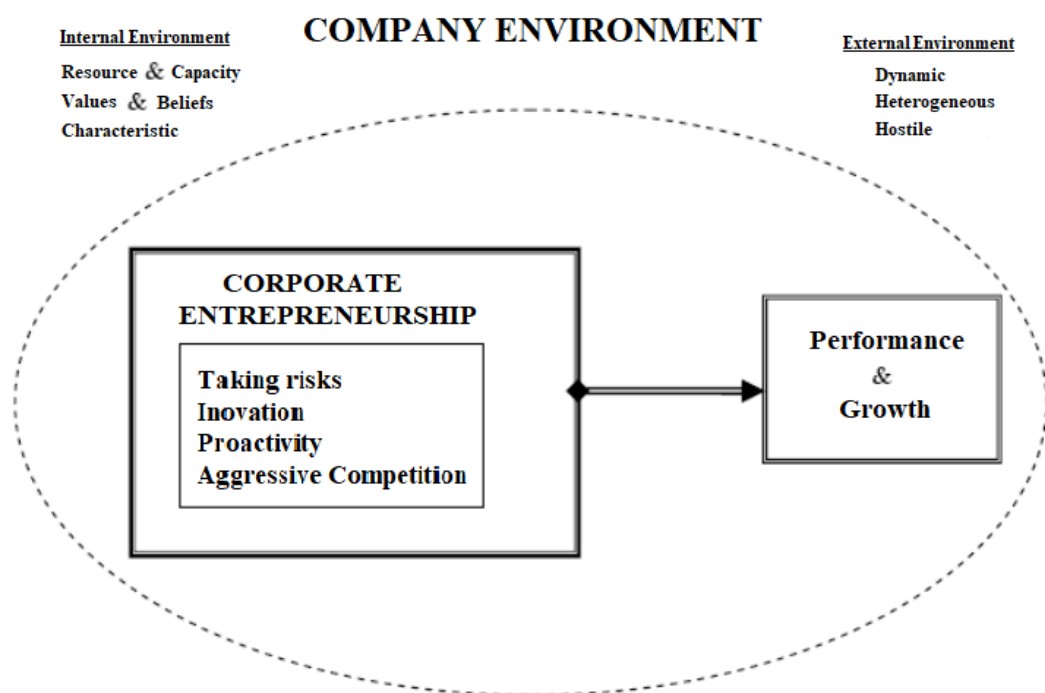


Figure 2. Integrated conceptual structure of corporate entrepreneurship (Bulut, Ç., Fiş A.M., Aktan, B., Yılmaz, S. (2008).

Corporate entrepreneurship is defined as entrepreneurship within an existing organization. While Burgelman (1984) describes corporate entrepreneurship as the company's ability to capture the competence area and opportunities by creating new combinations of

resources and assets within its own internal structure, Schendel (1990) states that corporate entrepreneurship is the birth of a new business from within itself. In this context, corporate entrepreneurship is defined as the transformation of enterprises in need of revival and continuing their activities (Arman & İrmiş, 2018).

Additionally, it is important to explain a difference between corporate entrepreneurship and intrapreneurship. Corporate entrepreneurship is an entrepreneurial organization that innovates and develops a new business idea that does not yet exist, while intrapreneur is a company employee who proposes and manages a project within the company in which he works and bears a moral risk but not a financial risk (Jaziri & Raouf, 2018).

2.4. Entrepreneurship Typologies

In the field of entrepreneurship, typology is the term generally used to describe classifications of types regardless of their basis and it is therefore the term that will be used in the remainder of this text.

When the entrepreneurship literature is examined, it is seen that many typologies have been put forward. Smith (1967) has classified entrepreneurs as craftsman entrepreneur and opportunist entrepreneur. The type of craftsman entrepreneur refers to entrepreneurs with low level of education and training, low level of social awareness and participatory aspect, incompetence in the struggle with the social environment and limited financial resources. However, the opportunistic entrepreneur has a higher education and training level, has higher social awareness and participation level, has more confidence in dealing with the social environment, has a tendency towards awareness and direction towards the future and innovation, and can use different financial resources. Moreover, this is a type of entrepreneur who can develop different strategies. Craftsman entrepreneurs prefer a more rigid organizational structure, while opportunist entrepreneurs prefer a more flexible structures. Firms managed by craftsman entrepreneurs are those who deal with small scale products, use local and regional product markets, and approach the consumer group changes more stringently. Firms managed by opportunistic entrepreneurs target the global markets and their product range is wider. The main characteristics that Smith has identified for the types of entrepreneurs and opportunistic entrepreneurs are shown in Table 1 (Dulupçu et al., 2007).

Table 1. Basic Typologies of Entrepreneurs

Characteristics	Craftsman Entrepreneur	Opportunistic Entrepreneur
Educational Level	Low	High
Work Experience	High	Low
Management Experience	Low	High
Resource Diversity	Low	High
Company Structure	A solid structure	Flexible structure
Taking Risk	Low	High
Seeing Opportunities	Low	High
During the Uncertainty	Always bad	Means new
Innovation	Low	High
Personal Structure	Solid	Flexible
Decision-Making Process	Just thinking about today	Handles the past, future and the present as a whole

Source: Dulupçu, M. A., Sungur, O., Demirgil, H., Şentürk, C., Özkul, G. ve Ezgn, A. (2007)

Entrepreneur typology is also related to the evaluation of personality traits and mental and physical aspects of the individual. The fact that personality traits vary widely among individuals and that there are significant differences between the causes and consequences of individual behaviors make it difficult to make typological classifications based on individual traits. In the classification of entrepreneurial typology, it is emphasized that the individual's inward or outward behavior and thoughts play a role in physical, psychological and characteristic features of the individual. In this context, the classification of entrepreneurship typologies, personality characteristics as well as variables such as accumulation and education of the individual appear as a variable that needs to be emphasized. One of the common characteristics of individuals with an entrepreneurial spirit is the desire for success. It is seen that entrepreneurs, who are open to innovation, do not like routine work in general and are more open to extraordinary novel ideas. Innovation, which is the focal point of the entrepreneurship, provides a self-confidence in creating competitive advantage and makes the entrepreneur an important actor in global markets (Öğüt et. al, 2006).

Moreover, Kimanzi (2015) states that each entrepreneur is different and unique. The common element shared by entrepreneurs is desire to succeed to create freedom through their work. Kimanzi (2015) categorizes entrepreneurship typologies in five types: skeptical, copycat, researcher, determined and successful:

- **Skeptical entrepreneur:** This type of entrepreneurs are individuals who see the success of others and begin to question them immediately. They examine the work that leads to success and seek a chance or success from their past. This type of entrepreneurs has low chance of being successful due to a fact that they do not believe to success without all the stars falling into place.
- **Copycat entrepreneur:** The type of entrepreneur who tries to imitate the methods of successful entrepreneurs. As they try to be successful with same or similar methods, they are far from originality and their chances of being innovative and successful are low.
- **Researcher entrepreneur:** A type of entrepreneur who loves learning. They explore every possible scenario and strategy to start or grow their business by performing many feasibility analyses. The success of these entrepreneurs depends on their use of research results to take action.
- **Determined entrepreneur:** The type of entrepreneur who is determined to do whatever job he has in mind. They do everything they can to grow their business.
- **Successful Entrepreneur:** This is a type of entrepreneur who goes through all the stages of entrepreneurship, knows everything about the process, discovers the things that can help to succeed, knows how to make a relationship with his customers and learns how to get out of big struggles. For successful entrepreneurs, time is the most valuable resource and they take care to use time appropriately.

Although entrepreneurship requires innovation it can sometimes face some obstacles such as excess of capital or inefficient time management that can negatively affect the success of the entrepreneurial process (Spillan, John & Ramsey, Jase, 2018). However, when we look at the general view of entrepreneurship, it differs according to the way of creating difference or competitive advantage over your competitors. At this point, it is necessary to evaluate the types

of entrepreneurship. There are three types of entrepreneurship in the literature: Public entrepreneurship, private entrepreneurship and commercial entrepreneurship (Tüsiad, 2002).

Public entrepreneurs are faced with restrictions imposed by the state, which may limit the high-quality initiatives to be realized in the private sector. The state party determines basic functions in public entrepreneurship, draws boundaries and sometimes imposes restrictions. The definition of the entrepreneur in the public entrepreneurship is changing, but generally the public entrepreneur is person who can create and produce projects according to state limits and guidelines. In the financial processes of undeveloped countries, the relations of the entrepreneurs with the government is decreased and the entrepreneurs start to present their ideas and services in a more freely environment. In public entrepreneurship, a roadmap determined by the state and public officials can be contrary to a road map drawn by the person herself/himself. (Tüsiad, 2002). Finally, some scholars divide public entrepreneurs into the categories of a political entrepreneur, bureaucratic entrepreneur, executive entrepreneur, and policy entrepreneur (Holcombe 2002; Kropp & Zolin 2008; Lewis 1980; Milgrom & Roberts, 1992).

Private entrepreneurship, which is the most common type of entrepreneurship in the world, refers to the actions of the person through his/her own determined roadmap. Individuals in private entrepreneurship do not have any large-scale companies or institutions in their hands, but state's promotion of private entrepreneurship and elimination of governmental constraints are very important as a supportive activity in entrepreneurial process. This support gives the government great advantages in terms of strengthening entrepreneurial individuals and providing new service areas and labor force. For this reason, the type of private entrepreneurship is the most preferred area of entrepreneurship among developed and developing countries. What is important for private entrepreneurship is that something new and different is to be manifested by the entrepreneurial individual (Durak, 2011).

The purpose of commercial entrepreneurship, which is largely applicable to companies that have built their capital on the creativity of their employees, is to identify a roadmap based on the creative and different ideas of employees and to create a product that will turn the competition in the market in favor of the enterprise. Commercial entrepreneurship, which is frequently preferred especially in developed countries, is also known as internal entrepreneurship and requires firms to grow with the ideas of individuals within themselves. This type of entrepreneurship is also highly supported by governments and encouraged to take

place in international markets by the entrepreneurial moves carried out in the domestic market (Tüsiad, 2002). In this way, it is tried to spread the success of commercial entrepreneurship throughout the world.

Moreover, it is important to point out a difference between private entrepreneurship and commercial entrepreneurship. Commercial entrepreneurship refers more to activities and strategic matters like entry the market while private entrepreneurship refers to what is needed to accomplish that (Caceres-Diaz et al., 2019).

2.5 Antecedents of Entrepreneurship

In order to success as an entrepreneur, it is necessary to possess specific characteristics and abilities, as well as to have an entrepreneurial culture that will lead the whole process of entrepreneurship.

2.5.1 Characteristics of Entrepreneurs

Burns (2016) points out characteristics of entrepreneurs such as creative thinking, risk taking capacity, leading and being competitive.

The most common success factor among entrepreneurs is to create a creative idea, to enter the market and take a piece of market share. This market share may not be very substantial and not provide a great income to the entrepreneur or the organization, but individuals and institutions that exist in the market with creative ideas can hold sustainability in the end. Therefore, an entrepreneur must be able to see the opportunities in the market and enter that market with a creative idea in order to be reach a profit generated by entrepreneurial activities (Burns, 2016). Entrepreneurial individuals have to create a creative product or service regardless of the size of the labor and the businesses they manage. At the same time, having a large number of competitors in the markets leads to the necessity of revealing products that are different from others in terms of competition and attracting the attention of consumers (Jones & Wadhvani, 2006).

Every sector and every business have its own risks, so taking a risk is a necessity for the parties who want to hold on in the market. These risks may cause losses to entrepreneurial parties even if the risk process is being managed well. As an entrepreneur or organization has to take risks, they must also pay attention to what the technology brings, the general view of the market, the barriers or facilities that it encounters in legal terms, and what the competitors

do. In this term, entrepreneurs have to be conscious and experienced in risk management as well as large-scale investors. The problems encountered in business life can create obstacles such as excess of capital or inappropriate time management of small entrepreneurs. Sometimes it is possible to keep up with the market and to take risk into a future opportunity while overcoming these problems and obstacles (Burns, 2016).

One more remarkable characteristic, especially for entrepreneurial individuals, is the ability to lead individuals and parties working together. If an entrepreneur has leadership skills, he/she will be able to show the right path in order to take risks, direct individuals through those risks and to survive despite difficulties in the market. Entrepreneurial individuals are largely lonely in the sectors they step into when they first enter the market. Therefore, they must prepare themselves for each step (Burns, 2016, p. 57), and after that, an entrepreneur has to be able to lead the people he works with. In the absence of this leadership characteristic, an entrepreneur will be challenged with future business steps and inability to stop the continuity of these issues (Jones & Wadhvani, 2006).

Competition is a process that is experienced in all areas as well as commercial sector, and it is a factor that no entrepreneur can escape in an environment where the reality of global markets is difficult. Therefore, it is necessary to be constantly prepared for competition. It is important for entrepreneurial individuals to bear the burden of competition. Therefore, if entrepreneurial individuals and institutions are assumed to enter the market from the ground up, they will not avoid competition with the presence of leadership instinct. Risk taking capacity, which is an important force in order to be competitive in the market in the future, especially in the name of entrepreneurs who are new in the market (Burns, 2016). The level of competition in the commercial environment is not a current issue due to a fact that every passing day the boundaries of the markets and the creative power of human beings are increasing. At this point, being in competition by following competitors is as important as carrying a competitive spirit. Competition for an entrepreneur is a matter of multidimensionality.

However, in order to act in the axis of success or failure in terms of entrepreneurship, the subject matter is the effect created by the characteristics of the individual in the process of entrepreneurship. Apart from the individual, many factors directly and indirectly acting outside the process determine the direction of success and failure in entrepreneurship. Therefore, when considering the dimensions of the issue, it is necessary to evaluate all the factors that have an impact on the entrepreneur.

First of all, it is necessary to rank the individual elements triggering success and failure of entrepreneurship (Mbhele, 2012):

- The family culture of the individual,
- The financial potential of the individual,
- The level of knowledge, skills and experience of the commercial trends and commercial issues of the individual,
- Future vision and expectations of the individual and the business world,
- Individual approaches about change issues and their applications in practice,
- Individual entrepreneurial experiences and knowledge gained from these processes,
- The support, contribution and willingness of the individual in the process of entrepreneurship
- Estimated time constraints on individual financial return.

According to this view, entrepreneurs' own characteristics, trends, especially the gains from this process in the past or the factors they lost in the past, will determine whether they will have entrepreneurial tendencies in the future process, as well as in terms of their success or failure in the current process. Individuals are highly decisive and only decision-making characters in entrepreneurship. Therefore, the values, approaches and future predictions they possess show to how great extent an entrepreneurship process can bring and what it may cost.

2.5.2 Key Abilities of Entrepreneurs

Table 2. Required Abilities for Entrepreneurship

Technical Abilities	Supervisory Abilities	Personal Abilities
Oral communication	Setting goals	Internal Audit
Environmental observation	Decision-making	Taking risk
Technical management knowledge	Human relationship	Innovation
Technology	Marketing	Change management
Interpersonal relationship	Finance knowledge	Stability
Being a good listener	Accounting knowledge	Foresight ability
Organizing	Adaption to change	Creation of change
Creating network	Audit	
Kind of management	Problem solving	
Being a good trainer	Initiative	
Being a team member	Developing management skills	

Source: Ercan & Karadeniz, 2009.

As it can be seen from a table above, technical, supervisory and personal abilities are the most common abilities of entrepreneurs. It is not possible to select only one category or some elements from category in order to be a successful entrepreneur. However, a good combination and the way of usage of each of above abilities make an entrepreneur successful (Ercan & Karadeniz, 2009).

Moreover, it is possible to sort the other abilities of entrepreneurship as follows (Kerse, Babadağ & Kerse, 2017):

- Creating a strategy based on products and services: For businesses, the specific decision on the sale of products or providing services during the period in which the first activity started was extremely important. It is imperative that the range of products and services of enterprises will expand in the future, but it is important to create a proper strategy for them.

- Creation of proper management strategy: One of the most important functions for entrepreneurship is the determination and implementation of a management strategy. In this way, the future culture of entrepreneurial individuals and entrepreneurial enterprises is being settled.
- Establishing organizational structure: Although it is usual to provide services in an ordinary format in terms of entrepreneurship in only one line of business, it is important for the enterprise and entrepreneurial individuals to create an organizational structure according to their capacity.
- Opening to new markets: Entrepreneurship is progressively based on exploration. With this occasion, the main point is to be able to change the shape and system in order to be included in the new markets.

The above abilities of entrepreneurship, which may also be perceived as a duty, are extremely important for commercial activities. Otherwise, entrepreneurship may be considered as an action that can be done by anyone.

2.5.3 Entrepreneurial Culture

Claiming a close relationship between entrepreneurship and social culture, Morrison argues that culture significantly determines attitudes towards entrepreneurship (Güner & Korkmaz, 2016). According to him, culture includes the motives that initiate and mobilize entrepreneurship. For example, in democratic cultures, personal failures and errors are not over-magnified and high tolerance encourages people to try innovations and to attempt initiatives. Naturally, in these societies, making innovations, making changes and undertaking moves support reinforcement of entrepreneurial tendencies. Cultures that do not make room for entrepreneurial values, in turn, lead to the root of anti-entrepreneurial tendencies (Aytaç & İlhan, 2007).

From the cultural perspective of entrepreneurship, Hofstede's (1984) study of culture in five different dimensions is guiding. Hofstede explains the societies according to their cultural characteristics by means of power distance, avoidance of uncertainty, gender perception, individualism-collectivism and short-term or long-term parameters. Hofstede also tried to explain the relationship between culture and individuals' choices and attitudes in working life. Accordingly, entrepreneurship is a reasonable choice for individuals who have strong

communication skills and have limited relations with the external environment. Therefore, the identity and personality of an individual, which has been shaped in the past, has a direct impact on his/her preferences in the future (Özdil et al, 2014).

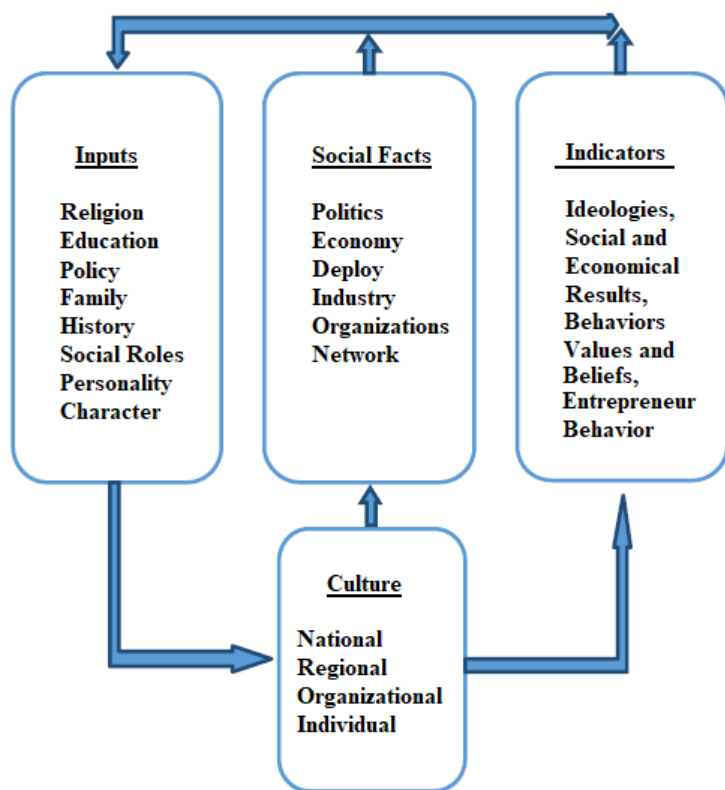


Figure 3. Morrison's Entrepreneurial Culture Diagram (Güner & Korkmaz, 2016)

It is unthinkable that entrepreneurship, which is a social phenomenon, is not affected by the traditions, customs and moral values that constitute the culture. Entrepreneurial behavior is based on person's environment and education. Entrepreneurs, the most dynamic segment of society, are affected by cultural changes and need to monitor events closely and up-to-date in order to survive. According to Hisrich and Peters (1998), no culture can be defined as a culture that fully supports or opposes entrepreneurship. Many subcultures that affect value systems constitute the scope of a culture. These subcultures support and increase the creation of more new businesses by encouraging entrepreneurship. In these subcultures, entrepreneurship is considered among the most valued professions (Güney & Nurmakhamatuly, 2007).

On the other hand, it is necessary to mention external factors triggering entrepreneurial success or failure. In this context, it is necessary to list the factors that have an external influence on the success or failure of the entrepreneurship process as follows (Mbhele, 2012):

- The view of the financial conditions in national and global terms,
- Opportunities and supports provided by state administrations, banks, various financial institutions and private sector entrepreneurs,
- Competition intensity level of the sector in which entrepreneurial individuals want to be/are included,
- Trends of entrepreneurs in terms of working principles, work densities and partnerships of the elements or segments they will receive support within the supply chain,
- Entrepreneurs business partners' attitudes and behaviors on business ethics,
- The negative changes of labor market standards over time do not comply with the standards of entrepreneurial individuals.

When we look at the listed elements, it is observed that external factors more affect entrepreneurial results in terms of the factors affecting entrepreneurship in terms of success and failure (Gaskill et al., 1993). Even though some entrepreneurs are successful in their businesses, the problems of the markets and national and international economies cause the failure of the enterprises with narrow capacity enterprises. Moreover, some literature associates the age of the company with business failure (Honjo, 2000; Thornhill & Amit, 2003). According to this, younger firms fail more regularly because of internal reasons such as inexperience and operational management problems, while mature firms fail more often because of external reasons such as demand, competition and environment (Lukason & Hoffman, 2015). Moreover, Egelin et al. (2010) has pointed that a lack of financial resources is a main reason of failure of successful young entrepreneurships.

2.6 Relational Benefit Concept, Definition and Scope

According to researches done before, in general, customer-perceived benefits refer to perceived value customers attach to their experience with program, product or service, or simply, what company provides or does for them (Holbrook, 1996; Keller, 1993). There are also some studies that have focused on benefits consumers get as a result of long-term relationships (Gwinner, Gremler & Bitner, 1998). Gwinner et al (1998) pointed out that receive of satisfactory service is not enough to maintain long-term relationships with its providers, but

also additional benefits such as social benefits, confidence and special treatments. According to Gwinner (1998) relational benefits are benefits that customers are able to receive as a result of long-term good relationship. Moreover, Beatty et al (1996) classified these benefits as functional and social benefits, whereas functional benefits include special treatment and confidence. Furthermore, in order to create proper strategic plans, it is necessary for company to understand a concept of relationship marketing. This is a main consequence of new definitions of marketing for firms, and not only relating it to business profitability. There are at least two concepts standing out in the literature of relationship marketing; word-of-mouth and customer loyalty (Henning-Thurau et al, 2002; Wong & Zhou, 2006). Due to this fact, it is major to understand and find out managerial variables influence relationship marketing results. Accordingly, Henning-Thurau et al (2002) defines satisfaction as a relationship mediator between relational benefits and customer loyalty.

When it comes to satisfaction, there is no single definition of satisfaction that has been accepted by literature. However, all these definitions imply that satisfaction is reached when consumer is able to reach his/her goal. According to Bitner et al (1994), consumer satisfaction reveals the general evaluation of business activities and operations after a several encounters.

In terms of effect of relational benefit on entrepreneurial customer perceived satisfaction, it is necessary to point main components of which relational benefit is consisted. In order to discuss about entrepreneurial customer perceived satisfaction in terms of relationship between banks and entrepreneurs, we need to determine that concepts of which relational benefit is consisted are social benefits, special interests and confidence.

Social benefits can be understood as benefits to society obtained from producing or consuming goods or services, including both private benefits and external benefits of consumption or production. Moreover, potential social benefits that entrepreneurial customers of banking institutions can get are mostly economic benefits such as providing appropriate interest rate as well as better rate than provided to other customers. This point is very important for entrepreneurs due to a fact that all their financial power is directly related to these rates in order to perform their business operations (Sawaya et al, 2017). Some additional services provided by banks to entrepreneurs support their business activities. These additional services can be consulting services in order to guide entrepreneurs through their investment phase or even to include entrepreneurs in their support programs and become investor in their activities.

Special interests are directly related to a relationship between bank official and entrepreneurs. For both parties, it is necessary to maintain these relationships long lasting in order to perform their activities profitable. This special interest is expressed through creation of friendship between bank officials and entrepreneurs, having much sincerer relationship as well as showing a respect to them both as customer and personally (Isaev, 2020).

Additionally, in terms of banking sector, confidence can be defined as a trust gained by customers in banking institutions and their activities (Guillermo, 2018). This trust is necessary in order to maintain a long-term relationship between banks and entrepreneurial customers. In the excess of trust of entrepreneurs in a specific bank, they are forced to find another banking institution in order to keep their entrepreneurial activities profitable and stable.

2.7 The Role of Banks Support in Entrepreneurial Process

State administrations are often the trade partners of entrepreneurs who are in the need of the support. However, in recent years, state administrations have transferred their entrepreneurship support to private other than public banks, and many different banks and financial institutions take important responsibilities in terms of support of entrepreneurs. Basically, banks are organizations that the individuals or enterprises in the position of entrepreneurs consider themselves as targets in commercial life and long-term commercial transactions and operations. Therefore, banks are the financiers with a very critical value for the enterprises. This fact can be perceived as a future guarantee for entrepreneurs (Karabayır et al., 2012).

On the other hand, one of the important factors in the relations between the banks and the entrepreneurs is the orientation and educational support they receive from the banks on how to follow the paths of their commercial lives. Entrepreneurs receive serious support from banks not only on issues such as borrowing or investing sources, but also on also on which issues they should pay attention to in the business world as an entrepreneur (Üzülmez, 2008). In other words, banks are also seen as advisory agencies in the eyes of entrepreneurs.

When considered in terms of banks, entrepreneurs are commercial actors in the targets of banks in many different aspects. Due to a fact, that banks' ability to provide sources, except public banks, comes from their customers, it is necessary to point out that their entrepreneurial

customers and their deposits are very important for them in order to continue their operations. Although there is a commercial relationship between them, provided support to entrepreneurs carries a very huge financial effort for banks (Honjo, 2000; Thornhill & Amit, 2003).

Another element of interaction between banks and entrepreneurial individuals is to increase the level of efficiency of entrepreneurs in order to create a multi-competitive environment and commercial life. The importance of banks for entrepreneurs is increasing when the commercial life of a country does not work with only large-scale firms and the necessity of small-scale parties (SMEs) to be competitive.

In general terms, it is possible to evaluate the main elements of relationship between banks and entrepreneurs with the following points (European Commission, 2009):

- The desire to establish close relationships with entrepreneurs on the basis of commercial ethics and social responsibility perceptions of banks,
- Entrepreneurs consider banks as a reliable institution as a financial support in the name of their struggles in commercial life,
- To be the most important institution for entrepreneurs to obtain information about their financial activities,
- Banks make all of their entrepreneurs a potential customer as a result of their loans,
- In particular, in the developing countries, government administrations should direct entrepreneurs to banks to receive financial support through different programs
- Generally, entrepreneurs consider banks as the most suitable institution

Looking at the relationship points listed above, it is possible to see a very important and sustainable relationship network between banks and entrepreneurs. In this way, entrepreneurs consider banks to be the primary financial resource alternative for them and evaluate them as reliable. Moreover, it can be assumed that the relationship between the parties proceeds in a healthy way with reciprocity.

2.7.1 Types of Banks' Support Provided for Entrepreneurs

Undoubtedly, entrepreneurs need financial support in order to hold on business life, so financial institutions' support must be a regular, reliable and reasonable. The function of banks in this process has a vital value for entrepreneurs. If the necessary conditions are met, banks can provide resources accurately and continuously to entrepreneurs.

It is possible to list the functions of the banks in supporting the entrepreneurship as follows (Yamaltdinova, Yıldız & Eleren, 2016):

- Financial support: It is the basic application of banks. In this way, banks provide entrepreneurship with resources and initiate or develop financial resources.
- Disclosure: Perhaps the most important task for entrepreneurs is to create an awareness for the market that they compete in. Thus, the banks provide necessary support especially in regards to financial issues such as understanding critical factors to achieve sustainable success through organization of meetings, conferences and symposiums.
- Protection: Banks, which provide financial support (loans), take supportive measures to protect entrepreneurial parties from any kind of risks such as loan deferment.
- Investment: In order for entrepreneurs to create feasible future investments, the banking system tries to reduce the margin of error of the entrepreneurs with the support they provide via financial guidance they provide.
- Prevention: For all problems that may occur in the financial and national markets, banks have a duty to aid the entrepreneurs by providing them with economic consultancy, auditing consultancy and research and development consultancy.

Accordingly, banks are the most critical supporter for entrepreneurs by providing different types of services mentioned above. Nevertheless, it would be wrong to evaluate this supportive role only with financial elements. Due to a changing finance management, banks now develop different support methods to keep their customers without taking into consideration their deposit sizes. The main methods applied to entrepreneurs are export and

import support packages, POS systems, QR code payment methods, SME business development packages, industrial support packages, Credit Guarantee Fund (KGF), Women Entrepreneur support and support for different sectors (Turkish Case; Emlak Participation Bank, Ziraat Bank, Halk Bank, Garanti Bank).

On the other hand, banks are now establishing closer relations with entrepreneurs. In recent years, the banking system has been highlighted by the idea of one-to-one or branch banking, meaning that entrepreneurs come to branch in order to get a support. However, bank officials have changed it with directly visiting entrepreneurs and shifting their branch environment from bank branches to entrepreneurial parties' offices (Kosgeb, 2015). In other words, while the enterprises they manage their large-scale portfolios in the past have been prioritized and valued, this situation has changed over time and the entrepreneurs have become important without considering the financial potential they have.

Another noteworthy issue is that banks should act as actively as possible and develop a separate/individual banking system for entrepreneurs. According to this, banks have different deposit management systems, advantageous interest practices, long-term and appropriate credit facilities for entrepreneurs to work with them. What is important here is to make the banking practices as appropriate as possible for the entrepreneurs (Karabayır et al., 2012).

It is possible to say that the banking system that can be modified and designed by the entrepreneurs. According to this, entrepreneurs can affect the setting of a banking system in which they can determine their applications and details by meeting with their bank management and create a banking system with a more suitable financial structure in the long term (Üzülmez, 2008). Accordingly, it is possible to see that banks make the portfolio management of entrepreneurs flexible to a certain extent.

The role of banks in their activities related to entrepreneurs is very important for the sustainability of commercial activities of valuable commercial actors such as entrepreneurs. However, banks are focusing more on specific segments in their operations and are developing more projects according to these segments.

The main target group of the banks for entrepreneurship is SMEs (Small and Medium Sized Enterprises). SMEs are the most important commercial actors that form the basis of the national commercial structure worldwide. Again, SMEs are considered within the national commercial structure with limited employees, capital and production capacities. SMEs in

Turkey are defined as enterprises with less than 250 people employed and maximum annual net sales or annual turnover of 25 million TL (Ulusoy & Streams, 2012). These particular SMEs even though they are on the small scale in the completely Turkish market, they have an important significance for the national economy.

The increase in the importance of SMEs in terms of banking sector can be seen especially after the global financial crisis in 2008. Both the large-scale companies and the newly established enterprises are required to hold on a powerful banking system for all commercial actors. Because the banks are the biggest supporters for holding the enterprises in international markets, which are becoming increasingly difficult in financial terms, it has become a necessity to support SMEs (Yurttadur, 2017). Moreover, it is possible to say that the professional perspectives of banks towards SMEs after 2008 have undergone a radical change. At the same time, this situation can be considered as a return to the current commercial process.

When we look at the content of the commercial process between SMEs and banks in supporting entrepreneurs, it is possible to say that the following elements stand out (Kaya, 2017):

- In terms of banks, SMEs should be treated in different ways and good and quality services should be provided to them.
- The support given to SMEs by banks is very important in terms of the return of deposits and market viability in terms of both private and public banks.
- During the period when SMEs do not have demanded capital, banks are the only institutions that will provide services on financial instruments.
- Inexperienced SMEs need a guideline to be a good player in difficult business world, and the banks are institutions that should guide them free of charge.
- Banks support the sustainability of not only the enterprises but also indirectly the economy of the country through the private SME supports they offer.
- In the current age of technology, the technology-based financial services provided by the banks and the facilities they provide are accessible almost every day, so that the technological support of the banks is also important for entrepreneurs.

Looking at the items listed above, it is possible to see that SMEs' needs for banks are very high. Accordingly, banks are multifunctional actors in the commercial life of SMEs. In particular, the last element in the ranking, technology support is now extremely useful for SMEs to achieve larger scale financial gains in a digital era and to remain competitive.

Regardless of national and international differences, it is possible to say that SMEs have found a wide place in many projects of the public and private sectors, especially in creating employment worldwide. In particular, international organizations and financial entities recognize the importance of SMEs' involvement in the process and include SMEs in their plans and projects. At this point, the expectation from SMEs are the local development, continuity of investments and creation of new employment opportunities. The expectation of SMEs is ability to find financial support in order to carry out these activities and they will be able to obtain various payment balances (Çetin, 2007).

The public and private sectors worldwide have competent and effective policies for development. In addition, the business structures of individual enterprises assume great responsibilities on the unseen side of financial and social development. These are responsibility to make investments by allocating shares from its own capital and income and to provide employment and balance of debts to invest in the future structuring. In this way, SMEs can invest in the production of products or services in any sector. These investments are especially important in order to make the necessary breakthroughs in areas where it is difficult to grow (Çatal, 2007).

2.8 Entrepreneurial Perception towards the Banking Sector

The support provided by the banking sector to entrepreneurs has been always questioned. The support given on the basis of state banks was limited to the financial resources of the governments so the support given to the entrepreneurs was limited. Therefore, it is possible to say that the period until the present conditions are reached in the banking-entrepreneurship relationship is extremely challenging.

In the 1960s, the support provided by banks to enterprises was carried out in general for lending purposes even though for entrepreneurs it was not easy to get it. In this period of time, the agricultural sector has been involved in the basis of the entrepreneurship and support perception of the banks. In this way, banks provided a cash flow to the farmers. However, this cash flow was limited, short-term and limited to cash transfer action only.

In 1980s, there was an increase in the number of financial supports provided to entrepreneurs due to an increase in the number of private banks around the world. The role of private banks in this process is extremely important and the support provided to entrepreneurs until the mentioned years was mainly provided by the state banks. The increase of the financial support of private banks, as they became prominent in terms of supporting entrepreneurs, it is seen that the relationship between banks and entrepreneurs becomes more strengthened (Karadal, 2016).

However, the most important period in terms of the relationship of the parties is the age of digitalization is the 2000s. By banks becoming more and digital, it is now possible for all customer to benefit from these services. The banks, which are already growing their financial resources, have made relations with depositors closer together with digital banking services, and entrepreneurs have begun to benefit from this process. In particular, in order to obtain credit and to obtain information about the processes, the digital services provided by the banks increased the support of the banks provided for entrepreneurial activities (Onay et al., 2017). In this context, it is possible to say that the transformation of the banks in the 2000s contributed greatly to the entrepreneurs.

Moreover, it is important to list advantages of digitalizing and modernizing banking approach for entrepreneurs with the following elements (Herchekar, 2018):

- Access to services without going to the branches,
- To be able to use the services provided as an entrepreneur online by using internet-based environments,
- To be able to perform many different banking transactions within the appropriate fees,
- Use of online channels for consultation and information,
- All transactions can be performed easily on a single account,
- All processes in bureaucratic terms can be terminated without any confusion.
- Entrepreneurs can control all processes related to their business online.

The listed elements show that banks and entrepreneurs now cooperate much easier. Therefore, in terms of entrepreneurs and enterprises, banks provide a high level of support to provide a convenience to the technology-based implementation.

2.8.1 The Effect of Bank-SMEs Relationship on Entrepreneurship

Individuals' desire to work in a highly qualified company prevents them from establishing their own business. On this occasion, individuals miss the opportunity to become an entrepreneur. But there are many different individuals who take this opportunity. In recent years, it is possible to say that the number of people who think about entrepreneurship positively increases with the intensive support of SMEs.

The issue that should be considered as priority is the existence of a support understanding that directly triggers entrepreneurship. Accordingly, the banks have created a positive environment for SMEs and the financial support they provide to these organizations influence more individuals to become entrepreneurs. At this point, SMEs are a concept in which banks support the definition of entrepreneurship in a more regular and legal framework. Special financial programs are organized by banks in accordance with this situation so these commercial activities encourage more people to become entrepreneurs (Kaya & Memiş, 2013).

The entrepreneurship incentive system of the banks also strengthens the position of SMEs while creating an attraction. If Turkey will be evaluated in particular, after 2011 the legal structure of SMEs and its adjustments were made in favor of entrepreneurs. In addition, entrepreneurship awareness-raising programs have been implemented in order to shorten and expand the bureaucratic processes of SMEs (Yurttadur, 2017). In this process, the most important function of banks is to provide them with the advantages that will be in favor of SMEs and entrepreneurs in general and thus help to increase the number of SMEs as a result of the intensification of the relationship between banks and entrepreneurs.

From another point of view, there are tens of billions of US dollars' worth of support provided by the banks to SMEs worldwide, from the establishment stage of SMEs to employment, investment, expansion and so on. These processes have brought a long-term support. Banks do not only help them in establishment, but also offer many opportunities for the future (Kendirli & Kendirli, 2014).

On the other hand, the elements that enable banks to create attractiveness among entrepreneurs through SMEs are mentioned below (Kaya, 2017):

- Facilitate bureaucratic processes in terms of business organization,
- Providing different and reasonable credit facilities for different types of business,
- Allow banks to undertake commercial activities with the lowest debt burden rather than to charge entrepreneurs,
- Reimbursement processes between banks and entrepreneurial parties,
- Convening future plans in common.

Almost all of these elements are the of the great importance to the SMEs, and on this occasion, they consider the banks as a basis of successful business operation. Thus, the place of the banks in the future projections of the entrepreneurs is prioritized and highly valuable.

3. METHODOLOGY

3.1 Sample and Research Design

Survey method was used as data collection method. The research was carried out with the customers of the bank branches in Istanbul depending on the sampling method and 120 questionnaires were collected out of 350 questionnaires distributed. Moreover, it is important to point out that there are 497 thousands of SMEs in Istanbul so it means that entrepreneurship population is 497 thousands of SMEs bank customers (Okay, 2018). However, sample size is 120. The questionnaire used to collect the data was prepared as a 5-point Likert. The answer options for evaluating the answers in the questionnaire are as follows: (1) I completely disagree, (2) Partly disagree, (3) Neither agree, nor disagree, (4) Partly agree and (5) Entirely agree.

The collected data are subjected to frequency breakdown, validity, reliability, correlation and regression analysis using SPSS version 21.0 statistical data analysis package program. The research form consists of three parts. In the first part, there are demographic characteristics of the participants. In the second part, the relational benefit scale, which did Molina, Navarro and Esteban develop in 2007, consisting of 3 sub-dimensions and 11 expressions (questions). Finally, the customer satisfaction scale, which was developed by Mols in 1998, consists of one dimension and 4 expressions.

It is necessary to mention that findings of Molina, Navarro and Esteban (2007) were that confidence benefits had a direct and positive effect on the satisfaction of customers with their bank. According to Bartlett's Test of Sphericity ($\text{sig}=0.000$) satisfaction and relational benefits variables correlated with each other respectively, so factor analysis was possible. Apart from that, Kaiser-Meyer-Olkin (KMO) measures of sampling adequacy were 0.886 and 0.944 respectively. Factors greater than 0.5 were only included in analysis. Cronbach's Alpha of special treatment benefits was 0.91, social benefits' 0.90, confidence benefits' 0.86 and customer satisfaction's 0.744. Moreover, CFI (Comparative Fit Index) value was 0.917 while Chi-square value was 975.690 with 167 degrees of freedom ($p=0.00$). However, social benefits and special treatment benefits did not have any significant effects on satisfaction.

The model and hypotheses of the research are as follows:

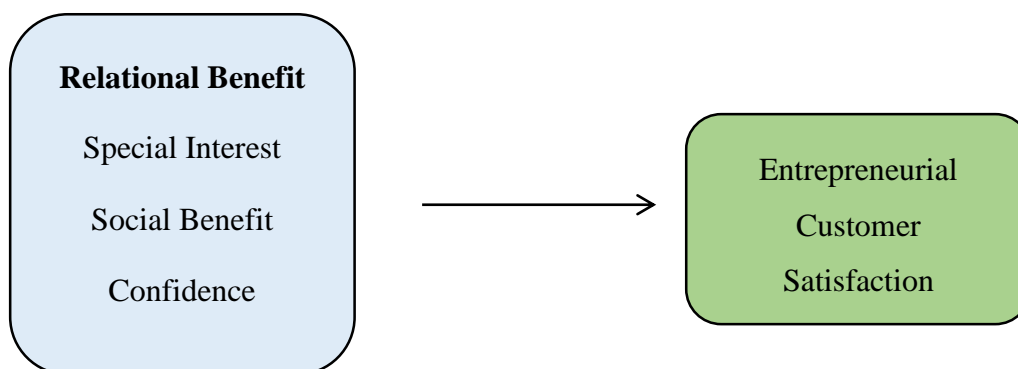


Figure 4. Theoretical Model of Research

The main and sub-hypotheses to be put forward based on the analyzes in the research are as follows:

H₀: Relational benefit does not affect entrepreneurial customers' satisfaction directly and positively.

H₁: Relational benefit affects entrepreneurial customers' satisfaction directly and positively.

H_{1a}: Special interest affects entrepreneurial customers' satisfaction directly and positively.

H_{1b}: Social benefits affect entrepreneurial customers' satisfaction directly and positively.

H_{1c}: Confidence affects entrepreneurial customers' satisfaction directly and positively.

3.2 Purpose and Importance of Research

The research was conducted on the customers in the banking sector and examines the effects of the relational benefit variable and its dimensions on the customer satisfaction variable. In this context, the aim of the research is to reveal to what extent the positive relationships with the customer affect customer satisfaction statistically. Therefore, these research findings are expected to make significant contributions to both academia and business world

3.3 Scope and Limits of Research

There are a number of methodological constraints that significantly affect the research findings. This research, which primarily measures the effects of relational benefits on customer satisfaction, was conducted with bank customers in the Istanbul region (both European and Anatolian side of Istanbul). A research that can be conducted on a more comprehensive sample spread to Istanbul and other cities of Turkey is able to contribute more to the world of academia and business. In addition, it is another constraint that the model is composed of relational benefits and customer satisfaction scales and there is no other variable. Another important limitation is that the research was conducted on the customers of the banking sector. Research can be implemented in the private sector or elsewhere in the public sector and more results that are comprehensive can be achieved. Considering all these constraints, the study is a specific study. In this context, it is aimed that the research will provide exemplary results for the banking sector organizations operating in Istanbul and other provinces in order to contribute to the academy.

3.4 Data Analysis

This section contains the findings and evaluations of the study. Firstly, descriptive statistics of demographic data, validity and reliability analyses of variables and hypothesis tests are presented in detail.

3.4.1 Descriptive Characteristics of the Sample

Demographic findings on sample group was a part of questionnaire provided to entrepreneurs' customers of banks including questions regarding gender, age, education, marital status, monthly income and years spent in a sector. It is important to point out that questionnaires were collected from entrepreneurs (SMEs) whose enterprises have not higher annual turnover of 25 million Turkish Lira (TL).

Table 3. Demographic Information of Sample Group

Demographic Data	Frequency	Percentage (%)
Gender		
Women	43	35.8
Men	77	64.2
N=120		
Age		
18-25	6	5.0
26-35	33	27.5
36-45	45	37.5
46-55	23	19.2
56 and over	13	10.8
Education		
Primary Education	2	1.6
High School	12	10.1
University Undergraduate	52	42.9
University Graduate	54	45.4
Marital Status		
Married	69	58
Single	51	42
Monthly Income (TL)		
1000-5000	11	9.2
6000-10000	25	20.8
11000-15000	35	29.2
15000-20000	27	22.5
20000 and over	22	18.3

Demographic data related to the participants of the research are given in the table above. Accordingly, when the gender ratios of the participants were examined, it was seen that the number of males was 64.2% of all survey participants. When we look at the age ranges, it is possible to say that most of participants was between 26 and 45 years old. The majority of the participants are both university graduates and undergraduates, and it is seen that the number of married people is also high. Finally, when the income status of the participants is examined, it is possible to say that the people in the range of 11.000-15.000 TL are more concentrated.

3.4.2 Factor and Reliability Analysis

Factor analysis can be defined as multivariate statistics, which aims to discover new meaningful variables in a small number of conceptual contexts by bringing together a large number of related variables (Büyüköztürk, 2002). Since the internal relationships between the variables are revealed in this analysis, it is necessary to have multiple linear connections at a certain level. When the relationships between the variables are analyzed statistically, the factor load is expected to be greater than 0.30. However, in general, all variables below 0.50 are pushed out of the scale. There are different approaches to measure the suitability of the data for factor analysis. One is the examination of the correlation matrix and the other is the Sphericity Test and the Kaiser-Meyer-Olkin (KMO) Adequacy Test (Turanlı et al., 2012). It is possible to explain the valid value ranges of this criterion as in Table 4:

Table 4. Kaiser-Meyer-Olkin Validity Values

Criterion	Statement
$1.00 \leq KMO \leq 0.90$	Perfect
$0.90 \leq KMO \leq 0.80$	Good
$0.80 \leq KMO \leq 0.70$	Moderate
$0.70 \leq KMO \leq 0.60$	Weak
$0.60 \leq KMO \leq \dots$	Poor

When looking at the values in Table 5, the Barlett test should be determined significantly and the Kaiser-Meyer-Olkin test should be greater than 0.50. Barlett Test and Kaiser-Meyer-Olkin test results are given in Table 4. In this context, KMO value was determined as 0.895, which indicates that the sample size is good for factor analysis. When Barlett's Sphericity test results are examined, it is possible to say that chi-square ($p < 0.01$) is significant (Kaya & Memiş, 2013).

Table 5. KMO and Bartlett's Test Statistics Result of Relational Benefit Scale

Kaiser-Meyer-Olkin (KMO) Sampling Adequacy Measurement	,895
Bartlett's Sphericity Test / Approximate Chi-square value	1120,414
Degree of Freedom	91
Level of Significance	,000

The Relational Benefits Scale is consisted of 11 expressions and three dimensions as a result of factor analysis. Accordingly, the special interest dimension revealed as Factor 1 consists of five statements as in Table 4. The social benefit dimension of the scale as Factor 2 consists of three expressions. Finally, Factor 3 confidence dimension of the scale consists of three statements.

Table 6. Factor Analysis of Relational Benefit Scale

Relational Benefit Scale	Factor 1	Factor 2	Factor 3
	Special interest	Social benefits	Confidence
My bank offers privileged service to my entrepreneurship-oriented operations compared to other customers	,724		
When I request a service, my bank gives priority to my entrepreneurship-oriented operations	,685		
My bank provides first-class service in my entrepreneurial operations	,685		
My bank offers special services for my entrepreneurial operations	,710		
During my entrepreneurial bank operations, I receive special treatment that gives me an advantage	,687		
Bank officials know me		,777	

Bank officials address me by name (know me personally)		,589	
I have a friendship relationship with bank officials		,680	
My bank provides clear and reasonable services in my entrepreneurial operations			,589
My bank does its job well in entrepreneurial transactions			,679
I believe that my bank does its job correctly in my entrepreneurial operations			,744

Customer satisfaction consists of four expressions and one dimension. As a result of the factor analysis, the scale remained unchanged.

Table 7. Factor Analysis of Customer Satisfaction Scale

Customer Satisfaction Scale Unit Dimension	Factor 1
	Customer Satisfaction
I am very satisfied with service provided by my bank in my entrepreneurial operations	,667
I am very satisfied with the personal communication with my bank	,717
My bank meets my expectations from a good bank in my entrepreneurial operations	,692
My bank is very close to being an ideal bank for my entrepreneurial operations	,708

Reliability can be defined as the consistency between the participants' responses to the survey questions. Reliability is related to the degree to which the test accurately measures the property it wants to measure (Kılınçkaya, 2013). The Cronbach's alpha (α) method is used to determine whether the variables are consistent with Likert-type scales. It is possible to say that the scale is reliable when Cronbach's Alpha (α) value is 0,700 and above (Bektaş & Akman 2013).

When compared with original scale, Molina, Navarro and Esteban (2007) have found Cronbach's Alpha of special treatment (special interest) benefits as 0.91, social benefits' 0.90 and confidence benefits' as 0.86.

When all the dimensions of the relational benefit scale in the study are examined, it is seen that Cronbach's Alpha (α) values are well above 0.700.

Table 8. Reliability Analysis of Relational Benefit Scale

Variables	Number of Questions	Cronbach Alpha (α) Values
Special Interest	5	0,934
Social Benefit	3	0,935
Confidence	3	0,935
Overall Cronbach's Alpha		0,9347

In terms of reliability analysis of relational benefit scale, it was found that Cronbach's Alpha (α) value was over 0.700 for all three variables. It is possible to point out that are well above the specified limit so we are able to say that scale is reliable (Bektaş & Akman, 2013).

Table 9. Reliability Analysis of Customer Satisfaction Scale

Variables	Number of Questions	Cronbach Alpha (α) Values
Entrepreneurs' Customer Satisfaction	4	0,944

When the customer satisfaction scale, another scale of the research, was taken into consideration, it was found that Cronbach's Alpha (α) value was over 0.700. Accordingly, it is possible to say that all Cronbach's Alpha (α) values of the variables and dimensions of the study are well above the specified limit. Accordingly, the overall Cronbach's Alpha is 0.944, so it is possible to say that the scale is reliable since value is over 0,700.

3.4.3 Correlation and Regression Analysis

Correlation analysis reveals the direction and magnitude of the relationship between the variables. This coefficient has a value between (-1) and (+1). Positive values indicate a directional linear relationship; negative values indicate an inverse linear relationship. If the correlation coefficient is 0, it is possible to say that there is no linear relationship between these variables (Başar & Yılmaz, 2011).

Table 10. Correlation Analysis of Research

	Special Interest	Social Benefit	Confidence
Special Interest	1000		
Social Benefit	0,667**	1000	
Confidence	0,578**	0,448*	1000
Customer Satisfaction	0,568**	0,493*	0,789**

*One-to-one relationships between the components marked as ** were considered statistically significant at $p < 0.01$, and those marked with * were $p < 0.05$.*

When the relationships between dependent and independent variables are examined, the results are as follows;

It is seen that there is a high level ($p < 0,01$) relationship between special interest, social benefit and confidence and customer satisfaction variable which are the dimensions of relational benefit variable. As a result, it is possible to say that there is a positive and very strong relationship between paying special interest to the customers, socializing with them and making them trust the institution and being satisfied with the organization. Moreover, the highest correlation is between customer satisfaction and confidence dimensions with value of 0.789.

Regression analysis is the relationship between a dependent variable and the independent variable or variables that are supposed to have an effect on the dependent variable (Ural & Kılıç, 2011). In other words, it is an analysis technique that reveals how much of the change in the dependent variable is explained by independent variables (Dursun & Kocagöz, 2010). Here are the issues that need to be considered important:

- Significance between variables should be less than 0.05.

- The value of t should be approximately -2000 or more than + 2000.
- The coefficient β should be approximately (-) or (+) 200 and above.

If these conditions are met, analysis is performed by looking at R^2 value. The R^2 value is a value for observing the extent to which independent variables in the model measure and affect dependent variables.

Table 11. Regression Analysis

Factors	Significance	t	β
Special Interest	0,132	1,517	0,127
Social Benefit	0,289	1,064	0,061
Confidence	0,000	9,873	0,648
$R^2: 0,645 / R= 0,8031$			

In the light of all this information, when the following regression table is examined, it is seen that special interest and social benefits dimensions, which are sub-dimensions of the relational benefit, does not affect the customer satisfaction dependent variable ($p > 0.01$). Moreover, it was seen that confidence independent variable had a strong positive effect on customer satisfaction ($p < 0.01$). It is possible to say that the confidence dimension of the relational benefit makes the greatest contribution to customer satisfaction compared to the other dimensions. The most important factor is the trust/confidence of customer in the bank. In addition, conversations with employees and socialization situations increase customer satisfaction. At this point, the reason that special interest and social benefits to customers have an effect on customer satisfaction stems from the fact that confidence factor comes to the forefront. Therefore, it is seen that confidence dimension suppresses the special interest and social benefits dimensions and makes this effect meaningless from these three independent variables. In addition, the confidence dimension explains 64.5% of the customer satisfaction dimension ($R^2: 0,645$).

3.5 Findings, Evaluations and Limitations

This research, which primarily measures the effects of relational benefits on customer satisfaction, was conducted with bank customers in the Istanbul region. A research can be conducted with a more comprehensive sample of entrepreneurs in different provinces of Istanbul or different cities in Turkey. In addition, it is another constraint that the model is composed of relational benefits and customer satisfaction scales conducted on the entrepreneurs who are the customers of specific institutions. Therefore, a research can be implemented in the private sector or elsewhere in the public sector to attain a more comprehensive perspective.

Apart from that, it is necessary to discuss results of other similar studies. Molina et al (2007) found out that even confidence benefits dimension had a positive and direct effect on the satisfaction of customers with their bank. According to this study, it is possible to understand that confidence in a good service is a major factor for long lasting relationships between these two parties. Moreover, Chu et al (2014) by classifying customer relational benefits into functional and social benefits, has examined the positive effects of these two dimensions on customers' perception of service innovation. The results point out that customers' perceived relational benefits are major dimensions involved in service innovation as well as service centers for IT products.

However, it is seen that there is a high-level relationship between special interest, social benefit, confidence, and customer satisfaction variable, which are the dimensions of relational benefit variable. As a result, it is possible to say that there is a positive and very strong relationship between paying special attentions to the customers, socializing with them and making them trust the institution and being satisfied with the organization.

In the light of all this information, according to the regression analysis, it is seen that special interest and social benefits dimensions, which are sub-dimensions of the relational benefit, do not affect the customer satisfaction dependent variable. Finally, it was seen that confidence independent variable had a strong positive effect on customer satisfaction. It is possible to say that the confidence dimension of the relational benefit makes the greatest contribution to customer satisfaction compared to the other dimensions. The most important factor is the trust of the customer in the bank. In addition, conversations with employees and socialization situations increase customer satisfaction. At this point, the reason that special interest and social benefits to customers have an effect on customer satisfaction stems from the fact that confidence factor comes to the forefront. Therefore, it is seen that confidence

dimension suppresses the social benefit and special interest dimensions and makes this effect meaningless from these three independent variables.

In general, a limited number of bank and financial institution officials and entrepreneurs could be reached in this study. Some of these people did not participate in the survey because of their obligations. Another part wanted to express their opinions orally or in writing rather than the survey. However, this was not possible and the process was extended.

In the light of all these conducted analyzes within the scope of the research, hypotheses were tested and the results are given in the Table 12 below.

Table 12. Research Hypothesis Testing

Hypotheses	T Value	β Value	P Value	Result
H₀: Relational benefit does not affect entrepreneurs' customers satisfaction directly and positively.	-----	-----	-----	Not supported
H₁: Relational benefit affects entrepreneurs' customers satisfaction directly and positively.	-----	-----	-----	Partially supported
H_{1a}: Special interest affects entrepreneurs' customers satisfaction directly and positively	1,517	0,127	0,132	Not supported
H_{1b}: Social benefits affect entrepreneurs' customers satisfaction directly and positively.	1,064	0,061	0,289	Not supported
H_{1c}: Confidence affects entrepreneurs' customers satisfaction directly and positively.	9,873	0,648	0,000	Supported

In this study, the opinions of entrepreneurs were collected through a questionnaire about the banks with which they work with. However, gathering the opinions of entrepreneurs through interviews in future studies will help to obtain information that is more detailed. On the other hand, the use of interviews for bank officials is also very important for the quality of the studies. In this way, it will be possible for both parties to evaluate the issue in a qualified way. At the same time, the views of all actors in the process are of great importance for academic research on the subject. Because only entrepreneurs' views on entrepreneurship are not sufficient to understand the stages and standards of the process. The views of the executives in the banking and financial sector will be important in order to increase the quality of the process.

In terms of limitations of a study, it is necessary to point out that this study has been done with entrepreneurial customers of public banks in Turkey. However, if this study was conducted with customers of private banks, it is possible to get different results and to state that different dimension of relational benefit would be significant than confidence. According to Garanti Bankası Activity Report (2013), for this bank, in order to make their entrepreneurial customers satisfied, they pay most attention to social benefits. In terms of social benefit as a dimension of relational benefit, good relationship and addressing customers by their name was the most important factor in order to keep their customers satisfied.

4. CONCLUSION

To sum up, for a national stability and success of one national economy, it is important to take into consideration both small and large-scale enterprises due to a fact that small enterprises contribute to the economy of one country at the almost the same extent as large companies. The research is aimed to investigate the importance of banking sector's support for entrepreneurs and to find out to what extent the positive relationship exists in the entrepreneurial customers' satisfaction.

When it comes to entrepreneurship as a topic, it is important to point out that all definitions of entrepreneurship have common points such as innovative thinking, starting a new business, producing new products/services as well as being able to recognize new opportunities. Since there are many types of entrepreneurs, it is important to make a distinction between internal entrepreneurs, which are individuals who revitalize the companies they work while corporate entrepreneurship is an organization that stimulates new business ideas that does not yet exist.

Moreover, there is both individual and national importance of entrepreneurship in which the possibility of carrying out commercial activities freely is the most important individual importance while the increase in collected taxes and other national benefits are the most important for nations.

There are various typologies of entrepreneurship in the related literature. However, in line with Smith's categorization, the opportunist entrepreneur is the most preferred type of entrepreneur who has a higher level of education and confidence in dealing with social environment. Apart from this categorization, according to Kimanzi's distinction of entrepreneurs, the most preferred type is successful entrepreneur who knows in depth of entrepreneurial processes and goes through all the stages listed by the author. However, a common characteristic of all types/typologies of entrepreneurs is defined as the desire to succeed/achieve.

Apart from that, it is necessary to sort the functions of entrepreneurs, and the most important function the ability to diversify a commercial life by increasing the level of competition. Moreover, there are some required abilities for entrepreneurship such as supervisory, technical and personal features, thus, it is not possible for entrepreneur to possess only one or few. However, it is important to make a right combination of all of them and to implement them during the recognition, analysis, trial and error and implementation phases of entrepreneurship process.

Characteristics of entrepreneurs have been investigated, so for them to succeed in their ideas they must be a good risk taker, be competitive as well as be a good leader. Moreover, entrepreneurs have to develop their strategy according to a product as a basic function. Organizational culture also significantly determines a success of entrepreneurs. Thus, there must be a right mix of their traditions, customs and moral values. Additionally, there are internal and external factors affecting the success or failure of entrepreneurs, however, it is seen that young firms fail more due to internal reasons while mature firms because of external reasons.

Apart from that, the commercial relationship between entrepreneurs and banks have been explored. Many factors build up this relationship such as financial support and other types of support provided by banks, as well as the desire of entrepreneurs to work with a specific bank and bring benefits to them as well in order to make parties proceed in a healthy way. However, one of the most important support that are provided by the banks can be referred as the financial support along with advisory pertaining crucial information of the specific market/industry. Moreover, it is important to mention a fact that bank officials have changed the way of working with their customers by visiting them and providing their services inside of entrepreneurs' companies instead of inviting them to their branches. One more important factor that brings the satisfaction for entrepreneurs is the occurrence of private banks apart from public banks, so entrepreneurs are able to benefit from the competition between these two categorization of the institution. Additionally, the age of digitalization has contributed much and helped entrepreneurs to benefit from all types of banks and to give them opportunity to manage their time properly and cooperate with banks much easier.

In last twenty years, both banks and governments have recognized the importance of SMEs since they both benefit from them in different ways such as new employment opportunities, continuity of investments and local development. On the other side, for SMEs to be profitable, it is able for them to find a financial support whenever they need it. So, there is a positive environment for both sides and due to this fact, more individuals are influenced to become an entrepreneur.

Finally, the study shows us that even all three of our dimensions, special interest, social benefit and confidence are present in business operations; confidence dimension is the only one significant. Accordingly, confidence is a key in order to keep long-term relationship between banks and entrepreneurial customers. Apart from that, this research has proved the relationship between relational benefits and entrepreneurial customers regarding banking institutions.

Some suggestions can be made regarding results of this research. Primarily, banks must be conscious of the fact that special interest and social benefits provided by them are not enough

in order to keep their entrepreneurial customers satisfied, and that confidence is the most important factor in their long-term relationship. On the other side, entrepreneurs are supposed to choose a bank to work properly as well as to not trust only to bank officials' sincere relationship but also to be aware of offered proper services for them.



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