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To explore how social identity influences  
German-Turks' financial investment decisions

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A thesis submitted to the University of Gloucestershire (UK)  
in accordance with the requirements of the degree of  
Doctorate in Business Administration  
in the Faculty of  
Business, Education and Professional Studies

November 2013



## **ABSTRACT**

In my thesis, I explore German-Turks' social identity and research its impact on their financial investment decisions.

A systematic literature review reveals a research gap on financial investment decision making, as well as on qualitative research on social identity.

I collected primary data by means of semi-structured, in-depth, multiple interviews with German-Turkish participants, who are interested in and/or hold financial investments. I analyze the data using a phenomenological approach.

Social identity is found to have many different bi-cultural shades, but financial investments are clearly viewed through the lens of professional German social identity.

Notwithstanding, financial investments are found to be a family affair. This includes involving experienced family members in the decision-making process, as well as providing financial support to the extended family in order to maintain a web of loyalty.

My study extends social identity theory to financial investment decision making of the ethnic Turkish population in Germany, identifies a new mechanism of social creativity and explains the mechanism of bi-cultural social identity.

Practical implications of my study draw on the identification of decision making processes, which involve not only the customer herself/himself but also financially literate family members. Financial services institutions can gain better understanding and access to this target group. Appropriate communication with customers and those who significantly influence buying decisions can increase customer satisfaction.

Social identity theory is usually associated with quantitative research, using questionnaires and experiments for generating data; therefore my qualitative approach is methodologically relevant. Thus, I demonstrate that a qualitative approach can be applied successfully and meaningful results are obtained.

## **DECLARATION**

I declare that the work in this thesis was carried out in accordance with the regulations

of the University of Gloucestershire and is original except where indicated by specific reference in the text. No part of the thesis has been submitted as part of any other academic award. The thesis has not been presented to any other education institution in the United Kingdom or overseas. Any views expressed in the thesis are those of the author and in no way represent those of the University.

Signed \_\_\_\_\_ Date \_\_\_\_\_

## **ACKNOWLEDGEMENT**

Over the past years, I have received support and encouragement from a large number of individuals. I would like to thank everyone who contributed to my doctoral degree by providing academic supervision, administrative support, friendship and an open ear.

Amongst the staff of the University of Gloucestershire, I am particularly grateful to my supervisors, Dr Janine Dermody and Dr Ros Jennings who supported me through the dissertation process and helped me find my way. I would like to thank my fellow doctoral students from my action learning set for their support, feedback, and friendship.

Amongst friends and family, I would like to highlight Anne Katrin Brodowski, Christian Fritzel, Dr Sylvie vd Veer and, most importantly, my husband Dr Thomas Altenhain, who contributed in numerous discussions, proof-reading and by believing in me.

Last but not least, special thanks go to the participants of my empirical study, for generously sharing their time, experience and opinions. I have enjoyed and learned much through our conversations.

## TABLE OF CONTENTS

|   |      |
|---|------|
| ABSTRACT .....  | i    |
| DECLARATION .....   | ii   |
| ACKNOWLEDGEMENT .....                                     | iii  |
| TABLE OF CONTENTS.....                                    | iv   |
| LIST OF FIGURES .....                                     | viii |
| LIST OF TABLES.....                                       | ix   |
| I. INTRODUCTION.....                                      | 1    |
| 1. Personal Motivation for Undertaking this Research..... | 1    |
| 2. German-Turks.....                                      | 2    |
| 3. Conceptual Framework .....                             | 5    |
| 4. Financial Investments .....                            | 6    |
| 5. Methodology and Methods .....                          | 6    |
| 6. Contribution .....                                     | 7    |
| 7. Structure of the Thesis .....                          | 8    |
| II. LITERATURE REVIEW .....                               | 9    |
| 1. Conceptual Framework .....                             | 9    |
| 2. Systematic Literature Review .....                     | 12   |
| 2.1. Approach to Search Strategy .....                    | 12   |
| 2.2. Search for German-Turks' social identity .....       | 13   |
| 2.3. Search for German-Turks' financial investments.....  | 16   |
| 2.4. Inclusion / Exclusion Criteria.....                  | 18   |
| 2.5. Quality assessment and Limitations of the study..... | 22   |
| 3. Synthesis .....  | 23   |
| 3.1. Social Identity .....                                | 24   |
| 3.2. Factors influencing social identity .....            | 32   |
| 3.3. Group Stereotypes.....                               | 50   |
| 3.4. Financial Investments .....                          | 51   |
| 4. Conclusion .....                                       | 67   |
| III. METHODOLOGY AND METHODS .....                        | 68   |
| 1. Research Philosophy and Research Questions .....       | 68   |
| 2. Research Methodology .....                             | 72   |

|   |     |
|---|-----|
| 3. Research Strategy and Methods .....  | 83  |
| 4. Research Design.....   | 91  |
| 5. Conclusion .....   | 100 |
| IV. FINDINGS .....  | 101 |
| 1. A tale of two chairs: attempt of a visual summary of participants' social identities ... | 102 |
| 2. Background Data on Social Identity .....   | 106 |
| 2.1. Citizenship .....  | 106 |
| 2.2. Migration History .....  | 108 |
| 2.3. "Heimat" .....   | 110 |
| 2.4. Pride .....  | 116 |
| 2.5. Preferred Place of Living .....  | 119 |
| 2.6. Xenophobia / Discrimination .....  | 123 |
| 3. Relationships .....  | 127 |
| 3.1. Family .....   | 127 |
| 3.2. Friends and Acquaintances.....   | 136 |
| 3.3. Other Relationships .....  | 138 |
| 4. Language.....  | 142 |
| 5. Media Usage .....  | 146 |
| 6. Culture and Religion .....   | 149 |
| 7. Stereotypes.....   | 166 |
| 7.1. Turkish Stereotypes.....   | 168 |
| 7.2. German-Turkish Stereotypes.....  | 176 |
| 7.3. German Stereotypes .....   | 178 |
| 7.4. Self Stereotypization .....  | 181 |
| 8. Financial Investments.....   | 191 |
| 8.1. Relationship with Banks.....   | 191 |
| 8.2. Decision Making Process .....  | 194 |
| 8.3. Investments in Turkey .....  | 197 |
| 8.4. Investments in Germany.....  | 208 |
| 9. Conclusion .....   | 216 |
| V. ANALYSIS.....  | 217 |
| 1. Participants and Findings .....  | 217 |
| 2. Findings on Social Identity: Shades of Many Colours .....                                | 219 |
| 3. Background Data on Social Identity.....  | 220 |

|       |   |     |
|-------|---|-----|
| 3.1.  | Citizenship .....                               | 220 |
| 3.2.  | Migration History.....                          | 222 |
| 3.3.  | “Heimat” .....                                  | 224 |
| 3.4.  | Pride.....                                      | 230 |
| 3.5.  | Preferred Place of Living .....                 | 232 |
| 3.6.  | Xenophobia / Discrimination .....               | 232 |
| 4.    | Relationships.....                              | 236 |
| 4.1.  | Family .....                                    | 236 |
| 4.2.  | Friends and Acquaintances .....                 | 239 |
| 4.3.  | Other Relationships.....                        | 241 |
| 5.    | Language .....                                  | 242 |
| 6.    | Media Usage .....                               | 244 |
| 7.    | Culture and Religion .....                      | 245 |
| 7.1.  | Turkish Artefacts .....                         | 246 |
| 7.2.  | Turkish and German Feasts.....                  | 246 |
| 7.3.  | Food.....                                       | 249 |
| 7.4.  | Religion.....                                   | 250 |
| 7.5.  | Money and Ethics .....                          | 255 |
| 8.    | Stereotypes.....                                | 256 |
| 8.1.  | Key Themes .....                                | 256 |
| 8.2.  | Self Stereotypization .....                     | 262 |
| 9.    | Financial Investments .....                     | 263 |
| 9.1.  | Relationship with Banks .....                   | 264 |
| 9.2.  | Information Gathering and Decision Making ..... | 267 |
| 9.3.  | Investment Products .....                       | 270 |
| 9.4.  | “German” Investments .....                      | 273 |
| 9.5.  | “Turkish” Investments .....                     | 276 |
| 10.   | Summary .....                                   | 282 |
| VI.   | CONCLUSION.....                                 | 284 |
| 1.    | Research Questions.....                         | 284 |
| 2.    | Contributions .....                             | 295 |
| 3.    | Further Research .....                          | 301 |
| VII.  | REFERENCES .....                                | 303 |
| VIII. | APPENDIX.....                                   | 314 |



|  |     |
|--|-----|
| Appendix 1: Interview Guidelines .....                       | 314 |
| Appendix 2: Advisers and pyramid selling organizations ..... | 319 |
| Appendix 3: Clarification of specific German products .....  | 320 |
| Appendix 4: Dates of initial contact and interviews .....    | 321 |
| Appendix 5: Translation examples .....                       | 321 |

## LIST OF FIGURES

|   |     |
|---|-----|
| Figure 1: Deutsche Bank’s website targeting German-Turks.....   | 3   |
| Figure 2: Targobank’s website targeting German-Turks (Targobank BANKADAŞ, 2013) ..                        | 4   |
| Figure 3: Hofstede’s cultural dimensions - Turkey in comparison with Germany and the United Kingdom ..... | 54  |
| Figure 4: Geographic distribution of assets.....  | 57  |
| Figure 5: Frog: “Cows. They have four legs, horns, eat grass and carry pink bags of milk.”                | 69  |
| Figure 6: Process of the Research Project .....   | 91  |
| Figure 7: Process of Data Collection.....   | 93  |
| Figure 8: Avnak Avni .....  | 102 |
| Figure 9: Rose’s comfortable two chairs.....  | 103 |
| Figure 10: Kaan shifting chairs when appropriate.....   | 103 |
| Figure 11: Avni looking for his position .....  | 104 |
| Figure 12: Hans sitting on the German chair with the Turkish one in the background.....                   | 105 |
| Figure 13: Cem creating an “Ausländer” (foreigner) chair close to the German one. ....                    | 106 |
| Figure 14: Turkish flag .....   | 111 |
| Figure 15: German flag.....   | 111 |
| Figure 16: Nazar boncuğu.....   | 150 |
| Figure 17: Social creativity with regard to in-group definition .....                                     | 228 |
| Figure 18: Scenario expected from existing literature .....   | 251 |
| Figure 19: As religions are essentially the same, they cannot be attributed to any social identity.....   | 251 |
| Figure 20: If religion is unimportant, it is not relevant for social identity. ....                       | 252 |
| Figure 21: Religion is treated as private and therefore is not linked with social identity. ..            | 252 |
| Figure 22: Introduction of new categories: Religious “hypocrites” and honest “atheists” .                 | 253 |
| Figure 23: Targobank’s German-Turkish website on endowment insurance policies for children .....          | 291 |
| Figure 24: Targobank’s German website .....   | 292 |
| Figure 25: Deutsche Bank’s German private clients’ website .....  | 293 |

## LIST OF TABLES

|  |     |
|--|-----|
| Table 1: English language search “social identity” AND German* AND Turk* .....                       | 14  |
| Table 2: German language search “Soziale Identität” AND Türk* AND Deutsch* .....                     | 15  |
| Table 3: German-language search for financial investments of German-Turks in EBSCO .....             | 16  |
| Table 4: German-language search for financial investments of German-Turks in Google Scholar .....    | 17  |
| Table 5: Snowball Results .....  | 18  |
| Table 6: Inclusion and exclusion criteria .....  | 19  |
| Table 7: Factors influencing intention to naturalize from a social identity theory perspective ..... | 30  |
| Table 8: Factors relevant for ethnic identity .....  | 33  |
| Table 9: Membership criteria identified by Sackmann et al. (2001) .....                              | 34  |
| Table 10: Factors relevant for maintaining Turkish culture .....                                     | 36  |
| Table 11: Religious and ethnic status of people with roots in Turkey .....                           | 49  |
| Table 12: German-Turks’ stereotypes .....  | 50  |
| Table 13: Existing and planned investment types .....  | 59  |
| Table 14: Property investment in Germany .....   | 61  |
| Table 15: Property investment in Turkey .....  | 62  |
| Table 16: Ownership of Endowment Insurance Policies and Building Saving Agreements .....             | 63  |
| Table 17: Existing and planned investment in gold .....  | 65  |
| Table 18: Criteria for judging quantitative and qualitative research .....                           | 74  |
| Table 19: Turkish versus German Stereotypes .....  | 189 |
| Table 20: Overview of the participants .....   | 218 |



## **I. INTRODUCTION**

My research explores German-Turks' social identity and its influence on financial investment decisions. This thesis begins with my personal motivation of undertaking this research. Subsequently, I give a brief overview on migrants from Turkey who are resident in Germany and articulate reasons why they are of importance to research in the German and, more specifically, the German financial context. Social identity theory, which serves as the conceptual framework for my research, is then briefly explored as a means to explain how I examine the link between German-Turks' social identity and their financial investment decisions.

After that, the reasons for using qualitative research are explained and the challenges of identifying the research philosophy are described.

Finally, an overview of the study's contribution to theory, practice and methodology is provided.

### **1. Personal Motivation for Undertaking this Research**

My motivation for conducting doctoral research originates in a range of considerations. When my family situation made full time employment not feasible any more, I happened to get offered the opportunity to lecture at university. Enjoying intellectual challenge, doctoral research seemed the ideal means to keep the door open for business as well as academia, whilst being able to respond to my personal flexibility requirements. In addition, my fascination for Turkish culture has been established and strengthened by travel, study and work experience.

The subject of this thesis combines two of my fields of professional and general interest: Turkish culture and financial investments. With more than 10 years professional international experience in financial services, knowledge of the Turkish language and experience of teaching intercultural competence and business in Turkey, the choice of subject seems logical.

## I. INTRODUCTION

In addition, the large Turkish minority in Germany offers a broad and worthwhile field for research.

### 2. German-Turks

Public attention to the German-Turkish population in a non-academic context often focuses on negative issues, for example the reported lack of integration and religious radicalism (Sarrazin, 2010; Buschkowsky, 2012). These recent bestsellers in the German book market seem to suggest that Germans dislike Turks (Drobinski et al., 2010). Whilst some tensions can certainly be identified, as shown in the Literature Review chapter (for example Salentin, 2007; Skrobanek, 2009), the above sentiment does not capture the complexity of German-Turkish relations. Consequently, this suggests that social identity theory is an appropriate way to interrogate the research subject. Although extensive research on German-Turks exists in relation to notions of integration and education, little exists on identity. Whilst this indicates a significant research gap, it also signifies that existing research does intersect with the breadth and complexity of the research subject. Therefore, I conduct a systematic literature review in order to identify the range of literature that might inform the focus of this work.

Being the largest ethnic minority in Germany, with 2.5 million individuals, constituting slightly more than 3 % of the total population in Germany of 81.7 million (Statistisches Bundesamt, 2011, p. 64), the Turkish minority is also of practical business importance in Germany.

As a wide range of companies offer products and services tailored to Turkish customers, they would seem to form a worthwhile target group. Examples can be found in the food, telecom and automotive sectors, but there are also some banking offers, as shown in the screenshots below. Both websites are available in Turkish and German language, but are not directly accessible from the German homepages. As Turkish language prevents non-Turkish speakers from feeling addressed (Aygün, 2005), banks prefer to present themselves as “German” in order not to alienate their largest group of customers. However, not only the foreign language might alienate non-Turkish speakers, but also the reference to the Turkish national football team

## I. INTRODUCTION

called “our 11 heroes” (Deutsche Bank Bankamız, 2013) and –to a smaller extent- Turkish motives on the pictures.

I also use these websites in the Conclusion chapter to discuss my study’s results.

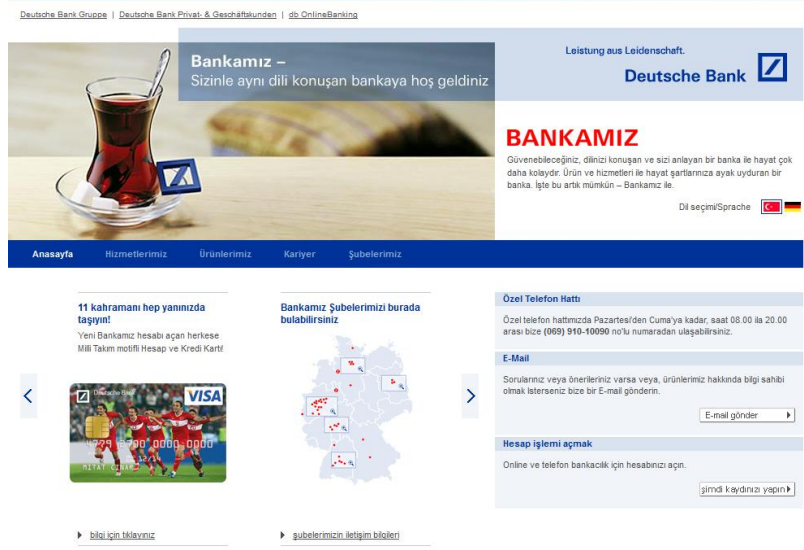


Figure 1: Deutsche Bank’s website targeting German-Turks<sup>1</sup> (Deutsche Bank Bankamız, 2013)

<sup>1</sup>Translation:

Title: Bankamız - Welcome at the bank which speaks your language

Text on the right side “Güvenebileceğiniz...”: Life is easier if there is a bank you can trust, which speaks your language and understands you. A bank with services and products, which are specifically tailored to your individual situation in life. Exactly that is now possible – with Bankamız.

Text bottom left “11 kahramanı...”: Always carry our 11 heroes with you! When you open a Bankamız account, you get a payment or credit card with the picture of the national team!

Text bottom middle “Bankamız Şubelerimizi...”: You can find Bankamız branches here

Box bottom right “Özel telefon hattı...”: (telephone number, email, callback request)

## I. INTRODUCTION

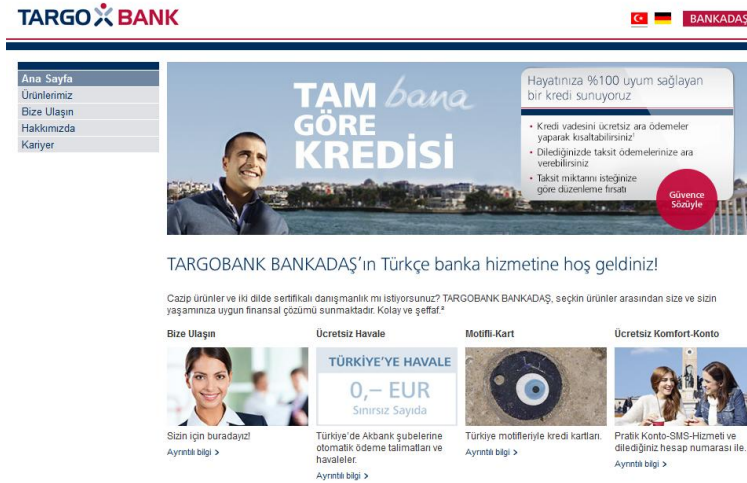


Figure 2: Targobank's website targeting German-Turks<sup>2</sup>  
(Targobank BANKADAŞ, 2013)

The fact that the largest German bank as well as a mid-sized bank with strong focus on retail banking customers directly address German-Turks, leads to the suggestion that they are seen as a worthwhile business target as resource is put into attracting their attention. Both Polat (1997) and Sackmann et al. (2001) find that the German-Turks' collective identity is predominantly Turkish or German-Turkish. This indicates the existence of a social consensus about the evaluation of their group and membership.

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<sup>2</sup> Translation:

Text in photo "Tam bana ...": Loan like made *for me*: Take a loan which is 100% suitable for your life. (...)

Title "Targobank...": Cordial welcome to TARGOBANK BANKADAŞ Turkish banking service

Text "Cazip ürünler...": You want attractive products and certified, bi-lingual advice? TARGOBANK BANKADAŞ offers you the financial solution from clearly laid out product areas, which fits to you and your situation in life. Simple and clear.

Text photo 1 "Bize ulaşın": Contact: we're here for you

Text photo 2 "Ücretsiz havale": Free transfer: Transfer to Turkey 0,- EUR unlimited. Free transfers and standing orders to Akbank branches

Text photo 3 "Motifli-Kart": Theme card: Your credit card with the Turkey-image you choose. Exclusively available on the Internet and branch.

Text photo 4 "Ücretsiz Komfort-Konto": Free comfort account: With the practical text messaging service for the account and account number you choose.



### 3. Conceptual Framework

The conceptual framework of my study is Tajfel and Turner's (1986) social identity theory, which I describe in detail in the Literature Review chapter. Being a mostly practically oriented person, I particularly like this theory, because I find it clearly applicable to practice. When I explained it to a friend in terms only slightly simpler than in the Methodology and Methods chapter, he commented: "that's not a theory, that's everyday life". And, whilst social identity theory was developed by means of experiments using minimal groups, exploring the connections between everyday life and identity by means of qualitative research methods would seem particularly illuminative in relation to the focus of my research. This goes in line with Reed (2002), who argues that social identity theory is both a useful and underutilized perspective in consumer behaviour.

In contrast, I do have some concerns regarding social identity theory, because it can seem quite aggressive and it does not offer a positive solution for group conflicts. It is based on the assumption that individuals, who perceive themselves members of a group (in-group; here German-Turks) are expected to discriminate the opposing group (out-group; here ethnic Germans). Social identity theory suggests that individuals are members of potentially many groups, with most of them being not relevant all the time. With interviewing people, I was concerned that I might be responsible for bringing Turkish social identity to the surface, thus enhancing tension and group conflict between German-Turks and ethnic Germans. That became clear to me, when I was skiing with a (German) friend who has been living in Switzerland for several years now. She talked a lot about the advantages of living there and her thoughts of naturalizing. In the evening, with a glass of red wine, the conversation came to my work. Having just completed the interview guideline, we ended up conducting an interview about Germans in Switzerland. Besides serving as a kind of pre-test, I could relate better to the conceptual framework and ethnicity. During that interview, my friend was really shocked discovering her pronounced German social identity without a Swiss trace, as she clearly perceived her negative opinion - or out-group discrimination - of Swiss people.

This re-iterates the need for a high level of sensitivity when recruiting participants and conducting interviews.

## I. INTRODUCTION

In spite of a relatively good understanding of Turkish culture due to personal experience and literature, I am ethnically German, thus an out-group member. I recognize that this is very likely to have had an influence on the kind of participants that I managed to recruit, which is described in detail in the Methodology and Methods chapter. In addition, I believe that my ethnic background may also have mitigated against the potentially negative aspect of social identity theory, as polite participants might not discriminate against the researcher's in-group in an undifferentiated way. Indeed, as shown in the Findings and Analysis chapters, very fine nuances of social identity can be identified in qualitative interactions.

### **4. Financial Investments**

The above shows that ethnicity is an emotional matter. On the other hand, financial investment decisions are a task that many people do not particularly enjoy. The information gathering process and decision making is rather cumbersome and the outcome is uncertain. In addition, private finance is regarded a taboo subject in Germany (Basel, 2011).

Hence the combination of ethnicity, social identity and financial investment decisions seems a most interesting and challenging combination.

### **5. Methodology and Methods**

During the research process, I found that gaining deep insight into people's ideas and motivations rather than researching quantitative data would add to existing knowledge by generating a more nuanced and experiential data than currently exists. I therefore decided to utilize a qualitative, exploratory approach and conducted a series of multiple in-depth interviews with five participants.

Last but not least, I spent a lot of time choosing an appropriate research philosophy. Initially, I found it difficult to engage with the relevant literature and appreciate its

## I. INTRODUCTION

meaning. After much searching and reflection, I found that phenomenology comes sufficiently close to what I required.

I really appreciate the phenomenological approach, because it acknowledges the complexity of real life and respects research participants' worldviews and experiences, although others may not share it or experience it in the same way. In fictional literature, the idea of building on people's perceptions and ideas is expressed very nicely by Professor Dumbledore in 'Harry Potter and the Deathly Hallows':

*"Of course it is happening inside your head, Harry, but why on earth should that mean that it is not real?"* (Rowling, 2007, p. 723)

At the same time, phenomenology offers a practically applicable 'cooking recipe' called phenomenologic reduction for data analysis, which adds objectivity and generalizability. The attempt to reach as much objectivity as possible, the fact that Edmund Husserl, the father of phenomenology, was originally a mathematician and that phenomenology is rooted in pragmatism - my originally favoured philosophy - made me even more sympathetic to this approach.

Whilst reading, I also explored the possibility of constructivism, and found a video<sup>3</sup> on YouTube, explaining that philosophy by means of Leo Lionni's (1970) children's book 'Fish is Fish'. It provided significant inspiration, as the content of the book shows exceptionally clearly the relationship between researcher and research participant in my study, as well as the resulting challenges and the researcher's role in mediating the data (refer to figure 5 in the Methodology and Methods chapter), not only for constructivism, but just as well for phenomenology.

## 6. Contribution

A Doctor of Business Administration (DBA) thesis requires contribution to theory and to practice. My study offers both, while in addition also contributing to

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<sup>3</sup> <http://www.youtube.com/watch?v=J4-Wk3aCcY8> (in German language)

## I. INTRODUCTION

understanding of methodology. All of these aspects are briefly highlighted below and explored in detail in the Conclusion chapter.

**Contribution to theory** is achieved by extending social identity theory to financial investment decision making of the ethnic Turkish population in Germany and identifying a new mechanism of social creativity and explaining the mechanism of bi-cultural social identity.

**Contribution to practice** is made by identifying decision making processes, which involve not only the customer herself/himself but also financially literate young family members. Financial services institutions can gain better understanding and access to this target group. Appropriate communication with customers and those who significantly influence buying decisions can increase customer satisfaction and sales.

In addition, **contribution to methodology** is achieved by using qualitative research methods within the framework of social identity theory. Social identity theory is usually associated with quantitative research, using questionnaires and experiments for generating data. My study demonstrates that a qualitative approach can be applied successfully and meaningful results are obtained.

## 7. Structure of the Thesis

This thesis consists of five chapters. This introductory chapter is followed by a systematic review of the literature on social identity theory, German-Turks and their financial investments. Subsequently, methodology, research philosophy as well as research strategy of the empirical study are presented in the Methodology and Methods chapter. In the following Findings chapter, the empirical data is presented. This data is analyzed and discussed in the Analysis chapter in conjunction with existing literature. The final chapter is the conclusion, which summarizes and highlights the key findings, discusses the contribution and gives recommendations.

## **II. LITERATURE REVIEW**

The aim of this chapter is to undertake a review of research evidence on social identity of ethnic Turkish people living in Germany and what factors influence it. The review also covers German-Turks' investment decisions and attempts to link these with their social identity.

In the beginning of the chapter, I present social identity theory in order to establish the conceptual framework used for my study. The subsequent systematic literature review reveals that there is some good research on migrants' social identity, but little research on financial investments, and nothing about the respective decision-making process. In order to ascertain that every piece of information is sifted through, I choose a systematic approach, thus building the foundation for the qualitative empirical study.

### **1. Conceptual Framework**

In this section, I present the conceptual framework, namely social identity theory, and sketch the differences to the neighbouring identity theory. In this context, I also highlight the reasons for choosing social identity theory as my framework.

Research indicates that identity is a key determinant of behavioural choice across a range of consumption contexts (Belk, 2010; Gabriel & Lang, 2006). Hence an exploration of identity is central to my study. The language of 'identity' is ubiquitous in social science, however with considerable variability (Stryker & Burke, 2000). Literature primarily distinguishes between personal identity and social identity. Both concepts acknowledge the idea that individuals are characterized by social features showing membership in a group or category, as well as individual, more specific features (Deschamps & Devos, 1998). Personal identity refers to self-categories defining the unique person with regard to individual differences from others (Turner et al., 1994).

## II. LITERATURE REVIEW

Although both identity theory and social identity theory address the social nature of self as constituted by society, regard the self as differentiated in multiple identities and use similar language, these theories co-exist virtually without cross-referencing (Hogg et al., 1995).

Whilst identity theory looks at the multiple roles that people typically play in contemporary society (Stryker & Burke, 2000), social identity refers to the aspects of a person in terms of - potentially many different - group memberships. A group is a

*“collection of individuals who perceive themselves to be members of the same social category, share some emotional involvement in this common definition of themselves, and achieve some degree of social consensus about the evaluation of their group and of their membership in it“* (Tajfel & Turner, 1986, p.15).

However, only some of the groups are meaningful for self-definition (Deaux, 2001). Henri Tajfel developed social identity theory, which deals with aspects of identity deriving from group memberships (Tajfel, 1978): People have a tendency to categorize themselves into social groups, which provide their social identity and self-esteem (Tajfel, 1978). Tajfel's social identity theory is a common conceptual approach for ethnic identity research (Trimble & Lerner, 2010), as Tajfel describes that groups are perceived as such in the presence of other groups, which is exactly the case with ethnic minorities:

*„A group becomes a group in the sense of being perceived as having common characteristics or a common fate mainly because other groups are present in the environment.“* (Tajfel 1978, p. 66f)

Ethnicity is a central element of self-definition and becomes an important part of social identity for many people (Deaux, 2001). In my study, I research the ethnic Turkish population in Germany.

The minimal group paradigm, which Tajfel developed by means of experiments, shows that people favour members of their in-group over their out-group members (Tajfel, 1978). It therefore might be expected that individuals of one ethnicity would view members of their own ethnicity more positively than ethnically different

## II. LITERATURE REVIEW

members. Existing research shows, however, that many German-Turkish individuals view both Turks and Germans in a favourable light, which means that they have a bi-cultural social identity and feel a sense of belonging to both groups (Polat, 1997). Other research on bi-cultural identity often refers to personal identity rather than social identity, thus focusing on compatibility or conflict/opposition of two cultures within an individual (for example Mok & Morris, 2009; Mok & Morris, 2010; Benet-Martínez et al., 2002; Haritatos & Benet-Martínez, 2002).

Social identity theory assumes that individuals strive for a positive self-image, so it suggests that individuals attempt to pass into the dominant group, enter in a social competition or re-define existing dimensions or select different dimensions of comparison or comparison group (Hogg & Abrams, 1988). It therefore might be expected that the ethnic Turkish minority would wish to join the dominant, ethnic German group. In practice, this hardly ever happens, as Polat (1997) finds that only 2% of the German-Turks exhibit a pure German social identity. The reason for this may be that group boundaries are perceived to be not permeable, as physical appearance and especially names clearly indicate non-German origin.

On the basis of social identity theory, Turner (1985) and Turner et al. (1987) developed self-categorization theory. That theory moves beyond intergroup focus of social identity theory and towards intra-group processes (Hornsey, 2008). The theory aims to analyze group behaviour and proposes that individual self-perception becomes depersonalized, as shared social identity becomes salient (Turner et al., 1994). Thus, individuals perceive themselves less as differing individuals than as representatives of a shared social category membership (Turner et al., 1994). This way, group members come to see themselves and other category members as interchangeable exemplars of a group prototype (Hornsey, 2008).

Using self-categorization theory enables me not only to research the relationship between the ethnic Turkish minority and the ethnic German majority, but also relationships within the German-Turkish group.

I therefore consider it worthwhile to explore the shades of German and Turkish elements through the lens of social identity theory and self-categorization theory.

## II. LITERATURE REVIEW

Both theories are usually associated with a quantitative approach, often using laboratory based or quasi-experimental field studies (Jackson & Sherriff, 2013).

The second aspect of my study are German-Turks' financial investments and how social identity might influence the decision-making process. Reed (2002) suggests that social identity has impact on consumer behaviour only if it is salient and activated, attributed to self-importance and relevant. As existing research suggests that decisions regarding financial investments are somewhat linked to ethnicity (Hayen et al., 2005), I assume that German-Turkish social identity influences consumer behaviour with regard to financial investments.

Therefore, I attempt to fill that research gap by exploring German-Turks' financial investment decision making.

### **2. Systematic Literature Review**

In this section, I systematically review the literature on German-Turks' social identity and their financial investments in order to ensure that all information relevant to the research subject is identified.

#### **2.1. Approach to Search Strategy**

My search strategy focuses on systematic online research and subsequent snowballing, applying defined and pre-tested search terms. In order to obtain suitable search terms, I test a number of terms as listed below. It becomes evident that only a set of clearly defined terms are useful. On the one hand, it turns out that the term 'financial investment' is too narrow and therefore not productive. On the other hand, terms like 'migrant' are too wide, as there is much literature regarding migrants from for example Russia, the Balkan and EU States in Germany which are not related to the research subject.

In order to ensure that all relevant literature was identified, I checked the reference lists and bibliographies of all the literature reviewed. As this search did not yield any



## II. LITERATURE REVIEW

new results, but listed much of the previously identified literature, I assume that this literature review covers the relevant literature.

I present the search process and results below. The research subject consists of two themes: first the search for German-Turks' social identity is presented, followed by their financial investments.

### **2.2. Search for German-Turks' social identity**

Although the research subject refers to Turkish migrants in Germany, existing literature is likely to be in German language. In addition, a lot of research in Germany and other countries is published in English. Therefore, I conducted the search both in English and German language.

#### **English language search**

In the English language search, I searched the relevant electronic databases using the search terms "social identity" AND 'German\*' AND 'Turk\*'. The asterisks were used to include terms like 'Turkish', 'Turks', 'Germany' and 'Germans'. The results are shown in table 1.

## II. LITERATURE REVIEW

| Source<br>(searched on 29.08.2013)  | Results  |
|---|--|
| Business Source Complete<br><br>(via EBSCO Research Databases)  | 3 results, 0 relevant  |
| E-Journals, Hospitality & Tourism Index, PsycARTICLES, Psychology and Behavioral Sciences Collection, PsycINFO, SocINDEX with Full Text, News (AP, UPI, et cetera), Art & Architecture Complete, ATLA Religion Database with ATLASerials, Business Source Complete, CINAHL with Full Text, eBook Collection (EBSCOhost), Education Research Complete, Environment Complete, ERIC, Film & Television Literature Index with Full Text, GreenFILE, Humanities International Complete, Library, Information Science & Technology Abstracts, MEDLINE, Regional Business News, SPORTDiscus with Full Text, Teacher Reference Center(via EBSCO Research Databases) | 51 result, 5 relevant<br><br>Holtz et al. (2013)<br>Hochman (2011)<br>Faas (2009)<br>Bohner et al. (2008)<br>Martinovic & Verkuyten (2012)   |
| <i>Emerald Journals</i>   | 46 results / 0 relevant  |
| <i>Google Scholar</i>   | 8,820 results, 10 new and relevant<br><br>Diehl & Blohm (2003)<br>Wagner et al. (1989)<br>Skrobanek (2009)<br>Bleich et al. (2000)<br>Faas (2009)<br>Gezici Yalçın (2007)<br>Bohner et al. (2008)<br>Salentin (2007)<br>Verdugo & Mueller (2008)<br>Zimmermann et al. (2006)<br><br>Duplications of previous search:<br>Martinovic & Verkuyten (2012)<br>Hochman (2011)<br><br>(I terminated the search after 50 pages, as no new results came up) |

Table 1: English language search “social identity” AND German\* AND Turk\*  
(own table, developed for this research)

## II. LITERATURE REVIEW

### German Language Search

The search terms used (“Soziale Identität” AND Türk\* AND Deutsch\*) are an exact translation of the English search terms, also allowing for word variations and were used in all databases, respectively. The results are presented in table 2.

| Source<br>(searched on 30.08.2013)                             | Results   |
|--|---|
| Google Scholar   | 404 results, 1 new and relevant<br><br>Sackmann et al. (2001)<br><br>Duplications of previous search:<br>Bleich et al. (2000)<br>Skrobanek (2007) |
| OPAC (Bayerische Staatsbibliothek -<br>Bavarian State Library) | 34 results, 1 new and relevant<br><br>Polat (1997)  |
| Emerald Journals   | 0 results, 0 relevant   |

Table 2: German language search “Soziale Identität” AND Türk\* AND Deutsch\* (own table, developed for this research)

As social identity is an academic concept, I conducted the search formally only in academic sources; that is in peer-reviewed journals and academic databases.

### 2.3. Search for German-Turks' financial investments

The second subject tackles German-Turks' financial investments. As investment products and sales channels depend very much on the country's legal framework and investment culture, I focused on search terms in German language, with the key terms being identical in English language.

Financial investments are covered by numerous keywords, which all are synonyms for investments (→ Investition\*, Geldanlage, Vermögensanlage, Kapitalanlage, Altersvorsorge).

Most investment products are sold through banks (→ Bank, Kreditinstitut, Finanzdienstleist\*, Sparkasse) or intermediaries (→ Finanzberater, Vermögensberater, Vermögensverwalter).

Furthermore, I searched by products and product providers (→ Bauspar\*, Fonds, Aktie\*, Versicherung, Immobilie).

I searched all words in conjunction with “deutsch\*” AND “türk\*” in academic journals via EBSCO database and Google Scholar. The results of the search last updated on 4<sup>th</sup> September 2013 are shown below in tables 3 and 4. Search words yielding no results are omitted in the tables.

| <b>Search word (plus<br/>AND deutsch* AND<br/>türk*)</b> | <b>Results<br/>(only relevant results)</b> |
|--|--|
| investment   | Ulku (2012)                                |
| bank   | old result: Ulku (2012)                    |

Table 3: German-language search for financial investments of German-Turks in EBSCO

(own table, developed for this research)

The references came up with Constant et al.'s (2007) study on ethnic identity and property ownership. I included it in the review in spite of its general focus on immigrants, because it links ethnicity with an investment and uses Turks as the reference group.

## II. LITERATURE REVIEW

| <b>Search word (plus<br/>AND deutsch* AND<br/>türk*)</b> | <b>Results<br/>(only new and relevant results)</b>                         |
|--|--|
| Geldanlage<br>(investment)                               | Hayen et al. (2005)  |
| Kapitalanlage<br>(investment)                            | old result: Hayen et al. (2005)  |
| Kreditinstitut (bank)                                    | Hanhörster (2003)  |
| Finanzdienstleist*<br>(financial services)               | old results: Hayen et al. (2005), Hanhörster (2003)                        |
| Finanzberater<br>(financial advisor)                     | old result: Hayen et al. (2005)  |
| Bauspar* (building<br>saving society<br>/contract)       | old result: Hayen et al. (2005)  |
| Immobilie* (property)                                    | old results: Hayen et al. (2005), Hanhörster (2003)                        |
| Altersvorsorge<br>(pension provision)                    | Speed et al. (2006)<br>old results: Hayen et al. (2005), Hanhörster (2003) |

Table 4: German-language search for financial investments of German-Turks in Google Scholar  
(own table, developed for this research)

As opposed to social identity theory, which is an academic concept and therefore was only searched for in academic sources, financial investments are a part of everyday life. Therefore, in order to identify figures and results from non-academic pieces of literature that may be interesting for this work, I conducted the same searches as above on Google. The only search yielding a relevant result was ‘Altersvorsorge’ (private pension): Sauer & Halm (2010).

In addition, I use the literature reviewed for snowballing, starting with the literature cited, the authors’ publication lists and organizations, who commissioned the studies. I searched all combinations, but list only the successful results in table 4.

## II. LITERATURE REVIEW

| <b>Organization<br/>(Author)</b>   | <b>Snowball Results</b>  |
|--|--|
| Zimmermann, et al.<br>(2006)   | Sinning (2007)<br>Bauer & Sinning (2005)<br>Both studies cover migrants in general and only the parts covering the Turkish population can be used.<br>Constant et al. (2006) |
| Zentrum für<br>Türkeistudien (Centre<br>for Turkish Studies):<br>Hanhörster (2003);<br>Hayen et al. (2005);<br>Sauer & Halm (2010) | Sauer (2000)<br>Sauer (2009)   |

Table 5: Snowball Results  
(own table, developed for this research)

### 2.4. Inclusion / Exclusion Criteria

The literature search provides a large number of hits. In order to identify the relevant results, I created a set of inclusion and exclusion criteria, listed in table 6.

## II. LITERATURE REVIEW

| Parameters         | Inclusion Criteria   | Exclusion Criteria  |
|--------------------|--|---|
| Subject 1          | Social identity, potentially also including ethnic identity and collective identity (if used in suitable context)                                      | 1. Identity theories: they occupy similar, but parallel universes (Hogg, 1995)<br><br>2. Social identity linked with linguistics, education, marriage, music, politics and literature (unless providing useful information) |
| Subject 2          | Investment decisions (includes investment behaviour and product ownership)   | Income situation, spending, loans, credit cards, current accounts, payments, labour/employment situation  |
| Turks in Germany   | Turkish nationals and German nationals with ethnic Turkish background  | Other ethnic groups with national Turkish background (for example Kurdish people), other national and ethnic backgrounds (for example German, Russian, Italian)   |
| Region             | Germany  | Other countries (for example Austria)   |
| Age                | Adults aged 14+  | Children  |
| Type of literature | Studies based on primary research or secondary research working with primary data. Books and journal articles on theory and/or with practical examples | Newspaper articles, opinion pieces, reviews   |
| Time Frame         | No limitation  |   |
| Availability       | Publicly available literature  | Unavailable literature  |

Table 6: Inclusion and exclusion criteria  
(own table, developed for this research)

In the following, I describe the criteria from the above list individually and provide the reasons for them.

## II. LITERATURE REVIEW

### **Subject**

The literature centers around two subjects: social identity (subject 1) and financial investments (subject 2). As the theoretic framework for my research project is Tajfel and Turner's social identity theory (Tajfel & Turner, 1986), I exclude literature on other theories. I also exclude literature on social identity linked with way-off subjects like linguistics, education, marriage, music, politics and literature, unless it provides useful information for the interview guideline. The interview guideline can be found in appendix 1. In the Methodology and Methods chapter, I describe the development of the interview guideline.

### **Turks in Germany**

There is a lot of research covering immigrants in general. As Turks are the largest group of migrants, with significantly different historical and cultural background, it seems sensible to research them. As individuals with ethnic Kurdish background usually show no Turkish ethnic identity (Sackmann et al., 2001; Polat, 1997), I exclude them from the study.

From the literature, which covers migrants from several countries, I only include the relevant Turkish parts, which are described by Bauer & Sinning (2005) and Sinning (2007). As there is no specific information on German-Turks in the studies of Maehler et al. (2008), Schmidt-Denter & Schick (2005), Schmidt-Denter et al. (2005), they cannot be included in the review. However, as they explicitly use social identity theory and contain factors relevant for migrants' social identity, I use them for developing the interview guideline.

### **Region**

Different historical developments, culture, legislation and language of Germany, as opposed to neighbouring countries, suggest that it is sensible to limit the review to one country.

### **Age**

As usually only adults take financial investment decisions, children are excluded from the review. The minimum age of 14 years is comparatively low, because of the ethnographic traces of my study described in the Methodology and Methods chapter.



## II. LITERATURE REVIEW

Literature and my study's results show that both social identity and experience with financial investments are relevant for young people.

### **Type of literature**

Although there are numerous interesting articles in newspapers and magazines, they generally do not use an academic framework, thus generating only tiny fragments of relevant information. In order to ensure an academic level and not to miss primary data, I therefore exclude reviews, opinion pieces and non-academic literature.

Bachelor, master and diploma theses close to the research subject do not offer any novel information and therefore are excluded. Doctoral theses are included in the review, and Polat's (1997) thesis is one of the major pieces of work on which my study hinges.

### **Time frame**

In spite of the fact that life stage, attitudes, legislation and general circumstances may change a lot within such a long time, I imposed no limit on the time frame. Although some of the studies reviewed are not recent, Polat's (1997) and Sauer's (2000) works are crucial for my study. In order to cope with the issue, I take the historic context, like legal and economic changes into account. Older literature rather focuses on issues on language and cultural problems of recent immigrants and take Turkish identity for granted. The large quantity of recent literature about German-Turks covers a broad range of aspects, including identity, yet without being relevant for my study.

### **Availability**

One study is unavailable (Sauer, 2009). It was commissioned by a Turkish bank in Germany, is unpublished and was not made available to me.

Due to the huge quantity of research on identity and migrants, I adhered very strictly to the above listed criteria. Due to the limited quantity of literature covering financial investments, I decided to use all the literature meeting the inclusion criteria. Six publications on German-Turks' social identity and five (plus two partially relevant) about financial investments of German-Turks meet the inclusion criteria and are reviewed.

### 2.5. Quality assessment and Limitations of the study

The following section covers general weaknesses of the literature reviewed. In the synthesis section, I highlight the specific quality issues and contradictions and - as far as possible - provide explanations.

In the process of analysis, I identified several threats to the validity of this literature review, which I describe below.

Literature about German-Turks' social identity is predominantly quantitative and the principal studies are not recent (for example Polat, 1997; Sackmann et al., 2001). In addition, they focus on different German-Turkish sub-groups. For example, Zimmermann et al., (2006) research the first generation of immigrants, whereas Bleich et al. (2000) and Polat (1997) look at the second generation. Besides that, Polat's sample is much better educated than average, which limits generalizability.

Polat (1997), Bleich et al. (2000), Hochman (2011) and Holtz et al. (2013) explicitly use social identity theory as their theoretic framework, whereas Sackmann et al. (2001), Speed et al. (2006), Constant et al., (2006) and Zimmermann et al., (2006) do not. Both Salentin (2007) and Skrobanek (2009) refer to social identity theory, but their research focuses on discrimination, which is only one aspect relevant for the purpose of this literature review.

I could not identify literature about financial investment decision making of German-Turks. However, I include literature about product ownership in the review, as it is the result of investment decisions. As a consequence, I identified two detailed studies offering information about financial products: Sauer (2000) and Hayen et al., (2005). Unfortunately, statistical information in these studies, for example on income, savings rates, household size and assets, does not match for the most part.

One obvious reason is that survey periods differ significantly, so usage of the products may have changed. In addition, both use non-representative samples and many participants in the respective research projects did not answer questions about their product usage. As a consequence, the reliability of the results seems

## II. LITERATURE REVIEW

questionable. Nevertheless, I decided to include the quantitative results of these studies, because they provide at least a rough guideline. For the purpose of this review, I only highlight gross contradictions; if different numbers appear consistent, I only use the most recent data or data combination.

Hayen et al. (2005) find that German-Turks often do not regard pension provision as investments. This goes in line with the common perception, where the State pension, which is a pay-as-you go system, does not have an investment character. Law does not provide a framework for purely defined-contribution schemes for occupational pensions, thus obscuring the link to investments. In addition, private pension provision is not linked with a specific product. People save for retirement by means of endowment policies or private pension insurance policies, which often are regarded and marketed as insurance policies rather than investment products.

This limits the usability of Sauer & Halm's (2010) study on pension provision, although it uses representative and recent data. Speed et al. (2006), a small qualitative study covering seven individuals, also relate to pension provision. These studies are included in the review, because pension provision is a motive for saving and investing.

### 3. Synthesis

The literature is synthesized by means of meta-synthesis and is presented in two sections: social identity and financial investments.

In order to answer the research question, at first I identify factors influencing German-Turks' social identity. Subsequently, I look at stereotypes regarding the Turkish in-group, the German out-group and the mixed German-Turkish group. This is relevant for the use of self-categorization theory in the empirical part of the research.

### 3.1. Social Identity

In this section, I present an overview of the literature on German-Turks' social identity identified in the systematic search and subsequently explore and evaluate it.

The fourteen empirical studies about the social identity of German-Turks suggest that they actually can be regarded as a group following Tajfel & Turner's (1986) definition, and that social identity theory is applicable. In the following, I provide an overview of the literature by describing each study in an order that allows a smooth flow.

1. The first study is Polat's (1997) doctoral thesis in psychology at Hamburg University, which is a quantitative research on social and cultural identity of second generation German-Turks in Hamburg. In order to capture migrants' social identity, she developed a questionnaire, and received just over 300 responses. The research empirically confirms Tajfel's social identity theory, as the ethnic Turkish respondents' identities are categorized as Turkish, bi-cultural and German. Statistically relevant differences regarding stronger sympathies for Turks and self-stereotypization are shown for respondents with Turkish and bi-cultural identity. Due to the very small number of respondents with German social identities, Polat (1997) suggests further research on hybrid identity, which I do in my study. Turkish identity respondents exhibit a low status, and show the more in-group solidarity, the more they feel refused and excluded (Polat, 1997).

Polat (1997) also confirms Turner's (1987) self-categorization theory, as Turkish identity respondents are highly salient towards the Turkish in-group, exhibit more sympathies towards Turks, have more contacts with Turks and attribute positively perceived Turkish stereotypes to themselves.

In addition, Polat (1997) finds that especially workers show a Turkish social identity, view Turkey as their home and plan to return to Turkey.

The latter finding seems to have change in the past 15 years, as re-migration of highly-qualified German-Turks has been described in recent years (for example Hanewinkel & Ottmer, 2012; Wetzel, 2013; Yener, 2011).

Yet, generally, it seems reasonable, that individuals with lower qualifications and language skills feel less integrated and take resort in a stronger Turkish identity.

## II. LITERATURE REVIEW

2. Bleich et al. (2000), who are associated with Hamburg University just like Polat, research young Germans and Turks' social identity and choice of partner. They find that the two cultures are not perceived as equal and the respective other culture is not understood in detail. Turks have a more conservative view, especially when it comes to importance of family and religion, and the authors conclude that integration of Turkish juveniles into German society by marriage seems scarcely conceivable.

3. Sackmann et al. (2001) also do not use social identity theory as their conceptual framework, yet their work on collective identity of Turkish migrants in Germany addresses many elements of this theory.

Very importantly, besides Holtz et al. (2013) it is the only significant study to offer qualitative data, as it is based on 112 qualitative interviews and questionnaires (Sackmann et al., 2001). The study focuses on generation differences, so mother/daughter and father/son pairs were interviewed (Sackmann et al., 2001). Most interviews for the first generation participants were conducted in Turkish, whilst the second generation predominantly opted for German language interviews (Sackmann et al., 2001). The project was conducted by the University of Bremen and funded by the Deutsche Forschungsgemeinschaft DFG<sup>4</sup>, which allowed for significant interviewing, translation and analysis resources (Sackmann et al., 2001).

Participants predominantly identify with the community of migrants, which Sackmann et al. (2001) define as Turks in Germany. This reference allows positive identification and guidelines for behaviour, like hospitality to guests as well as respect and care for others (Sackmann et al., 2001). These are defined rather from an in-group perspective, whilst out-group discrimination plays only a small role (Sackmann et al., 2001). The study finds a transformation of collective identity between first and second generation participants: direct support is replaced by general solidarity; the immediate relationship to the group is replaced by conscious identification and traditions (Sackmann et al., 2001).

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<sup>4</sup> Germany's largest research funding organisation

## II. LITERATURE REVIEW

Participants perceive differences between Turks in Germany and those in Turkey (Sackmann et al., 2001). Especially second generation Turks see Turks in Germany assimilate, and perceive a loss of community (Sackmann et al., 2001). Other perspectives show the positive developments of Turks in Turkey, with no development of Turks in Germany, or alternatively negative changes in Turkey and the Turks there (Sackmann et al., 2001).

Sackmann et al. (2001) develop the most extensive list of factors influencing collective identity of German-Turks, which I summarize below in tables 7 and 8, and discuss thereafter.

The results of Sackmann et al.'s (2001) study are very interesting, as a large part of the participants opt for Turkish language interviews, thus representing a group which I could not access in my research. It shows however, that the general factors influencing collective identity undergo a clear generational transformation, but these changes are rather smooth and the essence of the factors remains quite stable.

4. Constant et al. (2006) develop a tool called 'ethnosizer', which measures the commitment to or self identification with the original and host society and culture. This is introduced as a new measure of the intensity of a person's ethnic identity. The factors identified fit very well into social identity theory, although it is not used as conceptual framework. The fact that not only Turkish immigrants, but also ex-Yugoslavs, Greek, Spaniards and Italians are covered, adds to the trustworthiness of the research. The quantitative study analyzes information about 1,400 first generation immigrants (over a third of them Turks) taken from the German Socio-economic Panel's<sup>5</sup> 2001 data (Constant et al., 2006).

Constant et al., (2006) identify five groups of factors, which operationalize ethnic identity:

- Language use
- Cultural aspects
- Ethnic networks
- Migration history
- Ethnic self-identification

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<sup>5</sup> Representative longitudinal study of private households, located at the German Institute for Economic Research.

## II. LITERATURE REVIEW

These factors match with the criteria developed by Polat (1997) and social identity theory, and therefore are viewed as robust.

5. Zimmermann et al., (2006)'s study was published by two of the authors of the above research and draws on their "ethnosizer" tool. Using the same database, the study focuses on gender differences (Zimmermann et al., 2006).

Key findings are that education in the host country is important for females, but not for males (Zimmermann et al., 2006). Higher age at entry into the host country negatively affects the integration process of women, but has no impact on men (Zimmermann et al., 2006). On the other hand, time elapsed since immigration is more important for men than for women (Zimmermann et al., 2006). For both, religion or education in the home country hardly play a role (Zimmermann et al., 2006).

As migrants from various countries are researched, there is only limited information on German-Turks.

6. In her doctoral thesis in psychology, Gezici Yalçın (2007), categorizes identification with Turkey, Germans and "Ausländer"<sup>6</sup> (foreigner). It is the only piece of research reviewed which introduces the category "Ausländer" (foreigner) as an additional group. The more respondents perceive legitimate status of Germans and participate in cultural or religious organizations in Germany, the more they identify with the German high-status group (Gezici Yalçın, 2007). Intergroup boundaries between "Ausländer" (foreigner) and 'Germans' are perceived more permeable by those who participate in ethnic youth organizations (Gezici Yalçın, 2007).
7. Bohner et al. (2008) conducted an experiment on situational flexibility of in-group related attitudes with 71 adults with both Turkish and German identities. Attitudes to Turks show to be more positive than to Germans, whilst identity priming affects only men (Bohner et al., 2008).

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<sup>6</sup> Nowadays, the term „Ausländer“ is not politically correct any more. Officially, it is „Menschen mit Migrationshintergrund“. Literally translated: „people with migration-background“.

## II. LITERATURE REVIEW

Being the only experiment amongst the studies reviewed, it is yet not particularly meaningful for my research. However, some aspects like stereotypes (listed in table 12) are useful for strengthening my study's research design, as Bohner et al. (2008) use social identity theory.

8. Faas (2009) researches ethnic and political dimensions of hybridity among majority and Turkish youth in Germany and England, by means of interviewing 15-year-olds in two Stuttgart and two London schools in working-class and affluent areas. Participants perceive regional identity as some sort of ethnic identity, meaning that one has to be born Swabian<sup>7</sup> (Faas, 2009). In political or citizenship dimensions, he finds even more hybrid identities on a national, local and European level, for example 'Turkish German' and 'German European', whilst most ethnic Turks identify more with Germany than with Turkey (Faas, 2009).

It is remarkable that this study uses qualitative data, which makes it the only study besides Sackmann et al. (2001) and Holtz et al. (2013). Due to its exploratory nature, it provides deeper insight in identity formation than most of the literature reviewed, even though it only covers a small aspect of social identity. Its unique findings are local and regional identities, for example Baden-Württemberg, Swabia and Stuttgart.

9. Verdugo & Mueller (2009) examine the role of education in integrating Turks in Germany, as education is the primary socializing agent integrating children into the larger social system. The analysis is based on 1,000 telephone interviews, drawing on the two variables "education in Turkey / Germany" and "homeland identity" (Verdugo & Mueller, 2009). They report that most Turks find it difficult to identify with Germany, and identify strongly with Turkey and the Turkish neighbourhood (Verdugo & Mueller, 2009). Verdugo & Mueller (2009) find that almost one third of the respondents identify with both Germany and Turkey. This suggests once more, that hybrid or bi-cultural identities actually exist and social identity theory is suitably applicable.

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<sup>7</sup> The study was conducted in Swabia, which is roughly identical with Württemberg (part of the federal State Baden-Württemberg). Its capital is Stuttgart.



## II. LITERATURE REVIEW

Yet, the results of the study are heterogeneous: although Turks educated in Germany are slightly more likely to identify with Germany, no consistent consensus or dependency could be found (Verdugo & Mueller, 2009).

This study is interesting, because it combines ethnic identity with education. The fact that no clear picture emerges suggests that there are more influencing factors, which might be identified in a qualitative research approach.

10. Diehl & Blohm (2003) look at naturalization processes amongst “Labour Migrants” in Germany, using the quantitative data from the German Socio-economic Panel<sup>8</sup> 1998, which is an earlier version of the data set used by Constant et al. (2006). Diehl & Blohm (2003) find that Turkish migrants’ comparatively high naturalization rate cannot be explained by the legal advantages gained by naturalizing. They argue that a German passport offers an opportunity for individual upward mobility of assimilated Turks (Diehl & Blohm, 2003).

They identify the following factors, which are positively correlated with naturalization:

- duration of stay of less than 25 years
- some education in Germany
- no relatives in the homeland
- not married
- speak at least some German at home
- plan to stay in Germany permanently
- German friends

Further indicators for gains and costs of naturalization are home or business ownership, education and political skills (Diehl & Blohm, 2003, p. 147). This piece of research is relevant because of the factors, which show a correlation with naturalization. As the research cannot provide reasons, this leaves room for research exploring the factors identified.

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<sup>8</sup> Representative longitudinal study of private households, located at the German Institute for Economic Research.

## II. LITERATURE REVIEW

11. Hochman (2011) also researches naturalization among Germany's labour migrants. The study starts from the same data source (1995 to 2002 German Socio-Economic Panel<sup>9</sup>), but explicitly uses social identity theory as the conceptual framework. It does not confirm a link of higher rates of naturalization among Turkish nationals with their lower social status and their desire to improve it (Hochman, 2011). This contradicts Diehl & Blohm's (2003) findings, and goes in line with other research's finding of strong Turkish social identities, which make social mobility unlikely.

Hochman (2011) finds several factors increasing the likelihood to naturalize, listed in table 7 below.

| <b>Factors increasing intention to naturalize</b>                | <b>Factors decreasing intention to naturalize</b>   |
|--|---|
| Political utilities<br>Intermediate or higher educational degree | Discrimination experience<br>Social and cultural integration<br>Unemployment<br>Short duration of stay<br>No or unclassified educational degree |

Table 7: Factors influencing intention to naturalize from a social identity theory perspective  
(Hochman, 2011)

Experience of discrimination is a strong factor; therefore studies on that aspect are also included in this review.

12. Salentin's (2007) quantitative study with over 300 German-born migrants aims to examine their perceived ethnic discrimination in 19 every-day situations. He finds no clear influence of the factors that increase the risk of exposure to situations in which discrimination can take place. Salentin (2007) also finds that frequency of contacts with German friends may lead the erosion of the relevance of ethnic categories, thus reducing perceived discrimination.

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<sup>9</sup> Representative longitudinal study of private households, located at the German Institute for Economic Research.

## II. LITERATURE REVIEW

On the other hand, frequency of contact with co-ethnic friends exerts a strong positive effect on experienced discrimination, thus showing influence through intra-ethnic contacts (Salentin, 2007). A similar effect was found for ethnic self-awareness (Salentin, 2007).

Within the sample consisting of Turkish and Greek origin, as well as “Aussiedler”<sup>10</sup>, Salentin (2007) finds that ethnic Turks feel personally discriminated against more frequently, have a stronger ethnic self-image and generally are more likely to think that their own group is socially disadvantaged. Although the study only examines one aspect, it is of significant value, as it explicitly uses social identity theory, showing that German-Turks perceive to be discriminated against by the German majority group and highlights the influence of friends’ ethnicity.

13. Skrobanek (2009) also researches perceived discrimination in a similar way as Salentin (2007) above, yet studying data from 289 Turkish and 346 “Aussiedler” youths at “Hauptschule” (the lowest school type in Germany). He suggests a model, where perceived discrimination has a direct effect on (re)ethnicization and finds that (re)ethnicization is mediated by non-permeability of group boundaries and social identity (Skrobanek, 2009).

Skrobanek’s (2009) findings strongly suggest a link between social identity and perceived discrimination. It is of particular interest that perceived discrimination triggers or at least strengthens ethnic social identity.

14. Holtz et al. (2013) also hinge their study on discrimination and focus on Muslims’ integration in German society. Besides Faas (2009), this is the only piece of qualitative research that uses social identity theory as conceptual framework, however alongside other theories. In the five focus groups with totally 56 German Muslims (more than half of them Turkish), they identify a strong feeling of collective discrimination, which leads to confirming the original ethnic identity and perceiving a clear border to wider society (Holtz et al, 2013). That may either result in resorting to Salafi<sup>11</sup> Islam as a resource for identity and self-worth or engaging in left-wing local politics and sports activities, which

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<sup>10</sup> Ethnic Germans who re-migrated from Eastern Europe and the former Soviet Union

<sup>11</sup> Very conservative interpretation of Islam

## II. LITERATURE REVIEW

allows attribution of German-Turkish identity (Holtz et al, 2013). Whilst older participants perceive themselves as Turks who happen to live in Germany, younger participants feel neither German nor Turkish and perceive this as a burden (Holtz et al, 2013). In Turkey, they feel treated as Germans, whilst in Germany, they feel perceived as Turks (Holtz et al, 2013). Religion is important for maintaining ethnic identity, whilst denying German aspects of identity and blurring boundaries towards Turks in Turkey (Holtz et al, 2013).

The above shows that literature is in general consensus that a bi-cultural or hybrid identity exists (Polat, 1997; Sackmann et al., 2001; Zimmermann et al., 2006; Constant et al., 2006; Gezici Yalçın, 2007; Bohner et al., 2008; Faas, 2009, Verdugo & Mueller, 2008; Holtz et al., 2013). This means that individuals show sympathy with Turks and Germans and do not favour any group (Polat, 1997).

Holtz et al. (2013) find that group attribution ranges from shades of German-Turkish to a fundamentalist approach referencing the universal community of Muslims. Sackmann et al. (2001) define the character of the group as the community of migrants, which is different than “nation”. For most participants, the reference to the community of migrants does not conflict with a positive orientation towards Germany (Sackmann et al., 2001).

Polat (1997) attributes bi-cultural social identity to just over 30%, whereas a majority of 57% feel Turkish. The 2% with German social identity is negligible and the remainder is not ethnically Turkish. For those with Turkish social identity, their Turkish in-group is highly salient, whereas bi-culturals show low salience for both groups (Polat, 1997).

### **3.2. Factors influencing social identity**

In the following, the factors influencing ethnic identity of German-Turks identified across all studies are presented. At first, I review the main factors identified across the literature and summarize them in table 7. Subsequently, further, more detailed membership criteria and relevant factors for maintaining Turkish culture from Sackmann et al.’s (2001) study are listed (tables 8 and 9).

## II. LITERATURE REVIEW

Finally, I review the elements listed in the tables in detail, structuring them suitably.

This structure furthermore provides the themes for the interview guideline.

| Factors                           | Lan-<br>guage | Cultural<br>aspects /<br>Religion | Ethnic<br>network<br>(Turkish<br>friends) | Migration<br>history /<br>Education | Ethnic<br>self-<br>identi-<br>fica-<br>tion | Political<br>skills /<br>identity | Other   |
|-----------------------------------|---------------|-----------------------------------|---|-------------------------------------|---|-----------------------------------|---|
| Polat (1997)                      | ✓             | ✓                                 | ✓   | ✓                                   | ✓   |                                   |   |
| Bleich (2000)                     |               | ✓                                 | ✓   |                                     | ✓   |                                   |   |
| Sackmann et al. (2001)            | ✓             | ✓                                 | ✓   | ✓                                   | ✓   | ✓                                 | (refer to<br>tables<br>below)                     |
| Constant et al., (2006)           | ✓             | ✓                                 | ✓   | ✓                                   | ✓   |                                   |   |
| Zimmermann et al., (2006)         |               |                                   |   |                                     | ✓   |                                   |   |
| Gezici Yalçın (2007)              |               | ✓                                 |   |                                     | ✓   |                                   |   |
| Bohner et al. (2008)              |               | ✓                                 |   |                                     | ✓   |                                   | Perceived<br>status<br>(German<br>vs.<br>Turkish) |
| Faas (2009)                       |               |                                   | ✓   | ✓                                   | ✓   | ✓                                 |   |
| Verdugo & Mueller (2008)          |               |                                   | ✓   | ✓                                   |   |                                   |   |
| Diehl & Blohm (2003)              | ✓             |                                   | ✓   | ✓                                   |   | ✓                                 | home/<br>business<br>ownership                    |
| Hochman (2011)                    |               | ✓                                 |   |                                     |   |                                   | naturali-<br>zation                               |
| Salentin (2007)                   |               |                                   | ✓   |                                     | ✓   |                                   | perceived<br>discrimin<br>ation                   |
| Skrobanek (2009)                  | ✓             |                                   | ✓   |                                     | ✓   |                                   | perceived<br>discrimin<br>ation                   |
| Holtz et al. (2013)               |               | ✓                                 | ✓   |                                     |   |                                   | naturali-<br>zation                               |
| Speed et al. (2006) <sup>12</sup> | ✓             |                                   | ✓   | ✓                                   |   |                                   |   |

Table 8: Factors relevant for ethnic identity

<sup>12</sup> This study on pension provision was identified in the financial services search. As it contains themes relevant for social identity, it is listed in this table.

## II. LITERATURE REVIEW

(Own table, developed for this research)

Sackmann et al. (2001) provide an extensive list of factors influencing ethnic identity. They differentiate between membership criteria of the German Turkish group (table 9) and factors that are relevant for maintaining the Turkish culture in Germany (table 10). The lists are compiled from German-Turkish participants' arguments.

| <b>Code</b>                            | <b>Definition</b>  | <b>Participants<br/>(n = 107)</b> |
|--|--|-----------------------------------|
| Ancestry                               | Born in Turkey, Turkish parents  | 9                                 |
| Citizenship                            | Passport   | 10                                |
| Identification                         | Who feels Turkish<br>Who confesses to Turkishness, who stands under the flag, who is proud of flag/the Turkish nation  | 12                                |
| Conventions / tradition<br>(behaviour) | Those, who follow the traditions<br>Turks have behavior rules; a bad man is no Turk for me; Turks are good people; Turks are warm-hearted people; Turks are helpful people; Turks are strong | 15                                |
| Group orientation                      | Those, who strive to help the Turkish people/nation; Turks are always together with other Turks  | 4                                 |
| Muslim                                 | A Turk is a Muslim and behaves accordingly   | 8                                 |
| Turkish nature                         | Hereditary   | 3                                 |
| Physical appearance                    | Black hair, dark eyes, skin tone   | 16                                |
| Does not exist / Don't know            |  | 7 each                            |

Table 9: Membership criteria identified by Sackmann et al. (2001)

## II. LITERATURE REVIEW

The above membership criteria encompass unchangeable characteristics, like ancestry, allegedly hereditary Turkish nature, physical appearance and – arguably - religion.

On the other hand, identification with Turkey and Turks may be subject to change, and following Turkish traditions and conventions can be decided consciously. The degree of orientation towards the Turkish group also is up to the individual.

These self-selected criteria therefore leave room for creating numerous shades of hybrid social identity and potential individual social mobility.

Sackmann et al. (2001) state that ideas about a group culture are important for identity. They use a list of factors, which they deem relevant for maintaining culture and ask participants, which ones – if any- are important for them. The result can be interpreted as what participants view as their culture's factors and is shown in table 10.

First and foremost, Turkish language is perceived to be relevant for maintaining Turkish culture. These factors can be linked to the above (table 9) membership criteria. The behavioural factors, like following conventions and traditions cover most of the cultural factors (language, feasts, religion, food and contact to Turkish people, which includes friendship, marriage, Turkish organizations and contact to Turkey). All these factors can be interpreted through the lens of social identity theory. Especially language, which scores top, excludes non-Turks from communication, thus potentially making the Turkish in-group more salient. Intense contact with the Turkish in-group in religious practice, family, friendship and organization presumably works in the same direction.

As a consequence, these empirical factors suggest that social identity theory is applicable in my study's context.

## II. LITERATURE REVIEW

| <b>Factors</b>  | <b>Participants (n = 122)<br/>in %</b> |
|---|--|
| Turkish language  | 59                                     |
| Turkish Feasts  | 45                                     |
| Religion  | 38                                     |
| Organizations representing Turkish interests ('Interessenorganisation') | 30                                     |
| Friendship between Turks  | 29                                     |
| Contact to Turkey   | 26                                     |
| Turkish Food  | 16                                     |
| Marriage within the Turkish group                                       | 6                                      |

Table 10: Factors relevant for maintaining Turkish culture  
Translated from Sackmann et al. (2001), p. 121

In the following, I discuss the factors relevant for social identity, which I derive from existing research.

The first factor can be summarized as biographical facts related to social identity. Literature shows gender differences and links social identity to citizenship, education and the family migration history. In addition, literature identifies national pride, the sense of belonging as well as ethnic discrimination, which is linked to physiognomic traits as relevant for social identity. Ethnic networks, bi-national partnerships and ethnicity at the workplace are found to be closely linked with social identity as well. This also applies to the language used in everyday life, which includes media usage. Finally, literature results regarding social identity in connection with religion and Turkish culture, which is also represented by Turkish feasts, are discussed.

### Biographical facts related to social identity

In this section, I list and summarize the biographical facts, which empirical studies identify as relevant for German-Turks' social identity. Amongst these are gender, citizenship, migration history and education.



## II. LITERATURE REVIEW

Females culturally adapt better than males due to weaker cultural aspects and language use (Constant et al., 2006). In Polat's (1997) study, over 60% of the women have a bi-cultural social identity (only 30% of total sample). Böhner et al.'s (2008) results lead them to speculate, that the weaker position of women in Turkish society might constrain their flexibility in group identity, as their role in society differs (traditional Muslim vs. egalitarian Western culture).

Citizenship is mentioned in various studies. Although the subject seems straightforward, it is actually not. In Germany, naturalization legislation changed several times. Until 1999, the 'Inlandsklausel' (inland article) allowed Turks to regain their Turkish citizenship if they had given it up in order to gain German citizenship (Deutscher Bundestag, 1999). Since then, applying for dual citizenship has been legally sanctioned.

Children born to foreign parents in Germany after 1990, receive German citizenship subject to certain conditions, but have to decide for one citizenship before the age of 23 (Bundesministerium des Inneren, 2013).

As a consequence, there are individuals with dual citizenship, and those who had or will have to decide for/against one of them.

Changes in legal framework massively affect the type of decision: simply add German citizenship, actively start an application process for German citizenship whilst having to give up the Turkish one, opt to keep German citizenship whilst giving up the Turkish one - or do nothing and stay with Turkish citizenship.

Sackmann et al. (2001) find that for most German-Turks, citizenship is merely a formality with a few practical consequences, but with limited impact on people's self concept and outside perception as Turks. Yet, some individuals find German citizenship unacceptable (Sackmann et al. 2001), probably because of an emotional attachment to Turkey.

Diehl & Blohm (2003), on the other hand explain Turkish immigrants' high naturalization rates as a means of transferring formal allegiance to a group with perceived higher social status. The authors stress that this option applies to

## II. LITERATURE REVIEW

assimilated Turks only. Immigrants from other countries, who are generally attributed a higher status, therefore do not naturalize as much (Diehl & Blohm, 2003). Legal advantages cannot explain this phenomenon (Diehl & Blohm, 2003).

This is contradicted by Hochman (2011), who does not confirm a link of higher rates of naturalization among Turkish nationals with their lower social status and their desire to improve it. These findings go more in line with other research findings of strong Turkish social identities, which is rather an indicator for social competition than social mobility.

Gezici Yalçın (2007) also argues that within social identity theory, citizenship is a key issue in terms of intergroup perceptions and behaviours, thus leading to status differences within groups of migrants. She finds that German-Turks with German citizenship identify more with Germans than Turkish citizens (Gezici Yalçın, 2007).

Immigrants who have no relatives in their homeland are most likely to naturalize as well as those who plan to stay in Germany permanently (Diehl & Blohm, 2003). This seems sensible, as both factors indicate looser ties with Turkey.

Sackmann et al. (2001) find that occasionally interviewees decline national categories. Most participants find this categorization helpful or realize that it cannot be avoided. The spontaneous answer “Muslim” often supersede nationality or made it irrelevant (Sackmann et al., 2001). As this study also includes non-ethnically Turkish immigrants from Turkey, this might serve as an explanation. However, more than a quarter of the participants feel that the term “Muslim” suits them better than national categories (Sackmann et al., 2001). This shows the importance of religion for identification with the Turkish group, but also points in the direction that social identity theory lacks ‘re-definition of in-group’ as a means of social creativity. Alternatively, it might indicate low salience of national categories, which Polat (1997) links to bi-cultural identity. In addition, literature generally uses the term “Turkish feasts” (Sackmann et al., 2001; Polat 1997), which actually are Islamic feasts.

## II. LITERATURE REVIEW

More than half of the 1<sup>st</sup> generation, but also a third of the 2<sup>nd</sup> generation participants classifies themselves as 'Turkish'. Sackmann et al. (2001) conclude that 'Turkishness' must not be reduced to place of birth and childhood socialization. Only 2 (of 112) participants classify themselves as 'German', both of them 2<sup>nd</sup> generation members (Sackmann et al., 2001). This goes in line with Polat's (1997) findings, that a very small minority (1%) view themselves as Germans.

Zimmermann et al. (2006) find that the longer people live in Germany, the more likely they are to self-identify as integrated. For women, an older age when immigrating makes them less likely to self-identify as integrated (Zimmermann et al., 2006). A possible reason for this might be that allegedly every other marriage of German-Turks is arranged by the family and the often hardly educated 'imported brides' live in a purely Turkish environment in Germany (Kelek, 2005).

Young migrants integrate best (Constant et al., 2006), which is likely to be linked to education. This also goes in line with Diehl & Blohm's (2003) finding, that the likelihood to naturalize decreases with length of stay in Germany. It seems sensible to suggest that individuals, who are generally prepared to accept German citizenship, would not wait overly long until they decide. Those who have been living in Germany for a long time without naturalizing will likely not naturalize later.

Education is widely regarded as relevant for integration, which might be viewed as an indicator for social identity. Constant et al. (2006) find that schooling in the country of origin makes people integrate less. Schooling in Turkey implies at least some socialization in Turkey and no exposure to German language during early childhood. This might strengthen the attachment to the Turkish culture and the Turkish group.

However, college and university graduates (degrees from home country) integrate well (Constant et al., 2006) and are likely to naturalize (Hochman, 2011). Higher education usually comes along with better jobs and the need to learn German. On the other hand, it seems sensible that educated adults are unlikely to give up their

## II. LITERATURE REVIEW

original culture and assimilate. Polat's (1997) findings that bi-culturalists are significantly better educated and have better jobs go in line with this argument.

Zimmermann et al. (2006) find the following gender differences:

- Females without degree or a higher degree in Germany feel more attached to Germany.
- On males, education in Germany shows no effect.

Unfortunately, Zimmermann et al. (2006) offer no explanation for this. However, a link between gender roles in German-Turkish families may be assumed. Idema & Phaet (2007) find that female German-Turkish adolescents have been shifting significantly towards egalitarian values, whilst their male counterparts retain the conservative gender-role values. Although this explains females' greater flexibility, it does not offer an idea why females with an intermediate level of education feel differently.

Polat's (1997) results differentiate between those, who immigrated as teenagers and those who were born in Germany. Those, who immigrated aged 13-16, have significantly lower education (predominantly Hauptschule<sup>13</sup>) and less German language skills. The vast majority of those, who were born in Germany has Abitur<sup>14</sup> (Polat, 1997). It may be assumed that it is extremely difficult for 13-16 year old immigrants with little or no language skills to do well enough academically to qualify for higher education.

Diehl & Blohm (2003), who use the same database as Zimmermann et al. (2006), find that even a short time of education in Germany increases the inclination to naturalize. Diehl & Blohm (2003) suggest that education in Germany means making German friends, which perceived to be the actual driver for naturalization.

Verdugo & Mueller (2008) find that there is a small likelihood that Turks educated in Germany will identify with Germany rather than Turkey, but there is no consistent consensus or dependency among this group in their views. This is because the target group is very heterogeneous, and that 'education in Germany' is a very broad term.

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<sup>13</sup> Lowest type of school in Germany

<sup>14</sup> A-levels equivalent

## II. LITERATURE REVIEW

An approach taking into account further factors like type, length and outcome of the education might have provided more meaningful evidence.

Family migration history has strong influence on the self-concept. Sackmann et al.'s (2001) participants view themselves predominantly as Turks (1<sup>st</sup> generation) or German-Turks (2<sup>nd</sup> generation). The latter clearly show a limited sense of belonging to Turkey. In their research, a pattern emerged showing four areas of differences:

- 1<sup>st</sup> generation perceives a loss of community.
- 1<sup>st</sup> generation sees the 2<sup>nd</sup> generation assimilating in Germany.
- 2<sup>nd</sup> generation perceives a positive change in Turkey, whilst Turks in Germany did not develop.
- 1<sup>st</sup> generation perceives a change for the worse amongst the Turks in Turkey due to bad living conditions.

The 1<sup>st</sup> generation, which was socialized in Turkey, constructs their definition of being Turkish using the Turkish nation as a point of reference (Sackmann et al., 2001). The 2<sup>nd</sup> generation, which was socialized in Germany, in contrast refers to the Turkish people living in Germany (Sackmann et al., 2001). This indicates that the relevant in-group consists of the Turks living in Germany.

Yet Polat's (1997) study about the 2<sup>nd</sup> generation shows that more than half travel to Turkey and are in contact with relatives there every year. According to Sackmann et al.'s (2001) above cited factors for maintaining Turkish culture, this 'contact with Turkey' points to the Turkish side of social identity.

In that context, it is also interesting to assess future plans. Individuals with Turkish social identity tend to return to Turkey, whereas bi-culturalists rather stay in Germany (Polat, 1997).

Speed et al. (2006), who research German-Turks' pension provision and do not focus on social identity, yet mention factors, which influence their decision for the preferred country of residence. Good job perspectives and lower costs of living make Turkey attractive, whereas the German health system and social security are

## II. LITERATURE REVIEW

considered superior (Speed et al., 2006). Relatives and especially own children tighten the bonds to Germany (Speed et al., 2006).

It remains uncertain, though, how that mechanism works: Do economic considerations (job perspective, social security) influence social identity? Or do individuals with a given social identity attribute higher importance to the arguments confirming their views?

National pride is important for social identity (Skrobanek, 2009). Sackmann et al. (2001) find that more than two thirds of the ethnic Turkish participants are proud of being Turkish. Especially the older generation finds national pride natural and does not give reasons for it (Sackmann et al., 2001). Sackmann et al.'s (2001) participants view themselves as representatives of the Turkish nation, which the authors explain as a mix between constructed demands of the Turkish collective and as a guard from experienced prejudices.

National pride diminishes in the second generation, and those who express pride feel the need to explain reasons. In contrast, no participant with a German passport claims to be proud of their German citizenship and national feelings (Sackmann et al., 2001).

This can be interpreted as lack of emotional attachment to Germany, which is reflected in Sackmann et al.'s (2001) and Polat's (1997) very low numbers of German-Turks with a German social identity.

Sackmann et al. (2001) find that 'physical appearance' scores highest amongst all membership criteria in the Turkish group (refer to table 9), which indicates that German-Turks find it very hard to identify and feel proud of Germany. It would be surprising to find national pride amongst those, who do not identify with a country to a high degree.

Schmidt-Denter (2011) finds that immigrants, who have grown up in Germany identify significantly less with the German nation than their parents. He reasons that in German schools, history lessons focus too much on "Holocaust Education", which

## II. LITERATURE REVIEW

leads to stereotypes about today's Germany being directly derived from the Nazi time (Schmidt-Denter, 2011). Therefore, German national pride is not an interesting proposition for migrants (Schmidt-Denter, 2011).

Many of Sackmann et al.'s (2001) interviewees feel that they belong to Germany and the town they live in, in spite of intensive contact to Turkey and strong Turkish identity. They often have an ambivalent relationship to Turkey, enjoying life in Germany, questioning the political and social situation in Turkey (Sackmann et al., 2001).

Polat (1997) also finds that German-Turks are predominantly happily living in Germany.

Two thirds of Polat's (1997) participants claim that their home is both Turkey and Hamburg, the city they live in. The remaining 15% feel at home nowhere, and only 9% call Germany home ("Heimat", for definition refer to Findings chapter). Bi-culturalists rather suffer from 'homelessness', tend to call Hamburg their home and do not feel themselves as "Ausländer" (foreigners).

Faas (2009) highlights that the question of belonging indicates "the ongoing process of identity formation, the struggle between 'being a German citizen' which is based on residence and 'being German' which is based on blood and 'race'" (Faas, 2009).

Salentin (2007), who researches perceived ethnic discrimination, finds no factors that increase the risk of exposure to situations in which discrimination is perceived. However, he finds two social and personality-structured influences, which shape perception and increase the frequency that subjective discrimination is perceived (Salentin, 2007). These are frequent contact with Turkish friends and ethnic self-awareness (Salentin, 2007). Males and older people feel discriminated against more frequently (Salentin, 2007).

Skrobanek (2009) also looks at perceived discrimination, focuses on 15-year-olds. He finds that those, who perceive discrimination of themselves and of their ethnic

## II. LITERATURE REVIEW

group, tend to (re)ethnicize, especially if group boundaries are not considered permeable (Skrobanek, 2009).

Almost 70% of Polat (1997)'s young second generation German-Turks perceive ethnic Germans' xenophobia as the "biggest problem" in Germany. Yet Polat (1997) finds that the *fear* of xenophobia, rather than actual experience worries the respondents. Holtz et al. (2013) find correspondingly, that Muslims perceive collective discrimination, but hardly report individual discrimination experience.

This suggests that German-Turks perceive that their in-group is discriminated against by the ethnic German out-group, thus supporting social identity theory.

Many Germans identify persons of Turkish origin as "Ausländer" (foreigners) on the basis of physiognomic traits. Combined with the prevailing reservations about Islam, with which Turks are stereotypically associated in Germany, experiences of discrimination are to be expected most frequently in this group (Salentin, 2007). This links the physical appearance via religion directly to discrimination. However, also German-Turks identify themselves by physical appearance (Sackmann et al., 2001). Hence, physiognomy is applicable in both inter- and intra-group context.

Ethnic networks are throughout linked to social identity in relevant studies. German friends increase the propensity to naturalization amongst German-Turks (Diehl & Blohm, 2003).

Salentin (2007) finds that frequent contact with Turkish friends increases the frequency of perceived discrimination. On the other hand, the role of intergroup contacts is ambivalent, since contact with German friends increases the risk of contact with persons who discriminate (Salentin, 2007). However, it makes members of the German out-group more familiar, thus lessening the salience of origin when interpreting a situation (Salentin, 2007).

Just under a third of Sackmann et al.'s (2001) participants (29%) claim that Turkish friends are important for keeping Turkish culture.



## II. LITERATURE REVIEW

Friendships amongst Turks have a higher quality than amongst Germans, as it is more cordial and provides strong solidarity (Sackmann et al., 2001). This might be the reason that contacts to Turks are more important than to Germans (Polat, 1997). Nevertheless, most have contact with German friends, which they actively foster (Polat, 1997). Especially those with bi-cultural social identity often spend their spare time with Germans. Speed et al. (2006) also find that German-Turks have both German and Turkish friends.

Turkish identity is not viewed as contradictory with bi-national partnerships (Sackmann, 2001). Most participants, who call themselves “German-Turks” are noticeably open towards mixed marriages, which shows a general openness towards German society (Sackmann et al., 2001). However, Sackmann et al.’s (2001) participants also perceive difficulties resulting from actual or alleged cultural differences, which can be overcome with tolerance. Sackmann et al. (2001) also point out the possibility that especially skeptical 1<sup>st</sup> generation immigrants might put their children openly or indirectly under pressure when choosing a partner, using cultural and religious differences as arguments. This goes in line with Skrobanek’s (2009) findings that people with a Turkish identity believe that Turks should rather marry Turks than Germans. Turks wish more than Germans that their potential partner should have the same religion or ethnicity (Bleich et al., 2000). Turks find relationship to relatives, faithfulness and religion more important than Germans (Bleich et al., 2000). In practice, intergroup marriages hardly take place and divorce rates are exceptionally high compared to other mixed marriages (Verdugo & Mueller, 2008).

In the workplace, Turkish social identity is associated with the belief that Turks should preferably employ other Turks (Sackmann et al., 2001). Nevertheless, the majority has contact with Germans at the workplace, in the neighbourhood, at university and school (Polat, 1997).

Language is considered to be very important for Turkish self-concept (Sackmann et al., 2001). Passing on Turkish language is considered important by 59% for maintaining Turkish culture, thus achieving by far the highest consent amongst participants (Sackmann et al., 2001). Skrobanek (2009) encounters the opinion that Turks in Germany should only speak German if it is really necessary.

## II. LITERATURE REVIEW

Both Polat (1997) and Speed et al. (2006) find that German-Turks adapt their language usage to the situation, speaking Turkish at home to their parents, whereas speaking German to their siblings. Polat (1997) also finds that her participants speak more German than Turkish in every-day life, especially those with bi-cultural identity. The ones born in Germany are predominantly better educated, have better jobs and speak German to parents, siblings and in their spare time. Those, who speak at least some German at home, are inclined to naturalize (Diehl & Blohm, 2003).

Sackmann et al. (2001) also find that German-Turks speak a German-Turkish mixed language amongst themselves.

Language skills are ambiguous when it comes to perceived discrimination: Limited language skills undeniably disclose migration background, however only good command of German enables subtle discrimination (Salentin, 2007).

When it comes to advice for financial services, a majority of 55% does not wish for Turkish language advice (Hayen et al., 2005). Nevertheless and in spite of the fact that their German is good, 30% of the second generation still prefers Turkish language advice (Hayen et al., 2005). Due to insufficient language skills, older German-Turks are often assisted by their children (Hayen et al., 2005). In the third generation, however, only a small minority (9%) would like Turkish language advice (Hayen et al., 2005). Experts claim that language problems are a main reason for insufficient access and unsuitable products (Hayen et al., 2005). On the other hand, Sauer & Halm (2010) find that German-Turks trust in advice and would like pension advice by public agencies. This difference may be accounted for by the fact that a large part of the Turkish population (41%) believes the State to be responsible for their pension, and that pensions are more relevant for the first generation who speaks rather Turkish (Sauer & Halm, 2010).

Language skills and usage is also reflected in media usage and therefore relevant for social identity. Turkish and German language media (newspapers, magazines, TV, internet) are used in parallel, with a focus on German language media (Speed et al., 2006). This corresponds with Polat's (1997) findings that many participants constantly switch between German and Turkish books, newspaper and TV.

## II. LITERATURE REVIEW

However, half of them only use German media (Polat, 1997). Yet 75% are interested in events in Turkey (Polat, 1997).

Political interest has a statistically significant effect on naturalization behaviour of Turks in Germany (Diehl & Blohm, 2003). As research on social identity does not look at political interest and it did not emerge from the interviews, I do not discuss it further.

Religion and Turkish culture is viewed as a core attribute of social identity. The two factors are reviewed together, as Sackmann et al. (2001) find a strong link between Islam and Turkish culture, which equates ancestry, religious affiliation and religious commitment. Constant et al. (2006) and Bleich et al. (2000) also find religion a powerful indicator of ethnic identity.

Religion is important for most German-Turks, with no significant differences between generation and gender (Sackmann et al., 2001). However, only 38% of the participants consider practicing religion important for maintaining Turkish culture (Sackmann et al., 2001). There is a clear discrepancy between religious and non-religious Turks. Although most consider religion as private, there are individuals for whom the Muslim community is very important.

According to Sackmann et al. (2001), a large majority fasts during Ramadan, even those who are not member of a mosque, with no gender and age differences. Polat (1997), on the contrary finds that 44% never fulfill religious duties and even 53% never pray. She finds a significant positive correlation between fulfilling religious duties, frequency of prayer and Turkish identity.

The picture is therefore non-ambiguous, especially as Sackmann et al. (2001) find that frequency of mosque visits, official mosque membership and stated importance of religion is not clearly correlated.

People participating in cultural or religious organizations identify stronger with Germans (Gezici Yalçın, 2007). The more respondents participate in ethnic youth

## II. LITERATURE REVIEW

organizations, the more they perceive intergroup boundaries as permeable (Gezici Yalçın, 2007).

Turkish feasts (meaning Islamic feasts) play an important role for Turkish identity and are important for most German-Turks (Sackmann et al., 2001). However, only 45% consider Turkish holidays to be vital for Turkish culture (Sackmann et al., 2001).

More than half of Polat's (1997) participants celebrate all Turkish feasts. Polat (1997) also highlights the second generation's contrast between loosening ties to religion and significant efforts to maintain other cultural values, like celebrating traditional feasts. Nevertheless, there is a negative correlation between celebrating religious feasts and bi-cultural social identity (Polat, 1997).

In their study on immigrants in Germany, Constant et al. (2006) find that Muslims do not integrate, whilst Christians assimilate well, so Turks are found to have a strong commitment to their culture of ancestry and weak devotion to German society.

However, it turns out that not all Turks are Muslims. Muslims from Turkey predominantly belong to either Sunni or Alevi denominations. Additionally, there are ethnically non-Turkish immigrants from Turkey, for example the Kurdish population (shown in table 11).

## II. LITERATURE REVIEW

|         | <b>Percentage<br/>of total<br/>population</b> | <b>Ethnic Turks</b> | <b>Muslims</b>   |
|---------|---|---------------------|--|
| Muslims | 95%   | Mixed               | Yes  |
| Sunni   | 76% - 87.3%                                   | Predominantly       | Yes  |
| Alevi   | 11.6-17%                                      | Yes                 | Status disputed:<br><br>Alevi perceive themselves as<br>Muslims; some other Muslims<br>do not accept them as Muslims |
|         |   |                     |  |
| Kurdish | Up to one<br>third                            | No                  | Predominantly  |

Table 11: Religious and ethnic status of people with roots in Turkey  
Figures from Hanrath (2011)

### 3.3. Group Stereotypes

For social identity theory, and especially self-categorization theory, group stereotypes are central. Literature offers a wealth of Turkish and German stereotypes as shown in table 12.

|   | <b>Turkish Stereotypes</b>  | <b>German Stereotypes</b>  |
|---|---|--|
| Bohner et al. (2008)  | <u>Positive</u> : family-friendly, hospitable, sociable, warm<br><br><u>Negative</u> : aggressive, irritable, obstinate, provoking  | <u>Positive</u> : reliable, determined, industrious, neat<br><br><u>Negative</u> : boring, cagey, cold, egoistic   |
| Bleich et al., (2000)   | Relationship to family, importance of religion  | opposite to Turkish stereotypes  |
| Polat (1997)<br>stereotypes attributed to one group more than the other | Hospitable to guests, family-friendly, helpful, emotional, feeling, sociable, humorous, spontaneous, honest   | Progressive, business-minded, determined, factual  |
| Sackmann et al. (2001)  | Hospitable to guests, warm-hearted, spontaneous, helpful, intensive friendships, togetherness, closeness and community, family ties, respectful (to older people and in general), good cooks, business-minded | Cold, distanced, tense, not spontaneous, less helpful, non-committal friendship, lack of solidarity, lack of family ties,<br><br>everyone pays their share of the bill separately, punctual, envious, rude |

Table 12: German-Turks' stereotypes

Although stereotypes widely overlap, the stereotype 'business-minded' is attributed to Turks by Sackmann et al. (2001) and to Germans by Polat (1997).

## II. LITERATURE REVIEW

Participants focus on in-group relationships, which provide security and positive identification (Sackmann et al., 2001). The special quality of relationship is characterized by hospitality towards guests and helpfulness (Sackmann et al., 2001). At the same time, several participants stress that Turks also behave the same way towards strangers, hinting that stereotypical Turkish behaviour improves society (Sackmann et al., 2001). In total, German-Turks value stereotypical Turkish behaviour highly, thus generating positive self-esteem within the group (Sackmann et al., 2001). However, some of Sackmann et al.'s (2001) participants also suggest that the positive Turkish attributes should be generally applicable to mankind. By defining the in-group as "mankind", the original ethnic group structure is eliminated, and a super-ordinate group is established (Blanz, 1998).

Differences between Turks in Turkey and in Germany are principally seen in everyday life (Sackmann et al., 2001). Polat (1997) concludes that bi-culturalists tend to even the differences out, as opposed to the "Turks", who stress the differences. German-Turks with bi-cultural social identity claim both the German and the Turkish stereotypes offered to them (Polat, 1997).

### **3.4. Financial Investments**

With my research project, I aim at identifying the influence of German-Turk's social identity on their investment decisions. I could not find any research on that matter. There is also no research about German-Turks' decision making process. Therefore, this section reviews the literature about German-Turks' financial investments in general, because the actual investments can be viewed as the positive results of decision-making processes.

Hayen et al. (2005) and Sauer (2000) provide quantitative information about German-Turks' investment product ownership. Qualitative information about personal pension is provided by Speed et al. (2006). Sauer & Halm (2010) find that both savings behaviour and investments of German-Turks differ significantly from that of ethnic Germans. Ulku (2012) researches the determinants of German-Turks' savings and fixed assets holdings. Hayen et al. (2005) present qualitative data from

## II. LITERATURE REVIEW

expert interviews, which highlight the providers' perspective and experience with German-Turks.

From existing research, five relevant aspects were identified and reviewed.

- Firstly, the few findings on the information gathering process are presented, as it is an element of the decision making process.
- Secondly, the savings behaviour indicates whether assets are built up, which in turn need to be invested. In this context, the literature presents reasons for saving, which usually influences the decision-making process.
- The decision, in which country to invest funds, i.e. the geographic distribution of assets, might be influenced by social identity.
- Asset ownership describes the positive results of the decision making process, which makes it relevant for this review.
- The provider's view on singularity and business potential of German-Turks might be relevant for developing marketing strategies for German-Turks.

The income situation is not reviewed, as it is not necessarily linked to investments. Individuals with high income may be able to save and invest a lot, but they also may spend their entire income. However, income strongly determines bank savings and fixed asset holdings (Ulku, 2012).

Speed et al. (2006) include information gathering in their study. Their participants usually retrieve information about private pensions from the media they use. Family, personal acquaintances and generally other Turkish persons play an important role in getting information (Speed et al., 2006). Turkish associations and organizations are not used as a source of information (Speed et al., 2006).

Hayen et al. (2005) conclude from little remarks in group discussions, that information is gathered spontaneously and pragmatically rather than in a structured way. For the first generation, recommendations by friends and families are used as a primary source for information, whilst information from the media and independent sources is not used at all (Hayen et al., 2005). The second generation, on the other hand, uses a broader range of sources: banks, newspapers, the Internet and Stiftung



## II. LITERATURE REVIEW

Warentest<sup>15</sup>.

Information gathering and decision making is closely related to trust in family and informal ethnic networks (Hayen et al., 2005). All generations like to delegate information gathering and decisions to people they trust, whilst Turkish ethnicity of sales people promotes that trust (Hayen et al., 2005).

Trust is generally important when deciding where to invest money, but literature identifies a specific German-Turkish aspect. Experts interviewed by Hayen et al. (2005) claim that trust in banks and sales organizations and their representatives plays a crucial role for German-Turks, who claim that an established, deep relationship is the reason for very loyal customers. This is mentioned in conjunction with the requirement for a higher level of service (Hayen et al., 2005). The positive aspect for financial services providers is that selling is relatively easy, once the customer's trust is gained and the products are subsequently bought by the entire family (Hayen et al., 2005). Hayen et al. (2005) also find that banks enjoy a high level of trust and bankers are treated with great respect by the older generation. On the other hand, Speed et al. (2006) find that banks, insurances and their advisors or representatives are *not* trusted by German-Turks. This difference can be explained with the different focus of the studies: Speed et al. (2006) researches pension provision, whereas Hayen et al. (2005) look at financial services in general.

The above sections on “information gathering” and “trust” fit with Hofstede's (2013) cultural dimensions for Turkey, which are shown in comparison with Germany and the UK in figure 3.

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<sup>15</sup> independent foundation dedicated to consumer protection

## II. LITERATURE REVIEW

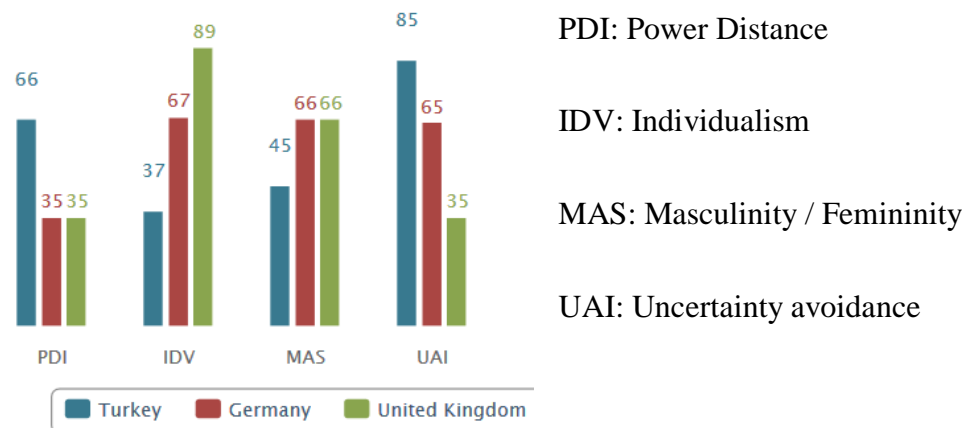


Figure 3: Hofstede's cultural dimensions - Turkey in comparison with Germany and the United Kingdom  
(Hofstede, 2013)

Hofstede (2013) suggests that the four dimensions measure the deep drivers relative to other cultures. Here, the comparison between Turkey and Germany is suitable, as the research refers to (German-)Turkish versus German culture.

Power distance is much higher in Turkish culture than in Germany. This explains the respectful behaviour and the propensity to delegate information gathering and financial decisions of older German-Turks towards bank clerks, as described both by Hayen et al. (2005) and Speed et al. (2006).

As Turkey is a collectivist society (scoring low on individualism), people belong to groups who take care of them in exchange of loyalty (Hofstede, 2013). That corresponds with the emphasis of trust and involvement of the family, which Hayen et al. (2005) report. Therefore, German-Turks with a strong Turkish inclination should be more susceptible for potentially unsuitable products sold through independent advisers (often from pyramid sales organizations; for a detailed description of these organizations refer to appendix 2). Group and family orientation in collectivistic society also explains the information-gathering process in the family and (ethnic Turkish) network.

As collectivistic societies always put relationship higher than task fulfillment (Hofstede, 2013), second-generation German-Turks describe their parents as too

## II. LITERATURE REVIEW

trustful towards banks (Hayen et al., 2005). As open conflicts are to be avoided (Hofstede, 2013), German-Turks find it hard to say “no”, and end up buying products they do not actually want (Hayen et al., 2005).

Saving rates, as a percentage of disposable income invested in financial products, indicate whether individuals are building up financial assets.

The analysis of savings behaviour as well as the reason for saving allows drawing conclusions of the subsequent buying process for the underlying financial products. For example, an elderly person who is saving for retirement is unlikely to invest in speculative derivatives.

Amongst German-Turks, average savings rates are reported to be at a very high level with 23% of the disposable income, which is attributed to a still prevailing worker-migrant mentality (Sauer, 2000). However, on average they save less than Germans, as more than one third of the Turkish migrants do not save at all (Hayen et al., 2005). An interesting aspect is analyzed by Bauer & Sinning (2005), who look at the first generation of immigrants and find that Turks save as much as the native population, whereas other immigrants save significantly less.

Experts interviewed by Hayen et al. (2005) find that the younger German-Turkish generation assimilates in terms of financial needs, focusing on the same subjects as the ethnic German population, like pension provision, insurance and property.

Of those who save, the reasons for saving are retirement provision (40%) and provision for the children's education (36%), whilst 32.5% save for property (Hayen et al., 2005). Whilst older, first generation immigrants focus on retirement provision, children and emergencies, the younger generation stresses independence, property and consuming (Hayen et al., 2005). Individuals, who are more oriented towards Turkey, focus on retirement provision and saving for their children as well as for the family in Turkey (Hayen et al., 2005). The ones oriented towards Germany rather save for property, consuming and independence (Hayen et al., 2005).

### Geographic Distribution of Assets

German-Turks' social identity might also influence their geographic investment preferences. Therefore, the information on financial investments in Germany and Turkey is reviewed.

Hayen et al. (2005) point out that Turks with higher income rather invest in Germany, whereas individuals with very high income tend to distribute their assets between Germany and Turkey. Individuals with very low income as well as first generation migrants and marriage migrants tend to invest their funds with Turkish banks in Turkey (Hayen et al., 2005).

This goes in line with Ulku's (2012) result, who finds that older German-Turks tend to invest rather in Turkey than in Germany. In addition, larger households tend to predominantly invest in Turkey, too (Ulku, 2012).

Sauer's research (2000) shows that nearly half of the German-Turks hold investments in Germany as well as in Turkey. Given that 29% only invest in Germany, a total of 77% of German-Turks invest in Germany. That means that they place all or a part of their investment in German banks or at least use their services. Almost a third of them do not hold investments in Turkey at all (refer to figure 4).

Nevertheless, two thirds of the Turkish population in Germany use German subsidiaries of Turkish banks. Clients of these banks tend to have a higher income and higher savings ratios than average; the age group 30-59 years is somewhat over-represented.

Turkish clients of Turkish banks in Germany predominantly (94%) use them for transferring money to Turkey. Savings accounts, money transfers within Germany, loans and credit cards are hardly used. Sauer (2000) assumes that Turks use German banks for these products.

## II. LITERATURE REVIEW

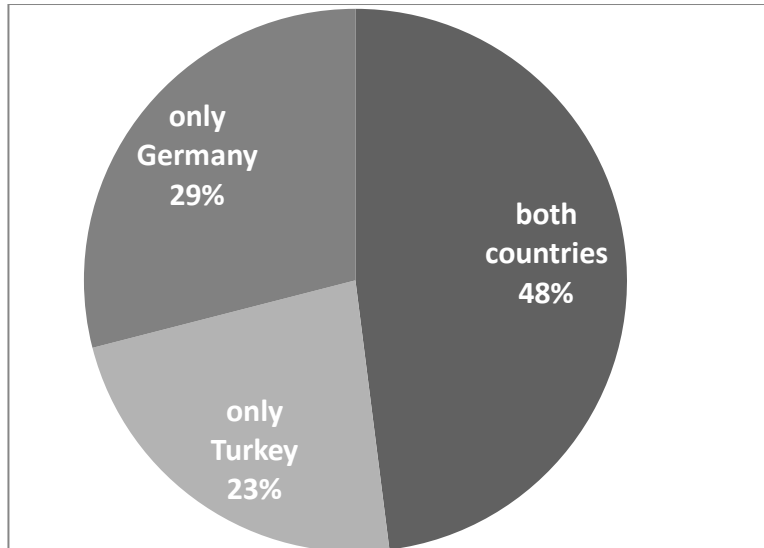


Figure 4: Geographic distribution of assets  
(Sauer, 2000)

The savings behaviour depends significantly on the age of the investors. Almost half the 60+ year olds transfer their total savings to Turkey, as opposed to only approximately 15% of the under 45-year-olds. In the youngest age group, investment activities predominantly focus on Germany. Hayen et al.'s (2005) experts also differentiate between generations. Their starting point is the wish to move to Turkey; individuals with plans to return to Turkey are less likely to invest in financial products in Germany.

As Sauer already observed in 2000, the geographic investment pattern is shifting from investments in both countries to either one country. At the time, Sauer (2000) assumed that this might be due to a better economic situation in Turkey and higher expected returns. Due to the positive economic development in Turkey since its severe economic crisis in 2001, which led to the International Monetary Fund's involvement (CIA World Factbook, 2013), this argument should still be valid at the time of the interviews.

Hayen et al.'s (2005) findings do not match Sauer's (2000) figures. They do not use a representative sample, and show a bias towards better education, better jobs and higher income. Notwithstanding, the findings are included in the review, even if not

all differences can be accounted for. With currently only 10% of the assets invested in Germany, 54% plan to invest in Germany only, with stronger tendencies for the second generation (Hayen et al., 2005). Only the trend identified by Hayen et al. (2005), that German-Turks plan significantly higher investments in Germany goes in line with Sauer's (2000) findings. Taking Ulku's (2012) much more current findings about older German-Turks and those with weak ties to Germany into account, that trend has continued very plausibly.

### **Asset Ownership**

Turkish migrants place their money in various forms of investments ("products"), ranging from bank savings accounts to stocks and bonds to gold and jewelry. Research from Hayen et al. (2005) shows that a Turkish household holds almost two types of investment products on average; according to the following table 13, the households also plan to shift assets between products. Five years before, Sauer (2000) found that Turks had 2.6 types of investments. The difference can be explained by the fact that Sauer includes the possession of property in his definition of types of investment, whereas Hayen et al. (2005) do not.

Hayen et al.'s (2005) experts claim that ethnic Turks lack general knowledge about financial products even more than ethnic Germans, so they do not buy complex products, as they do not understand them. They also highlight language issues, especially in the first generation, leading to unsuitable investments (Hayen et al., 2005).

Generally, German-Turks present themselves very risk-averse, preferring property, building saving agreements and endowment insurance policies<sup>16</sup> over equity investments (Hayen et al., 2005). Banks in general are viewed as guarantors for safety and enjoy a higher level of trust than other financial service providers (Hayen et al., 2005).

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<sup>16</sup> For product descriptions refer to appendix 3

| <b>Investment types of German-Turks</b>                    |                 |                |
|--|-----------------|----------------|
| In %; only participants who talked about their investments | <b>Existing</b> | <b>Planned</b> |
| Property in Germany  | 27.8            | 45.5           |
| Property in Turkey   | 87.8            | 37.4           |
| Savings account in Germany                                 | 24.4            | 13.8           |
| Endowment policy in Germany                                | 11.6            | 8.7.           |
| Private pension insurance in Germany                       | 6.0             | 7.9            |
| Building saving agreement in Germany                       | 7.8             | 7.2            |
| Investments in private companies in Germany                | 3.4             | 5.8            |
| Savings account in Turkey                                  | 4.3             | 4.3            |
| Investment funds in Germany                                | 4.7             | 4.1            |
| Securities / equities in Germany                           | 3.0             | 3.1            |
| Investments in private companies in Turkey                 | 2.1             | 2.9            |
| Building co-operatives in Turkey                           | 2.0             | 2.5            |
| Savings account with the Turkish Central Bank              | 2.3             | 2.3            |
| Government bonds with Turkish banks                        | 1.8             | 1.7            |
| Government bonds with German banks                         | 1.4             | 1.4            |
| Interest-free investments in Turkey                        | 0.5             | 0.8            |
| Securities / Equity in Turkey                              | 1.5             | 0.8            |
| Gold / Jewelry   | 2.6             | 0.8            |
| Investment funds in Turkey                                 | 0.5             | 0.2            |

Table 13: Existing and planned investment types  
Compiled and translated from Hayen et al. (2005)

In the following, the literature findings about various key types of investments, chosen by the Turkish population, are listed. The data used stems mainly from the studies of Sauer (2000) and Hayen et al. (2005). The studies were conducted with five years difference, with a serious financial crisis in Turkey in 2001 in between. For the property section, Hanhörster's (2003) and Constant et al.'s (2007) studies provides additional information.

### **Property**

In expert interviews, Hayen et al. (2005) find that mortgages for property in Germany and Turkey are much more sought by the ethnic Turkish population than by Germans; this goes in line with the quantitative data on current and planned property investments. However, especially the younger generation experienced their parents' hassle with tenants, and therefore is rather inclined to buy property to live in themselves in Germany (Hayen et al., 2005).

Hanhörster's (2003) study explores German-Turkish house owners' motivation to buy property. The study was conducted in two underprivileged areas in the Ruhrgebiet, which is Germany's former coal mine and heavy industry zone. The area still suffers from structural change and poverty, with a high percentage of ethnic Turks. Therefore, the results give insight into buying motivation, however in a very narrow context, as the bad state of houses and comparatively lower buying than rental costs identified by Hanhörster (2003) cannot be generalized across Germany.

Hanhörster's (2003) participants claim that the central motive for buying a property is private pension provision and financial security for their children. Furthermore, high rents and low buying prices (due to the need of refurbishment) are further motivating buyers. They prefer using the property, and disregard the asset value. Consequently, people mostly buy houses for 1-2 families. It is also indicated that house owners attain a higher status in the Turkish community (Hanhörster, 2003).

Sauer (2000) finds that Turkish house-owners in Germany have the highest savings volume and highest average income. These are mainly second generation migrants with higher income (due to better education) and smaller families (thus allowing higher savings). According to Sauer, the proportion of house-owners in Germany almost tripled from 6% to 17% between 1995 and 2000. A continued growth could also explain the 27.8% property ownership five more years later and a continuously predicted growth (Hayen et al., 2005). This is confirmed by experts who state high demand for property financing in Germany and Turkey (Hayen et al., 2005).

Only Sauer & Halm (2010) find lower and even slightly decreasing numbers. This may be due to the fact that their study is about retirement provision. It is remarkable,



## II. LITERATURE REVIEW

though, that in spite of plans to retire in Turkey, no significant disinvestment in German property is planned.

The figures from the relevant studies are compiled in table 14.

|  | <b>Existing</b> | <b>Planned</b> |
|--|-----------------|----------------|
| Sauer (2000)   | 17%             | 54%            |
| Hayen et al. (2005)  | 27.8%           | 45.5%          |
| Sauer & Halm (2010),<br>for retirement<br>provision purposes | 22%             | 21%            |

Table 14: Property investment in Germany  
(table compiled from existing research)

All tables in this section do not contain figures from Hanhörster (2003), due to the qualitative nature of the study, nor from Constant et al. (2007), who research ethnicity's influence on property ownership. They find that immigrants with a stronger commitment to Germany are more likely to achieve property ownership regardless of their level of attachment to Turkey (Constant et al., 2007). This indicates that a bi-cultural social identity encourages property investment.

As many German-Turks plan to retire in Turkey in order to benefit from the lower costs of living there, they focus on property in Turkey (Sauer & Halm, 2010). This contradicts Hanhörster (2003), who finds that while investing in German property, almost all interviewees additionally invest a substantial part of their savings in property in Turkey, yet planning to sell as soon as the market improves. The selling plans go in line with Hayen et al.'s (2005) findings, who state that currently 87.8% own property in Turkey, but for the future, only 37.4% plan to be invested. The difference to Sauer's (2000) numbers (67% current property) can be explained with the sample's lower educational level and the resulting financial capacity.

Sauer & Halm (2010) find very low absolute numbers and an increase of planned investments. This difference may result from the fact that they focused on retirement provision and therefore disregarded other purposes like holiday property, buy-to-let and support of relatives.

## II. LITERATURE REVIEW

The numbers are compiled in table 15.

|   | <b>Existing</b> | <b>Planned</b> |
|---|-----------------|----------------|
| Sauer (2000)  | 67%             | not stated     |
| Hayen et al. (2005)                                     | 87.8%           | 37.4%          |
| (Sauer & Halm, 2010), for retirement provision purposes | 20%             | 25%            |

Table 15: Property investment in Turkey  
(table compiled from existing research)

### **Endowment Insurance Policies and Building Saving Agreements**

Endowment insurance policies (“Kapitallebensversicherungen”) and building saving agreements (“Bausparverträge”) are long-term investment vehicles, both offering tax-incentives for the investor and are designed for long-term tenure. Please refer to appendix 3 for a detailed description of these products. When cancelled early, the investor usually loses money. Both products are characterized by high initial sales margins for the sales force and long term net earnings for the product provider. Experts interviewed by Hayen et al. (2005) observe that insurance products are predominantly sold through ethnic Turkish independent advisers from pyramid sales organizations (for detailed descriptions refer to appendix 2). In focus groups, German-Turkish individuals confirm that these products are in fact the most popular savings products, although the first generation reports to have cancelled these plans in the past when they needed cash (Hayen et al., 2005). Especially building saving agreements seem to have become a tradition which has been passed on, no matter whether it is needed (Hayen et al., 2005).

## II. LITERATURE REVIEW

|  | <b>Endowment Insurance Policies</b> | <b>Building Saving Agreements</b> |
|--|-------------------------------------|-----------------------------------|
| Sauer (2000)   | 40%                                 | 34%                               |
| Hayen et al. (2005)  | 9.2%                                | 6.2%                              |
| Sauer & Halm (2010),<br>for retirement<br>provision purposes | 4.6%                                | 3.8%                              |

Table 16: Ownership of Endowment Insurance Policies and Building Saving Agreements  
(table compiled from existing research)

The differences in usage between the studies (as shown in table 16) can be explained as follows:

At the time of Sauer's study, endowment insurance policies and building savings agreements had attractive tax-privileges, which were cancelled shortly thereafter. In Hayen et al.'s study (2005), experts say that Turks prefer liquid investments and have lost money when terminating the above mentioned products early, especially when re-migration is considered. Since 2005, the numbers may have further decreased with products maturing. In addition, when Sauer & Halm (2010) researched the product penetration for endowment insurance policies and building saving agreements they set these products into the context of pension provision, which might have limited the number.

The combination of the above could make out for the huge difference of the numbers in the tables.

### **Private Pension Provision**

The link between pension provision and financial investment seems surprisingly weak. Hayen et al. (2005) find that paying into a private pension insurance, property and building savings agreements are often *not* perceived as investments. The

## II. LITERATURE REVIEW

strongest discrepancy is shown when asking about property as pension provision: only 1% mentions property in that context, whilst 70% in total own property (themselves or parents) (Hayen et al., 2005).

In addition, Speed et al. (2006) and Hayen et al. (2005) find that mutual financial support by the children and other relatives are interpreted as a form of pension provision.

These findings have to be taken into account when looking at Sauer & Halm's (2010) and Speed et al.'s (2006) results, thus limiting its relevance for financial investments in general.

### **Securities**

Investment in securities as in stocks, bonds and investment funds is extremely limited and used by only 2.5% (in Germany) and 2.1% (in Turkey) respectively (Sauer 2000). 10 years later, Sauer & Halm (2010) find only slightly higher numbers (2.9% securities, 1.2% investment funds). Due to a general lack of knowledge, this type of investments is considered to be risky and unsafe (Hayen et al., 2005).

### **Company Participations / Family Investments**

Hayen et al. (2005) claim that direct investments in existing private and start-up companies are a key theme for Turkish migrants, and are regarded as investments. Unfortunately, no more details are given. It may be suspected that this investment class has importance in the self-employed sub-segment of the Turkish community. This might be explained by Turkish society's collectivistic culture as described by (Hofstede, 2013).

As banks are generally distrusted as credit providers, loans are usually provided within the family (Hayen et al., 2005). These loans usually bear no interest and pay back modalities are flexible and adaptable (Hayen et al., 2005).

### Gold / Jewelry

Contrarily to common belief that the Turkish culture traditionally focuses on gold as an important asset class (for example golden bracelets as wedding presents), research shows that this is not the case for German-Turks.

Hayen et al. (2005) find from expert interviews that gold and jewelry are frequently mentioned as an asset class, although only 2% of the participants own it. The average investment in gold amounts to DM 8,416<sup>17</sup> (Sauer, 2000). This may hint that gold is rather an investment for wealthier people seeking portfolio diversification. This argument is supported by the finding that people who own gold and jewelry, invest in more than average number of asset classes: Gold owners invest in 5.1 asset types on average, as opposed to the average of the total German-Turkish population, who only invest in 1.98 product types (Hayen et al., 2005).

Regardless, gold currently seems to be on the rise, with 5% owning and 8% planning to buy it for pension provision purposes (Sauer & Halm, 2010). This is likely not cultural, but may be due to the rising gold price and the changed buying behaviour that may be the result of the search for long lasting and durable assets as observed as a consequence of the 2008 financial crisis.

|  | <b>Existing</b> | <b>Planned</b> |
|--|-----------------|----------------|
| Sauer (2000)   | 3.6%            | 0.2%           |
| Hayen et al. (2005)<br>(gold/jewelry)                        | 2.6%            | 0.8%           |
| Sauer & Halm (2010),<br>for retirement<br>provision purposes | 5%              | 8%             |

Table 17: Existing and planned investment in gold  
(table compiled from existing research)

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<sup>17</sup> EUR 4,303

### Islamic Investments

Sauer finds in 2000 that 4.8% of the German-Turks invest in Shari'a-compliant Islamic banking products, with a further 4.4% planning to invest in the future (Sauer, 2000). At the time, these were predominantly investments in Islamic holdings in Turkey. At the time of Sauer's study, the so-called "Konya-Model", a fraudulent Ponzi scheme, was collecting funds. Most prominent operators were Jetpa, who had collected € 250m in North Rhine Westphalia and Yimpas Group (€ 150m) by the end of 2001 (Chahboune & El-Mogaddedi, 2008). These fraudulent schemes use patriotism as a sales argument (Hayen et al., 2005).

Five years later and after scandals regarding Islamic holdings, Hayen et al. (2005) report that migrants generally distrust Islamic investments. Experts nevertheless still report sales activities in mosques, Turkish newspapers and the internet (Hayen et al., 2005).

Sauer & Halm (2010) report only 0.3% of the population invest in not-interest bearing investments, which are likely to be Islamic investments. This might be due to the continuing distrust in Islamic investments, or due to the fact that these may not be regarded as pension provision. Sauer & Halm (2010) find that religious and cultural differences hardly play a role for pension provision. Even though 70% call themselves religious, only 40% think that religion should matter for investments. Turkish culture scores very high in the dimension uncertainty avoidance (refer to figure 3), so Hofstede (2013) suggests that religion may be just a traditional social pattern, which is used to ease tension.

Hayen et al. (2005) find that religion influences the country, in which money is invested. Religious individuals invest rather in Turkey only, whereas non-religious individuals tend to invest in both countries.

Nevertheless, experts interviewed by Hayen et al. (2005) report that Turkish socialization might bring a strong link between ethics and money with it.

There is some information on experts' views on the singularity and business potential of German-Turks for financial services providers. Several banks produce

## II. LITERATURE REVIEW

Turkish-language literature and employ ethnic Turkish staff in order to directly address the target group (Hayen et al., 2005). It is noted that first generation immigrants have a much better reputation amongst banks than subsequent generations, making German-Turks an unattractive target group (Hayen et al., 2005).

### **4. Conclusion**

This literature review reveals that German-Turks have their own social identity. However, it becomes obvious that there is no clearly defined identity as a homogenous group, as there are many shades of Turkish, bi-cultural, local and “Ausländer” (foreigner) social identities. Additionally, numerous sub-groups show different characteristics, for example first versus second generation immigrants, women, naturalized and educated individuals. Notwithstanding, the factors relevant for German-Turks’ social identity paint a clear picture for the most part. Existing research identifies a distinct framework of stereotypes, membership criteria and factors relevant for maintaining Turkish culture. These form a useful basis for the empirical part of my study.

There are significant limitations to research relating to financial investments. It is out of date and concentrates on quantitative product ownership or focuses on pensions. This indicates a substantial research gap, especially with regard to qualitative research and the link with social identity. For the purpose of this review, the outdated information can be used by means of highlighting any changes and developments. Product ownership is interpreted as the result of an investment decision, thus providing useful information. As the purpose of investing may be pension provision, several elements of the respective studies can be used. Key findings are that German-Turks invest their money in both Turkey and Germany and are very inclined to property investment. This suggests that German-Turks’ investment decisions are linked with ethnicity. My research links financial investment decision making with German-Turkish social identity.

## **III.METHODOLOGY AND METHODS**

In this chapter, I illustrate the application of phenomenology as the underlying research philosophy. On this basis, I develop the research questions. Subsequently, I present the research methodology, also assessing the trustworthiness of the research and sampling issues. Subsequently, I describe the research methods, explaining the research process from acquiring participants, interviewing, transcribing and analyzing. This is followed by the research design, describing the structure and the proceedings of the research project and data analysis. Literature context, sensitive nature of the topic and cultural issues are also discussed in this section.

### **1. Research Philosophy and Research Questions**

In this section, the research questions are presented in the context of the research philosophy, which determines the approach to the study.

The underlying research philosophy is phenomenology. It “studies the structure of various types of experience ranging from perception, thought, memory, imagination, emotion, desire, and volition to bodily awareness, embodied action, and social activity, including linguistic activity” (Smith, 2011). Phenomenology aims at producing a description of everyday experience in order to understand its essential structure (Priest, 2001). I believe that these elements are important for appreciating the various aspects of social identity and might influence financial investment decisions; therefore phenomenology is deemed a suitable basis for conducting this study.

A phenomenological approach studies the way in which members of a group themselves interpret the world around them (Mertens, 2010). Such a study therefore focuses on descriptions of what people experience and how they experience what they experience (Patton, 2002, p. 104). Original data is comprised of “naïve” descriptions obtained through open-ended questions and dialogue, and the researcher



### III. METHODOLOGY AND METHODS

describes the structure of the experience based on reflection and interpretation of the research participant's story (Moustakas, 1994).

It is the researcher's task to determine "the underlying structure of an experience by interpreting the originally given descriptions of the situation, in which the experience occurs" (Moustakas, 1994).

Therefore, the foundational question of phenomenological studies is the following: "What is the meaning, structure, and essence of lived experience of this phenomenon for this person or group of people?" (Patton, 2002). In order to be able to answer this question, von Eckardsberg (1986) outlines the following three steps of empirical phenomenological studies:

1. Problems and questions are formulated in a way that it is understandable to others.
2. The data is generated by means of descriptive narrative, in this case provided by German-Turkish participants, who are viewed as co-researchers.
3. The data is analyzed, explained and interpreted in order to reveal their structure, meaning, configuration, coherence, as well as the circumstance of their occurrence.

The research approach is illustrated below alongside the following image, using the above structure as suggested by von Eckardsberg (1986).



Figure 5: Frog:  
"Cows. They have  
four legs, horns, eat  
grass and carry pink  
bags of milk."  
(Lionni, 1970)

### III. METHODOLOGY AND METHODS

1. The phenomenological researcher (here: the fish) aimed to formulate the questions in a way that participants (here: the frog) are in a position to deliver a descriptive narrative of the research subject (here: the cow). For example, the concept of social identity per se is unfamiliar to most people, but participants' social identity could be explored by asking quite simple questions. Subjects discussed in the interview guideline were for example citizenship, language use, feasts and religion. The interview guideline can be found in appendix 1. That enabled to answer the research question on what constitutes German-Turks' social identity and what factors influence it.
2. The data was generated by means of in-depth interviews, which provided a rich and thick account of participants' social identity, investment decisions and any connections between them (here: the cow). The researcher looked into the realization of subject consciousness perceived in the objects, to get to understand human phenomena as lived and experienced (Giorgi, 1985). Being German and having spent most of her life in Germany, the researcher corresponds to the fish, which only lives and experiences the water part of the world. The frog on the other hand offers lived experience in two cultures: water and air life-worlds. In this study, the water represents the German, whilst the land stands for Turkish social identity. The frog experiences both worlds and consciously perceives phenomena such as cows. The phenomenological approach requires this lived experience, i.e. people, who have directly experienced the phenomenon of interest rather than secondhand accounts (Patton, 2002). Participants (here: frogs) are the vehicle through which the essence of the phenomenon of interest was accessed. For example, the researcher cannot experience xenophobia in Germany, and therefore depends on accounts of participants with direct experience of the phenomenon.
3. Finally, the data was analyzed with the aim of revealing the factors influencing social identity (here: the attributes of a cow). This way, the researcher (fish) aimed to understand the meaning, structure and essence of German-Turkish social identity and investment decisions. Solomon & Higgins (1996) suggest that it is possible to arrive at certainty or ultimate truth if the appearance of essential structures can be described. This way, the mechanisms of the younger generation's influence on the older generation's investment decisions were

### III. METHODOLOGY AND METHODS

identified, which should be considered when developing marketing strategies for financial investments (refer to Analysis chapter).

The research purpose can be either exploration, description or explanation (Babbie, 1989). As the researcher's interest is to discover the main dimensions of the hitherto relatively unstudied research subject, exploratory research is deemed useful (Babbie, 1989). Creswell (2009) suggests that research questions explore the meaning of the experience of a phenomenon for individuals and asks individuals to describe their everyday lived experience. On that basis, I develop the research questions: in the context of my research project, social identity is a phenomenon, which bases on individuals' experiences in everyday life and is continuously experienced. I therefore research whether and how it influences investment decisions. On that basis, I develop ideas for a successful marketing approach for German-Turkish investors. This leads to the following research questions:

1. What constitutes German-Turks' social identity and what factors influence it?
2. How may German-Turk's social identity potentially be reflected in their financial investment decisions?
3. How can banks' marketing communication to German-Turks be substantiated with insights from social identity?

As suggested by Creswell (1998), the research questions explore how German-Turks experience their social identity and investment decisions by describing their everyday lived experience. Thus, a phenomenological approach is appropriate for this study.

As suggested by Creswell (2009) I collected data from individuals, who have experienced the phenomenon under investigation, i.e. German-Turks who have invested money or at least have thought about it.

## 2. Research Methodology

This section contains the reasons for using a qualitative approach as well as explaining how I assess the quality of the research. Subsequently, I present the sampling approach and limitations of the study.

The literature review revealed that most of the existing literature, both on social identity and financial investments of German-Turks, is quantitative. Quantitative research is prevalent in Germany and has a long tradition (Winter, 2000). This might explain why only two large studies use mixed methods and only one small piece of research is entirely qualitative.

All studies explicitly naming social identity theory as their academic framework use quantitative data. This data either stems from publicly available sources or primary data generally obtained from a sub-group (for example youths, first or second generation). Only Sackmann et al.'s (2001) mixed methods study offers a qualitative element, although looking at generation differences and collective identity.

As discussed in the Literature Review chapter, the vast part of existing literature on financial investments dwells on quantitative methods. Qualitative data is used only for pension provision (Speed et al., 2006), property in an underprivileged area (Hanhörster, 2003) and some expert interviews as well as focus groups in Hayen et al.'s (2005) mixed methods study. Except Hayen et al. (2005), the studies offer limited relevant information with regard to my research project. Hayen et al.'s (2005) study however provides several leads, which are worthwhile exploring. Especially the German-Turkish focus, certain investment options as well as sources for information and family involvement suggest a link between ethnicity and financial investment decisions, which is a research gap worthwhile exploring by means of qualitative research.

To gain an understanding about what drives people's social identity and investment decisions, it is useful to ask people directly about their experience and ideas moving forward. Due to the exploratory nature of the research, it makes sense to use a qualitative approach, because it allows the best answers to the research questions. Yet, the most common method within the conceptual framework, social identity theory, is experiments. Therefore, this study provides a contribution to methodology,

### III. METHODOLOGY AND METHODS

as it shows how qualitative research works within social identity theory. This is described in the Analysis chapter.

Qualitative research allows researchers to gain a deeper understanding of behaviour and its determinants, and its inherent complexities (Bryman & Bell, 2007). Hence it enables insight on how and why German-Turks' social identity influences their investment decisions.

Qualitative interviews are considered of great value as contributors to knowledge, particularly in social and managerial sciences (Weiss, 1995). The researcher has the opportunity to establish an understanding with the respondents that they do not only want answers to simple questions but want to explore their full story (Weiss, 1995). This full story is useful to get an in-depth insight into the social identity and decision-making and buying process of the target group through the access to participants' lived experience. The complexities and richness of various aspects of Turkish, German or even German-Turkish identities can be revealed best using qualitative research, and incorporating a phenomenologic approach, the participants' lived experience can be fully appreciated.

Weiss (1995) states that qualitative researchers can also ask each respondent for further examples or explanations. This enabled me to gain deep insight into the participants' lived experience, whilst being confident that the risk of misconception is minimized. With this, factors influencing social identity and investment decisions can be more fully explored and identified. Especially when talking about stereotypes, participants are encouraged to describe their experience and to paint a picture of what the stereotypes mean to them. Participants give detailed accounts on history and mechanics of their families and quote from conversations they deem relevant.

As there is no research regarding the influence of German-Turks' social identity on their investment decisions, the subject can be investigated with minimal a priori expectations. For such social phenomena, it makes sense to use exploratory research in order to develop explanations (Lincoln & Guba, 1985). Hence, exploratory research is useful, when problems are in a preliminary stage (Babbie, 1989). Due to the nature and subject of existing research, it makes sense to use this fundamental, theory-generating approach.

#### Trustworthiness of the research

For quantitative research, quality is usually assessed by means of its internal and external validity, reliability and objectivity (Lincoln & Guba, 1985). To complement that, Lincoln & Guba (1985) create a corresponding set of criteria for trustworthiness of qualitative research: credibility, transferability, dependability and confirmability as shown below in table 18.

| Criteria for judging quantitative research | Criteria for judging qualitative research |
|--|---|
| Internal validity                          | Credibility                               |
| External validity                          | Transferability                           |
| Reliability                                | Dependability                             |
| Objectivity                                | Confirmability                            |

Table 18: Criteria for judging quantitative and qualitative research (Lincoln & Guba, 1985)

The quality of this study is assessed by means of Lincoln and Guba's (1985) criteria on trustworthiness on one hand, and an ethnographic approach of evaluation by Altheide & Johnson (1994) on the other hand.

#### Credibility

Naturalistic enquiry attempts to represent multiple realities adequately, which can be judged by means of credibility (Hoepfl, 1997). Rather than on sample size, credibility depends on the richness of the data and analysis (Patton, 2002).

Patton (2002) suggests enhancing credibility through triangulation. Triangulation adds value, as each method reveals different aspects of empirical reality, and no single method adequately solves the problem of rival explanations (Patton, 1999). Denzin (1970) introduces four types of triangulation:

- Methodological triangulation means using both qualitative and quantitative methods in one study, which can strengthen research results (Thurmond, 2001). As the sample in this study is very small, quantitative data could be useful to underpin the results. However, depth and richness of data is preferred over mixed

### III. METHODOLOGY AND METHODS

methods in the research design. In order to achieve something similar to methodological triangulation, this study's research design is based on the design of existing studies. Therefore, the interview guideline was developed using elements from existing research, which could be referred to when analyzing the data. As most existing research is quantitative, there was ample opportunity for looking at quantitative data. For example, ownership of financial investment products is discussed on the basis of a list introduced in Hayen et al.'s (2005) quantitative study and social identity elements are largely drawn from Polat's (1997) study. In addition, also data from qualitative studies, like Sackmann et al. (2001) are compared to the findings of my study.

- Data triangulation is the most popular type of triangulation, as using different sources is easiest to implement (Guion et al., 2011). Due to the nature of the research, my influence on the time, place and setting of the data collection was limited. As financial investments are a sensitive subject, data collection by means of observation is not deemed feasible. It also does not lend itself towards obtaining information from participants' friends and family. However, I could find for example age and family related patterns within the data.
- Investigator Triangulation, that means using more than one researcher would have exceeded the scope of the study and therefore was not applied.
- Theoretical triangulation, which is using more than one theory is also very time-consuming, and was not applied for that reason (Thurmond, 2001).

Triangulation is criticized for subscribing to a naive realism, which implies that there can be a single definitive account of the social world (Bryman, 2004). On the other hand, triangulation can be useful in terms of adding a sense of richness and complexity to an inquiry (Bryman, 2004). Therefore, triangulation is used to an extent which balances expense and usefulness.

#### **Transferability**

Transferability depends on the degree of similarity between the original situation and the situation to which it is transferred (Hoepfl, 1997). Although the one who

generalizes is primarily responsible for transferability, the researcher can enhance it by thoroughly describing the research context and the assumptions that were central to the research (Trochim, 2006). This is particularly important, as there is a lot of media coverage on Turkish migrants in Germany, and most people are likely subject to their own assumptions based on media reports, their individual experience and stereotypes.

#### **Dependability**

Lincoln & Guba (1985) propose an inquiry audit, which might enhance the dependability of qualitative research. Lincoln & Guba (1985) suggest reviewers to examine both the process and the product of the research for consistency. I had two individuals looking at the work on the basis of given criteria. Criteria for evaluating the product of the research are general understandability, flow of arguments and logic. In some instances, this lead to confusion rather than confirmation, as external auditors do not know the data as well as I do (Cohen & Crabtree, 2006). For example, an early draft version of the Findings chapter was taken for my own opinion, as it had not been clear enough that it was what participants had said. I resolved that issue by converting indirect quotes into direct quotes. Comments on the fact that participants deviate significantly from the perceived average are resolved by adding background information on the participant acquisition and data collection process.

#### **Confirmability**

Lincoln and Guba (1985) suggest a confirmability audit, to demonstrate the researcher's neutrality of research interpretations. This includes the provision of an audit trail on raw data, analysis notes, reconstruction and synthesis products, process notes, personal notes as well as preliminary developmental information (Lincoln & Guba, 1985). Accordingly, I documented all steps of action, prepared personal notes and saved work in progress at various instances.



### III. METHODOLOGY AND METHODS

The research project bears various ethnographic traces, so I additionally evaluate my research as suggested by Altheide & Johnson (1994). The eight criteria for assessment are explained in the following:

1. Entrée: I gained access to German-Turkish individuals through my private and professional network. I openly communicated my doctoral project, and also mentioned the need for interview participants. Numerous members of my (ethnic German) network offered to establish contact to potential participants.
2. Self presentation: The first contact was made through common friends, acquaintances or colleagues. It was left to the contacts' discretion, whether they preferred to talk to the potential participants or forward them a tailored researcher's email. Apart from a sketch of the project, these emails contained information on me, focusing on my educational and professional background, which explains both the investment and the Turkish aspects of the project. It specifically mentioned my sympathy for anything Turkish and my efforts to learn Turkish. I explained my situation and reasons for undertaking doctoral research. Meetings were arranged via telephone and emails, in which I offered to provide more information about me. However, participants did not use that opportunity, nor did they before the interviews. Only one of the participants (Cem; for an overview of the participants refer to table 20 in the Analysis chapter) expressed an interest in my experience and views on Turkey, which I provided in a long conversation after the interviews.
3. Trust and rapport: Trust was established mainly through the introduction and recommendation by a mutual acquaintance. Participants also emphasized that confidentiality was important to them. The possibility to withdraw the consent to use the data and the offer of more information (including the research proposal, interview transcripts and work in progress) seemed far less important.
4. The ethnographer's role: As I have no ethnic or family ties to Turkey, I am clearly an outsider to Turkish and German-Turkish culture. Due to my expressed interest, study and teachings, I attempted to bring across my focus on theoretic insights and genuine interest in people's views and experience.
5. Mistakes, misconceptions, surprises: As can be expected, numerous unexpected events occurred in the research process, ranging from unexpected answers to unexpected patterns in the acquisition of participants. For example, I identified a

piece of research, which focuses on German-Turks' identity as "Ausländer"<sup>18</sup> (foreigner) (Gezici Yalçın, 2007), which initially did not seem to fit into the concept of German-Turkish vs. Turkish social identities. However, Cem, the last participant interviewed, clearly describes and explains his identification with "Ausländer" (foreigners). It also came as a surprise that Hans considers the praise of his seemingly native proficiency in German language as an insult (Hans, Interview1, 2012). Due to the multiple interview method, mistakes, like omitted sets of questions, could be easily corrected in the subsequent interview. There is only one woman amongst the five participants. Due to the fact that I am female, I expected originally, that women might be more responsive participants and trust might be established more easily. Although I approached more women than men (>10 women), only one was prepared to take part in the project. This suggests that there may be a gender issue in the subject, which puts women off. Research shows however, that German-Turkish women more frequently feel at home in Germany (49% Germany and Turkey, 15% Germany only) than men (40% versus 14%) (Info GmbH, 2012), so it is unlikely that they would refuse for social identity reasons. Language issues may be neglected, as all potential participants speak German well.

Finally, the subject "financial investments" may be less relevant for women than for men. Actually, women are indeed less interested in financial investments than men, but only to a small extent (Prognos, 2006). Also, over a quarter of German women (28%) do not take investment decisions (comdirect AG, 2011). In a family context Morin & D'Vera (2008), find that more men (30%) than women (26%) claim not to manage the household finances. In most cases, however, both spouses participate in investment decisions (Morin & D'Vera, 2008; Hopper, 1995). Therefore, gender is unlikely to explain women's reluctance to participate in the study.

An analysis of the acquisition process of participants reveals one key success factor: All potential participants approached by individuals originating from their work environment, consented to participate. Those asked by friends all declined or did not respond to the request - except the only female participant. Indeed, my network seemed to be more reluctant to ask personal friends rather

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<sup>18</sup> Nowadays, the term „Ausländer“ is not politically correct any more. Officially, it is „Menschen mit Migrationshintergrund“. Literally translated: „people with migration-background“.

### III. METHODOLOGY AND METHODS

than people they originally met at their workplace. In a workplace setting, these Germans were prepared to talk to their colleagues in person and remind them to get in touch with me. In exclusively private settings, they only forwarded my email and did not want to talk to them about the subject in person. The actual gender distribution amongst study participants is therefore explained by my professional network being predominantly in the male dominated financial services industry.

6. Types and varieties of data: The principal type of data comes from the interviews, with the exact interview transcripts forming the basis of analysis. In addition, I wrote postscripts after the interviews in order to keep track of my immediate impressions of the atmosphere. In addition, I kept research journals, in which I noted in detail for example the acquisition process of my participants. This way, the reason for difficulties in finding female participants could be identified.
7. Data collection and data recording: Data was collected by means of semi-structured qualitative interviews. The interviews were recorded and transcribed.
8. Data coding and data organization: Initially, I tried several approaches. Colour coding Turkish, German and German-Turkish identity does not yield a sensible result. I found summarizing the interviews by means of creating tables with participants' comments on each subject a more promising approach. From this basis, the participants' comments, experiences and feelings are directly compared, clustered and prepared for the Findings chapter. In the Analysis chapter, the data is brought into relation with existing literature.

#### **Sampling**

The size and composition of the sample used for generating data is crucial to research as it strongly influences the outcome.

In quantitative research, the sample is ideally selected in a way that allows generalization, thus achieving external validity (Bryman & Bell, 2007). Qualitative

### III. METHODOLOGY AND METHODS

research, on the contrary, typically focuses on relatively small samples, which should be selected purposefully (Patton, 2002). Thus, the aim is to select information-rich cases for in-depth study, from which issues of central importance to the purpose of the research can be learnt (Patton, 2002). For phenomenological studies, Creswell (1998, p. 64) suggests a minimum of five, Morse (1994, p. 225) of six participants.

Participants need to fulfill a common set of criteria. They have to reside in Germany and be ethnic Turks. They also need to hold some financial assets or at least claim an affinity to financial investments.

Existing research shows that only ethnic Turks exhibit a Turkish social identity (Polat, 1997). Therefore, I exclude ethnic minorities in Turkey, like Kurds, Arabs and Albanians from my research.

In addition to being ethnically Turkish, it is deemed rather important that participants have some experience in financial investments, or at least have thought about it. This led to a sample focusing on rather highly remunerated jobs, thus explaining the sample's focus on business and IT. Very importantly, an interest in German/Turkish identity was required, in order to identify participants who were willing and able to reflect and express themselves in an appropriate way.

There are some aspects which constitute a limitation to the study. As I am not fluent enough in Turkish, the interviews had to be conducted in German language. Therefore, all participants were required to speak excellent German, so there is no variation in language knowledge. As language skills are required for education and occupational success, the sample is homogenously very well educated, thus leaving out the majority of the German-Turkish population. In my sample, all participants have Abitur (A-levels), as opposed to only 12%<sup>19</sup> of the German-Turkish population (Statistisches Bundesamt, 2011, p. 149). On contrast, over a quarter of the German-Turkish population consists of school drop-outs (Statistisches Bundesamt, 2011, p. 148f). It may be suspected, though, that most people with little education do not have sufficient earning-power to get thinking about financial investments.

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<sup>19</sup> Of the 2,458,000 German-Turks, 185,000 German-Turks have Abitur (Statistisches Bundesamt, 2011, p. 149), whilst 654,000 are school drop-outs (Statistisches Bundesamt, 2011, p. 148f).

### III. METHODOLOGY AND METHODS

Due to the fact that I am ethnically German, I do not have access to people who live in a Turkish community and only speak Turkish. My ethnicity likely also influences participant's presentation.

However, my study's findings indicate that the ethnic German group is perceived as a stable high-status group. In this situation, ethnically Turks would be expected to display a strong in-group bias for instrumental reasons regardless of communication context (Scheepers et al., 2006). As I cannot identify a strong in-group bias, my approach viewing the participant as co-researcher and ethnicity may have created an atmosphere of group permeability. In this case, individuals tend to strategically adapt their behaviour and only display in-group bias when communicating to in-group members (Scheepers et al., 2006). Consequently, my ethnicity may have induced the participants to paint the Turkish picture in a less favourable light.

Patton (2002) suggests that a small sample of great diversity yields two kinds of findings:

- (1) high-quality, detailed descriptions of each case, which are useful for documenting uniqueness, and
- (2) important shared patterns that cut across cases and derive their significance from having emerged out of heterogeneity.

I prepared a detailed description of each case, which I used for analysis, yet for confidentiality reasons, only a very brief summary is presented in the thesis. The shared patterns identified are presented in the Findings and Analysis chapters. An overview of the participants can be found in table 20 Overview of the participants" in the Analysis chapter, as it fits the flow of that chapter, which includes a brief overview of and reference to the previous chapters, but does not intend to be overly repetitive.

For producing a suitable sample, which provides meaningful and rich data, the acquisition of participants is crucial. Creswell (2009) suggests the importance of acquiring participants who will be willing to openly and honestly share information. In order to make sure that the participants are prepared to provide this information, individuals who have access to the German-Turkish individuals were used as door-openers. The importance of such key contacts in intercultural recruitment is also

### III. METHODOLOGY AND METHODS

described by Eide & Allen (2005). A recommendation by a mutual acquaintance ensured that a level of trust was established already at the first point of contact. This means of acquisition also made it easier for potential but unwilling participants to decline an interview.

Access to the German-Turkish target group was in fact not easy. As shown in the Gantt chart in appendix 4, the acquisition of participants stretched over a considerable period of time. The first two interviews took place within comparatively short space of time. For these, more than 15 potential interviewees were contacted by a friend via email. The vast majority did not respond at all, and the friend did not feel comfortable intruding their privacy by asking them in person.

Subsequently, I broadened my search range, asking about everyone I met for German-Turkish acquaintances. After having used the obvious contact in the first, not particularly productive round, I found that not many people I spoke to have direct or indirect contact to German-Turks, but finally I managed to find all five participants.

I perceived that the wish to help me to be the principal motive for participating in my research. As soon as I got in direct contact with the participants, they were very positive and supportive. However, all of them are busy, so finding a time for the interviews proved a bit cumbersome and took several attempts. First interviews were much easier to get than second interviews, and agreeing a time for them during the first interview proved most productive. Otherwise, it required numerous emails and phone calls to nail participants down, which is reflected in the occasional large gaps between interviews. Interviews outside the Munich area happened much quicker than local ones, because I provided a very limited number of suitable dates.

Establishing a snowball network was offered by some participants, but did not work out. Snowballing also does not make sense in order to ensure anonymity. Due to the fact that in-depth interviews with a small number of participants were conducted, participants who know each other can easily identify each other, which might have prevented them from speaking openly.

### III. METHODOLOGY AND METHODS

With this process, only individuals, who are generally prepared to participate in the interviews, were acquired. Nevertheless, they were provided with written information about the purpose of the research and a rough estimate of the time that would be required of them. They were given the option to withdraw their consent at any time. During all interviews, only I and the participant were present.

Finally, I had to decide when to stop sampling. Guba (1978) addresses criteria like exhaustion of resources, overextension and emergence of regularities. As each participant was interviewed for several hours, the detailed transcription was time-consuming and the amount of data collected was substantial. Within the interviews, there were only few occasions of overextension, such as participants going far beyond the boundaries of research. In order not to interrupt the flow of the interviews, this data is ignored for analysis.

When analyzing the data, regularities soon appeared. Although not necessarily matching directly, most phenomena emerged in changing pairs of participants. In addition, patterns complemented each other. For example, the younger participants state that their parents discuss financial investments with their children and seek their advice, whilst the oldest participant always consults her knowledgeable son.

The decision to stop sampling also takes into account the research goals (Hoepfl, 1997), which require an in-depth analysis rather than the production of a large number of factors. In addition, Hoepfl (1997) solicits depth through triangulation of data sources, which is achieved by using data from existing research.

### **3. Research Strategy and Methods**

Having defined the conceptual framework and the qualitative strategy of the inquiry, the strategic approach and the method of data collection and analysis are described in this section. This includes the development process of the interview guideline, which primarily is based on the findings of existing research. In addition, the translation issue from the German original to the English thesis, the sensitive nature of the topic and the cultural background of the participants are addressed.

### III. METHODOLOGY AND METHODS

For the study, first and foremost primary data is used in order to answer the research questions. Secondary data identified in the literature review is used as auxiliary information, as it is deemed useful.

The primary data was obtained by means of semi-structured multiple face-to-face interviews. Long interviews are typical for phenomenological studies (Creswell, 1998). The advantage of multiple interviews is that the researcher can gain a deep insight into the participants' full story about their social identity and their decision-making process with regard to financial investments.

#### **Interview Guideline**

For the original German language interview guideline and an English translation, refer to appendix 1.

The interview guideline provides more structure to an interview than in the completely unstructured and informal conversational interview, while maintaining a relatively high degree of flexibility (Patton as cited in Rubin & Babbie, 2001). In exploratory research, flexibility is crucial, but Witzel (2000) suggests nevertheless an interview guideline is helpful to ensure that the interviews can be compared. This line of argument is taken on, so semi-structured interviews were conducted. Thus the researcher can make full use of the built-in flexibility, asking for clarification, examples and suitable follow-on questions. As a consequence, the interviews varied, yet it was ensured that the core issues were explored in all of them.

Although the literature review shows a significant research gap, it also provides data in areas surrounding the research subject. From this existing research, the elements identified in the list below can be used as a basis.

There is a lot of research on German-Turks' social identity. The findings of the relevant research are used as a basis to develop the interview guideline. Nevertheless, the interviews are conducted in a sufficiently open manner to allow for further patterns to emerge, which are only relevant in the financial investments context.



### III. METHODOLOGY AND METHODS

The first part of the interview guideline, which addresses the participants' social identity is fed by the following studies:

- Significant inspiration for the interview guideline is taken from the quantitative questionnaire about social and cultural identity of 2<sup>nd</sup> generation Turkish migrants in Hamburg (Polat, 1997). From there, and from Bohner, et al.'s (2008) experiment, the idea is used to ask participants about German and Turkish stereotypes and utilize these for self-stereotypization. For example, Polat's (1997) questionnaire asks respondents to write down three Turkish and German stereotypes respectively, which is also implemented in my study's interview guideline. Due to the qualitative nature of the research, participants could be encouraged to elaborate on the stereotypes and share their thoughts.
- In spite of not using social identity theory as conceptual framework, the research about collective identity of Turkish migrants in Germany highlights numerous useful themes, for example perceived differences between Turks in Germany and Turkey (Sackmann et al., 2001). The perceived differences are implemented in the interview guideline, where participants were at first asked about Turkish stereotypes, followed by their applicability to Turks in Germany and Turkey. In the qualitative part of their study, Sackmann et al. (2001) also identify membership criteria of the Turkish group and factors relevant for maintaining Turkish culture (refer to table 9 and 10 in the Literature Review chapter), which feeds into the interview guideline.
- The "ethnosizer" developed by Constant et al. (2006) measures ethnic identification by means of commitment to each country. The fact that it was developed and used for immigrants from various countries adds to its reliability. Identification with country of origin is also mentioned in Gezici Yalçın's 2007 study about collective action and Verdugo & Mueller's (2008) analysis of homeland identity.
- From the quantitative study about naturalization processes among so-called labour migrants in Germany, the indicators for naturalization are integrated in the interview guideline (Diehl & Blohm, 2003).
- In addition, a questionnaire researching personal and social identity of parents and youths provides some useful contribution to the interview guideline (Schmidt-Denter & Schick, 2005). That questionnaire relates to a working

### III. METHODOLOGY AND METHODS

paper, which is excluded from the literature review, because results from various ethnic origins are presented together (Schmidt-Denter et al., 2005).

- Finally, discrimination comes up in most research, and is the key theme of two studies (Salentin, 2007; Skrobanek, 2009). Therefore, it is included in the interview guideline.

An overview of the studies' key themes can be found in the Literature Review chapter.

For the second interview, about financial investments, a list of investment products was shown to the participants, who were asked to comment on each of them. It provides a guideline for the research protocol, making sure that all products are discussed. The application of the protocol ensures that all issues relevant for the research question are addressed, thus enabling consistency across the interviews (Patton, 2002). Nevertheless, only a small number of items on the list were relevant to the participants.

The list of investments provided by the quantitative studies of Hayen, et al. (2005) as well as Sauer (2000) is used as follows:

- Property in Germany
- Property in Turkey
- Savings account in Germany
- Endowment policy in Germany
- Private pension insurance in Germany
- Building saving agreement in Germany
- Investments in private companies in Germany
- Savings account in Turkey
- Investment funds in Germany
- Securities / equities in Germany
- Investments in private companies in Turkey
- Building co-operatives in Turkey
- Savings account with the Turkish Central Bank
- Government bonds with Turkish banks
- Government bonds with German banks

### III. METHODOLOGY AND METHODS

- Interest-free investments in Turkey
- Securities / Equity in Turkey
- Gold / Jewelry
- Investment funds in Turkey

It has to be noted that the list, as taken from the mentioned sources, does not fit the common structure used for describing and distinguishing products. For example, “securities” usually include equity, bonds and derivatives. Therefore, government bonds do not make sense as a separate category, whilst corporate bonds would rather fall in the “securities / equities” section. Nevertheless, I decided to use the list as it stands for two reasons. First of all, the qualitative data obtained in the interview, can be compared with the results of the quantitative part of Hayen et al.’s (2005) study. Following this, the new data can be put into context. In addition, the items might have proven meaningful for participants. However, several participants challenged the list, showing their literacy in financial investments.

The social identity section of the interview is structured in a way, which should at first establish contact, then generate story-telling and finally aim at comprehension, as suggested by Witzel (2000). In order to enter into the conversation, the interview guideline starts with background information like citizenship, time of residence in Germany, place of education and family residence. For example, I asked for the participants’ citizenship, which is per se a closed question. From the answer, the considerations around the citizenship decision were explored, disclosing the participants’ view.

To get a full picture, participants were encouraged to give concrete examples of experiences and biographical episodes. This proved particularly insightful when talking about German and Turkish stereotypes. In order to get access to emotions, both a German and a Turkish flag were shown in A4 size. This idea is taken from participants at Sackmann et al.’s (2001) study, who claim that Turks “stand under the flag”<sup>20</sup>. Participants were asked for their feelings with regard to the flags. This encouraged them to talk about personal experience.

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<sup>20</sup> Refer to table 7 (Membership criteria) in the Literature Review chapter

### III. METHODOLOGY AND METHODS

In addition, general exploration hooked into the participants' biographies. For example, a newlywed participant was asked for his ideas on baby names (Turkish vs. German ones). This question would have been unsuitable for the widowed grandmother, the singles and the participant who had stated that he was not to have children.

Ad-hoc questions were necessary when participants left out topics, which were needed to secure comparability of the interviews. For example, Hans had touched most topics of the interview guideline after just having been asked about background information (Hans, Interview1, 2012). Nevertheless, it was necessary to go back to the topics in order to achieve consistency across the interviews. Repeating questions also help to achieve the desired detail on the topic. Elaborating on statements furthered participants' self reflection and created opportunities to correct any insinuations made by the interviewee. For example, Hans claims that he is angered by compliments on his German language skills (Hans, Interview1, 2012). As I did not understand the negative reaction on a positive comment, I asked for explanation several times until I understood the reason.

#### **Translation**

The Findings and Analysis chapters are based on the original German language data. I only translate them for the final version of the thesis. This is to make sure that as little meaning as possible is lost in translation. Translation is vulnerable for mistakes and sometimes accurate translation is impossible. Nevertheless, I attempt to carry across style and tone of the language. For example, any unusual or peculiar construction of sentences is mirrored in the English translation. This way, in most cases, an adequate translation is identified. Where this proves impossible, I tackle the issue with detailed description.

In addition, I asked a bilingualist to ensure accurate translation. The bilingualist was fully briefed on the topic and on what to expect from the data. The translation accuracy of the key patterns and themes were checked against transcripts.

For translation examples of interview quotes, refer to appendix 5.

#### **Sensitive subject**

As several very private subjects are addressed, it seems sensible to classify the study to have a sensitive subject. This has to be taken into account for the research design, in addition to complying with the Principles and Procedures Research Ethics Handbook approved by the University Research Degrees Committee (University of Gloucestershire, 2008). More information on ethics can be found in the respective section below.

Several of the factors influencing social identity often are not openly discussed, even amongst friends. For example, one classical taboo subject is religion. In fact, one participant declines to comment on that subject for privacy reasons. Other examples for sensitive factors observed are elements in family history and conflicts that people rather choose not to relate. Avni, who talks freely about a large number of relatives, mentions that he is married only towards the very end of the interview (Avni, Interview 1, 2012). Cem (Interview 1, 2012), who stresses family loyalty, much later mentions his parents' divorce.

Moreover, the research participants speak about their experience with financial products, their providers and sales organizations, all to be regarded as sensitive subjects. Even though no numbers regarding personal income, accumulated wealth and savings potential, et cetera are discussed, some impression about their financial situation cannot be avoided. In addition, perceived or real lack of knowledge regarding investment products may also be regarded as sensitive by the participants and could lead to embarrassment.

Two subjects identified in the literature are omitted: collective action and politics. Apart from the fact that they are disregarded in most existing literature, it seems unwise to include another sensitive subject. Yet, participants are asked about potential membership in Turkish associations/clubs ("Vereine"), which would have served as a starting point for more questions. No participant mentions anything in that area. Hans openly talks about his political opinion, however rather in a global context (Hans, Interview1, 2012). Judging from their stories, it seems unlikely that anyone would engage in collective action or politics.

### III. METHODOLOGY AND METHODS

In order to overcome the obstacles coming through sensitive subjects, a set of techniques is used:

- ask indirect questions
- do not ask for numbers, names of individuals and institutions
- ask sensitive questions towards end of the interviews
- omit subject, if the respondent refuses to comment on a subject or appears to be uncomfortable.

#### **Cultural aspects**

By definition, the participants have Turkish roots; therefore the research design has to cater for potential cultural differences. In spite of the fact that the majority of the ethnic Turks living in Germany were born and/or socialized in Germany (Statistisches Bundesamt, 2011), many aspects of original Turkish culture still prevail to date. This can also be attributed to the fact that the worker-migrants arriving in the 1960s and early 1970s came from rural and traditional parts of Turkey (Herbert, 2001). There, life was hard and survival depended on mutual support and strong family ties (Herbert, 2001). Family structures, which were considered backward in urban Turkish society of that time, were translocated to Germany and preserved there over time (Kraus-Weysser & Uğurdemir-Brincks, 2002). The subsequent generations have also been influenced by the more liberal traditions of their ethnic German peers; notwithstanding, German-Turkish culture is significantly different from the German majority culture (Sachverständigenrat deutscher Stiftungen für Integration und Migration, 2010). Therefore, the cultural aspect is considered in the research plan.

As all participants are spending a large part of private and professional life within German culture, my genuine interest and an open mind sufficed to establish a positive atmosphere. Yet, it is necessary to invest time and energy in building relationship and trust with participants in order to explore the research issues relevant to this. This is more difficult and crucial when researcher and participant do not share the same culture (Eide & Allen, 2005). The difficulties are overcome by means of involving individuals who have a relationship with potential interviewees

and serve as guarantors for my reputation, allowing trust to build more quickly (Eide & Allen, 2005).

#### 4. Research Design

In this section, the research design is presented, structured by the steps undertaken in the course of the research project. In the research process, four main areas are addressed, which are specific issues identified in the literature review, the process of acquiring participants, interviewing and analysis.

To provide an overview, I describe the process flow of the study. For a visual outline refer to figure 6 below.

In the literature review, research gaps are identified. Within the numerous gaps, an area worth researching was identified and formulated into the research questions.

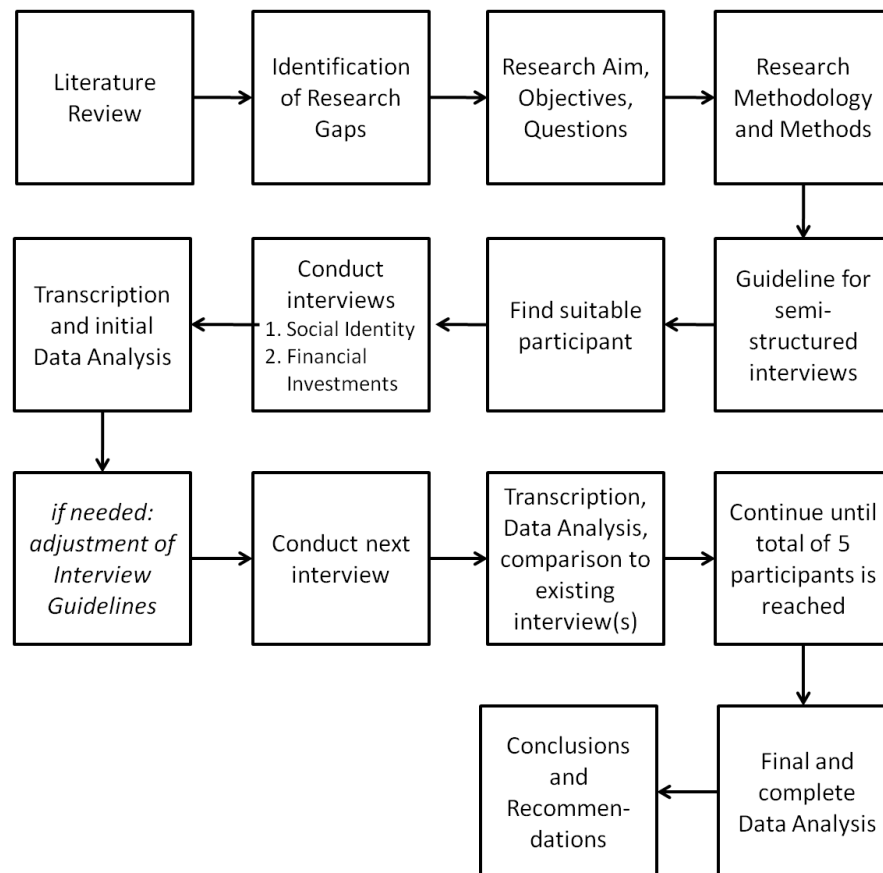


Figure 6: Process of the Research Project  
(Own figure, created for this research)

#### **Interviews**

Accordingly, this study is based on data generated from interviews with ethnic Turkish individuals who live in Germany. Five in-depth multiple interviews were conducted with German-Turkish individuals who have already taken investment decisions.

Both an English translation and the original German version of the interview guideline can be found in the appendix 1. The original version of the interview guideline uses the formal “Sie” address. After having confused formal and casual address in one interview, I produced a version with the casual “Du” address for subsequent interviews.

The iterative process of data collection is described below. For an illustration refer to figure 7.

The first interview provides an overview on the participant’s social identity and investments. After transcription and initial analysis of the first interview, a second interview seeks deeper information and fills any emerging gaps. It also focuses on investments and connections with participants’ social identity that emerged from the first interview and includes issues arising from other participants’ responses.

Subsequently, any newly emerging themes, as well as previously mentioned stereotypes were incorporated in the interview guideline for the subsequent participant. In addition, the guideline was amended individually, asking for clarification and omitted subjects. This process was repeated, until the final number of participants was reached. The reason for this process is to enable me to look at one set of data, subsequently analyze it in conjunction with the next set of data and so on. In addition, this process allows amendments on the interview guideline. This way, comments on previous participants’ views could be obtained, thus generating rich data. In order to get equally good data from all participants, an optional final (third) round of interviews was envisaged, yet proved unnecessary.



### III. METHODOLOGY AND METHODS

Because of this process, the time in which the interviews were conducted, spans from November 2011 to July 2013.

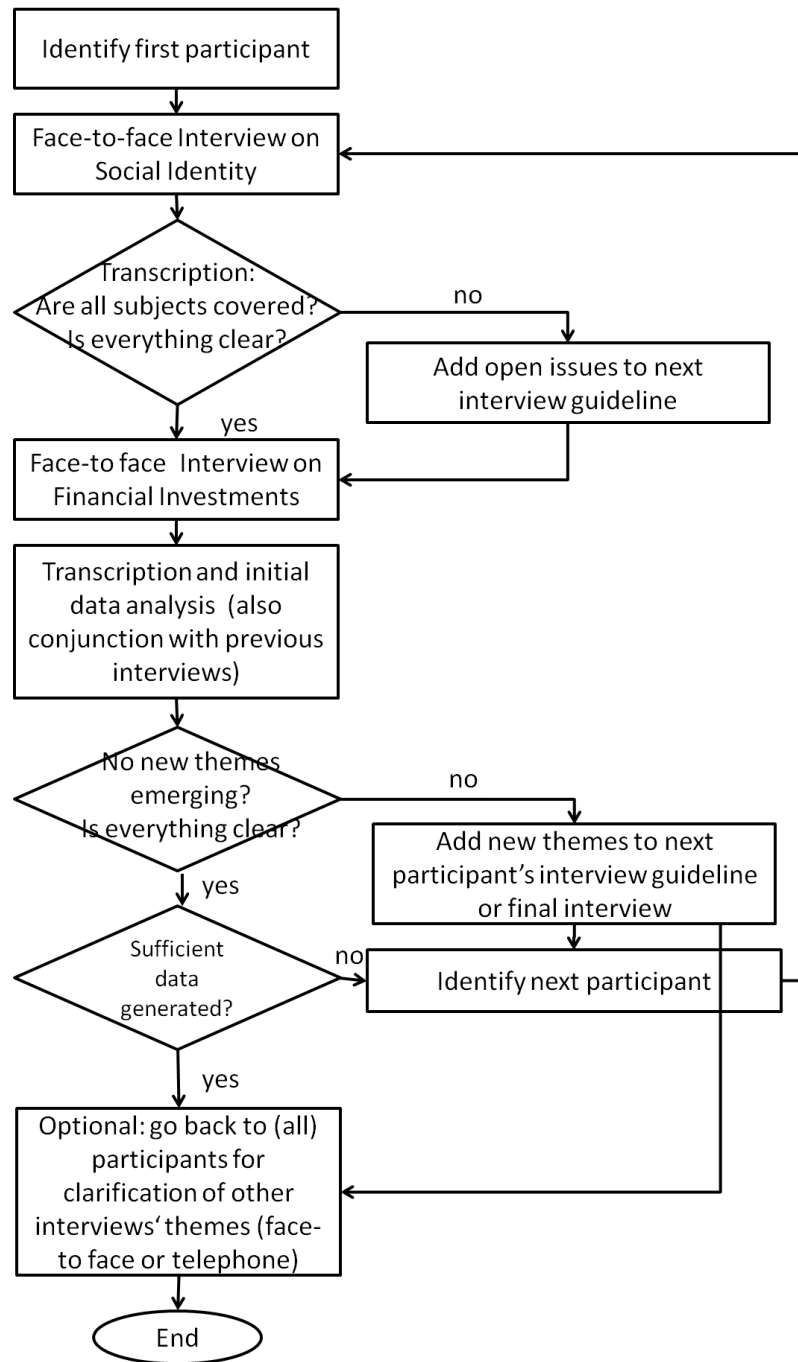


Figure 7: Process of Data Collection  
(Own figure, created for this research)

A lot of in-depth information about numerous aspects around factors influencing social identity and actual and planned investments and the reasons behind the investment decisions was gathered. Therefore, the first set of interviews lasted on

### III. METHODOLOGY AND METHODS

average two hours each. The interviews on financial investments were much shorter, lasting under one hour.

#### **Recording and transcribing the interviews**

Witzel (2000) suggests to record the interviews to allow the interviewer to capture the communication process authentically and precisely, so that the interviewer can concentrate on the conversation as well as observation of the setting and non-verbal communication.

All participants consented to the interviews being recorded. Accordingly the point that the information provided is treated confidentially was re-emphasized.

For subsequent analysis, the entire interviews were transcribed (Witzel, 2000). To enable an in-depth analysis, every word or sound, as well as pauses are documented. The transcripts add to more than 180 pages or 80,000 words. The prolonged involvement with each participant and the contextual approach generated rich data (Bryman & Bell, 2007). The detailed accounts helped me prepare thick description, showing patterns of cultural and social relationships and putting them in context (Holloway, 1997).

#### **Ethical issues**

Ethical issues must be regarded in every research project. The ethical guidelines used to underpin this project are the Principles and Procedures Research Ethics Handbook approved by the University Research Degrees Committee (University of Gloucestershire, 2008).

Ethics need to be dealt with in the research problem, purpose and questions as well as data collection, analysis and interpretation (Creswell, 2009). These are discussed subsequently.

The research problem poses a potential ethical issue, because money is not a matter which usually is discussed with strangers. This potential issue was considered from

### III. METHODOLOGY AND METHODS

the outset of the research and is discussed in the Research Strategy and Methods section, as it has impact there.

Conveniently, financial investments are not a subject geared towards children, so it was clear from the outset that interview participants were to be adults only and the interview guideline was not to contain questions related to children. Participants (except Rose) were unknown to the researcher before the research project started and there is no power relationship between the participant, myself and the person establishing contact between us.

Due to the qualitative nature of the research and multiple in-depth interviews, a lot of information about each of the five participants was obtained. As social identity is explored, many “hard facts” about the participant and their family are revealed in all interviews. With that background knowledge, each participant is clearly identifiable for people who know them. If minor changes (such as places and slight adjustment of dates) were made, identification still might be possible. Larger changes would make transcripts worthless. In addition to the sensitive information, which is described above, some participants speak freely about private matters, which are not suitable for publication. In adherence to the University of Gloucestershire’s Handbook of Research Ethics, the transcripts and tapes (raw data) are only known to me and my supervisors and are kept securely.

The research purpose and questions, which are described above in the Philosophy and Research Questions section, have to be understood by participants (Creswell, 2009). The research purpose asks for understanding, which is closely linked to constructivism, to which ethics are intrinsic, because hiding the inquirer’s intent would destroy the aim of uncovering and improving constructions (Guba & Lincoln, 1994). Deception occurs when representing research as something other than what it is and should be minimized (Bryman & Bell, 2007). To achieve this, all potential participants received an invitation by email, clearly stating the purpose of research and an approximate estimate of the time that was required from them. In addition, I described the project, outlining the conceptual framework and summarizing the interview guideline. Furthermore, I included my motivation for the subject and biographical information. Finally, participants were encouraged to direct questions to

### III. METHODOLOGY AND METHODS

me. At the beginning of each interview session, I asked the participants whether they had any questions regarding any aspect of the project or the researcher. Thus, participants' informed consent (University of Gloucestershire, 2008) was assured.

In data collection, researchers need to respect the participants and the sites for research (Creswell, 2009). Time and place of the interviews were left to the participants' discretion. Interviews took place at the participants' offices or home and my home. Due to recording requirements, I only declined to conduct the interview at a coffee bar. Due to logistic difficulties and cost issues, two of the second interviews were conducted via Skype. This became necessary, as some of the participants and I live hundreds of kilometers apart, and no satisfactory time of meeting and interview location could be found. This was only done, however, as the relationship and trust between us had been sufficiently established.

Participants were informed about confidentiality and anonymity both in writing and orally.

Several participants chose to disclose intimate information, like family conflicts, little secrets, and sexuality, which makes it even more important to protect the participants' privacy (Creswell, 2009). The opposite also occurred, when Rose perceived the question about religion as invasion of privacy (Rose, Interview1, 2011). The right to privacy must not be transgressed in the name of research (Bryman & Bell, 2007). Therefore, I accepted participant's refusal and I did not attempt to introduce the subject at a later stage. Analyzing the data, however, that attitude proves a very interesting strategy within the framework of social identity theory, which I show in the Analysis chapter and illustrate with figure 21.

Participants were offered the opportunity to withdraw their consent at any stage of the interview process or thereafter, if they felt uncomfortable. Any data provided by them would not have been used in the research.

This did not happen, as I successfully managed to establish a positive relationship with the research participants in order to gain their trust. In-between interviews, I

### III. METHODOLOGY AND METHODS

remained in loose contact with my participants and kept them informed about the progress of the research.

Bryman & Bell (2007) suggest establishing trust and reciprocity, so participants were also offered to receive a copy of their interview transcript or work in progress. They all expressed an interest in the finished work, but did not wish to see any work in progress.

In data analysis and interpretation, it is important to protect the confidentiality of the participants. Bryman & Bell (2007) warn that a lack of confidentiality could cause harm to participants and as well non-participants. This is valid for my research, as, for example, Hans reports a family member's lies about money<sup>21</sup> (Hans, Interview1, 2012). Therefore, no reference to real names and places are made in the thesis.

Raw data and work in progress was kept securely and was only available for me and my supervisors. Creswell (2009) suggests destroying the respective data after a reasonable period of time to ensure that it is not misappropriated by others. Therefore, I will delete all audio files, transcripts and work in progress 3 years after the degree has been awarded.

#### **Analysis**

The final step of the research project is the analysis of the data and the interpretation of the findings in order to be able to answer the research questions.

Phenomenological studies aim to understand the participants' perspective on how the everyday, inter-subjective world is constituted (Schwandt, 2000).

Creswell (2009) suggests the data analysis to proceed through reduction, the analysis of specific statements and themes, and a search for all possible meanings. This also requires the researcher to approach the texts (here: interview transcripts), with an open mind, seeking what meaning and structures emerge (Rossman & Rallis, 1998).

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<sup>21</sup> This is also referred to in the Findings chapter

### III. METHODOLOGY AND METHODS

Hycner (1985) provides a set of issues that need to be addressed in phenomenological analysis, which however are not proposed as a cookbook-style guideline. The underlined issues below represent Hycner's (1985) list, which I comment with regard to my study:

1. Transcription: the interviews are transcribed in a very detailed manner, noting every sound and pauses.
2. Bracketing and the phenomenological reduction: I attempt to enter into the world of the participant by means of bracketing meanings and interpretations as much as possible, however being conscious that presuppositions cannot be entirely eliminated.
3. Listening to the interview several times provides me with a sense of the whole, although I personally prefer working with transcripts.
4. Delineating units of general meaning leads to a huge quantity of units because of the broad range of the subjects provided by the interview guideline. In addition, the subjects are general questions on the participants' life-worlds, so meaning could be attributed to many areas within and beyond the area of research.
5. Delineating units of meaning relevant to the research question still results in large numbers of meanings, which however was to be expected from the outset.
6. Training independent judges to verify the units of relevant meaning would have been helpful and could have added to trustworthiness of the study, but was not carried out due to a lack of resources. In addition, this would have breached the above described ethical codes concerning confidentiality and access to data.
7. Eliminating redundancies proves very effective, especially with Hans' data, as he touches on numerous subjects on most questions. In this case, it became particularly interesting to see how often a meaning was mentioned and how this was done.
8. Clustering units of relevant meaning involves identifying a common theme, which unites several discrete units of relevant meaning. This step leaves more room for "artistic" judgment than before (Hycner, 1985). Being conscious of this difficulty, I try to bracket presuppositions as much as possible and concentrate closely on the phenomenon.
9. Determining themes from clusters of meaning: In this step, I attempt to identify central themes emerging from the clusters of meaning identified before.

### III. METHODOLOGY AND METHODS

10. Writing a summary for each individual interview: I summarize the interviews after preliminary analysis, thus identifying any omissions and unclear issues. I perceived summarizing the interviews in tables most productive, as I could later use them for comparing the interviews. This was possible, because the interview guideline contains a number of clearly distinguishable questions.
11. Return to the participant with the summary and themes: Conducting a second interview: Preliminary analysis occasionally results in open issues, which are addressed in second interviews. All participants were not interested in preliminary work, and I had the impression they had granted a lot of their time to the project already. Therefore, I did not ask them to read and discuss a summary and themes identified from their interviews. Notwithstanding, I mentioned the themes when asking for clarification. However, most issues were addressed directly in the first interviews, as I immediately asked for examples, clarification and rephrased answers in order to make sure I had captured the meaning.
12. Modifying themes and summary: As the second round of interviewing predominantly touches on financial investment decision making, only a few modifications on the themes were necessary.
13. Identifying general and unique themes for all the interviews: With every new completed interview series, the data is compared and analyzed, thus adding the data sets one by one. Subsequently, the themes from all interviews were laid out next to each other. This way, common themes across the interviews could be identified. In spite of the small sample size, common themes could be identified. However, individual variations had to be accounted for. Due to the uniqueness of each participant's family, private and professional background and individual personality and experience, several unique themes were identified as well.
14. Contextualization of themes: Finally, the themes are put back into the contexts from which they originally emerged, as and when deemed appropriate.

## **5. Conclusion**

In this chapter, I justify and explain the qualitative, phenomenologic approach applied in my empirical study and describe how I ensure the quality of my research.

In addition to the research gaps in the fields of German-Turkish social identity and investment decisions identified in the Literature Review chapter, I envisage my study to contribute to methodology. Applying an unusual qualitative approach within the conceptual framework of social identity theory offers the opportunity to gain a deep understanding of German-Turkish social identity and investment decisions.

Having presented the methodology used to answer the research questions of my study, the interview findings are presented in the subsequent Findings chapter.



## IV. FINDINGS

In this chapter, I present the findings of the research, compiling the participants' statements on the factors influencing social identity, their financial investments and the decision making and buying process. For an overview of the participants refer to table 20 in the Analysis chapter.

At first, I sketch each participant's social identity in order to provide a general overview. In order to visualize the participants' social identity, a picture with a person and (at least) two chairs, symbolizes German and Turkish social identity respectively. The size and position of the chairs demonstrate the strength of attachment to each ethnic group.

Subsequently, I present the data in more detail, showing the complex and individually differing factors which influence social identity. Finally, I show results on the decision making and buying process of financial investments. In each section, I present vignettes with long quotes, showing particularly meaningful examples. That way, I also give an impression on the way the interviews were conducted. Taking word count into consideration, I choose only one participant's interview for each section, which is particularly suitable to illustrate the respective area. Finally, the chapter is summarized by a conclusion.

For confidentiality reasons, participants' real names must not be used. In order to keep the reader's interest and to find clues about self-definition, I asked participants to suggest a name to be used in this thesis and give a reason for it. The participants' names are described in the order the first interviews took place:

**Rose** suggests using the German translation of a part of her real name.

**Kaan** professes that he actually does not care for the name to be used.

*“But if you wish that I select a name, it shall be Kaan. Why? The name is just sympathetic and I don't connect anything with it.” (Kaan, email, 2013)*

#### IV. FINDINGS

**Hans** suggests a stereotypically German name, which he received as a nickname by some friends. When I asked for another suggestion for confidentiality reasons, he claims “I am quite impassionate, your work, your decision ☺.” (Hans, email, 2013).

**Avni** chose his name, relating to *Avanak Avni*, a well-known Turkish cartoon character, who is a typical little suburb boy (IstanbulCentric, 2012). He writes: “Avni crosses my mind. But you please, please, please have to talk me out of it ☺” (Avni, email, 2013). In a following casual, not recorded conversation, he explains that chooses “little Avni, he’s so funny”. The reason for this name is “because I feel that I am becoming more and more like him”. (Avni, email, 2013).



Figure 8: *Avanak Avni*  
(IstanbulCentric, 2012)

**Cem** did not respond to the name question. Therefore, I decided for a name he mentioned during the interviews. Because of his recent marriage, I asked for baby names. He said:

*“Well, I could imagine a traditional Turkish name, like - like Ali. That’s not going to happen, but I can imagine it in general. Or names like Cem or Cam. - That’s a name pointing to the Alevi direction.”* (Cem, Interview1, 2012)

I use these names throughout the thesis.

### **1. A tale of two chairs: attempt of a visual summary of participants’ social identities**

Each participant’s social identity is unique as described and visualized below.

Rose (f, 65) positions herself comfortably on both the Turkish and the German chair, showing an affinity to both groups. When she deems it useful, she consciously takes the decision to switch between them. When talking about being inflexible (which

#### IV. FINDINGS

she classifies as German stereotype), she adjusts her behaviour to the situation, the way she deems *suitable* for herself.



Figure 9: Rose's comfortable two chairs  
(own figure, created for this research)

Kaan (m, 20) changes chairs (social identities) as he moves ethnic environments. He has two clearly separate identities: his strong Turkish identity is associated with the family and encompasses "home, parents, family, holidays - really wonderful experiences with the family" (Kaan, Interview1, 2011). He spontaneously attributes his pride of the Turkish flag to his education within the family. Subsequently, he states "that I am proud of my ancestors, that they came here and that I stand here now." (Kaan, Interview1, 2011)

He associates his -equally strong- German identity with his own life, school and friends. The German flag is connected with his own success. He feels good ("wohl") in both worlds.



Figure 10: Kaan shifting chairs when appropriate  
(own figure, created for this research)

Avni (m, 45) searches his position with regard to the two chairs, and closely monitors the dynamics. Search for identity is very important for him. Having spent

#### IV. FINDINGS

his youth in Germany, he would have called himself German until 10 years ago. Within the last decade, he has consciously and actively been “moving southward” (Avni, Interview1, 2012) shifting from a clear German perspective to a more Turkish identity. After initially trying the Turkish approach, it has been automatically moving in that direction and he now positions himself in the middle, as early childhood imprint is coming through (Avni, Interview1, 2012). He started this journey rationally, as he found that life in Turkey is better for financially well off retired people. For example, he only recently succeeded in sending his father to Turkey, having convinced him that he can lead a better life with his German pension.

*„My father, I just managed a couple of months ago to ship him to Turkey (...) So, very slowly he allows to be persuaded that his pension, which he is receiving now, allows a better life in Turkey.”* (Avni, Interview1, 2012).

Avni is planning to spend his working life in Germany, and has been financially supporting relatives in Turkey with the aim of potentially using this social network during retirement. He is also actively seeking contact with Turkish people in Germany in order to re-settle in Turkish culture. Today, he has a stronger sense of belonging to Turkey. “It is an inexplicable, but agreeable feeling” (Avni, Interview1, 2012). On the other hand, he calls X-city<sup>22</sup> his home.



Figure 11: Avni looking for his position  
(own figure, created for this research)

Hans (m, 35) focuses on his German identity due to negative family experience in Turkey. He is the only one participant who speaks only German within the family. Compliments on his seemingly native German language skills rather frustrate him, as

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<sup>22</sup> City not disclosed for confidentiality reasons

#### IV. FINDINGS

he dislikes being perceived as an “Ausländer”<sup>23</sup> (foreigner). Nevertheless, his social identity also shows Turkish elements: In international football events, he clearly supports the Turkish team. He also stresses the fact that he would become more Turkish, if he went to live in Turkey.



Figure 12: Hans sitting on the German chair with the Turkish one in the background (own figure, created for this research)

Cem's (m, 40) strong German identity is tainted as people around him often do not allow that classification. Therefore, he categorizes himself as “Ausländer” (foreigner) (Cem, Interview1, 2012). In addition, his Alevi identity seems to supersede the Turkish identity at times. Only in the second interview, after almost two hours, Cem claims to be Turkish after all:

*“Yes, I do feel Turkish. I don't only feel German. I feel Turkish due to my ancestry and because I got a lot of Turkish culture from my parents”* (Cem, Interview2, 2012).

He views German culture as much more homogenous than Turkish culture, which might be due to his Alevi background and his family originating in various parts of Turkey.

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<sup>23</sup> Nowadays, the term „Ausländer“ is not politically correct any more. Officially, it is „Menschen mit Migrationshintergrund“. Literally translated: „people with migration-background“.



Figure 13: Cem creating an “Ausländer” (foreigner) chair close to the German one.  
(own figure, created for this research)

The findings are subsequently presented in detail. The structure roughly follows the interview guideline. The section on stereotypes, which is positioned fairly early in the guideline to encourage the participants’ to reflect, moves towards the end. As the data on stereotypes proved to be less intertwined with the remainder of the data, this structure enables a smoother flow and clearer structure.

## **2. Background Data on Social Identity**

The first part of the interviews consists of questions relating to social identity, the second part focuses on financial investments. The interviews start with an introductory set of background questions about the participants’ personal and family history. Participants were encouraged to tell their story, including reasons for their and their families’ actions, beliefs and emotions.

### **2.1. Citizenship**

The first question is about citizenship. Answers vary in length, due to different levels of complexity and emotional approach.

All participants hold German passports. Each handles the citizenship issue in a different way, ranging from an unemotional, pragmatic approach to finding it hard to decide against Turkish citizenship.

Rose, who is the only one to hold permanent dual citizenship, never had to weigh options. She simply states: “I feel belonging to both” (Rose, Interview1, 2011).

#### IV. FINDINGS

Those, who were born and bred in Germany argue that having spent all their life in Germany, they are not emotionally attached to Turkish citizenship:

*"I personally don't care" (Kaan, Interview1, 2011).*

*"At the time, I changed from the Turkish to the German (citizenship). Yes, and then I only kept the German one. One could get back the Turkish one from the Turkish State, but as I was born and bred here, ahm, - I simply don't bear relation to it." (Cem, Interview1, 2012).*

Emotional attachment to German citizenship seems low:

*"If there was a European citizenship, I would change it against the German one any time" (Avni, Interview1, 2012).*

This goes in line with the pragmatic arguments in favour of German citizenship:

*"The German one. That has been clear when I started Zivildienst<sup>24</sup>. And this is also clear, because, if I want to stay in Germany, I would like to work as a State Employee" (Kaan, Interview1, 2011).*

*"I have mainly German friends, and if you travel abroad with them, it is advantageous to hold the German citizenship. Because, if you move within the EU, it is much easier with the German one." (Kaan, Interview1, 2011).*

Avni describes his naturalization with a sense of sadness:

*ES (Eva Stumpfegger): What citizenship do you hold?*

*Avni: The German citizenship.*

*ES The German one. Only the German one?*

*Avni: The German one – for the German–Turkish one I was two years late.*

*ES: Ah, yes. There used to be dual citizenship.*

*Avni: There was a time, when the whole – was accepted by German authorities. Ah. Yes. That's what I was too late for. No, no.*

*ES: And you decided actively in favour or naturalization?*

*Avni: Yes. – yes. – Indirectly because of, -- that the Turkish citizenship only has been for journeys within Europe – in business was a very big obstacle.*

*ES: Like with visa or such? Had it become too cumbersome to errantly get visas?*

*Avni: Exactly, that was it. And then, finally, came the decision. After many, many years, after I had pushed back the decision. - And again, three years later I learnt that if I had been a little earlier, dual citizenship would have been accepted. That if I had been a little earlier, dual citizenship would have been accepted.*

*ES Did that have only practical, pragmatic reasons or was that a somehow emotional step as well?*

*Avni: To take on the German one, that was more practical at some stage. Had it been, would there be a European citizenship, I would exchange it any time against the German one. – To give up the Turkish one – theeeere, honestly, a very emotional*

<sup>24</sup> Zivildienst: Alternative civilian service for conscientious objectors of compulsory military service.

*thing. – As I had always been pushing it forward since A-levels.*

*ES: And how old were you when you did it?*

*Avni: I have to calculate briefly. --- Mid thirties.*

*(Avni, Interview1, 2012)*

Avni feels emotionally very much attached to the Turkish citizenship, and only gave it up when citizenship proved a serious obstacle for business travel in Europe. He would have preferred dual citizenship, which would have satisfied both the emotional and the practical side. Calling dual citizenship German-Turkish reflects the sense of belonging to both countries and bi-cultural identity, even though for different reasons. The fact that the indecisiveness lasted for a time span of approximately 15 years and the issue apparently surfaced several times shows that emotional attachment weighed much higher than practical considerations.

On the other hand, bi-cultural identity and citizenship does not seem to have been an issue amongst friends and family. With the father's several divorces, the family likely was somewhat dysfunctional, and Avni describes his social environment as IT-people, who do not talk about issues of the real world. This indicates that although Avni's bi-cultural schism must have existed for a significant time, it became manifest only with the practical necessity to switch citizenships.

Although Avni is the only participant to express reluctance naturalize, this is also reported with regard to parents, who could not give up their Turkish citizenship: "My parents could not give up their Turkish (citizenship) and therefore still are Turks." (Kaan, Interview1, 2011) That case may be comparable, as Kaan's parents must be old enough to have been eligible for dual citizenship. However, Kaan also describes the emotional attachment to citizenship and the perceived impossibility to dismiss citizenship as a symbol for group membership.

## **2.2. Migration History**

Rose, the only participant in my study who immigrated at adult age, does not fit the worker-migrant pattern, as she came with a scholarship for a postgraduate research degree. Nevertheless, the pattern continues in a typical way, as her husband joined her shortly afterwards and their son came a decade later and stayed. When asked



#### IV. FINDINGS

where her Turkish daughter-in-law is from, she says “But she was born in Bremen. So, she grew up here.” (Rose, Interview1, 2011)

Cem and Kaan were born and bred in Germany and never lived abroad. In both cases, one parent had been living in Germany before marrying a Turkish national who then came from Turkey to live with them.

Hans and Avni arrived in Germany in their teens, having grown up with their grandparents in Turkey before, whilst their parents had been working in Germany. One of them had spent early childhood in Germany, but was brought to live with the grandparents in Turkey when his parents split up.

*Hans: I grew up in Turkey up to the age of 13, then I came to Germany.*

*ES: And how was that?*

*Hans: That was a huge cultural shock.*

*ES: Mhm.*

*Hans: In Turkey, it was like that. I had my liberties. I grew up with my grandmother. She wasn't that strict with me. And when I walked out of the door, all my best friends were outside and – had sort of waited for me to show up. More or less.*

*ES: Mhm.*

*Hans: And (I) come to Germany, one does not know the language, one goes outside, sees nobody. One has no friends. One cannot find friends, one does not know the language, and cannot communicate. That really was a tough time for me. Until I, especially at school, made lots of mistakes in the language. And children are indeed more HONEST, and, and, that's just a bit mean. Ahm. Hey, see, he cannot pronounce that word etc. And there, one has become quite introvert over time and has not said anything anymore. There's quite different types, one want to talk, and not talk stupid stuff. And the others attempt to assert damn sure with their language, which is ok, too. But I count myself rather to the more serious type. But as I said, that was a very difficult time for me, and also a cultural shock, at any rate.*

*ES: I can imagine that. And how long did that last?*

*Hans: Hm. Yes, well one came. Well, the first year, when I came to Germany, I went to school with my two (female) cousins and my three year younger sister, in the same class. Ahm, that was called multinational preparation class, where basically all foreign children – were thrown into a class, and their primary aim was to learn German. And then they were qualified by the teacher, well you go to Sonderschule<sup>25</sup>, you to Hauptschule, you may go to Gymnasium. Ahm, and ahm, and that was strange in the beginning, with the own sister, in the same, with the own cousins, yes, to attend the same class. And on top, they had arrived a bit earlier than I did, and therefore, they had a bit of a head start. I felt a bit stupid, so, but that stopped over time. It was ok.*

*(Hans, Interview1, 2012)*

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<sup>25</sup> Special school, predominantly dedicated to handicapped children

Hans describes the dramatic break in his life caused by migration. His description of life in Turkey seems like paradise, with a permissive grandmother and a circle of good friends. The moment Hans starts talking about Germany, he switches instantly from the personal and active “I” to a far more impersonal, peculiar-sounding “one”, which already implies that he cannot actively shape and influence his environment. This underpins the stark contrast to being thrown into almost hostile surroundings, and the impossibility to improve the situation because lack of language skills impedes communication and finding friends. The notion of ‘being qualified’<sup>26</sup> by the teacher also bears connotation of passivity, whilst stressing the teacher’s power to sort children into the –predominantly low- types of school. Mentioning the top school type almost comes across like an afterthought, which is not really an option for the perceivedly underprivileged children. On top comes the humiliation of having to attend the same class as his younger sister and the slightly better prepared cousins. However, Hans manages to overcome that nightmare scenario, which he describes with laconic words and short sentences, after having initially used expressive vocabulary. This also indicates that his initial experience is associated with very strong emotions, which subsided with increased language proficiency.

All participants have extended or immediate family in both countries, which could be an indication for potential bi-cultural identity.

### **2.3. “Heimat”**

The German word Heimat is often translated as “home” or “home country”, which does not capture its entire meaning. It is defined as “country, part of a country or place, in which one was born and has grown up or feels at home through permanent residence (often as an emotional expression of close bond with regard to a certain region)” (Duden, 2013). Therefore, the German word Heimat is not translated in the following.

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<sup>26</sup> The wording comes across quite unusual in the German original, too.

#### IV. FINDINGS

In the interviews, I showed participants both a Turkish and a German flag with the purpose of triggering emotions related to symbols of both countries.



Figure 14: Turkish flag



Figure 15: German flag

Most participants spontaneously express a sense of belonging.

This is belonging to both groups „I feel belonging to both.“ (Rose, Interview1, 2011) and spontaneous “Thank God, am I not *heimatlos*“ (Rose, Interview1, 2011). The German word *heimatlos* (the ending -los signifies “without”) also was adopted into Turkish language (*haymatloz*) for Germans, who went to Turkey in exile from the Nazi regime (Museum Erlangen, 2012).

Kaan clearly attributes the flags to aspects of his life. The Turkish flag is connected with his family, whilst the German flag is linked with his personal life:

*ES: What does a German versus a Turkish flag mean to you?*

*Kaan: (long break) Two things. What I connect with the flags? With the Turkish flag, I connect what I have taken from the family. Heimat, my parents, my family -- holidays, really good experiences with the family*

*On contrast with the German flag rather – my life, mhm at school and with friends. When we watched the song of Germany<sup>27</sup>.*

*Well, I rather connect the Turkish flag with me and my family. And the German flag my life and people around me.*

*ES You just mentioned the word ‘Heimat’. Which flag means more ‘Heimat’ to you? Or is it – the same?*

*Kaan: (pause) ---- It is the same, well, how. I do feel well, both with my family and my friends – well indeed.*

*ES Mhm.*

*Kaan: For me, it’s not a national flag with one country.*

*ES: Is it rather the respective environment, family, friends?*

*Kaan: mhm*

<sup>27</sup> Probably German national anthem, which is also called ‘Song of the Germans’

*ES: Do you then connect the word ,pride‘ with both flags?*

*Kaan: (pause) ahm (pause). Rather with the Turkish one. That may also be, because it's from the family, actually educated like that. And I can also say that I am proud of my ancestors in a way that they came here and that I now stand here.*

*ES: And with the German flag, do you also feel pride? Or less, or not at all?*

*Kaan: Ahm... With the German flag? (pause) Yes, too, --- too. But in addition rather with success and --- yes, success. And I would rather connect pride with the German flag in that context, with my own person, what I have achieved here.”<sup>28</sup>*

(Kaan, Interview1, 2011)

Kaan's answer comes quite hesitant, yet with a clear content. He clearly assigns the German flag to his own life and the people around him, who are not family. He defines these to be friends, fellow students and colleagues, who are not ethnically Turkish and therefore can be associated with the German part of his identity. Interestingly, Kaan links German social identity with his own person and achievements. This might mean that he does not feel part of the German group by nature, but perceives the need to make an effort to be admitted to it. Therefore, bi-cultural ethnicity does not come automatically, but requires conscious work. Accordingly, membership with the Turkish group comes naturally with the family.

Cem similarly associates the Turkish flag with his roots:

*“The Turkish flag is more or less - these are the roots, where I come from. Sure, there is some familiarity, if one sees it.” (Cem, Interview1, 2012).*

Nevertheless, in spite of “feeling at home in Germany” (Cem, Interview1, 2012), he has reservations about calling it Heimat, “because one - at least, - how shall I say, one is not always fully accepted” (Cem, Interview1, 2012).

To Avni, the German flag does not evoke any emotions: “Honestly, - the German one nothing” (Avni, Interview1, 2012). The Turkish flag on the contrary is linked with childhood memories (Avni, Interview1, 2012). Asked for today's perspective: “I feel more belonging when I am in Turkey, and there you can see more flags” (Avni, Interview1, 2012). Yet he claims: “In the end of the day, I would see my

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<sup>28</sup> Parts of the quote also used earlier in this chapter

#### IV. FINDINGS

Heimat in X-City<sup>29</sup>” and cannot imagine living elsewhere in the next decade or so (Avni, Interview1, 2012).

Hans spontaneously links the flags with football: “If it’s about football, the Turkish flag is my Heimat at any rate. (laughs) Definitely. That’s never going to change” (Hans, Interview1, 2012). However, if Turkey does not play, his “feelings are for Germany” (Hans, Interview1, 2012).

Yet, he calls both countries Heimat:

*“Very simple. Honestly. I don’t feel as much at home in Turkey, as I have it here now. But that’s because my focus currently lies in Germany.”* (Hans, Interview1, 2012).

Time also limits his attachment to Turkey: “I don’t count myself into Turkey, because I spent more than half my life in Germany” (Hans, Interview1, 2012).

Cem is a pronounced fan of the German football team, as he can much better identify with its immigrant players. Due to his (negative) experience in his youth, he then favoured the Turkish team. The vignette below consists of two quotes. The quote from the first interview required clarification, which was obtained in the second interview. Therefore, they are presented together:

*Cem: When it comes to football competitions, it’s like, if Germany plays Turkey, I’m rather (short laugh) in favour of Germany.*

*ES: Aha.*

*Cem: But that’s not always been like that. In my youth, because of my experience, I rather used to favour Turkey.*

*ES: So you’re kind of a fan of Germany. That’s the first time I hear this.*

*Cem: Yes, indeed I’m definitely Germany fan. Because that there are a couple of players with a similar background, migration, I can rather identify with the German team. That doesn’t have to be a Turkish migrant. But generally migrant, so. Yes.*

*ES: Well, it does not have to be Özil, it may also be Khedira?<sup>30</sup>*

*Cem: Exactly. Exactly.*

*(Cem, Interview1, 2012)*

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*ES: You said that your experience in your youth made you favour the German national football team rather than the Turkish team. Why did you change support? Was this only the migrants in the German team, or was there anything else?*

<sup>29</sup> City not disclosed for confidentiality reasons

<sup>30</sup> Members of the German national football team with Turkish and Tunisian roots respectively

*Cem: ---- Ahm. All right, yes. – But one somehow has tell a long story.*

*ES: Yes. That's ok.*

*Cem: Ahm, ---- ahm, I think, as a child, I had already such a – as a child, long time ago, I didn't realize that there's some difference. Only when, I don't know, I was 7, 8 or 9 years old, I noticed, like step by step, yes, I noticed differences indeed. And therefore, it is between, hmm between German and non-German children, and – also between foreigners and Turks, Belgians, Greek, Yugoslavians, Italians and all such like...*

*ES: (interrupts) If I may briefly interrupt: you didn't even realize beforehand that it...*

*Cem: (interrupts) Not consciously, not consciously at least. When I was a little child, I apparently spoke the first words, until I was two and a half, I spoke in Turkish. And then, I only learnt German at the age of two and a half. I don't know, what it's been like at the time, I don't remember how it's been like.*

*ES: Logically.*

*Cem: Yes. And therefore - . But later, I really noticed relatively late that I – somehow – that there was a difference. And actually a big difference. And beforehand not at all. Probably just negligibilites like Christmas, which we didn't celebrate as BIG like others. Well, but that was – that's never been that much in the foreground. – Anyway, ahm, --- later it's been like, as a youth, that I would have like to have felt German. But I couldn't at the time, because I actually noticed too often that I was put into situation 'foreigner'. You're a foreigner, Turk – and then, one's in a special situation. If one can speak properly, one is something special somehow.*

*ES: Ah yes.*

*Cem: At least it was perceived from the outside, although I know many, who can speak normally (laughs).*

*ES: Actually, I had that before, someone who's really annoyed if someone tells him how well he speaks German. Then he says that should go without saying. I live in Germany, I am German, and why should I not speak German? Is it similar for you?*

*Cem: Yes, well, - kind of similar. Not that I'd get angry, but I have my own thoughts on the matter. Exactly, that's what I think, what's so special about it, I was born and bred here. Of course I speak good German.*

*ES: Yes. – And then, you slowly noticed that it's kind of different here, and you weren't allowed in the German box, felt being a foreigner, and as FOREIGNER, you supported Turkish football or the Turkish national team – or how was that?*

*Cem: Well, there were years, when I favoured the Turkish national team. But then, it's often like one's normally the underdog. I wasn't quite against the Germans, but I favoured the underdog, and that also was the Turkish team. And then, one was, when two things come together, one probably favours the Turkish team.*

*ES: Good.*

*Cem: Well, that also happened in other games, when Germany played another team, - not necessarily Turkey, but even when it was against others, that I did NOT actually favour Germany.*

*ES: Well, like Italy, did you then favour Italy? Because you also had Italian friends?*

*Cem: Yes, exactly.*

*ES: Although they're not really the underdogs in football.*

*Cem: No, not really. One happened to find them sympathetic. And because I also got along well with Italians.*

*(Cem, Interview2, 2012)*

#### IV. FINDINGS

Although the above quote seemingly takes a long detour to early childhood and youth, it shows very well that lived experience influences perceptions and attitudes over time. For Cem, it was a conscious insight that his ethnicity is different from the majority's ethnicity in Germany. Throughout his childhood and youth, his experience of being perceived as a 'foreigner', expelled him from his preferred status as 'German'. Combining the preference for the 'underdog' (or low status group), with being rejected from the German group, Cem started favouring the Turkish and other national football teams. However, the fact that he also once favoured the very successful Italian football team makes the 'underdog' argument less valid. However, it shows that sympathy for individual Italian friends and Italians in general are more important than ethnicity. It also shows that Cem and his Italian friends found a common denominator, which unites non-ethnic Germans. This is also expressed by the notion that Cem is now reconciled with the German national football team, because there are several non-ethnic German players, with whom he can identify. This indicates that Germans have opened their fan-group for non-ethnic Germans. Remarkably, ethnic identity is apparently strongly linked with language skills, which however have not proven sufficient to gain access into the German group, probably also because ethnic Germans perceive good language skills to be unusual amongst German-Turks.

Participants were also asked whether they feel attached to a city/town/region in Germany.

Hans claims that it is not simple:

*"I do say that I am a Hamburger<sup>31</sup>. But - I would not insist that I am a Hanseatic. Well, there are certain rules, you must be born in Hamburg the third Generation. (...) These things are completely unimportant for me. I feel a Hamburger, because I know the place well."* (Hans, Interview1, 2012).

In addition, he does not feel accepted as a "Hamburger" by others:

*"If I'd call myself a Hamburger, they say noooo, you're from Turkey. You cannot call yourself Hamburger. Well, all these discussions and, ahm, elitist*

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<sup>31</sup> Literal translation for 'person from Hamburg'

#### IV. FINDINGS

*access et cetera, they're always there, they're walls, in which I am not interested.*" (Hans, Interview1, 2012)

He underpins his claim of independence of what others say:

*"If I'll be in X-city<sup>32</sup> for longer time, I might perhaps say that I'm from X-city. But I'll have to accept it for myself, then, and not because someone introduced some rule."* (Hans, Interview1, 2012)

In this context, Cem does not talk about what other people say or think. He says:

*"I'm from X-Village<sup>33</sup> at any rate. And I'd call myself a dyed-in-the-wool X-Villager. And I would say, when going abroad, I'm a Y-city-er. – But here, near Y-city, I'm an X-Villager and not a Y-city-er. (...) And if someone knows the region, I also say that this is X-Village, that's close to Z-Town."* (Cem, Interview1, 2012)

In spite of being strongly attached to his village in Germany, Cem claims that he also feels German, which is not really accepted by others.

#### 2.4. Pride

In this context, participants were asked whether they feel pride with regard to flags, home country and emotions.

Hans mentions his pride of being Turkish several times during the interviews. However, he also indicates a change in his feelings:

*"I've always been a proud nationalist. Ahhm, but sometime that ended."* (Hans, Interview1, 2012)

He attributes pride to education in Turkey:

*"Definitely one is being educated very nationalistically in Turkey. That is, the education, but not only the education. It's also general. Every Friday, ahm, the national anthem is sung with the entire school. And one shows, that one, hm, is proud to be a Turk. The indoctrination is there, and you cannot escape, if you are not able to somehow take a step back and look at the whole a bit more objectively. Ahm, that is a smooth transition. One is getting this rammed down the throat, and one accepts it. Because it is not being done in a bad way, but it is UNITY, most of all, being fuelled."* (Hans, Interview1, 2012)

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<sup>32</sup> City not disclosed for confidentiality reasons

<sup>33</sup> Real names of places not disclosed for confidentiality reasons



#### IV. FINDINGS

It is noticeable that Hans constantly changes between the distant “man” (translated “one”), “du” (“you”) and “ich” (“I”). His being a proud nationalist is very personal (using “I”), whilst he slightly distances himself from the inability to escape indoctrination and take a step back as a young schoolboy (using “you”) and finally very impersonally showing pride in being Turkish.

School is a common theme, as Cem reports that his mother, who came to Germany for marriage, experienced similar things:

*ES: And, amongst Turks and in Turkey, one can experience national pride quite a bit. – Have you noticed something like that, from ancestry?*

*Cem: My mother is VERY EXTREME in that respect. That was already like that at school, where it was rammed down people’s throats. Ahm, that one has to be proud of things in Turkey, like for example that so many cultures come together there. That food, music and all sorts of things are so highly developed and superior. People are partially – instilled by that, in a manner of speaking, that they have to be proud of that, the Turkish, ahm, history, achievements and so on. And with the epochs. And my mother also always said that: yeees, Turkish music is the best, Turkish cuisine is the best. And then, I always ask: why the best? There is so much else, which is good, too.”*

*ES: But do you like Turkish food and music?*

*Cem: Turkish food: yes! Turkish music – there’s good and bad one, - well, when it comes to music, I’m actually impartial. I listen to it, and I’m not committed to any type of music.”*

*(Cem, Interview1, 2012)*

Cem reports a similar sense of indoctrination of national pride from his mother’s part. Other than Hans, Cem’s mother does not seem to question the superiority of Turkish culture and history, although her views are obviously challenged by her son. Cem himself takes a very relaxed approach. He clearly declines any unreflected sense of superiority. His unconditionally liking Turkish food, but clearly distinguishing when it comes to music preferences leads to the conclusion that he takes a critical approach and judges independently.

Hans, who came to Germany aged 13, takes a step back and un.masks some of the indoctrination experienced at school in Turkey. He criticizes that historical facts are taught incorrectly because of nationalism.

*“I once heard that history is made by the ones who won the war. And, that’s correct. Well, the one who won the war has the power to say what is going to*

#### IV. FINDINGS

*be written down. So, and now that's a bit difficult, and then one questions some things.*" (Hans, Interview1, 2012)

Asked for an example he says:

*„I think at some stage, the Turks called themselves the oldest people in the world who still continue to exist in the same group, in the same shape, as 2,500 years ago. (...) If I look at the Chinese, that's a much older people."* (Hans, Interview1, 2012)

and

*"The story with the Armenians, what's going on now. Well, the Turks say, no, that wasn't like that, we didn't slaughter them. Ok. In any case, it's now the French<sup>34</sup>, who maintain the opposite."* (Hans, Interview1, 2012)

As a consequence, he distrusts Turkish historiography:

*„That's why I ask myself, what distorted perception Turkish historiography has. (...) I can also imagine that there are a couple of nationalists in Turkey, who write such things, which are not 100% correct, exactly because of that pride."* (Hans, Interview1, 2012)

Yet, the distrust is general and extends to other areas, for example the world financial system. This illustrates a certain skepticism, which might result from his migration experience:

*"There's no value behind it. There's nothing behind it. Only the State's empty promise to the Central Bank to pay back this money eventually. (...) I've read too many conspiracy theories about that. And basically, I find it sad that the public is far too little enlightened about the situation."* (Hans, Interview1, 2012)

Yet, Hans is ambivalent regarding Turkish national pride, which also is reflected when he says:

*"Well, I've been living in Germany since I was 13. And, ahm, yes, in the meantime, I also feel more German than that I would feel Turkish. Well, totally honest."* (Hans, Interview1, 2012)

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<sup>34</sup> Hans refers to the conflict between Turkey and France over the French Senate's bill making it illegal to deny that the mass killing of Armenians in 1915 in the Ottoman Empire was genocide (BBC, 2012). There was also massive press coverage in German media.

#### IV. FINDINGS

Asked about German national pride, Hans spontaneously refers to the 2006 football world cup, which took place in Germany:

*“That exists only since 2006. Actually, it wasn’t there beforehand. Well, I’d never seen anyone driving around with a German flag. That was a light bulb moment for me. One - , well, since 2006, one shows flag. And before, yes, German pride, even though it is not lived out with flags, I noticed it, because they are proud of their cars, their technology. And because they always present themselves to the outside that we are punctual, we are willing to work, we have very good engineers, we are scientific, tolerant, and. (...) but - I hear about pride of own achievements again and again.”* (Hans, Interview1, 2012)

Although Hans takes a rather distanced position when talking about German national pride in general, he happily claims:

*“I’m also proud of German cars. Definitely!”* (Hans, Interview1, 2012)

Unlike Hans, who argues passionately, yet hovers around a clear position for himself, Kaan concentrates on assessing his own feelings. Having spent all his life in Germany, he claims that he was educated to be proud and adds:

*“And I can also say that I am proud of my ancestors, in that respect, that they came here and that I stand here now”<sup>35</sup>* (Kaan, Interview1, 2011).

His pride regarding Germany focuses rather on his own success.

Rose declines any comment on pride with gestures and says “thank God I’m not homeless!” (Rose, Interview1, 2011)

#### **2.5. Preferred Place of Living**

Participants were asked in which country they prefer to live and why.

Germany is unanimously identified as the preferred place of living, and all feel good there. Yet, there are some inclinations towards Turkey, but also other non-specified countries. All participants live in Germany only and travel to Turkey for holiday purposes.

Rose would like to live in both countries. Asked for the reason she says:

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<sup>35</sup> Quote also used earlier in this chapter

*ES: If you were free to choose, would you rather live in Turkey or in Germany?*  
*Rose: Both. Each.*  
*ES: In both countries? Yes?*  
*Rose (nods strongly)*  
*ES: And why?*  
*Rose: ---- "I cannot tell you. If I'm there, I miss Germany. If I'm here, I miss Turkey."*  
*ES: Ah, yes.*  
*Rose (laughs)*  
*ES: But do you also partially live in Turkey, or do you only go there for holidays?*  
*Rose: Ahm, holidays.*  
*ES: When you will have retired, do you envisage spending more time in Turkey?*  
*Rose: I don't have time. (laughs) I'm completely busy.*  
*ES: Ok. That means, as you're busy in Germany...*  
*Rose: (laughing) That's only work. Turkey's only to relax.*  
*ES: Ok, such as 'Holiday-Home'?*  
*Rose: Yes.*  
*ES And your perspective in Germany versus Turkey? You said quite clearly that your job perspectives are in Germany.*  
*Rose : Yes.*  
*ES: Mhm, fine. Do you actually feel good in Germany?*  
*Rose: (Nodding strongly) Otherwise I wouldn't be here (laughs loudly)*  
(Rose, Interview1, 2011)

Initially, Rose clearly indicates that she prefers living in both countries. Whilst she cannot give a reason for it, she still misses the country she's not in. This indicates that she feels torn between two countries and clearly perceives the advantages and disadvantages of each. That comment also means that she feels well and has a generally positive attitude towards both countries. Although she is nearing retirement and could achieve a bi-national lifestyle, she claims to be far too busy in Germany. Therefore, Turkey is to remain a place for holidays. Thus, she distinguishes the countries also by means of allocating a type of activity being to either country. Due to her work history and employment situation, it can be assumed that she could financially afford to retire completely and split her time between existing properties in both countries. Her business venture during retirement therefore can be interpreted that she associates Germany with work, and therefore feels the need to keep busy there. In addition, she rates both Germany and Turkey similarly, equally labeling both countries to "only" one activity. This may also be due to the fact that she does not have business contacts in Turkey, whilst having a well-established professional network in Germany. Her dedication to work also

#### IV. FINDINGS

seems a personal characteristic, as she claims not to have been to her Turkish holiday home for several years now.

After a bit of hesitation and reflection, Kaan calls Germany the centre of his life, and also introduces the feel-good factor for his decision. He claims:

*“I would like to live where I feel good. And I’d only say Turkey, if I didn’t feel good in Germany any more. (pause) Even if I hear arguments and clichés here. But I overhear it. But there, I’d also say Germany. I only know Turkey from holidays. Turkey, would I, well, at holidays, if you want quiet.”* (Kaan, Interview1, 2011)

He regards being confronted with negative Turkish clichés in Germany as main disadvantage, but does not link his wish to live abroad with it. He clearly excludes Turkey as a preferred place of residence, also because he does not know everyday life there. This way, he also allocates activities to the respective countries: work is part of Germany, whilst relaxing clearly is Turkey’s domain.

*“I’ve always wanted (to go) abroad, but not lose touch with Germany.”* (Kaan, Interview1, 2011)

Cem definitively sees Germany as his preferred place to live. Although he can picture himself emigrating at some stage, Turkey is clearly not on the list, as there are more interesting destinations and affirms: “That would be emigrating properly. Exactly.” (Cem, Interview1, 2012)

Avni points out the contradictions in his complex considerations. Although he considers X-city<sup>36</sup> as his home, he actively works on paving the way back to Turkey. This includes testing business opportunities in Turkey, maintaining a close relationship with relatives there and even actively managing his father’s re-migration to Turkey. He had thoroughly researched and reflected life in Turkey. Nevertheless, he decided not to re-migrate before retirement, as he does not want to compete with the workforce in Turkey, as they are “younger and fresher. Younger, fresher and significantly better at working under pressure.” (Avni, Interview1, 2012)

The key point however is social status, on which Avni comments:

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<sup>36</sup> City not disclosed for confidentiality reasons

#### IV. FINDINGS

*“That is important, also viewed without emotions. Without emotions is impossible, but with as little emotions as possible. Ah, -- social status is significantly more important for life in Turkey than in Germany.” (Avni, Interview1, 2012)*

As a consequence, he claims that his job as IT contractor does not deliver a satisfactory social status in Turkey:

*“And, someone, who still does not head a company at the age of 40, - either one is retired or heads a company - is socially viewed very badly. I’ve experienced that, too.” (Avni, Interview1, 2012)*

Therefore - for the next 10 years - he aims at achieving financial independence, which can only be done only in Germany.

As a result, it seems that Avni would like to live in Turkey, but his thorough research and reflections brought him to the conclusion that it would be unwise to move to Turkey at this stage. His clearly and stringently presented line of argument leave no doubt about the impossibility of emigrating to Turkey.

In addition, Avni points out that wealth is viewed contrarily in Germany and Turkey:

*“Higher social status results from a certain financial security. That it is not viewed so badly in Turkey than in Germany to have a fortune. - (...) In Germany, one has to be ashamed of one’s money. Simply that one can LIVE much more. With the assets, I work for here, I earn.” (Avni, Interview1, 2012)*

He views social status in Germany not to be perceived as important, and at the same time being negatively correlated to wealth. Therefore, this argument again supports the notion that Germany is the only place to be for the moment. At a later stage, when he expects to be wealthy enough to be disrespected for his money in Germany, Turkey seems to become the better place to be.

However, his well thought-through options, which seemingly lead straight towards retirement in Turkey after carefully defining time (10 years) and money (financial security), suddenly take a different turn. The perspective is not life in Turkey, but all options are to remain open. Avni is planning to decide then, where to spend most of his time. Although focused on a life in Turkey, he considers totally new options:

#### IV. FINDINGS

*“Call it midlife crisis or such like, I can also imagine travelling in a trailer for an extensive period. I’m totally undecided.”* (Avni, Interview1, 2012)

This unexpected turn of argument presents the above considerations in a totally different light. Turkey is by no means the set option, and neither is a bi-national lifestyle. The motif of the trailer could also stand for the search for a place of belonging, as well as independence of business requirements and family obligations.

However, later on it also becomes apparent that retirement does not only mean early and active retirement, but also old age associated with the need for care. This becomes obvious, when Avni mentions his visits to retirement homes in both countries, which made him see Germany in a more favourable light. However, a person with high social status and reputation lives better in Turkey in old age. At the moment, it is the “social face” (Avni, Interview1, 2012), which holds him in Germany.

##### **2.6. Xenophobia / Discrimination**

By means of the preferred place of living, positive experience, well-being and attitude to Turkey and Germany are explored. As participants did not mention negative experience in Germany in that previous section, they were asked directly about any negative experience in an ethnic context. Cem perceives the term xenophobia<sup>37</sup> too aggressive and prefers the term “prejudice”.

When asked whether they had ever experienced xenophobia, responses range from a clear no to concise incidents and general feelings.

Both Cem and Hans report having been discriminated at school. Teachers suggested Cem’s parents to send him to the lowest type of school (Hauptschule) at the age of 10 instead of the highest type (Gymnasium):

*“And then, for example, teachers at school had to give a recommendation. That happened often, that my parents heard: what do your children want at*

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<sup>37</sup> The German term used in the interviews was “Ausländerfeindlichkeit”, which literally translated means “hostility towards foreigners”.

#### IV. FINDINGS

*“Gymnasium”. Send your child to “Hauptschule”. That’s totally sufficient. What do you/they<sup>38</sup> want at “Gymnasium”?*” (Cem, Interview1, 2012)

Hans, who immigrated in his teens, was supposed to be sent to Hauptschule, but his mother successfully fought that recommendation:

*“And my mother had a big problem with that. Because I’d always had good grades in Turkey. And she could not bring that together (...) and therefore asserted herself.”* (Hans, Interview1, 2012)

In spite of initially huge difficulties, he later made it from Realschule (intermediate type of school) to Gymnasium.

Kaan reports the exact opposite:

*“My primary school teacher never gave me up, because in the beginning of primary school, I refused to talk German.”* (Kaan, Interview1, 2011)

Although initially attending Hauptschule, Kaan made his way to Gymnasium years later.

Cem mentions Neo-Nazi Party’s posters being posted before elections, but never had personal contact with any supporters of that Neo-Nazi party.

Avni experienced xenophobia both at school and when working on a project in Eastern Germany.

*Avni: Until I completed my A-Levels – in X-Town<sup>39</sup> -----. It was rather awkward being a Turk. To carry the ‘Turkish being’ out into society.*

*ES: What kind of awkward experiences were there? Or can you say that in general?*

*Avni: Quite in general, ---- the expectations I perceived: That’s some Turk, so he must be impoverished and take our welfare state from us.*

*ES: That’s again envy, money.*

*Avni: At that time, it was a lot about money. And then, when I started studying in Y-Town<sup>40</sup> – the whole society was much more mixed, more international. Surely, university town. – That wasn’t on quite as much anymore.*

*ES: Was that less materialistic? Or did they just not insinuate you as a Turk to be benefit scrounger?*

*Avni: Well, we were all students, so this insinuation wasn’t that strong any more. I actually hardly felt it.*

*ES And have you ever experienced xenophobia directly? I mean, you’re not actually a foreigner.*

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<sup>38</sup> ambiguous in German

<sup>39</sup> One of the larger towns in Bavaria, old university town.

<sup>40</sup> Another one of the larger towns in Bavaria, also with university.



#### IV. FINDINGS

*Avni: In spite of everything, I've also got black hair, black eyes. – I went to Leipzig several times for business, and there I sensed very strong aversion.*

*ES Such like in shops, passer-bys?*

*Avni: Shops, passer-bys. – Less in business, because that was rather a job, which I acquired in X-city<sup>41</sup> and then executed in Leipzig. --- It was most of all the civil society. – For as much as I paint this with a broad brush, but I cannot express this any other way.*

*ES: No, no. It's about your subjective experience. Whatever you say is right. It's not about saying what's objectively correct.*

*Avni: Ok, subjectively. I sensed it as a 'you don't get in' in the Leipzig area. --- And that way, I shuttled between hotel and office. X-city is different in that respect. X-city is more international.*

*ES Do you think that, if I went to Leipzig, that I as a 'Wessi'<sup>42</sup> might have such a problem, too?*

*Avni: Different problems.*

*ES: But also problems?*

*Avni: Problems – I've got several friends in Leipzig, who migrated from the West, who are telling me that the Ossi-Wessi-feeling still prevails until today. – I honestly don't know other towns in Eastern Germany. – I can quite imagine that there's also still – a certain – a certain wall<sup>43</sup>.*

*ES: But you're effectively Wessi and Turk. Is that sort of like a double wall? Or did you rather get the feeling to be pushed in the Turkish corner?*

*Avni: Rather the Turkish corner.*

*(Avni, Interview1, 2012)*

Interestingly, Avni's initial experience of xenophobia refers to money, which he perceives strongly in the town he went to school, and later subsided at university. The two towns bear several structural similarities, so the different treatment most likely derives most likely from Avni's different roles. A schoolboy is associated with his family, whilst though the student's status is usually associated with little money, it is generally not linked with exploiting the welfare system.

As Avni says, money was one of the key issues in his youth. The surroundings' (false) allegation that Avni's family as well as all Turks would exploit the welfare system can be viewed as a key theme to Avni's approach to money. His experience at university made him appreciate more mixed and international environments. He spontaneously also attributes internationality to the city he now lives in, when he talks about Eastern Germany little later.

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<sup>41</sup> Where he lives now.

<sup>42</sup> 'Wessi' is a colloquial term for person from former Western Germany, as opposed to the 'Ossi' from former German Democratic Republic.

<sup>43</sup> Alludes to the wall that separated the German Democratic Republic as well as Berlin from Western Germany.

#### IV. FINDINGS

Triggering the ‘foreigner’ perception in the citizenship way, Avni does not jump on it, but rather links his physical appearance to Turkishness. He views his Turkishness as the trigger to the aversion he experienced in Eastern Germany. Although he claims that West Germans would also have problems, he views these to be of a different nature.

Kaan never experienced discrimination by strangers, and attributes it either to luck or his being a liberal person: “Maybe, I’m lucky, or maybe it’s because of me, because I’m a liberal person.” (Kaan, Interview1, 2011) This is in contrast to Avni’s –though locally clearly defined- experience of discrimination.

Hans had difficulties finding a job after graduating from university, although IT professionals were extremely sought-after at the time. Companies told him that he had taken too long to finish his degree and did not factor in his work experience during that time. He therefore clearly feels discriminated for his Turkish name and is really angry and sad about that.

*“Then - one says, I’ve always felt German so far, -- but now, this showed me, that it’s not that way.”* (Hans, Interview1, 2012)

It should be noted, that Germany issued an anti-discrimination law in 2006, which also sanctions ethnic discrimination by employers (Allgemeines Gleichbehandlungsgesetz, 2006).

Hans also experienced being insulted as an “Ausländer” (foreigner) in the street. Although he reports that people do not perceive him as Turkish, they still recognize him as an “Ausländer” (foreigner).

He also perceives compliments on his native-level German language skills as discrimination, as he dislikes people’s assumption that he might not be able to speak proper German.

However, when friends tell jokes or make stupid remarks about Turks, Kaan and Hans do not take this seriously or laugh with them for the sake of friendship. Hans’ friends allegedly could not pronounce his first name<sup>44</sup> correctly, therefore calling

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<sup>44</sup> Although Hans’ real name is clearly non-German, all letters and sounds exist in German language.

#### IV. FINDINGS

him “the Turk” (Hans, Interview1, 2012). Although he now perceives this as a sort of discrimination, at the time he viewed it as a bonding element.

### 3. Relationships

In-group and intergroup relationships play an important role in social identity theory. Therefore family, friends and non-private relationships like colleagues, tax advisors and doctors were covered. On the one hand, ethnic composition and preferences and on the other hand, conversation subjects, especially financial investments are explored.

#### 3.1. Family

Individuals often have a close relationship with their family, so social identity may be influenced by the family’s ethnic composition and place of residence.

All participants have family living in Germany as well as in Turkey. Most parents and siblings live in Germany, whereas extended family can be found in both countries as well as further countries.

Ethnically, the parents of all participants are Turkish. In the parents’ generation, very few mixed marriages are reported, with only one German stepfather (Hans) and one German “father’s aunt’s son’s wife” (Kaan, Interview1, 2011). In the participants’ generation (excluding Kaan and Rose), mixed relationships and marriages are common.

Hans does not believe that Turks should marry Turks, although he cites studies saying that one should stay within one’s own culture. He believes nevertheless, that the personal side should dominate the decision for partnership and marriage. He thinks that for Turks, who have spent their whole life in Turkey, life in Germany would be too much to ask. Learning a new language as an adult and living in a totally different environment is too difficult:

*“Especially, if I was to choose someone from TURKEY. If she came here, she’d be COMPLETELY STUCK. What should she do here? (...) I think that*

#### IV. FINDINGS

*it is a damn big turning point in a human being's life, and, ahm, I would not want to ask it from anybody."* (Hans, Interview1, 2012)

On the other hand, Hans perceives female German-Turks to be just like German women; they only have met traditional values and traditions, but might not necessarily adhere to them.

*"And, ahm, the (female) Turks, who grow up in Germany aren't different than other Germans, German women, who've grown up here. They have SEEN certain traditional values and traditions et cetera through their parents, but that doesn't always have to be the truth."* (Hans, Interview1, 2012)

Family in general plays an important role for all participants, although there is a clear differentiation between core and extended family. All have a close relationship with their parents, even if they are divorced. Siblings are also considered core family, with usually good relationships.

As Cem's parents never got along well together, it was their sons who promoted their separation.

*"My parents would never have split up unless my brother had promoted it, because it was unbearable."* (Cem, Interview1, 2012)

Nevertheless, he stresses family togetherness, as he has always experienced loyalty and support from both parents:

*"Well, this solidarity never existed between my father and my mother, but only from my mother to us or my father to us. And from my father also to my mother, but not the other way round."* (Cem, Interview1, 2012)

With families living far apart, regular and long telephone conversations take place, for example every Sunday (Rose, Interview1, 2011).

Due to a series of negative experiences with his mother's and his late father's families, Hans has an extremely close relationship with his mother and sister.

*ES: What role does family play for you?*

*Hans: --- Well, totally honest. – I grew up without my father. Because he died when*

#### IV. FINDINGS

*I was seven years old in a car accident, a caravan, in Turkey. And my sister and I lived in Turkey, my parents in Germany. They had had the plan to eventually save money to put them into the position to be able to return to Turkey and open their own business. That was their aim. And, ahm, therefore – it's like that that basically my sister and my mother are very important. The paternal side of my family, there I only had negative experience, a bit. Like, be it that we as orphans were picked on somehow. Or that our hereditary title was, ahm, not respected by them, and that they put everything into their own pockets. And, ahm, be it that they directly confronted us with such a saying, hey, why don't you go home. So, you've been with us for two days. Well, that was it, such a type of visit, cousins. One absolute wanted to see them (ironic facial expression and gesture). Then one also went to one's aunt, they also were with my aunt. Then one also went to my aunt's with the sister. Then, one's being treated like that by them. That one lived with them 3, 4 days. Well, we were there, we had summer holidays, and then, they always said something like that. No, not directly with us, speaking to us, my aunt speaks to her daughter, who says like; don't the two have no home, why are they hanging out here all the time? So. If one hears something like that as a child. When one also knows, that one is growing up at the grandmother's, the mother is in Germany, the father dead. When one hears something like that, then one distances oneself from the family. And then there was a huge dispute with one of my aunts. Because my mother had constructed an apartment building in Turkey. She couldn't do that in her own name. So she did that in the name of one of my aunts. And the aunt did not want to hand that over and blackmailed money from us and so on. Therefore, --- family with mixed feelings. Definitely. The larger part of the family. If now for example – we, my sister and my mother, are everything for me. Mean everything to me.*

*ES: Do you spend a lot of time with them?*

*Hans: Not that much any more recently. The contact has become rarer. I have, I moved out from home at 24. And then, 2006, I was back again. It was difficult for me to move back in home. But I got used to having my mother and my stepfather around me all the time. And at the time, we still had good, very intense contact, but I don't find it sooo bad, that there's again a bit of distance between us now. I have to say. And – I attempt to call as often as possible, but my mother always says it's not enough. I'm an angel, yeeees, but I don't call often enough.*

*(Hans, Interview1, 2012)*

Hans tells the unpleasant part of the family story at great length, detail and drastic words. Initially, he tries to tone the language down, by adding “a bit” after first mentioning negative experience. A little later, the language used (saying ‘one’ instead of ‘I’), shows the attempt to keep distance when describing the Turkish relatives’ rejection. Yet the expressive description clearly reveals high involvement. That experience created a very close bond between Hans, his sister and his mother, whilst interrupting contact with the remainder of the family.

His own behaviour is yet also not totally stringent. Although he attributes highest importance to his mother and tries to call her as often as possible, the mother thinks that he should call more.

Much later in the interview, Hans talks about typical Turkish families in the context of his own experience, thus revealing that he knows about typical Turkish behaviour, but he and his mother consciously dissociate themselves from it.

*“The family, it’s a bit fragmented. And I don’t have too much contact with the people in X-city<sup>45</sup>. Usually it is absolutely typically Turkish, just to take that up again<sup>46</sup>, that one visits each other again and again, that one again visits the aunt, that one has tea together, that one eats together. That’s really typical for Turks. But, my mother didn’t like that. Therefore, we never did that. Well, we actually did it. I know, it quite often happened in my childhood. But, ahm, I believe after the negative experience, which my mother had after my father’s death, that imprinted her so much, that she didn’t want to deal with these people any more. And that kind of transferred to us.”*

(Hans, Interview1, 2012)

Whilst talking about stereotypical Turkish behaviour, which he initially totally rejects for his core family, Hans suddenly remembers instances of visits at extended family members<sup>4</sup>. Subsequently, he classifies his current no-contact as inspired by his mother’s behaviour, which transferred to her children. This lack of contact between family members is usually considered stereotypically German, but Hans argues at length with his own family history, which is a very plausible explanation, too.

All participants report that conversation subjects are every-day-life, how everyone is doing, as well as relationships and worries. The participants were asked to specifically describe whether and how money and financial investments are discussed within the family. There was no prompting for any specific family members, but the definition of family was left to each participant.

#### **Money and Investments as conversation topic within the family**

When it comes to financial investment decisions, family members may play a role, for example when coming up with investment ideas, giving or asking for advice. Therefore, participants were asked whether they talk about money and investing within the family. They were also asked how these conversations typically go and what investments and financial institutions they were talking about.

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<sup>45</sup> City where he spent most of his live and where his mother still lives.

<sup>46</sup> Refers to questions on stereotypes

#### IV. FINDINGS

Rose claims that they usually don't talk about money within the family and answers the questions very briefly: "My son is better informed than I. I rather ask him." (Rose, Interview1, 2011)

Kaan is usually involved in the family financial matters, mainly because he knows best how to write letters to financial institutions:

*"I'm simply better with the subject. When it's about bank or Inland Revenue. Generally. I'm also grateful. The experience that I make there."* (Kaan, Interview1, 2011)

Kaan views his involvement as a privilege, because of the learning experience.

However, he states:

*"Well, financial investments are not talked about any more. (...) Because, they probably didn't see the point in saving money. Because it's not worth it."* (Kaan, Interview1, 2011)

Kaan reports that this development started after the introduction of the Euro, when his parents stopped their endowment insurance policy and sold their investment funds.

Avni claims not to be good at actively managing the family network and is the only member of the extended family who is doing well financially:

*"That's simply due to the fact that I've got surplus funds – and that I'm just about the only one, who's in a position to think about this. – If I don't have anything to invest, I can save my time."* (Avni, Interview1, 2012)

Although he claims not to be good at actively managing the family network and that his family has no need to think about investments, they do talk to him:

*"It does indeed happen, that with my pyramid-scheme-brother, that he first asks me about an investment project in Turkey, about which he heard. (...) Whether I want to participate."* (Avni, Interview1, 2012)

Avni is also regularly asked for money by his relatives in Turkey:

#### IV. FINDINGS

*Avni: Mostly it happens that someone from the cousin-level of the family dug themselves into a financial hole. – And in Turkey, one still does not go to the bank with financial issues.*

*ES: Mhm.*

*Avni: It is – comes from the time when the Banks asked **exorbitant** interest rates. – And – yes, then, then it is discussed, whether one might not borrow something. That's what I told before, when we were having coffee and cake, that I don't have children myself. Therefore, I must per se be swimming in money." (Avni, Interview1, 2012)*

Family members then ask for financial support either by means of a loan or an investment:

*" Well, both the - loan with very, very open pay-back options, for the shop, or the vehicle, which was bought hoping that these relatives would come to their feet financially." (Avni, Interview1, 2012)*

The loans or investments may be disguised as financing business ideas, but both parties tacitly agree that the money is not to be paid back. Avni thinks that this is appropriate:

*"Even it starts sounding as if I'm having a good moan about my clanship. That's not the case." (Avni, Interview1, 2012)*

Turkish relatives also offer investment ideas, like buying golden bracelets or property. His brothers, who live in Germany, on the contrary, rather ask for his advice:

*Avni: At least one or two of my brothers regularly shows the tendency to find a pyramid scheme and to let him catch. --- Ah, and then it's mostly about: how do we get out of there without creating a financial problem?*

*ES: Pyramid scheme: is that rather something like the Konya-Model, Islamic investments, non interest-bearing investments or the normal ones?*

*Avni: Well, **one** of the two is rather, lets himself again and again, or let himself catch by an Islamic group. – And he rather allows them to exploit him as a very cheap labour. – And the other one is rather the usual 'I've got a good acquaintance, who sells insurance policies, and if I now find three more...' – well, that kind of pyramids.*

*ES Aha. So, he attempts to acquire you, telling you that you need another five endowment policies?*

*Avni: Or rather, he learnt something about it. But, mostly the discussion ends like: oops, how can I get out of there.*

*ES He **listens** to your advice? And then...*

*Avni: That's what it's been coming down to, that fraternal advice is being followed.*



#### IV. FINDINGS

*ES: Does it also work the other way?*

*Avni: Yes, definitely.*

*ES: That I see, when they've got an investment idea, no pyramid scheme, that you then ask your brothers and they also say 'mhm. That's good'?*

*Avni. Definitely. Yes.*

*ES: I am getting the impression, that you're somewhat the family's financial guru. Financier, and also.*

*Avni: Yes. Somehow yes. Ahm. That's simply due to the fact that I've got surplus funds – and that I'm just about the only one, who's in a position to think about this. – If I don't have anything to invest, I can save my time<sup>47</sup>.*

*ES: Yes, no need to know about it, if it isn't my problem.*

*Avni: It actually happens indeed, that my pyramid-scheme brother, that he first sees me with respect to an investment idea in Turkey he'd heard about.*

*ES: Well, before he invests and commits himself?*

*Avni: Or whether I want to participate.*

*(Avni, Interview1, 2012)*

The conversation with Avni reveals how financial investments are discussed within the family. Although everyone comes with a clear intention, conversation often goes a different path. Avni does not seem a natural authority, but has achieved his expert status by means of many instances of good advice. In spite of the fact that the remainder of the family does not really have investable assets, their first point of contact is Avni, also because they know his financial situation. It is remarkable that financial investments are discussed intensely within the family, although it clearly comes through that the family is not the clientele for investing and that a lot of the discussion centers on identifying and dealing with unsuitable investments. This suggests that communication on that sensitive subject is not considered sensitive or taboo.

Hans describes his intense involvement in the family's financial decision-making process:

*"In the end of the day, I'm the decision-maker. One can say that. My sister and I always discuss amongst us, when Mum comes along with certain things. My bank would suggest this and that. Then we have a look at everything and advise our Mum to the best of our conscience, that's what you should do and so on But in the end of the day, ahm, my stepfather does not involve himself, because he says it's your mother's money and - if I get*

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<sup>47</sup> Part of the quote also used earlier.

#### IV. FINDINGS

*involved, it looks like as if I somehow do it from my own ---- interest, ahm, profit.” (Hans, Interview1, 2012)*

Although Hans’ (ethnic German) stepfather does not get involved in his wife’s investments, they have a joint account with a local bank and money is no taboo subject.

*“Even my account is there. They can see my account balance at any time, how much I earn et cetera. For me, that’s not an issue. I also know it (their balance and income) (laughs). Fellow students of mine, they don’t know till today, since 20, 30 years, how much their parents earn. I personally find that somehow strange.” (Hans, Interview1, 2012)*

Hans claims that in German culture disclosing one’s financial situation within the family is unusual:

*“Typically German. German. Definitively German. Turks would lay that open. Yes. Yes. They would say it.” (Hans, Interview1, 2012)*

He subsequently describes how his family handles information about their members’ finances:

*“Well, my sister kept that secret for a while. Because my mother should not be able to calculate how much she could save (...). She didn’t tell my mother about 1,000 Euros net (income). Because she spent that money on clothes and holidays, and Mum could have calculated exactly, how much she could have saved during that time, and then could have told her. And that’s what she wanted to avoid.” (Hans, Interview1, 2012)*

Asked whether that scenario is realistic, he generalizes involvement into all aspects of life: *“Yes, yes. My mother involves herself into ALL areas of life.” (Hans, Interview1, 2012)*

Yet both his mother and stepfather mostly follow his advice. In that context, Hans refers to him as his father:

*“They bought an apartment, which is still mortgaged. (...) I try to find creative ways and means that they can retire. And that they can live from what they have without having to worry about financial issues. And because I come along with so many creative ideas and they take me with them to bank meetings, my opinion is very important to them at any rate.” (Hans, Interview1, 2012)*

#### IV. FINDINGS

Although Hans attributes his influence on his parents to his expertise, he also calls it a “*Turkish habit*“ (Hans, Interview1, 2012)

In addition, Hans also would ask his family and friends opinions when it comes for property investments:

*“I’d definitely ask my sister. - My brother in law is an architect. If I had the opportunity, I’d get him to do a survey.”* (Hans, Interview2, 2013)

Cem’s parents always involve him and his brother.

*“They ask us, what we think of it, whether we would do it. Not do it. Then we definitely advise them.”* (Cem, Interview1, 2012)

The process is described as follows:

*“They are addressed by a bank advisor or a salesperson, and have something lying around. And as the two of us look after our parents’ paperwork, we take it and then it is discussed.”* (Cem, Interview1, 2012)

Subsequently, the parents usually follow the sons’ recommendations. Other than Avni, Cem sees investment in family projects critically, as he would focus on returns: *“I’d be very careful and very - ahm, initially very sceptical.”* (Cem, Interview1, 2012)

He prefers a clear separation of financial investments and family:

*„I always try to separate and not to invest with the family, because it causes bad blood. That should be avoided.”* (Cem, Interview2, 2012)

Yet, he goes in line with Avni’s financial support ideas:

*“Yes. If relatives of mine needed some help, and I had enough money to give it away. I’m not there yet. (laughs) Then, I’d be prepared to help. Ahm, yes. But that would rather be support than an investment.”* (Cem, Interview1, 2012)

Asked whether this is specifically Turkish, he reflects both elements of pressure and of the Turkish give-and-take attitude, which includes security:

*“Hmmm. I don’t know right now. ---- Well, I can imagine that people in Turkey somehow feel pressure to invest because of the family-togetherness-feeling. Yes, I can indeed imagine that. Whilst at the same time, if one needs support oneself, one can expect that support from the others, too. (...) It’s both. Both the pressure, this give-and-take, the security.”* (Cem, Interview1, 2012)

He adds as an example:

*“My father very much supported my mother’s family, also my grandfather, because he thought that’s appropriate.”* (Cem, Interview1, 2012)

Yet, Cem clearly attributes family support to Turkey and chooses his words carefully presenting not his own experience, but what he assumes to happen in Turkey.

### 3.2. Friends and Acquaintances

As individuals also may derive their social identity from friends and acquaintances and involve them in financial decisions, participants were asked about their friends, their ethnic background, their conversation topics, and especially whether they talk about financial investments.

Rose has both Turkish and German friends. Their conversation topics range about grandchildren, friendships and families. Money is not discussed:

*“No, no, I’m not interested in that. - That’s their problem, not my problem. My problem is my problem and their problem is their problem.”* (Rose, Interview1, 2011)

This shows the clear differentiation between family and friends. Whilst financial issues are openly discussed within the family, they are clearly a taboo subject amongst friends.

Kaan has both friends in his home town and at university. Conversation subjects cover a broad range, explicitly excluding financial investments:

*“All sorts of things. Parties. University, how we like it. When - Whose birthday’s when. (...) And as we’re talking about money. How unfairly BAföG<sup>48</sup> is allocated.”* (Kaan, Interview1, 2011)

Avni has had an entirely German circle of friends from university days, whom he describes as “nerds”:

*“They are all IT people, and therefore the principal subjects are job-related. (...) It’s really like that, that we IT people hardly ever talk about subjects of the true, real world.”* (Avni, Interview1, 2012).

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<sup>48</sup> BAföG: State student subsidies / loans

#### IV. FINDINGS

In recent years, he has been actively looking for Turkish friends via a social network, also trying to attend their monthly reunion. Conversation is usually “who did what with whom” (Avni, Interview1, 2012). He classifies that as cultural:

*“Which is again the typically Turkish way of talking behind people. Ahm. Exactly that. That’s ACTUALLY always one of the very important subjects.”* (Avni, Interview1, 2012)

As Avni works a lot, his spare time is very limited and he prefers going to the cinema, parties and just talking about everything, mostly with his Turkish friends. They rarely ever talk about money:

*“In general I have the impression, that amongst Germans, one does not talk about money, therefore neither about financial investments.”* (Avni, Interview1, 2012)

Hans has mostly German friends. Contact with Turkish friends from school days has been getting lost over time. At university he met many German friends, with whom he is in much closer contact. They talk openly about money and investing, though superficially:

*“Yes, yes, that is discussed openly. Some are really interested; they graduated somewhat longer ago than I did. They tell that they want to buy a property. Well, or that they want to invest in equity. But it’s not talked about in detail. It’s touched, at any rate.”* (Hans, Interview1, 2012)

For example, they keep on telling a friend the downsides of the area, where he just bought an apartment. Some friends started taking an interest in investing in Commerzbank stock. They ended up losing money, which ended that conversation topic.

Family-internal issues are not discussed amongst friends regardless of ethnicity:

*“Because normally that does not get generally known. Well, a mate does not approach you and says, hey, my mother just gave me a flat.”* (Hans, Interview2, 2013)

Yet, Hans would discuss own property investment plans with friends and even their families. A friend’s parents are tax advisers:

#### IV. FINDINGS

*“They really know a lot about it, let’s say. Financing and other stuff. I’d definitely want to get their opinion about it, because they’re very experienced.”* (Hans, Interview2, 2013)

Cem’s friends are Germans and “Ausländer” (foreigners), amongst them a few Turks. Friends often ask his opinion about investments and mortgages. He believes that there are two reasons: he spent all his working life in the financial services industry and bought a property recently.

He gives examples:

*“Yes, that happened with mortgages. They said, ah, I’ve got an offer from Deutsche Bank and Sparkasse. What do you think about it? I said - you would have to provide me with the paperwork. I’m happy to look at it, and then I can also give you my opinion. With investments, someone got offered an, ahm, what’s its name? Endowment insurance policy from a pyramid sales organization, and then I told my mate, nooo, don’t touch it. Actually, even the name Hamburg Mannheimer International<sup>49</sup> makes me doubt.”* (Cem, Interview1, 2012)

### 3.3. Other Relationships

The interview guideline asked about ethnic preferences in non-private relationships like colleagues, tax advisors and medical doctors.

There is a general consensus that ethnicity does not matter.

Rose says without further explanation: “no, I don’t have an issue with that” (Rose, Interview1, 2011).

Kaan views his approach of judging the individual as unstructured:

*“No, for me it depends very specifically --- how the human being is. There are also bad German doctors or good Turkish doctors. Well, there, on the private side, I’m not quite so - rational. I see how the doctor or banker is.”* (Kaan, Interview1, 2011)

Cem also stresses the importance of an emotional approach to each individual:

*“I don’t care at all. I need to have the feeling that the person - identifies with the job. Well, that they like it and merge into it. That they put really full*

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<sup>49</sup> ‘International’ pronounced in English

#### IV. FINDINGS

*energy into it. And that they're prepared to put time and energy in it for me. - Actually, I noticed that there are good and bad ones in every job. That's the same with banks as with - doctors."* (Cem, Interview1, 2012)

Yet, Cem generally sympathizes with educated immigrants, as he feels some group identity. This way, he enlarges the relevant group by including migrants from other countries, cultures and religion. At the same time, he reduces his peer group by only admitting educated people, showing that education bears more importance than ethnicity:

*"Those, who have a similar background, just like me. Well, if it's for example - Turk, Greek, Italian, or whatever else, who then have a degree just like me and made their way accordingly. It feels like being on one level."* (Cem, Interview1, 2012)

He reports: "I experienced a lot of solidarity between migrants" (Cem, Interview1, 2012) Asked for further clarification, he claims:

*„I don't know, whether that was due to migration history, or whether it happened because of sympathy, but honestly, it does happen occasionally."* (Cem, Interview1, 2012)

Due to personal experience, Hans clearly prefers German professional qualifications, but ethnic background does not matter. Although he stresses the importance of professional qualification, he is conscious of prejudices based on his lived experience:

*ES: Ok, in the non-private area, would you rather prefer Germans or Turks? Like colleagues, tax advisors, doctors – when it's not about friendship.*

*Hans: Well, totally honestly. I'd rather re-word the question. I don't have a positive opinion on Turkish doctors, I have to say. Ahm, that is due to, when I was 8, as I briefly mentioned before, my parents were on holidays in Turkey. And my father died at a car accident. And my sister had a nine fold fraction in her nose. That is, her nose was blocked, she could not breathe freely. And everything came out of the eye. She was 8 at the time. Of course, my mother was troubled and went to the doctors in Turkey and had the whole thing examined. And then, the doctors said that she's too young for an operation. She wouldn't survive an operation. That's what*

*they told my mother. My mother accepted that for herself. Then, as it was, she took my sister to Germany, presented my sister to German doctors. And then they told her: had you left her in that state for two more years, your daughter would have died.*

*ES That's madness!*

*Hans: Therefore, I've got personally no good opinion on Turkish doctors. Therefore, I would, ahm, insist on a German degree in that area.*

*ES: Well, no matter what ethnic background.*

*Hans: Exactly. Definitely. My mother, even though the PISA<sup>50</sup> study's results say something different, I still believe that Germany is a country, where education still has – a very good qualification for me. And I think that's more important than where he comes from ethnically. That may be as well an Iranian. Of course one has prejudices with regard to these peoples because of personal experience. Yes. As I said. - Rather German.*

*ES: And what about tax advisors?*

*Hans: Nooo, I'm quite impassionate about that. Whether he's Turkish or, or, because they all studied the same. Because I know exactly, one can lump all these – uneducated Turkish youths together and say: that's the way they all are. There's also intelligent Turks, who are incredibly creative. Otherwise, one would not see these Turks on TV everywhere, not only the ones in the foreground, but also those, who are in the end titles, on ZDF<sup>51</sup> for example. If one pays attention to the names, script or presentation or director, more and more Turkish names. And – I think that's a very good development.*

*(Hans, Interview1, 2012)*

Whilst Hans concludes from drastic childhood experience with doctors in Turkey that the education system is not good, his mother –albeit being more directly involved- argues that the German education system is not good either. This shows how one event has opposing effects on individuals, based on their lived experience. Whilst it would have been possible to claim that the doctors consulted in Turkey

<sup>50</sup> PISA stands for Programme for International Student Assessment by the Organisation for Economic Co-operation and Development (OECD) conducted amongst 15-year olds. Germany's pupils scored worse than expected when it was first conducted in 2000.

<sup>51</sup> German equivalent to BBC



#### IV. FINDINGS

happened to be wrong for whatever reason, and later chancing upon good doctors in Germany, both Hans and his mother take different lines of argument.

Hans clearly favours the German education system, probably because he values it from own experience. His mother, on the contrary, was educated in Turkey only, so she would naturally not discredit the Turkish education system. As a consequence, Hans uses the experience with doctors in Turkey to exhibit German in-group favourization with regard to the education system, which clearly also admits non-ethnic Germans. By quoting the PISA study, which is unsatisfactory for the German education system, she attempts to defend the Turkish education system, she exhibits out-group discrimination.

In addition, Hans shows signs of in-group favourization regarding German-Turks, who naturally would have undergone the German education system:

*“There are also intelligent Turks, who are incredibly creative. Otherwise, one wouldn’t see all these Turks on TV. Not only the ones, who are in the front row, but also the ones that can be seen in the end credits. (...) And - I think that’s an excellent development. Also in German business.”* (Hans, Interview1, 2012)

Regarding colleagues, Avni admits that until several years before, ethnicity did make a difference:

*“At the time, I would have said that Turks unsettle a team. Because they are, - well - VERY EMOTIONAL (speaks very loudly). And forever call their family.”* (Avni, Interview1, 2012)

He subsequently describes today’s perspective:

*“Today I would rather say: Yes, these are people who show their opinion openly. And look after their life as human being. And calling the family is part of this.”* (Avni, Interview1, 2012)

Avni used to believe that Turks are less productive workers, but with age, he experienced that the typically German pure focus on work is not healthy:

*“Yes, that regulative is ABSOLUTELY necessary. - In the meantime, I’ve come to believe that it improves team performance.”* (Avni, Interview1, 2012)

#### 4. Language

Language is a common denominator for ethnic groups and so should be relevant for German-Turks' social identity. Therefore, participants were asked what language they use in every-day life. This includes workplace, family and friends. They were also encouraged to think about which language they use and prefer when talking about money. This provides information about the link between social identity and financial investments.

All participants speak German in their professional environment and also use English on a regular basis. Turkish is rather limited to some parts of their private life. Participants then use a mixed language based on Turkish grammar with German words sprinkled in. Only Hans, who immigrated at the age of 13 and consciously learnt German, uses German as a basis of the language mix. Rose, who immigrated as an adult does not mention a mixed language.

Therefore, they unanimously profess that they prefer speaking German in a banking context. Living in Germany, they consider products offered in Germany, which are adjusted to the German taxation and legal system, thus producing very specific vocabulary.

Rose, who immigrated as an adult, speaks only Turkish with Turkish friends and her entire family. However, she also has German friends, with whom she communicates in German. As her daily environment is almost exclusively German, she predominantly speaks German. Therefore, she does not allocate a language to money, but rather to the people she communicates with:

*“When I talk to a German, I must speak German. If I talk to a Turk, I speak Turkish about the money. (laugh)”* (Rose, Interview1, 2011)

Avni, who has consciously been seeking Turkish friends, speaks to them in a mixed language based on Turkish with German vocabulary:

#### IV. FINDINGS

*“There are terms like - now someone translate Vorfalligkeitsentschädigung<sup>52</sup> into Turkish! It mostly comes from the context, which is relatively strongly German.” (Avni, Interview1, 2012)*

With his brothers, he attempts speaking as much Turkish as he can:

*“Yes. Well, about entirely private and relationship stuff (it is) purely Turkish. There, I attempt to actively train myself. Ah, other (subjects), if it’s difficult or the mixed language is easier, it’s mixed language. (...) Money, cars. My permanent issue with my other brother. That’s always mixed language” (Avni, Interview1, 2012)*

Cem speaks German in every-day life, but on further enquiry, he paints a multi-faceted picture.

*ES: What language do you use in every-day life?*

*Cem: German.*

*ES: German. Ok.*

*Cem: German. Simple answer.*

*ES: Yes. And with your parents, do you also speak German?*

*Cem: Well, that depends. I mostly speak a mix. They mostly speak Turkish, and following that, I attempt to speak as much Turkish as possible. But somehow, I lack vocabulary, or it’s just too cumbersome. Then, it’s just switching into German. But sometimes I lack vocabulary, or it’s just too cumbersome. Then it just switches to German.*

*ES: Which they also understand?*

*Cem: Obviously. Yes, they do understand that.*

*ES: Mhm.*

*Cem: So, my father not as well as my mother, but my mother at any rate.*

*ES: Well, is it like that, that the basic is rather Turkish, Grammar and such, and that then rather German words flow in, or somehow the other way round?*

*Cem: Well, I’ve rather got the first version. That one attempts speaking Turkish, ahm, but that, if one lacks the words, that one lets German words flow in. Or then, if it’s getting too difficult, one switches completely to German. Because the subject is just too complicated, because I lack too **many** words. And as one doesn’t always want to throw in German words, one changes completely to German.*

*ES: And with your brother?*

*Cem: I always speak German (to him). Unless the environment is not supposed to understand, then Turkish is spoken.*

*ES: Rather strategically than Turkish?*

*Cem: Exactly.*

*ES: With the Turkish friends of yours, do you also speak German to them?*

*Cem: Actually also German. Yes.*

*ES: And – at work probably also German.*

*Cem: Yes.*

*ES: Have we covered the spare time completely? Any Turkish association or so,*

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<sup>52</sup> Vorfalligkeitsentschädigung: indemnity payable to the bank if a mortgage is paid back before maturity, as mortgages are usually fixed over many years in Germany.

*where one could speak Turkish?*

*Cem: I've got nothing in my environment. Well, I'm not a member in any association or so.*

*ES: Just for double-checking, if you talk about money, the principal language is probably German?*

*Cem: Yes. I wouldn't remember the Turkish vocabulary. I do know, what 'equity' means in Turkish, and also what 'bond' means in Turkish. But that's about it.*

*ES: Ok. But like 'settlement'<sup>53</sup>, that's New-German<sup>54</sup>.*

*Cem: Yes, but I also tried frequently, then, ahm, to explain what I did at the Stock Exchange in Turkish, to explain stock exchange trading. But I just lack the vocabulary.*

*ES: Mhm. Mhm. Ok.*

*Cem: Beforehand, I'd have to consult the dictionary, write down all the words – and then I could speak a **little** about the subject. But I need vocabulary for that. Well, my Turkish vocabulary is just far too limited.*

*ES: Is it like the vocabulary, which we called derogatorily 'kitchen Turkish', which is, what one needs at home with the family. But when it comes to average school knowledge, it's getting difficult?*

*Cem: Right, right. That's true.*

*ES: Yes. I experienced that quite a lot. That those, who speak real phantastic German, have broad knowledge gaps in Turkish.*

*Cem: I've definitely got those, too. I was told that I speak Turkish well. But I know my deficits, and that's vocabulary. I also make many grammatical errors, but they're not as grave, ahm, it's rather the vocabulary. That's simply **far** too little, because that one has at home – that 'kitchen Turkish' rather. I've **never** been **able** to speak to my parents about political issues or such things. Therefore, I just don't **know** these words. Neither actively nor passively. Well, in English, one has a rather large passive vocabulary, and a smaller active vocabulary. With Turkish it's rather active nor passive in my case.*

*(Cem, Interview1, 2012)*

Cem's clear and re-affirmed answer is immediately modified when asking for the language used in the family context. The usual communication with the parents starts off in Turkish, sprinkled with German words, and finally moving into German with complex subjects. Cem's principal issue is the lack of Turkish vocabulary, which makes him use German words or switch to German completely. He also attributes his lack of vocabulary to his parents' incapability to discuss complex issues, such as politics, which leads to the conclusion that communication subjects primarily center on every-day life. Cem confirms this by claiming that his passive Turkish vocabulary does not really reach beyond his active vocabulary, which would clearly be different, if the parents talked to their sons about a wide range of topics.

<sup>53</sup> The English word is used in the original interview.

<sup>54</sup> 'Neudeutsch' (here translated as New-German) implies criticism on the unreflected use of English vocabulary whilst speaking German.

#### IV. FINDINGS

The fact that Cem and his brother communicate almost exclusively in German also fits the picture. Interestingly, they use Turkish only for strategic reasons, if they do not wish to be understood by non-Turks. This also implies that they generally move in non-Turkish environments.

When it comes to talking about financial issues, Cem also suffers from lack of vocabulary. However, he made an attempt to explain the mechanisms of the stock exchange in Turkish in the past, but did not really succeed. The fact that he does not take up my subtle hint on the use of English words when speaking about financial issues, can be interpreted as his clearly focusing on the given subject (Turkish versus German language). In addition, it seems that for Cem, language in itself is not particularly meaningful, and serves as a pragmatic means of communication. This also fits the picture that he is impassionate about language in general.

Although he seems to be sorry for lacking vocabulary, Cem does not really come across overly concerned. He is able to communicate with his parents about general topics in Turkish, and as they understand German, there is no need to make an effort and study vocabulary.

Hans also speaks a mixed language to his mother, but the basis is rather German grammar:

*“Nooo, rather, the basis is rather German. And occasionally it slips into Turkish. --- If one speaks German 24 hours a day, one starts dreaming in German. And it’s easy to use the language, if one can express oneself much more precisely than in Turkish language.” (Cem, Interview1, 2012)*

Hans is the only participant to point out that Turkish language is developing fast in Turkey:

*“One must not forget: I finished the development of Turkish language at 13 for myself. And - if I’m in Turkey, and they (use) some certain words, which (reflect) the dynamic of the language, which recently evolved, for example, “image”, they’ve got the French word “imaj”<sup>55</sup>.” (Hans, Interview1, 2012)*

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<sup>55</sup> The Turkish word ‘imaj’ is pronounced like the French word ‘image’

#### IV. FINDINGS

Kaan speaks “rather Turkish” to his parents, and “rather German” to his siblings (Kaan, Interview1, 2011). In the extended family, older first generation relatives speak Turkish, whereas the younger generation speaks German between themselves:

*“But with my aunt, who was born here and my uncle, who was also born here, I speak German.”* (Kaan, Interview1, 2011)

Outside the family, it is German-language only, which even extends to not understanding Turkish names when they don’t fit in the German-language environment:

*“I speak, I think rather in German. Actually, I think mostly in German - because, in my spare time I had a job, working in a freight forwarding business with Turkish lorry drivers (...). At the time, German was dominant. And one can think so DEEPLY in German, that one doesn’t understand Turkish names anymore.”* (Kaan, Interview1, 2011)

Kaan reports that ethnic Turkish bank advisors called him, asking for his language preference:

*“Yes, they ask which language. I always say German. Because it’s about specific issues, so I rather speak German, actually.”* (Kaan, Interview1, 2011)

#### 5. Media Usage

Language is not only actively used in communication, but also rather passively consumed through the media. Asking for media usage, not only the preferred language can be assessed, but also the ethnic culture associated with it.

All participants use predominantly German and English language media, and only occasionally use Turkish media.

Rose reads job-related magazines in German and English language as well as the German daily newspaper for local news. She listens to (German) radio music. In contrast to her generally very succinct answers, she talks about two articles from a recent Turkish newspaper during the interview indicating her affinity to Turkish press as well:

#### IV. FINDINGS

*“Occasionally, I buy the “Hürriyet”<sup>56</sup> for my father. There is a page. (goes to find the paper) A page. Ah, there. A professor writes there. (opens the newspaper) There, “Your health and long life”. That is very good.(...) Ahm, well, I know the content, but I am interested what he writes. Whether it’s exactly the same as I know. And also, I read “Güzin Abla”<sup>57</sup>, it’s very interesting. Youths write about their problems. (...) She’s a very sensible person. Actually, I would decide just like her and give the same advice.”*  
(Rose, Interview1, 2011)

Kaan reads newspapers and magazines in all languages he understands (German, English, Spanish and Turkish) and likes to compare what he reads. He takes a rather academic and studious approach to reading:

*ES: What media do you use? TV, radio...*

*Kaan: Of course. Yes. I’ve even got me a new TV set, because I didn’t have one. After three days. I just couldn’t stand it.*

*ES: Do you also watch TV on the Internet?*

*Kaan: No, no, I don’t like that. --- I also have – when I travel, and there’s a human being at the other end, who talks to me. On can also, for example in an unknown environment, that I don’t like the radio. No music. I need people around me. If not personal, than in town --- walking around. Well, alone, noooo. I don’t like being alone.*

*ES: Yes. What papers or magazines do you read for example? Are these more Turkish language or German language or both?*

*Kaan: Both. Also English, Spanish, and so all languages I speak. Especially and particularly I compare everything I read.*

*ES: Do you also get information about financial investments from the media?*

*Kaan: ---- Yes. Yes. I mostly read Turkish economic news. But most of them in order to get to know the business vocabulary. The vocabulary, I rather lack the business vocabulary. But I read regardless. And, ahm, at some stage, one will understand.*

*ES: If one’s doing it long enough, one will understand eventually.*

*Kaan: But that’s also very important in general. What’s up with Turkey. The level fiscal debt. The same then for Germany. Then, one can also – ahm- excerpt results. How it’s going. And ahm, ---- Which problems that has. --- Or if there are for*

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<sup>56</sup> Hürriyet: Turkish newspaper published both in Turkey and Germany

<sup>57</sup> Güzin Abla: a counseling column in Hürriyet

*example ethnic cultural articles, one can say, too. Then about international understanding. The same.*  
(Kaan, Interview1, 2011)

Reading Turkish news also serves to improve language skills, putting it in line with English and Spanish language media. Kaan additionally focuses on comparing media content, which he views particularly important in order to see how similar issues, for example fiscal debt, are perceived and dealt with in each country. This appears to be a very time-consuming enterprise, which represents Kaan's rather academic approach to social identity. He clearly analyses the differences, which put him on top of the game and allows him to feel at home in both cultures.

TV is very important for Kaan as well. He does not specify what exactly is important to him at this part of the interview, and subsequently claims that real life people are much more important to him than media like the Internet and the radio. By claiming that he does not like being alone may be due to my mentioning the Internet, which often is associated with social networks. Much later in the interview, he explains the outstanding importance of TV, which for Kaan means being together with his family. He talks about watching TV with the family as an integral part of Turkish feasts:

*"We eat, talk, mostly also watch TV together. That's important in Turkish culture."* (Kaan, Interview1, 2011)

Avni predominantly uses the Internet and hardly ever reads print media:

*"Little. Very little. Actually, "Der Spiegel"<sup>58</sup> comes around, because I subscribed to it. But, I get round to reading less and less. - I've got a TV set - occasionally, I switch it on, I think. - But, other than that, I get the main information by means of the Internet."* (Avni, Interview1, 2012)

Although Avni claims to read predominantly German news, he indicates his ongoing shift towards Turkey:

*"Rather German politics. What happens in Turkey is still too far away for me. (...) It is certainly planned. Yes. It's somewhere on the long list of things I want to do."* (Avni, Interview1, 2012)

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<sup>58</sup> German weekly news magazine



#### IV. FINDINGS

In his spare time, he likes going to the cinema:

*„Almost exclusively English films. It emerged from a group from University, that we don't really like watching dubbed films. And therefore, the "Cinema"<sup>59</sup> in X-city has become my principal spare time activity.” (Avni, Interview1, 2012)*

Hans uses: “Internet. - TV. - Radio.” (Hans, Interview1, 2012)

He predominantly uses German-language media:

*“TV: 80% German, 20% English. I like watching English films. Ahm, yes, Internet. It doesn't matter whether it's German or English. I can process content in both.” (Hans, Interview1, 2012)*

Hans only comments on Turkish media after being asked specifically for it:

*„Turkish rather seldom. If I need specifically Turkish information, which I cannot find on other pages, of course I go for Turkish. But that happens very rarely.” (Hans, Interview1, 2012)*

Cem uses TV, the Internet, newspapers and books, mostly in German language. He used the news channel n-tv for learning about novel investment products like CFDs<sup>60</sup>:

*“When they were new, I got the subject explained relatively often in the media. On n-tv<sup>61</sup>. What it is, how it works, et cetera. There were special reports.” (Cem, Interview2, 2012)*

#### 6. Culture and Religion

In order to assess whether and how participants are involved in Turkish and German culture, I asked questions about typical cultural elements, like Turkish artefacts (for

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<sup>59</sup> A local cinema specializing on original, mostly English-language films.

<sup>60</sup> A contract for a difference is a highly risky financial derivative

<sup>61</sup> German news channel

#### IV. FINDINGS

example nazar boncuğu<sup>62</sup>, silver mirror, Turkish-style ceramics), Islamic religious practice and activities during Christian holidays.

##### **Turkish artefacts**

I referred to “Turkish things”, giving nazar boncuğu as an example.



Figure 16: Nazar boncuğu

Mentioning the Turkish nazar boncuğu in her living-room, where the interview was conducted, Rose tells at length the story of each of the numerous souvenirs and gifts from all over the world and seems more attached to the friends, who gave her the presents, than to the artefacts themselves:

*“These are presents from my (female<sup>63</sup>) friends. (laughs) They’re all presents, presents from a friend from Turkey, who’s a professor at University now. The bottom one is from a German friend. (...) And that one, I brought from Pisa. That present is Egyptian. From my daughter-in-law; they travelled to Egypt.” (Rose, Interview1, 2011)*

She adds: “Yes, now I cannot have any additional kitsch.” (Rose, Interview1, 2011)

Kaan does not have a nazar boncuğu, but used to have a copy of the Qur’an at the first own apartment.

*“Even if I don’t read it, I know, it belongs. - My mother guided me there, with education. I experienced it that way. If one had a dream as a child, or also for very small children, one puts a Qur’an on the pillow. - Or if one has a nightmare and wakes up, one takes a Qur’an. - And then she (the mother) prays, so that one can sleep at peace. That was such a - ahm, religious safety.” (Kaan, Interview1, 2011)*

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<sup>62</sup> blue eye, protection against the “evil eye”

<sup>63</sup> In German language, the word ‘friend’ exists in a female and a male form, thus implying that information

#### IV. FINDINGS

Avni has only a few Turkish things at home and describes his range of feelings towards every type of artefact, and finally defines a general rule:

*Avni: Little. - Actually, I've got one or another porcelain plate on the wall. But, as it's so nicely written here (peeks at the interview guideline on the table), no nazar boncuğu, no Qur'an at an important place.*  
*ES: Therefore also no silver mirrors?*  
*Avni: No! You can drive me away with that!*  
*ES: Why?*  
*Avni: Real strong negative conditioning by my father's second wife.*  
*ES: Well, she liked these things, and you didn't like the second wife that much?*  
*Avni: I don't know whether I didn't like her as much, or whether the entire environment wasn't ok. But I cannot do with all that kitsch. Independently of the person, it's not my cup of tea.*  
*ES: The people in your environment, your brothers and also your friends. Do you have the impression, that it means something to them or it's important?*  
*Avni: There's an extremely strong contrast. Those, to whom it means something. That's again mostly the older generation, who are nostalgic towards Turkey. For those, it is HIGHLY important, and their apartments are filled. And then the generation, who have detached themselves from all that, - yes, that's somewhat in between - detached themselves and unimportant - and "oh my God, I HATE that stuff".*  
*ES: And you are rather on this extreme side "I hate that stuff"?*  
*Avni: I'm currently rather on the more extreme side.*  
(Avni, Interview1, 2012)

When it comes to specific types of artefacts, Avni either uses them for decoration, like porcelain plates, or he expresses strong dislike. Although he clearly recognizes silver mirrors as typically Turkish, his association is first and foremost with his own lived experience in the context of his father's second marriage. Yet, he considers Turkish artefacts in general as kitsch, which he does not like independently of his experience.

Therefore, he perceives that the affinity to Turkish artefacts depends on age, which again is linked with nostalgic feelings for Turkey. By viewing himself to be almost on the 'extreme dislike' position, he defines himself as young and non-Turkish. Yet, he adds several caveats to this position, as he softens my summary by using the words 'rather' and 'currently'. This apparent contradiction points in the direction of his frequently mentioned move from perceiving himself to be German to appreciating and enhancing his own Turkish identity.

#### IV. FINDINGS

Hans spontaneously says: “I don’t drive my car with open window, listening to loud Turkish music.” (Hans, Interview1, 2012)

His mother, on the other hand, loves Turkish things:

*“She’s somehow like that, such Qur’an verses on the wall and such things. In order to express religion a bit. And this nazar boncuğu is also somewhat in that number, just as we got them as children. It’s just superstition. For me, it’s superstition. I don’t believe in such things.”* (Hans, Interview1, 2012)

Cem has a nazar boncuğu in his car:

*“My father gave it to me at the time. He said, yes, you need that for your car, so that nothing bad happens. It’s a bit superstition. - Yes. I liked it. And I think it’s a nice decoration. (...) Actually, I don’t know anybody, who believes that it protects from the evil eye. I don’t believe that anybody seriously believes in it.”* (Cem, Interview1, 2012)

Prompted about the Qur’an, he explains the Alevi perspective on religion, but suddenly remembers the Alevi way of showing membership in religious denomination:

*“No, amongst us Alevis that’s again somewhat different. That religious themes are not carried to the outside. Everybody lives it to themselves (...), not by hanging anything on the wall or so. I at least. - Although - you’re quite right. - The Alevis often relate to Holy Ali, the Prophet’s son-in-law. And they often have his picture at home, or some pendants with a scimitar, sword, that does happen. But I don’t have that. Neither does my family, or I ever noticed, honestly. But now, in hindsight, I have seen it frequently. At people’s. But it is clearly there. But I think that means to show – to which religious denomination one belongs.”* (Cem, Interview1, 2012)

#### **Turkish and German Feasts**

I asked what participants usually do at Turkish feasts, without mentioning which ones. Nevertheless, they were generally interpreted as Islamic feasts. Subsequently, participants were asked about their Christmas and Easter activities, in order to get the German cultural counterpart.

#### IV. FINDINGS

Rose celebrates Turkish feasts at home with Turkish friends, but usually does it at the weekend after the official date:

*“Now, for example, it was Festival of Sacrifice, but it was during the week. Then, we celebrated with our acquaintances and such. They came to my house, because my father has difficulties with the stairs.”* (Rose, Interview1, 2011)

Kaan reports a similar procedure, postponing the celebration to the subsequent weekend. Eating and spending time with the family, as well as watching television are key elements:

*ES: Even though you say that it's not that it doesn't matter from a religious view, does it yet bear other aspects, like culture or family?*

*Kaan: With relatives. One receives visitors, one goes visiting. The ONLY point is, that it's not as nice. One does not experience it like in Turkey. One sees it on Turkish TV, and that's NICER than here.*

*ES: Have you ever experienced that in Turkey?*

*Kaan: No.*

*ES: But from TV, you get the impression that it's nicer and bigger there...?*

*Kaan: It's like Easter and Christmas in Germany. But it's not like that. If one can celebrate the feasts here, -- which are celebrated in the parents' country. And ON TOP, no Christmas celebration and no Easter celebration. Uargh.*

*The parents were there at all feasts. Actually at all feasts. I believed in Father Christmas up to a certain age.*

*ES: Aha.*

*Kaan: But we didn't have a Christmas tree as such, but there were presents.*

*ES: Oh, nice. That means, you celebrate the Turkish feasts, isn't it? Sugar Festival and Festival of Sacrifice and such?*

*Kaan: Yes!*

*ES: So would you go home from X-town and Y-town<sup>64</sup> to celebrate?*

*Kaan: Noooo. Everyday life. One is only lucky, if the holiday chances on a weekend. If it doesn't, the celebration is postponed to the subsequent weekend.*

*ES: Mhm. Ok.*

*Kaan: It's a public holiday in Turkey.*

*ES: That would only be a coincidence here. – Ahm. You also said that there were Christmas presents. How did you experience Christmas as a child?*

*Kaan: We got just presents. There were only presents. Actually, there was no decoration, Christmas tree. - Probably, there were only presents, so that we could tell at school what one had received.*

*ES: And how are Turkish feasts celebrated?*

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<sup>64</sup> Places where Kaan lived without his family not disclosed for confidentiality reasons.

*Kaan: That's mainly within the family. And – ahm- one eats together, talks, mostly also watch TV. That's very important in Turkish culture. Ahm. There's programmes – on the occasion of the feast, mostly religious, but there's also historical programmes. History.*

*ES: And all of that wouldn't happen at Christmas and Easter? Eating together and ...?*

*Kaan: No. We only celebrate New Year's eve, that's also within the family. Food is prepared then.*

*ES: Is this similar as it's celebrated in Germany?*

*Kaan: In Germany, one goes out with friends. Or the parents go out with their friends and celebrate away from home. In Turkey, it's become like that in the meantime. But – I learnt to be with the family.*

*ES: And Easter, have you ever somewhat believed in Easter?*

*Kaan: Ahm, no. I've not really experienced Ester. Except my birthday. It's my birthday on Easter.*

*ES: Mhm. – But you also celebrated birthdays? In my experience, birthdays traditionally aren't that important in Turkey?*

*Kaan: - Amongst us? Well, actually indeed. Amongst us, we actually always celebrated birthdays.*

*(Kaan, Interview1, 2011)*

Kaan's experience of Turkish feasts is limited to his own family in Germany and additionally hinges on Turkish TV programmes. He regrets that he has never experienced Turkish feasts in Turkey, which to him seem to be bigger and nicer than in Germany. He seems to be missing a general festive atmosphere, which also goes in line with public holidays. Although religious aspects do not play a key role for him personally, it is culture and tradition that matters most to him. He does not share Christmas and Easter traditions with the majority population, he conveys a sense of missing out.

Yet, as a child, Kaan believed in Father Christmas and received presents. There was no Christmas tree or other decoration, and he suspects that he got presents only to be able to talk about them at school. As none of the usual celebrative activities used to take place, he does not attach emotions with the non-religious traditions (Father Christmas and presents) associated with Christian feasts.

Interestingly, Kaan mentions New Year's Eve as the only overlapping celebration. However, he points out his family's unique way of celebration, which differs both

#### IV. FINDINGS

from Turkish and German way of celebrating. Therefore, for Kaan, his own family's traditions are more important than ethnic or cultural traditions.

Avni celebrates the three main Turkish feasts: "Şeker Bayramı<sup>65</sup>, Kurban Bayramı<sup>66</sup>, and the third one, which name I again don't remember." (Avni, Interview1, 2012)

The only exception is the Festival of Sacrifice (Kurban Bayramı):

*"Where I cannot participate is the Festival of Sacrifice. -- That is - I cannot see blood. - I rather take the opportunity to donate money." (Avni, Interview1, 2012)*

He prefers giving money, because of childhood conditioning. His family is more religious than he is, and the celebrations provide an opportunity to be with the family:

*"And as to Turkish or Islamic grand feasts, I do my utmost to see my relatives." (Avni, Interview1, 2012)*

For Hans, the German holidays<sup>67</sup> are more important than the Turkish ones, because of the timing:

*"And – in the meantime, one has got used to the German holidays, and the Turkish ones somehow don't count. Because, one doesn't get time off, just because one has some feasts due to one's culture. And therefore – I know, for example, all my religious friends pray at the mosque at 8 a.m. on the day. That's custom." (Hans, Interview1, 2012)*

Asked what he would do on Şeker Bayramı, Hans answers:

*"I, well, call mum, and of course visit (her), when I'm around. Otherwise, flying to Hamburg or to Turkey (would be too much hassle)" (Hans, Interview1, 2012)*

Hans' mother likes travelling to Turkey for Turkish feasts:

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<sup>65</sup> Şeker Bayramı: Sugar Feast

<sup>66</sup> Kurban Bayramı: Festival of Sacrifice

<sup>67</sup> Most of the German public holidays are religious holidays

#### IV. FINDINGS

*“My mother very much likes doing that. Actually, she’s also got the time.”*

(Hans, Interview1, 2012)

The mother also organizes the Festival of Sacrifice’s donations:

*“We do it that way: I give Mum money, too. She also collects it from my sister, I think. We send the money to Turkey, have (a lamb) slaughtered there and let it distribute to the poor.”* (Hans, Interview1, 2012)

Christmas is attributed to his (German) stepfather, who loves cooking typical dishes:

*“Christmas is my stepfather. He’s German. And he really loves preparing - geese. He’s always looking forward to cooking geese and always thinks about, whether he should do something new every year or (stay with) the traditional recipes with red cabbage, and we have all this, just without presents and everything.”* (Hans, Interview1, 2012)

His mother finally got rid of the plastic Christmas tree:

*„Yeees, there was an artificial Christmas tree for some time. My mother asserted herself there. It doesn’t exist anymore. (...) Paganism. I mean, - she, - as a religious Mohammedan, practicing, is, hmm. Yes - she celebrates something pagan. That’s a sacrilege. That shouldn’t actually happen.“* (Hans, Interview1, 2012)

Yet, a viable compromise is found within the family:

*“But because of love, she willingly joins in, of course. Cooking a certain menu is not against her religion.”* (Hans, Interview1, 2012)

Cem does not really celebrate Islamic feasts or the Alevi version:

*“Celebrate - that would be exaggerated. I make sure that I congratulate my parents for the two big Islamic feasts. There’s also this Festival of Sacrifice. And then, ahm, I have to think about it. That festival after the fastening, -- Aşure<sup>68</sup>, we call it. - Ahm. Yes. I congratulate my parents, I briefly drive to (visit) my parents. Call my grandmother and wish her a happy feast.”* (Cem, Interview1, 2012)

Cem spends much more time describing Christmas:

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<sup>68</sup> Alevi festival



#### IV. FINDINGS

*“As a child, when I was really little (...) we had a little plastic fir tree with colourful lights. Because my parents did not want to disadvantage us. And they saw, that other children received some great presents. And because we asked our parents: why don't we get anything?, they put presents under the Christmas tree at some stage. But it was not Father Christmas (laughs)”* (Cem, Interview1, 2012)

Later on, Cem's family even had a real tree:

*“We did that for 2-3 years. But with all the dirt from the needles at home, one quickly decided: nooo, we better let it be. It's enough.”* (Cem, Interview1, 2012)

As a consequence, „the tree was discarded, but the presents stayed.” (Cem, Interview1, 2012).

Cem provides three reasons for Christmas presents - a (recent) Turkish tradition, the German environment and participation on the employer's Christmas bonus:

*“But in Turkey, one also gives presents for the New Year. Not in former times. That's a thing, which developed in the past 10, maybe 20 years. I don't know. It would be wrong not to give you anything for Christmas. In addition, they thought, we also get Christmas bonus, from which the children may get something.”* (Cem, Interview1, 2012)

Notwithstanding, Christmas is also emotionally a “big thing” (Cem, Interview1, 2012), as his brother has two children. Therefore, the entire extended family celebrates Christmas at their house together. As Cem's parents are divorced, they used to eat out with the mother one day and the father another day (Cem, Interview1, 2012).

For Cem, Christmas was one of the first things to notice the cultural difference:

*“But later, I really noticed relatively late, that I - somehow - that there was a difference. And actually, a big difference. And before not at all. Probably, it was just negligibilities, like for example Christmas. That it wasn't such a big celebration, like at the others'”* (Cem, Interview2, 2012)<sup>69</sup>

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<sup>69</sup> The quote is from interview 2, which is predominantly on financial investments, but also includes clarifications from interview 1.

#### IV. FINDINGS

Cem is the only participant with childhood Easter activities, although clearly without religious background:

*“As children, we went to search for Easter eggs. We went to the X-garden<sup>70</sup>. There’s a little compound with rabbits. - And when the children came to look for Easter eggs, we also went there and looked for Easter eggs.” (Cem, Interview1, 2012)*

#### Food

Food is an important part of culture, and Muslims are not supposed to eat pork. For that reason, food preference is discussed.

Asked for her preference for Turkish or German food, Rose describes her health-conscious approach to food, which at the same time reveals her preference for Turkish food:

*ES: What kind of food do you prefer? Rather Turkish or German food?*

*Rose: I eat everything. Well, except knuckle of pork<sup>71</sup>.*

*ES: Hmm. Is that for religious reasons, or?*

*Rose: If I see it, I get sick (laughs). If I think about how much fat it has! Wwww (makes sound of disgust and shakes)*

*ES: So it’s rather for health reasons?*

*Rose: Yes, my profession does play a role.*

*ES: Aha, so that’s rather driven professionally than-*

*Rose: I analyze food.*

*ES: Ok, and so you see that it’s unhealthy.*

*Rose: For me, that’s out of question.*

*ES: So what’s your favourite dish?*

*Rose: What’s my favourite dish? Well, I eat everything. Well, - I really like Turkish börek<sup>72</sup>.*

*ES: But this also contains a lot of fat.*

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<sup>70</sup> Name not disclosed for confidentiality reasons

<sup>71</sup> Bavarian speciality

<sup>72</sup> filled pastry

#### IV. FINDINGS

*Rose: It depends on who makes it. And how (laughs loudly). You can do it this way and that way. Or vegetable dishes. We've got many, many vegetable dishes, which taste really nice. And also a bit of minced meat, not so much fat. And such things.*

*ES: So it's more important that it contains little fat and tastes good. Is that more important than it's Turkish or German? Well, then you would not particularly like İmam Bayıldı<sup>73</sup>, because-*

*Rose: (interrupts). Yes, yes. One can prepare İmam Bayıldı also in a different way. Not that much fat. One does not really need to fry it. One can also put it in the oven. And then, it does not absorb that much fat.*

*ES: Aha.*

*Rose: It depends on the method of preparation.*

*(Rose, Interview1, 2011)*

Although Rose stresses twice that she eats everything, she describes her conscious and elaborate approach to avoid fat. Her spontaneous negative example is the typically German dish knuckles of pork. It is the fat in the meat, which causes her disgust. This way, she avoids potential questions about religious aspects of consuming pork. The line of argument may be a consciously chosen to avoid talking about religion, a subject she openly refuses to talk about later in the interview. Rose, who generally gives extremely brief and concise answers, describes her low-fat recipes of Turkish food more intensely than usual. This can either be explained by her professional area of interest, but also as a way to avoid talking around subjects she does not like talking about. Yet, it can be concluded that Rose prefers Turkish cuisine, which is hardly surprising as she came to Germany as an adult. She also expresses her Turkishness with respect to food by using the word 'we' when talking about Turkish dishes.

Avni also dislikes fat meat, so usually does not eat pork:

*"Actually rather indirectly, because I don't like fat meat. Therefore no knuckles of pork. For my part, I would not say that I CONSCIOUSLY keep away from pork. That's rather the result."* (Avni, Interview1, 2012)

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<sup>73</sup> Turkish vegetable dish prepared with a lot of oil.

#### IV. FINDINGS

He happily ate the gummi bears (sweets containing pork jelly), which my children unwittingly offered him before the interview session.

On my mentioning that observation, Avni states:

*“My – OTHER - brother. The somewhat more religious one. I had problems for quite a while to give chocolate to the kids, my nephews. Because there might be traces of jelly in order to get the chocolate out of the mould. Well, he’s significantly stricter.”* (Avni, Interview1, 2012)

Hans likes salami and sausages, which usually are made from pork. He fervently discards any health arguments which Muslims relate to pork:

*“And why is pork unhealthy? So many people in the world eat pork. I NEVER see ill people. ‘Why is it a sin to eat it?’ – ‘Yes, because it’s unhealthy.’ – ‘Yes, just a moment, so many eat it, and not all die from it.’”* (Hans, Interview1, 2012)

Cem says:

*“Well, if I have to decide for one cuisine, it’s Turkish food. But I prefer to put it together myself.”* (Cem, Interview1, 2012)

He also argues that few people in Germany eat a lot of German food:

*“In my environment, I know very few (people) eat a lot of German food. The Germans mostly eat international cuisine. (...) (My favourite German food is) maybe beef roulade with pasta and red cabbage. But normally, rather pizza and burger and such things are eaten. Yes, I also like that.”* (Cem, Interview1, 2012)

Subsequently, he provides a long list of German food he likes, which includes mostly pork dishes, which he claims typical for younger Alevis:

*“That’s the case for young people. Actually, not my parents. My parents would eat - no pork. For my parents, it’s like you’d offer maybe - ahm, snake. Or dog. You wouldn’t eat that, too (laughs). Ahm, that’s rather the reason. It’s less religious, it’s rather connected with dirt and disgust. (...) I’d rather say that it’s cultural rather than religious.”* (Cem, Interview1, 2012)

#### IV. FINDINGS

##### **Religion**

As the majority culture in Germany is Christian, whilst it is Muslim in Turkey, the role of religion in Germany, Turkey and for each participant was addressed.

As religion is a sensitive subject, it was expected that participants might not want to talk openly about it. This indeed happened in one case: “This is private. I don’t talk about it” (Rose, Interview1, 2011).

Kaan also stresses the private nature of the relationship “between God and me” (Kaan, Interview1, 2011).

However, he believes himself to be different than most:

*“I’m more open towards religions than many Muslims. I don’t find that a bad thing. But, ahm, I’m also a supporter of other religions, as for me there is only one God and one religion, with the differences being rather trivial. If you read all religious books, it always comes down to the same thing.”* (Kaan, Interview1, 2011)

He gives an additional example: “The nuns wear actually - burqa<sup>74</sup> to this day.” (Kaan, Interview1, 2011)

Kaan describes Turks’ relationship to religion in general:

*“For the Turks, it (religion) always matters. It generally plays an important role within the family. (...) Muslims believe that I have to show my relationship to God to the outside world.”* (Kaan, Interview1, 2011)

For Germans, on the other hand, “religion has disappeared from every-day-life”. (Kaan, Interview1, 2011)

Yet, he thinks that religion is more for older people:

*“But that also depends on - yeees, I think that I’m still very young. And that, in principle, religion rather matters in higher age.”* (Kaan, Interview1, 2011)

Avni is not really religious and does not think that religion matters for both Germans and Turks: “I think for both, not really.” (Avni, Interview1, 2012).

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<sup>74</sup> Outer garment for females in some Islamic traditions, for example in Afghanistan, but not in Turkey

#### IV. FINDINGS

Hans calls himself a strictly believing atheist:

*“I stepped back from Islam at some stage, because I could not explain all that nonsense scientifically. I’m an atheist, by the way.” (Hans, Interview1, 2012)*

He views the rules of Islam in an historical context, which do not make sense in today’s world:

*“At the time, the concept was good for the people, who did not have law et cetera. But - they did not think forward. If we just take Ramadan<sup>75</sup> as an example: How should a Muslim in Iceland or North of the Arctic Circle fast in summer? When shall he eat, when shall he drink? If the sun only sets for half an hour in summer? That’s always a killer argument if I speak to a Hoca<sup>76</sup>.” (Hans, Interview1, 2012)*

His mother, who practices Islam, is sad about this. She makes her children give money to a poor relative to compensate non-fastening.

Hans criticizes most Muslims in Germany to be hypocritical, as they don’t follow the rules of Islam:

*“Honestly: if I look at people at my age, with whom I discussed, boozed and smoked. Ahm, if one is a Muslim, one must not have sex before marriage. I don’t know any male, unmarried virgin. - Who abides to that, please? (...) I personally cannot say: I’m a Muslim, but I abide to NONE of these rules. -- Well, that was not reconcilable for me. And from EVERYONE, who calls himself a Muslim nowadays and lives in Germany, I can find out any time immediately, where he does not abide to the rules of Islam. There is a definition of pagans, and that other term that I cannot remember at the moment. There are the ones, who HONESTLY say that don’t believe, that they’re pagans. But there are those, the VERY, VERY mean ones, who pretend to be something they are not. And most Muslims are THAT WAY.” (Hans, Interview1, 2012)*

His judgment on Christians is no more favourable:

*“I never ever heard from ANY of my fellow students that they attended church service on Sundays. (...) I think they’re only baptized, because their parents did that for some tradition or so. They are probably going to have*

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<sup>75</sup> Ramadan (in Turkish language: Ramazan): Muslim month of fasting, during which eating and drinking is prohibited from dawn to sunset.

<sup>76</sup> Hoca: teacher

#### IV. FINDINGS

*their children baptized in church at some stage. And that was it.” (Hans, Interview1, 2012)*

Like Hans, Cem also calls himself a “strictly believing atheist” (Cem, Interview1, 2012). He claims: “There is such a low probability that God exists, so I simply CANNOT believe.” (Cem, Interview1, 2012)

He argues similarly like Hans, and adds his observation that religion in general is on the rise in Germany:

*ES: Ok. Mhm. And – ahm, what’s your feeling, which role does religion play for Turks and Germans?*

*Cem: It matters more for Turks than for Germans. - I have been experiencing religion for, well, how many years? Only since 7 / 8 years, I’d say that it’s really an issue here in Germany. Before, it never used to be an issue.*

*ES: Ok. What’s the reason for this from your perspective?*

*Cem: Well, I connect it strongly with 11<sup>th</sup> September<sup>77</sup>.*

*ES: Ok. Interesting.*

*Cem: Since that happened, Christianity has become more prominent also in Germany*

*ES: Ok. That people turn back to their original faith, or is that rather a demarcation with Islam?*

*Cem: I cannot judge whether that’s a demarcation or going back to the own values. I don’t know. I notice that it comes up in the media much, much more frequently (and) that people talk about it more often. For me, religion had been ticked off. I had thought that it would be getting less and less, ahm, and vanish. But exactly the opposite is happening. It is getting more and more, and people - seem to need it more and more, too.*

*ES: And what about yourself?*

*Cem: I don’t need religion. I cannot identify with it, because I ahm, -- yes, because there is so much said and written in religions, what clearly cannot be true. -- Start with Adam and Eve. I cannot imagine that mankind stems from two people. Just like chicken and egg. Well, there’s no population. Of course the egg, but not the chicken’s egg (laughs).*

*ES: That’s funny, I had really similar arguments in my last interview. I was really surprised, as it seems unusual that someone would distance oneself from religion THAT strongly in Turkey. Or is that again something Alevi?*

*Cem: Yes, but that’s also in Turkey, amongst many of my relatives. There are – some people, who don’t practice. Ahm. But still believe. Such as my parents. My mother believes in God, but does not practice. But I’ve also got my cousin in*

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<sup>77</sup> Terror attacks on 11<sup>th</sup> September 2001

*Turkey, who's exactly like me. He says: I've got nothing to do with religion. Although he's born and bred in Turkey. He does not believe in God or anything. When he was here, (he said), I would indeed try pork. See how it tastes.*  
*ES: Yes. And not to perceive it as sin, but just as something you don't get at home?*  
*Cem: Exactly. – I do believe however, that that's an exception in Turkey. That people there rather believe.*  
*ES: Mhm.*  
*Cem: Actually, my aunts, for example, that was a no-go. They could not. We discussed whether I believe that God exists. Then, they (said): "that's impossible. There must be God. It does not WORK without." Then I said: "Well, exactly OPPOSITE. There is a marginal probability that God exists, so I just CANNOT believe in it."*  
*ES: Ok. Yes.*  
*Cem: At least not the way that religion tells you. That records are kept about good and evil. That one gets to heaven for good deeds, and go to hell for bad ones. Ahm, and so on. That's just things like, which, well --- Yes.*  
(Cem, Interview1, 2012)

Cem explains that he perceives religion to be on the rise in Germany, especially in the media. Although he sees the starting point of that development to be the Islamic terror attacks in 2001, he does not link the raise of Christianity in Germany to be a religious counterpoint against Islam. For him, it is a rather inexplicable movement back to traditional values. He is well informed about extended family members' view on religion, which leads to believe that religion is openly discussed even with relatives living far away in Turkey. He does not link the stronger presence of religion in Turkey with religion of any denomination in Germany. It transpires that he would prefer religion to disappear from the media, which also corresponds to the Alevi approach: "Amongst Alevi, religion is not carried outside. Each lives it for oneself, but it's not carried outside." (Cem, Interview1, 2012)

### **Money and Ethics**

When talking about religion, the interview guideline draws a link to money, expecting to guide the conversation towards Islamic banking. Due to the fact that no clear commitment to religion was made, the question was worded more generally, referring to religion and ethics.



#### IV. FINDINGS

Rose and Kaan do not see a link between money and ethics. Rose says very quietly: “Not at all. Not for me.” (Rose, Interview1, 2011)

After some reflection, though, Kaan says:

*“I am an ethical person. Ahm. I would, for example, drink no, ahm, no Coca-Cola, because it’s Israeli, actually. You can get it in Germany, but I keep away from it. And. Ahm - that has nothing to do with religion, but aahm, with people, who exploit that.”*<sup>78</sup> (Kaan, Interview1, 2011)

Avni claims that wealthy people realize that money has nothing to do with ethics. He strongly distrusts financial institutions:

*“If I give my money to some Islamic banking corporation, it is invested in arms trade and such. I lack belief that anyone conducts morally well. (...) Moral evil will creep in eventually. (...) For financial investments, I don’t see a chance.”* (Avni, Interview1, 2012)

The only possibility is charity:

*“If, -- if, then, one would have to, - to be morally TOTALLY at ease. --- Old people’s home, children’s home, what the hell, something, where one really moves something with the money. There’s still a likely chance.”* (Avni, Interview1, 2012)

Hans fervently criticizes the current monetary system:

*“I perceive the entire monetary system as a - ahm, a big lie, I have to say. But somehow, I cannot withdraw. I cannot take me out of it. (...) and I somehow think about starting a family. And therefore, I have to save. (...) But somehow, I participate in a lie, which is morally not really ok.”* (Hans, Interview1, 2012)

He also believes that money and ethics are strongly linked, when he describes his experience when collecting rent in his mother’s house in Turkey:

*“Yes, of course! One is not made of stone, yes. Well, if someone tells me: I’ve got four children and I don’t know how to feed them next month, and now you come and want to collect the rent from me. - Then, one has, if one sees that,*

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<sup>78</sup> Kaan refers to the flotilla incident, which caused a deep rift between the former allies Turkey and Israel.

The Turkish ship Mavi Marmara tried to break the Gaza blockade and was raided by Israel, leaving nine Turkish activists dead and dozens wounded (BBC, 2013).

#### IV. FINDINGS

*basically no more arguments. - On the one hand. -- Because, it's sufficient to imagine this person's position. Well, of course, there are others, who say: "noooo, I don't give a shit what you're doing now. That's not my problem." But I personally found that really harsh."* (Hans, Interview2, 2013)

Cem sees a strong link between money and ethics, but not religion: *For me, ethics would be very important indeed. Definitively. Well, religious things not at all. Religion rather alienates me. Ahm, but ethical principles would appeal to me very much. If I had the choice between two similar products, I would at any rate decide for the product which invests ethically. For me, it's rather about people, the social component.* (Cem, Interview1, 2012) In the second interview, where he leaves his options open:

*"Of course, if an interesting product came up at some stage. I've not really looked at the subject yet. I'm actually not really interested. But, maybe an interesting investment opportunity will come up at some stage. Then - I'd definitely have a look at it. But I'm rather observant at first. (...) But rather something with ethic principles."* (Cem, Interview2, 2012)

### 7. Stereotypes

Stereotypes play a key role in social identity theory. Therefore, participants were asked to name three Turkish and German stereotypes. They were encouraged to describe in which way they are typical and give examples. When talking about Turkish stereotypes, participants were asked, whether and how the stereotypes fit to Turks in Turkey or German-Turks, and what differences they perceive. If deemed fit, participants were confronted with stereotypes mentioned by other participants. Subsequently, they were asked which of them they attribute to themselves.

On various occasions, participants point out that they have experienced quite the opposite, but nevertheless perceive the mentioned attributes as typical or more frequent.

#### IV. FINDINGS

Cem observes that Turkish society is very heterogeneous; therefore it is difficult to find Turkish stereotypes. His own experience is also very diverse, so he refuses generalization:

*Cem: Because the Turks are MUCH MORE DIVERSE. If I take a look at culture here in Germany, from North to South and East to West, it is, ahm, one can say, there is a very large common denominator and SMALL deviations. In Turkey, there is a small common denominator and large deviations. This is because of different ethnicities<sup>79</sup>, but also - in Islam, for example, there are two different denominations<sup>80</sup>, and then within the denominations, there are religious and non-religious people. Whilst the not – the liberal, non-religious people of both denominations fit better than within denominations. The faithful and the less faithful again fit well. That cannot be generalized. Therefore, it cannot be generalized in Germany either. I experienced, and always got told that hospitality to guests and respect towards older people is the nuts and bolts of Turkish culture. However, I've actually neither experienced it here or there. That seems to be specific to our family.*

*ES: So, within your family, one shows respect for older people and hospitality to guests...*

*Cem: Exactly, exactly. Well, if something is said by older people, parent or grandparents. Well, I'm quite relaxed with my parents, but my grandparents or some uncles and aunts set high value on observing the rules and yes, ahm, not becomes pert. And does what the older one asked for and so on.*

*ES: And you rather see that in theory, allegedly in Turkey, but in practice only in your family?*

*Cem: Exactly. Actually, I experienced in other families that it's absolutely not the case. – There one does. The grandfather may well say: do this. The grandchild says: noo, I don't feel like it. Why should I do it? – That didn't happen in my family. It was said: no, that has to be done. If Grandpa says that, you do it.*

*ES: I've got a statement from another interview, which says that it's cool to be disrespectful in Germany.*

*Cem: Amongst young people, yes. That's correct. The youth in the street are like that. But I don't know what's going on at their home. I can't tell, because I just*

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<sup>79</sup> For example Turkish versus Kurdish

<sup>80</sup> Sunni versus Alevi

*know at my home. If I stroke a false note, I got trouble.*

(Cem, Interview1, 2012)

By refusing to generalize and giving sound reasons from his lived experience for it, Cem indicates that culture is not homogeneous and stereotypes are not necessarily true. Therefore, identifying suitable stereotypes is not trivial. Using the example of respect for older people, which he was taught to be one of the principal Turkish stereotypes, Cem argues that he does not observe respect being paid to older people outside his own family. He limits his statement by drawing into account the possibility that people may adjust their behaviour as the situation in public and at home requires it. Cem also adjusts his own behaviour to the individual family members' requirements. His parents accept a more relaxed approach than grandparents, uncles and aunts. This indicates bi-cultural schisms, but also schisms within each individual culture. It may well be that although a stereotype, which is perceived as the essence of Turkish culture is not conformed to in a not explicitly Turkish environment, and therefore only is valid in a limited family context.

In the following, Turkish, German-Turkish and German stereotypes mentioned in the interviews are presented. The stereotypes are listed in table 12 at the end of the stereotype section. The table also includes the German or Turkish attribution of each stereotype, the participants' self stereotypization and comments on each stereotype.

### 7.1. Turkish Stereotypes

In this section, the Turkish stereotypes as mentioned in the interviews are presented.

Being hospitable to guests is considered a key Turkish characteristic. However, Hans does not find it always matches real-life experience.

At first glance, it hinges on food and drinks for Rose, but for Avni, it also extends to inviting strangers to stay overnight if car runs out of fuel for Avni:

*“It is simply THE STRANGER - like at times 1,000 years ago. The stranger arrives, is hungry, has a long way behind him. - At first, one should give him the opportunity to refresh. Give him a glass of water, a slice of bread. And*

#### IV. FINDINGS

*that is - in my eyes, so ELEMENTARY, - and also a gauge, how humanity is to develop.” (Avni, Interview1, 2012)*

Hans finds this is essential, regardless of the person:

*“Even with those intolerant Muslims. They judge you in your heads, but they are still friendly. Invite one at least to participate at the meal, one gets tea. If you need a place to sleep, you are welcome to kip there. Unasked. They offer it.” (Hans, Interview1, 2012)*

However, Kaan observes hospitality to guests is not exclusively Turkish:

*„The Germans of course also invite for coffee. But then, there is actually, ahm – a certain distance.” (Kaan, Interview1, 2011)*

When reducing that stereotype to offering visitors food and drink, it seems fairly straightforward. However, Kaan’s notion that the Turkish way also implies less distance, complicates the situation, because perceiving distance and proximity may be individual.

Offering food and drink is also combined with Turkish flexibility. Hans points out that spontaneous invitations to stay for dinner are more common amongst Turks.

*“I don’t see that amongst the Germans that way, I honestly have to say. I often had the feeling that tonight one has dinner with a certain number of people. (...) Unplanned is somehow not welcomed by heart. And a certain inflexibility.” (Hans, Interview1, 2012)*

However, Hans identifies implicit rules:

*“If it starts at 9pm, there’s definitively no food. If it somehow starts before 8, there’s food at any rate. But one KNOWS all these rules.” (Hans, Interview1, 2012)*

Flexibility is linked with rules also in other aspects.

Rose identifies rules as a key success factor for those who live in Germany, regardless of ethnicity:

*“Rules, Rules. Laws, rules, and then the people do it. And if the rules are loosely applied like in Turkey, it never works out. And the rules have to be. I must be there at 5 o’clock, or I have to be there at 6pm. And then it works.” (Rose, Interview1, 2011)*

The Turks can contribute their flexibility:

#### IV. FINDINGS

*“In Germany, there’s no such flexibility. Maybe the Germans can learn from the Turks (laughs). (...) Or all those mixtures, these German-Turkish families. A new generation.”* (Rose, Interview1, 2011)

Saying this, Rose attempts to unite the advantages of Turkish flexibility and German rules. By identifying positive aspects of contradictory stereotypes, she shows a means of bridging cultural gaps and improving society. This aims at creating bi-cultural German-Turkish identity by means of combining positive yet contradictory stereotypes, to a new “ideal” characteristic. Interestingly, Rose does not create an exclusive German-Turkish group, but opens it to both ethnic Turks and Germans.

According to Cem, Turkish culture implies less planning, as Turks tend to sit passively, waiting for someone to do something. He gives an example from his wedding, talking about his (ethnic German) wife, himself and his relatives from Turkey, then moving on to general thoughts (marked with a paragraph in the quote):

*“My fiancée planned every detail and thought about things. And I let things come up to me, only roughly thought about my preferences. As I only had a rough idea, it wasn’t difficult for me to adapt my ideas. (...) If I compare myself with my relatives from Turkey, I had the impression, that if there were problems, they put their hands in the lap, and that was it. Whilst I’m rather the person who says, well, ok, let’s see how we get things fixed. I’m rather active than passive.*

*In Turkey, there often is a head of family, who has the say, he’s the active one, he determines who, how, where, what. And the rest just waits for what is required. (...) The head of family takes over thinking and planning. One has to acquiesce, but therefore does not have to take on responsibility.”* (Cem, Interview1, 2012)

Cem also finds positive aspects of both stereotypical active German and passive Turkish behaviour. Attributing the German stereotype to himself as a person, who identifies issues and finds way to fix problems, he also sees the advantage of the stereotypically Turkish passive approach, which implies less stress and no burden of responsibility.

Avni finds that Turkish flexibility is mirrored by German thoroughness: “Yeees, that would correlate with my impression that Germans are more thorough.” (Avni, Interview1, 2012)

On the other hand, Kaan does not attribute flexibility to the Turks at all:

#### IV. FINDINGS

*“mmmh (long break) - I don’t know, how flexible Turks are. -- I don’t know. Yeees, I can’t tell. - Because we were taught at school, that we should be flexible. How should that work that the Germans are said to be less flexible than the Turks?”* (Kaan, Interview1, 2011)

Interestingly, flexibility is not an undisputed stereotype. Kaan relates flexibility rather to what he was taught at school and therefore rather to Germany. As he does not seem to notice a difference in Turks’ and Germans’ flexibility in everyday life, for him, that category just does not exist.

Hans assigns Turks in Turkey flexibility when it comes to traffic rules:

*“Well, Turkish-Turkish: no compliance with traffic rules. (...) And a red traffic light in Turkey is nothing one has to respect, but it rather is a proposal. “Would you like to stop?” - “No, I drive on.””* (Hans, Interview1, 2012)

Turks are described as cordial and warm people by all participants.

Cem describes this with physical contact and contrasts it to German culture, which he has seen changing:

*“Turks and people in Turkey respectively interact – more cordially, mmmhh, touchy, than Germans usually do. – Well, there are more touches, more embraces, also when greeting. Well, I’d say that there’s a cultural difference. (...) Germany is more distanced. People you know well open shake hands and do not necessarily embrace. Whereas that has changed a lot in the meantime. But I think that it was much more pronounced in previous generations.”* (Cem, Interview1, 2012)

Avni also describes that change:

*“Cordially greeting, embracing. - I think there’s something growing into German culture. From the generally Southern culture.”* (Avni, Interview1, 2012)

Both Cem and Avni describe a cultural change with regard to cordiality and warmth in Germany. Turkish, or more generally the Southern cordiality, which is exhibited by physical contact, has been influencing German culture. As a consequence, the two

#### IV. FINDINGS

cultures are getting closer, which requires less effort to adjust behaviour, and less identity issues.

Yet, Kaan also reports Germans to keep more emotional distance, too (Kaan, Interview1, 2011).

Avni defines cordial as the opposite of cool:

*“Cool. Cool, I view that as a Nordic attribute. Well, Sweden: as horrid as or more horrid than Germany (breathes audibly). In my eyes, the prejudice is absolutely true. The further North, the cooler the people are. (...) Interestingly, in Turkey, the more one goes to the West, also geographically, the further one gets towards the North-West. (...) I would not want to live in İstanbul and İzmir.”* (Avni, Interview1, 2012)

Both Kaan and Cem find Turks in Germany to keep more distance than those in Turkey. This shows that –in spite of the fact that German culture is becoming less distanced- there is still a significant cultural gap.

Respect for older people is perceived a core part of Turkish culture by most participants (Rose, Avni, Hans and Cem), with young people in German streets often being disrespectful (Rose, Hans and Cem).

Although Cem notes:

*“Hospitality towards guests and respect for older people is said to be the essence of Turkish culture. However, I experienced it neither here nor there. It seems to be something within our family.”* (Cem, Interview1, 2012)

Although he sees young people lacking respect in the streets in Germany, he refuses to generalize, though:

*“I don’t know what it would be like at their home. I cannot say. If I didn’t strike the right note at home, I got in trouble at home.”* (Cem, Interview1, 2012)<sup>81</sup>

Thus, Turkish-style respect for older people is predominantly demanded and shown in a private family context, whereas German-style disrespect is embraced in public and regarded as cool in youth culture.

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<sup>81</sup> Quote also used earlier this chapter



#### IV. FINDINGS

Avni generalizes the subject in a cross-cultural level, yet perceives some validity:

*“That’s happening everywhere, probably since there are humans - every old person expresses it like that. But - I believe, respectful and hierarchical behaviour is much stronger in Turkey.”* (Avni, Interview1, 2012)

Avni thinks that “values meet in the middle” (Avni, Interview1, 2012) in Germany, so respect has also been decreasing. This shows that German-Turks adjust to German culture, however also perceive that it is a general human way across all cultures that older people complain that the respective younger generation does not show enough respect. This way, bi-cultural schism is dissolved by calling it a general issue of human societies.

Hans observes that in Turkish families, the older person is always right:

*“We were brought up in Turkey (learning) that the older ones are really always right. That one doesn’t contradict. - And that one does not discuss with them.”* (Hans, Interview1, 2012)

It is disputed whether Turks are stubborn and cantankerous, as Kaan reports (Kaan, Interview1, 2011). Although both Cem and Avni perceive themselves as cantankerous, they never connected it with being Turkish (Cem, Interview1, 2012) or believe it to be evenly distributed across mankind (Avni, Interview1, 2012).

Turkish families stick closely together and keep in touch all the time (described by all participants).

*“Regarding family relationships, I’d give credit to the Turks. Cohesion is much stronger. Although I’ve seen German families, but they are sort of different.”* (Kaan, Interview1, 2011)

Amongst ethnic Germans, Avni observes core families, whereas Turks focus more on their extended families:

*“I view much smaller units and groups (amongst ethnic Germans). The core family is much stronger. (...) The EXTENDED family, which is permanently called and asked how people are doing, is much more frequent amongst Turks.”* (Avni, Interview1, 2012)

#### IV. FINDINGS

Cem agrees to the above, but defines his allegedly German-style core family somewhat larger:

*“I don’t have much to do with those outside my direct family. – Family is at first my father, mother and my brother. Of course also my brother’s wife, his children and my wife. Ahm. Then there’s maybe my mother’s family: my mother’s siblings and the cousins are part of the inner circle. But the rest, - I have no relationship with them. - They are in Y-city<sup>82</sup>, but I’ve got nothing to do with them, actually.”* (Cem, Interview1, 2012)

Dealing with two cultures also extends to the definition of core and extended family, as well as frequency and intensity of contact. For Avni, the core family consists of parents and children, whilst Cem defines his German-style immediate family to consist of at least half a dozen people and to include cousins. Avni also mentions that members of Turkish families ‘permanently’ call each other, whilst in practice all report regular, though at most weekly phone calls. It seems that the size of the family and the frequency of contact is defined to fit the desired ethnic stereotype.

Turks are said to be more emotional and spirited than Germans:

“Turks are more emotional than Germans. The Turks link many, many themes with emotion.” (Kaan, Interview1, 2011). This transpires in louder voices and more heated discussions (Kaan, Interview1, 2011).

In a Turkish environment, it is acceptable to show feelings:

*“It’s not negative if men cry. In a German environment, it is rather (for) whimps. (...) Which is negative, exactly. In a Turkish environment, crying is not a negative attribute. Quite on the contrary. Shows feelings. And that is approved. That’s ok.”* (Cem, Interview1, 2012)

Time is less important for Turks: “Both private and in business. That’s what I experience in Turkey. It’s very typical.” (Avni, Interview1, 2012)

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<sup>82</sup> City near Cem’s home village; not disclosed for confidentiality reasons

#### IV. FINDINGS

Yet there are certain rules:

*“I arrive half an hour late on purpose. Because everybody knows implicitly that everyone is going to be late. It’s always like that. If one says 8, one always arrives at 8:30. That’s the way it is.”* (Hans, Interview1, 2012)

Cem does not extrapolate a rule, but reports Turks being 15, 30 minutes or an hour late (Cem, Interview1, 2012). On the other hand, his ethnic German wife is extremely punctual:

*“That’s probably education, that one is said from an early age: one DOES NOT arrive late, one arrives on time. (...) Well, if we arrive TWO minutes late, aargh, I am being given hell!”* (Cem, Interview1, 2012)

As a result, Turks are mostly late: “Turks are --- mostly unpunctual. That’s the equivalent to the Germans’ punctuality.” (Hans, Interview1, 2012)

Tolerance or the lack thereof is a much-disputed stereotype.

Kaan claims that Turks are tolerant regarding people:

*“I think that Turks rather accept (people) as they are and don’t attempt to somehow conform the person in front of them to their own habit.”* (Kaan, Interview1, 2011)

This perception may result from the fact that Kaan –like the other participants in my study- predominantly experience Turkish culture within the family. If the family has a positive attitude to a particular person, this may well be perceived as tolerance.

In the following, Hans and Avni describe their perception of Turks being intolerant, relating to experience outside the family.

Resulting from a negative experience with some drunkards in Turkey, Hans opines quite the opposite: “I was so annoyed by that intolerance that I turned my back on Turkey for a very long time.” (Hans, Interview1, 2012)

Avni argues with a more subtle type of intolerance:

#### IV. FINDINGS

*“Well, I would not attribute specific merit to Turks regarding tolerance. - After one joined society beyond the first step of cordiality, - then this ‘Hinterfotzige’<sup>83</sup> comes in.” (Avni, Interview1, 2012)*

Avni understands the discussion about other people’s negative attributes as a means of manipulation, which contradicts the idea of tolerance:

*“This - manipulating people around three corners. - That’s much stronger amongst us.” (Avni, Interview1, 2012)*

He perceives a strong pressure for conformity in a Turkish environment: *“An ‘I accept you as you are and let you be that way forever’ is hard to find.” (Avni, Interview1, 2012)*

This indicates that Turkish society puts more pressure on conformity of its members than German society. As Avni consciously perceives this and attempts to emphasize his Turkish side, he must somehow find positive aspects in that, although he only uses words with negative connotation like ‘hinterfotzig’ and ‘manipulate’. This might be because he perceives the Turkish realm to be a well-defined, safe place he belongs to.

#### **7.2. German-Turkish Stereotypes**

When talking about Turkish stereotypes, participants were encouraged to comment in which way these apply to Turks in Germany or in Turkey. As a result, some stereotypes apply to German-Turks in a modified way or are put into perspective.

Avni opines that Turks in Turkey conform to Turkish stereotypes more than Turks in Germany. In Germany, local characteristics are substituting the Turkish ones: *“Turks in Turkey correspond much more to my stereotypes<sup>84</sup>.” (Avni, Interview1, 2012)*

Rose mentions that due to mixed marriages, Turkish and German cultures influence each other, thus creating a new mix (Rose, Interview1, 2011).

In Turkey, traffic rules are interpreted very openly, other than in Germany:

*“Yes, yes. HERE, they comply. HERE, the Turks complain how badly, how chaotic Turks in Turkey drive.” (Hans, Interview1, 2012)*

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<sup>83</sup> ‘Hinterfotzig’ is a Bavarian term, which means that people talk negatively behind someone’s back.

<sup>84</sup> Avni’s Turkish stereotypes are: family-oriented, cordial, ‘hinterfotzig’ (talking negatively behind someone’s back)

#### IV. FINDINGS

Hans states that Turks in Germany are supposed to drive around in their cars listening to loud music. However, he believes the phenomenon to be a redneck (“Proll”) phenomenon rather than a culturally Turkish:

*“Yes, I often hear that. Well, most people don’t understand the language, therefore they don’t know which group this person belongs to, but - I hear the Turkish music and understand it. Then I see what redneck that is. But that’s not only true for Turks. Also Polish and Kurds do it, and Persians do it, too. And I also noticed Germans.”* (Hans, Interview1, 2012)

When it comes to tolerance, Turks in Turkey are judged quite differently than German-Turks. Hans attributes these characteristics to immigration history:

*“One must not forget which people came to Germany at the time. They were uneducated farmers, who had no job and no money. (...) And these people, THESE PEOPLE then brought up children, believing to give their children the best. But the best they gave them was intolerance - towards the society in which they live. (...) The fourth generation now at last, REASONABLY understands what’s going on.”* (Hans, Interview1, 2012)

Hans also provides a drastic example:

*“This would-be honesty, that’s like the brother who shot the sister<sup>85</sup>, probably spent every weekend, Saturday, Sunday in a club, drinking alcohol and smoking cigarettes and probably also tried to sleep with German girls -- HE then shoots - his sister on daddy’s order. Because he (the father) is close minded and the son is incapable to say no. Has to save our respectability. -- That’s absolute bullshit<sup>86</sup>.”* (Hans, Interview1, 2012)

In today’s Turkey, on contrast, people know what’s going on:

*“Those, who grow up in the remotest village in Turkey know exactly what’s happening in some US TV-series. And because of their way of life, even the oldest one knows, because it’s communicated by the younger ones. And they notice change. There’s a dynamic development - whilst THAT does not exist here. Because one has isolated oneself here.”* (Hans, Interview1, 2012)

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<sup>85</sup> Hans refers to so-called “honour killings”, which elicited wide press coverage and discussion in Germany.

<sup>86</sup> Original in English

In Turkey, open intolerance is limited to specific groups:

*“In Turkey, that’s certain groups at any rate. It’s fundamentalists, who somehow pray five times a day and somehow don’t know anything else. – And actually, all others are non-believers and pagans and sinners of course in some way. And, ahm, therefore, (they are) intolerant, definitively.” (Hans, Interview1, 2012)*

Participants do not come up with any specific German-Turkish stereotypes, but keep emphasizing that Turks in Turkey conform more strongly to the stereotypes, whilst those in Germany have an inclination for German stereotypes. However, a different picture is painted when it comes to tolerance, where some backward German-Turks are perceived to be as intolerant as only few fundamentalists in Turkey. That way, the negative image portrayed in German media coverage on ‘honour killings’ can be classified as not intrinsic to Turkish culture.

### 7.3. German Stereotypes

It was left to the participants, whether they first mention German or Turkish stereotypes. Generally, Turkish stereotypes were mentioned at first, and then German stereotypes were defined in contrast to Turkish stereotypes. For example, Germans are said to be punctual, whilst Turks are not (Hans, Interview1, 2012).

Most stereotypes hover around being hard-working, tidy, reliable, punctual and thorough (mentioned by all participants). These are attributed to conforming to rules (Rose and Avni).

Rose strongly opposes the stereotype that Germans are hard-working and tidy. She rather views rules and social control as the determining factor; therefore everyone in Germany works hard and is tidy, regardless of ethnic background:

*“(Turks) work hard here. Not in Turkey. (...) This is because of the rules. Rules make the people. Well, flexible or hard-working, I think. Why, for example, are the people in Germany cleaner than in Turkey? They don’t chuck anything out. In Turkey (makes sound and gesture) - out. Why? Because nobody says: ‘Hey, why are you doing that? You’ll be fined.’” (Rose, Interview1, 2011)*

#### IV. FINDINGS

This view goes in line with Hans' previously described observation that Turks in Turkey do not obey traffic rules (Hans, Interview1, 2012).

According to Avni, German reliability goes in line with obedience to rules.

*„I'd rather attribute it (reliability) to conformity with rules. Well, I can rely on the fact that a typical German, if there are pure typical people, - that THE German obeys to his rules.“* (Avni, Interview1, 2012)

Hans gives an example about an ethnically Afghan friend, whom he perceives as entirely German:

*“He's the most German German I've ever met. Really, he grew up here. He grasped everything here. He's only got German friends and just a couple of Afghan cousins. Because he's, as I said, more overly-correct than most Germans I know.”* (Hans, Interview1, 2012)

Although Hans generally attributes correctness to Germans, he sets a limitation:

*“Yes. Yes. Mostly. But if one looks at Zumwinkel<sup>87</sup>, the correctness is somewhat fading away.”* (Hans, Interview1, 2012)

In IT, Avni finds that Germans work more productively, which he meanwhile perceives as unhealthy and imbalanced:

*“Everyone only concentrates on work and actually has no private life anymore. (...) They all wack out eventually.”* (Avni, Interview1, 2012)

Turkish cordiality is mirrored by German coldness. Avni's ideas of Southern cordiality and Northern coolness is described in the Turkish stereotypes section above.

Hans finds that German coldness is also a side-effect of being scientific and factual, yet he perceives science as potentially emotional. He dissolves the contradiction by claiming that Germans are only cool at first:

*“Yes, very factual. Very, very factual - argumentative, -- and cool, too. (...) (Science) can be very emotional, can entrain and enthrall one. (...) Yes,*

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<sup>87</sup> Dr Klaus Zumwinkel was CEO of Deutsche Post AG (previously State-owned and now exchange-listed mail company) and had to step back because of accusation of tax fraud, for which he later was convicted.

#### IV. FINDINGS

*hmm, I contradict myself a little. Yes, yes, of course. (.....) I would say, this factual-cool is rather - in a certain phase of getting to know each other. Ahm, - but nevertheless, - certain coldness is perceived. If I compare Turkish people with Germans, the Turks very quickly engage wholeheartedly. They open up MUCH faster.” (Hans, Interview1, 2012)*

Hans sees the difference also when it comes to financial decision making:

*“Well, I think that Turks look into that subject, too. I only think that gut feel plays a role.” (Hans, Interview2, 2013)*

Avni’s stereotypes like thorough, exact and accurate, as well as Cem’s detailed planning point to the same direction.

This is also in line with Kaan’s perception that Germans are diplomatic and keep cool. He perceives this as the counterpart to Turkish stubbornness:

*“Yes, that’s the opposite of German diplomatic action. The Germans try to find a solution in the middle. In MY opinion.” (Kaan, Interview1, 2011)*

Avni, by contrast, perceives Germans to be direct, while Turks try to influence indirectly:

*“Not at all. I’d see that the other way round. (...) It’s more diplomatic to talk around the subject. Ahm. It is rather the Southern way to make the bitter pill palatable.” (Avni, Interview1, 2012)*

Directness overlaps with the experience that Germans like to nag (Hans and Cem).

*“There is ALWAYS something to nag about. No matter, how good a presentation is, for example, there are ALWAYS negative points you can pick. (...) It’s rather about processes and procedures than about people.” (Hans, Interview1, 2012)*

*“I notice again and again at work, that people nag most extremely there.” (Cem, Interview1, 2012)*

Avni creates the word ‘berufsbetroffen’, which he defines as ‘feel the need to feel concerned with any of the world’s problems’” (Avni, Interview1, 2012).

Hans agrees and emphasizes the positive aspects of that characteristic:



#### IV. FINDINGS

*“Many problems are embraced and discussed. But I personally don’t find that bad, because this creates ideas how to solve the problems. I think that’s important. And I pick up on it regularly.” (Hans, Interview1, 2012)*

Rose characterizes stereotypical Germans:

*“Those, who have no friendship. (...) In Turkey, if a guest is invited, he gets something (food). That’s not the custom in Germany.” (Rose, Interview1, 2011)*

#### 7.4. Self Stereotypization

Participants were asked to attribute the before mentioned characteristics to themselves. It is remarkable that most participants frankly claim negative characteristics for themselves and express discontent with some of them.

Participants report that they consciously monitor emotions and express them according to the situation. For example, in Germany, men are not supposed to cry (refer to Turkish stereotypes section).

In spite of being full of spirits and emotional, Cem is able to push down his feelings in an environment, where they are not accepted:

*“But I can push that down. If I know that I’m in an environment, where it’s not generally accepted, I would not cry at any rate. (...) No way in the office. Even, if one was feeling bad.” (Cem, Interview1, 2012)*

Hans also consciously adapts his emotions to the situation:

*“Well, emotions and so, I took that out of my arguments a little. In the past, I got louder and louder, if I wanted to assert my standpoint. Or certain things, always with the heart (makes gesture), that was too much. It even came across a bit AFFECTEDLY. And - I then tried to use it consciously. (...) I gladly accepted being cool and factual, but not for all areas of life. There are also situations, where one has to show emotions and spirit.” (Hans, Interview1, 2012)*

This shows that Hans noticed that his emotional Turkish communication style comes across in a different way than intended. Therefore, he consciously adapts a more German style, but only in situations, where it is appropriate. Understanding the

#### IV. FINDINGS

implications of culturally different communication styles, evaluating situations regarding suitable style and finally being able to use both styles requires a lot of insight and effort. Thus, bi-cultural identity does not come for free and requires continuous practice and effort.

Avni has been feeling the need to make him heard since he decided to focus on his Turkish side:

*“Since my attitude to life changed, I often feel the need to make my point of view loudly and clearly. And in my case the lungs and voice drop out.”* (Avni, Interview1, 2012)

Kaan behaves both rationally and emotionally, depending on the situation, but would prefer to be more rational:

*“But, I can rather think rationally - if it’s about me. But I’m always emotional if it’s about caring people in my environment. Unfortunately. (...) An emotional person exaggerates a lot - that’s my impression. Because, if you speak to the person, one finds out that it’s not that bad.”* (Kaan, Interview1, 2011)

Being hospitable to guests is considered natural: “Yes, that’s what I have maintained for myself” (Hans, Interview1, 2012).

Conscience would not allow Avni to send away someone who is in need: “Well, I could not live remembering such a deed.” (Avni, Interview1, 2012)

Participants don’t perceive themselves to be absolutely cordial. They range from “not really” (Avni, Interview1, 2012), to “less than average Turks, but cordial amongst friends” (Kaan, Interview1, 2011).

Kaan does not like being embraced by people he doesn’t know well, as he experienced it in Turkey:

*“I also felt very restricted on holidays. (...) If one is embraced so CORDIALLY by someone one does not really know. They embrace you as if they would... (laugh, gesture) --- Do you know what I mean?”* (Kaan, Interview1, 2011)

#### IV. FINDINGS

Cem consciously adapts his behaviour to the respective environment. Old friends are treated in Turkish style, whereas he is distanced and cautious at work:

*“It always depends who it is. If I’ve got to do with - longtime friends or with - ahm, no matter whether Germans or Turks or another nationality, it’s rather the Turkish model, with embrace, mmmhh, yes, putting the arm around the other’s shoulder and walk a couple of meters like that, for example. One observes that rarely amongst friends, even close friends here. At work, I’m rather German, I’m distanced, I don’t really want cordial contact from the beginning, because I’m rather cautious.”* (Cem, Interview1, 2012)

Yet, the friends’ individual preferences matter more than ethnicity:

*“It depends on how the opposite party accepts it. I notice if someone is open for it or not. And - accordingly, I refrain from it.”* (Cem, Interview1, 2012)

Avni perceives himself as not cordial:

*“Cordial - oops! I don’t know. Well, -- I cannot really ascribe it to me. Others are more cordial than I am.”* (Avni, Interview1, 2012)

This matches his individual preference for distance: “This is for me - pleasant indeed.” (Avni, Interview1, 2012)

Although participants unanimously agree that warmth and cordiality are key in Turkish culture, they do not necessarily ascribe these attributes to themselves. Avni perceives some distance as pleasant, but attributes it to his individual personality. He is obviously aware that this does not match the Turkish stereotype, but honestly places his personality above his Turkish identity.

Kaan on the one hand prefers Turkish hospitality to guests with its associated cordiality. However he has clear ideas on too much cordiality: being embraced by almost strangers is beyond his limits and is disliked regardless of Kaan’s generally positive attitude towards cordiality. This indicates that Kaan is clearly bi-cultural, as his preference for cordiality is positioned in between German ‘distance’ and Turkish ‘cordiality’, of which he dislikes both extremes.

#### IV. FINDINGS

Although participants claim a certain degree of flexibility for themselves, they also suggest that an element of planning and thoroughness is beneficial. This positions them all in the bi-cultural realm, as flexibility is attributed to Turks, whilst planning is stereotypically German.

Cem characterizes himself as rather flexible:

*“I am a person, who (...) does not really plan in detail, but roughly considers how it could be done. (...) Reality is completely different, anyhow.”* (Cem, Interview1, 2012)

Rose actively adjusts her level of flexibility to her needs: “I do as it’s convenient for me (laughs). As I deem it fit. Depends on the situation.” (Rose, Interview1, 2011)

Hans sometimes is inflexible: “Occasionally, I’m inflexible, that happens every now and then.” (Hans, Interview1, 2012)

Cem describes himself as a German-Turkish mix: “I’m actually a mix, I’d say that it’s a mix of both.” (Cem, Interview1, 2012)

Avni’s family perceives him as inflexible:

*“I was accused often enough of being inflexible. My cousin’s quote: “You’re a German.” - At that moment, I didn’t know how to take it, but somehow she’s right. Whether that’s flexible or laid back doesn’t really matter.”* (Avni, Interview1, 2012)

Professionally, all participants claim to be thorough, reliable and tidy, which is considered a German characteristic and contrasts with stereotypic Turkish flexibility. As a consequence, all participants cope well with this aspect of bi-culturalism. They are flexible as and when they deem it fit, yet also have planning capabilities when required and deemed worthwhile.

In private life, Avni judges his reliability:

*“Not as much as some of my German friends. If I’m called, I’ll be there. But I find it difficult to take the initiative to check whether people around me need anything.”* (Avni, Interview1, 2012)

#### IV. FINDINGS

Avni also thinks that being thorough and tidy comes down to conformity to rules, for which he gives several examples for himself:

*“If someone fixes a power socket on the wall, and it’s not quite in line with another one, I could just lose it.”* (Avni, Interview1, 2012)

*“Frequent issue: if - a - wealthy man affords an extended family, - and doesn’t look after them, -- then I would lose it in a different way. - There are things, I think - . There are business rules, there are social rules. - And, if I engage in something, I have to bear the consequences.”* (Avni, Interview1, 2012)

He opines that people learn how to handle rules:

*“A human being is not from birth, (...) but becomes a member of society from 14-20 (years) onwards. It’s become second nature.”* (Avni, Interview1, 2012)

Rose agrees that allegedly German stereotypes like hard-working, tidy, thorough and punctual are *not* Germans’ characteristics, but derive from “rules, which are so nicely there” (Rose, Interview1, 2011).

Hans, who came to Germany as a teenager, points out that he learnt German social rules only when he got in touch with German families:

*“And if you have not participated, you don’t have the basis. Therefore, you don’t know all this. And therefore, it’s difficult, of course. And, ahm, it depends how often and how much you’ve got to do with German families, with their family life. I think, I only got in touch with a family, with a real German family, when I had a girlfriend, who was German.”* (Hans, Interview1, 2012)

Being able to identify and understand German rules therefore does not necessarily come naturally. These rules help organizing relationships, for example managing expectations about punctuality. Participants have their own, well-reflected views on punctuality, as they deem it necessary to adapt their behaviour to their respective counterparts’ expectations.

Therefore, Hans conforms to the rules as appropriate:

*“I also always try to stick to punctuality. I really try to be punctual, but, unless I meet Turkish friends. In that case, I’m half an hour late on purpose.”* (Hans, Interview1, 2012)

#### IV. FINDINGS

Cem points out that the concept of being punctual is interpreted differently by him and his German wife:

*“If we’re invited “FROM x o’clock”, this means for me “from”, and it’s obvious that it’s fine to arrive an hour later. But she’s got to arrive EXACTLY punctually.” (Cem, Interview1, 2012)<sup>88</sup>*

Avni does not like the concept of punctuality: “I’m actually very unpunctual. I’ve got a loose relationship with time.” (Avni, Interview1, 2012)

As we had set a concise time for the interview, I asked him why he had arrived punctually, so Avni explains his adaptation to German culture:

*“I would have felt very uncomfortable to disappoint you. But, with a good acquaintance, I would have otherwise agreed a time like “sometime tomorrow afternoon”.” (Avni, Interview1, 2012)*

All participants are able to cope with punctuality as appropriate. Hans exhibits the most German approach, as he even has a rule on the level of unpunctuality. Cem, on the other hand, prefers using the entire room for interpretation provided. Avni, who explicitly dislikes punctuality, acknowledges that being punctual might be important for others and behaves accordingly. Yet it shows that his proclaimed loose relationship with time translates into deliberately vague times, which in turn makes him punctual.

Respect for older people is a Turkish stereotype. Hans describes his experience and personal development in Germany when he arrived at the age of 13:

*“At the time, I would never have contradicted or so. And then, I realized at some stage, that they (young Germans) take the Mickey out of them (older family members). I somehow thought that was kind of cool. But when I see in the street now - young people showing no respect towards older people for insignificant reasons, I personally don’t approve that, I have to say.” (Hans, Interview1, 2012)*

Yet, Hans does discuss and argue with his uncles and therefore calls himself as the family’s “black sheep” (Hans, Interview1, 2012).

In Cem’s experience, older individuals demand different levels of respect:

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<sup>88</sup> Similar quote also used in the German stereotypes section

#### IV. FINDINGS

*“I’m quite easy with my parents. But my grandparents or some uncles and aunts set a high value that one observes the rules, is not pert and does what the older one asks et cetera.” (Cem, Interview1, 2012)<sup>89</sup>*

Although respect is important, he dislikes older people stopping discussion without reflection:

*„We could not really discuss with my parents, because when they ran out of arguments, they said: “it’s like that. You have to accept that”. --- Mhm. They rather should have started to think about it, to see and to reflect whether that’s applicable to me. And whether their view is actually correct.” (Cem, Interview1, 2012)*

In spite of criticizing disrespectful behaviour, participants do not always like showing the level of respect demanded by Turkish culture. This is either youthful ‘coolness’, which later is regretted, or a more reflected approach. Cem criticizes the fact that in Turkish culture, older people are in a position that they are right by definition and do not need to question their point of view. Bearing in mind that discussions and critical thinking between older and younger family members are deemed disrespectful in Turkish culture, balancing German and Turkish culture seems very problematic in this context. As young German-Turks observe their peers behaving disrespectfully by Turkish definition and are encouraged discussing and stating their opinion at school, German concept of respect necessarily creates conflicts within the family. Yet, participants have a clear view that respect is important and distinguish between exchanging arguments and explicit disrespectful behaviour.

All participants claim that family and togetherness is important to them, thus corresponding to the Turkish stereotype, but look rather rationally at family relationship:

Rose claims that family is important, because ”otherwise I would not have founded a family”. (Rose, Interview1, 2011)

Participants’ extended families often do not live locally, so contact is not that intense.

For Kaan, who is a student and lives in a hall of residence:

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<sup>89</sup> Quote also used earlier in this chapter

#### IV. FINDINGS

*“I wouldn’t say “none”. -- None. But yet, it’s important. I want both. I’m never homesick if I’m not at home, but I want to see the family every now and then. I’m not a loner.” (Kaan, Interview1, 2011)*

Avni believes that family is important in general:

*“There is no such thing as “un-familyness”. (...) I take care of family issues, if worst comes to worst. - But I’m not good at permanently and voluntarily maintaining the “web of contact” in the Turkish style” (Avni, Interview1, 2012)*

Although Hans is very close with his mother and sister, he consciously avoids contact with other family members:

*“I believe that my mother’s negative family experiences after my father’s death made her not want to have anything to do with these people. And that has sort of transferred to us.” (Hans, Interview1, 2012)*

The stereotypically Turkish close family is claimed by all participants, however a close look reveals that families are not as close and contact is not as intense as presumed.

First of all, numerous family conflicts resulting in no contact and divorce come up in the interviews. This obviously does not correspond to the idealized image of close-knit extended families. Nevertheless, participants unanimously claim that family is important to them in a Turkish way. The discrepancy is solved by defining relevant sub-sets of family. On the one hand, the extended family is regarded as family, however without the need for permanent and close contact. On the other hand, contact with the immediate family is not as frequent as presumed originally. The reason for this is likely a rather German lifestyle where job, friends and hobbies take up a lot of time. Participants solve the discrepancy by defining the frequency of contact as normal.

In the following table 19, I summarize the mentioned stereotypes.



#### IV. FINDINGS

| Stereotype                                    | German / Turkish attribution | Self stereotypization                  | Comments   |
|---|------------------------------|--|--|
| Hospitable to guests                          | Turkish                      | Turkish                                | Undisputedly Turkish, yet positive German examples are given   |
| Flexibility                                   | Rather Turkish               | Mixed                                  | Depends on the situation   |
| Cordial / warm                                | Turkish                      | Mixed                                  | <ul style="list-style-type: none"> <li>• German counterpart: Cold</li> <li>• Depends on the individual participant and the situation</li> </ul>  |
| Respect for older people                      | Turkish                      | Rather Turkish                         | Yet tendency to contradict and discuss/argue with older family members   |
| Cantankerous / stubborn                       | Turkish / not cultural       | Turkish                                | <ul style="list-style-type: none"> <li>• “My family is soooo annoyed.” (Kaan, Interview1, 2011)</li> <li>• “Of course! I can be <i>really</i> stubborn.” (Avni, Interview1, 2012)</li> </ul> |
| Close-knit family                             | Turkish                      | Rather German                          | Rather close contact with core family; often little or no contact with extended family   |
| Emotional / spirited                          | Turkish                      | Mixed                                  | Keeping emotions under control is viewed positively in certain situations  |
| Low importance of Time                        | Turkish                      | Job: German<br>Private: Rather Turkish | Depends on individuals involved (important in business environment, least important amongst Turkish friends)   |
| Passive                                       | Turkish                      | German                                 | “prefer to take things in my hands” (Cem, Interview1, 2012)  |
| Tolerance                                     | Disputed                     | Disputed                               | see text   |
| “Hinterfotzig” (talk behind others’ back)     | Turkish                      | German                                 | “I hope <i>very much</i> not to be as political as others” (Avni, Interview1, 2012)  |
| Would-be honourable                           | Turkish                      | German                                 | “Not at all!!! Honour has only negative connotations!” (Hans, Interview1, 2012)  |
| Listen to loud music with open windows in car | Turkish                      | German                                 | weak Turkish stereotype, rather a lower-class phenomenon (Hans, Interview1, 2012)  |

Table 19: Turkish versus German Stereotypes

#### IV. FINDINGS

| Stereotype  | German/Turkish attribution | Self stereotypization                      | Comments  |
|---|----------------------------|--|---|
| Religion is important                             | Turkish                    | German - leaving the door open for Turkish | “Religion plays an important role in the family. Although it is <i>different</i> for <i>me</i> . (...) It also depends on the fact that I am still quite young. Religion rather plays a role in older age.” (Kaan, Interview1, 2011)  |
| Talk about salary                                 | Turkish                    | Turkish                                    | “The son somehow does not know how much the father earns. And I find it strange, that they don’t like talking about their salaries.” (Hans, Interview1, 2012)   |
| Parents ask children for financial advice         | Turkish                    | Turkish                                    |   |
| Not splitting the restaurant bills by consumption | Turkish                    | Turkish                                    | “I have always been annoyed by calculating everyone’s share. (...) I <i>never</i> experienced that any other way. I educated him that way. Small sums, up to 50 Euros, you don’t <i>talk</i> about it. That just happens. And now, all have jobs, so it’s not worth talking about it.” (Hans, Interview1, 2012) |
| Conformity to rules                               | German                     | Rather German                              | Item includes: hard-working, tidy, reliable, punctual, thorough   |
| Scientific  | German                     | German                                     | “... one of my passions” (Hans, Interview1, 2012)   |
| Diplomatic  | Disputed                   |  | “Has been my life” (Kaan, Interview1, 2011), i.e. German self-stereotypization  |

Table 19: Turkish versus German Stereotypes (continued from previous page)  
(own table, created for this research)

## 8. Financial Investments

In their second interviews, I asked participants how they have invested their money and about their decision-making process, that means, where they got information from, whom they talked to and what finally convinced them. In this context, I also asked them about their relationship to their bank or financial advisor. Then, I asked them to think about investments they finally did *not* buy. I presented a list of investment products, in order to make sure that participants did not forget any item. The list had been developed on the basis of the literature reviewed (refer to Literature Review and Methodology and Methods chapters).

In this section, the findings are not presented in the chronological order of the interview guideline, because each participant told their experience by means of different products and examples. Therefore, data can be clustered in a more meaningful way. First of all, the relationship with the bank is described, followed by the decision making process. Even though the interviews flowed nicely using a list of products, the research subject is better tackled using an approach by country, followed by importance of investment products.

### 8.1. Relationship with Banks

Financial investments are usually done by means of banks. For the decision-making process, the relationship with the bank is potentially important. Participants either do not want personal contact, or it is really important.

Rose does not like Internet banking, as personal contact is very important for her:

*ES: How does the business relationship with your bank work? To whom do you speak? Or does it all happen via Internet?*

*Rose: I always go there. Very rarely Internet. No time.*

*ES: No time. But go there*

*Rose: (interrupts) That's what I take time for. Personal contact is more important for me than the Internet.*

*ES: Also at the bank?*

*Rose: I chat a little. That's more important for me. For this, I take my time. But the Internet - that's impersonal.*

#### IV. FINDINGS

*ES: Are you happy with your bank?*

*Rose: (decidedly) Yes.*

*ES: Is that also because of the people? Or why are you happy with it?*

*Rose: I've got an advisor, who's really nice. If I need anything, I give her a call. If I've got the time, I go to see her. That's how it works.*

*ES: And she's probably German?*

*Rose: Yes, yes, of course. I've always got to do with Germans, not with Turks.*

*ES: Well, it could be – there are banks, which have specific Turkish departments.*

*Rose: Maybe in big cities. Not here. Because there's so few Turks.*

*(Rose, Interview2, 2011)*

Although Rose is very busy, she takes the time to visit her bank branch and chat to her personal advisor or gives her a call. As she does not live in a large city with a large Turkish population, the bank has no Turkish employees. As she is used to deal with ethnic Germans in everyday life, she does not expect her bank offer specific services. A positive relationship is therefore not linked to ethnicity of the staff, but is highly personal and service-oriented.

Kaan researched banks online, and decided on that basis:

*"I planned to go abroad. I choose a bank, from which I can withdraw money WITHOUT DIFFICULTY. Then, I just walked into the bank and opened an account." (Kaan, Interview2, 2011)*

After the account having been opened, he only enters the branch in case of a problem:

*"I've got Internet banking. I often do things on my own. I don't visit the branch for everything. (...) Only once, when I had problems with my card. Actually, ONLY if in doubt." (Kaan, Interview2, 2011)*

He ignores the bank's letters offering him meetings:

*"I often was invited by mail for a meeting. But I never made an appointment. Because I believe that I - I need the bank, when I need it and NOT when the bank wants." (Kaan, Interview2, 2011)*

Yet he is happy with the bank, although he is not convinced of his advisor's qualifications:

*"Yes. I can't complain. - Although I think, that my - advisor is not that competent. But that's not really important, because I - currently don't want*

#### IV. FINDINGS

*anything from the bank. Maybe, if I still bank with them later. And that's free for as long as I'm a student."* (Kaan, Interview2, 2011)

Kaan expects a bank advisor to assist him when deciding:

*"Because I think that he gets a commission through me. Therefore, he should -- advise me and guide me towards favourable decisions. Help with decisions."* (Kaan, Interview2, 2011)

He very much dislikes impersonal and standardized correspondence:

*"If you write to customer service. Mail. Answer. Mail. Answer. At some stage, there are three people who send answers - TRY to answer the question. (...) One gets answered questions one hasn't asked. Or one gets - simple ready-made answers. That's really bad."* (Kaan, Interview2, 2011)

Avni describes his relationship with the bank as "healthy mutual ignorance" (Avni, Interview2, 2012). The bank's job is to hold his securities and to manage his current account. He handles his entire banking business online.

Hans stresses that his bank is happy with him and he got a good entry because of his mother and the fact that he got regular income during his apprenticeship:

*"Basically, I got a good standing through my mother. (...) I've had a very good relationship with my bank, yes. (...) Something like phone bills were occasionally - ahm, rejected. But that happened rather rarely. And - else, ahm, other than my valued colleagues, I was in a position to get a credit card et cetera and I also got a loan quite early. I was one of the privileged ones, let's say. - I've also got many mates from the, ahm, the, ahm, Turkish circle, who for example don't even have an account and can't even take out a loan."* (Hans, Interview2, 2013)

However, Hans is not entirely happy with his mother's and his long-term bank adviser:

*"Well, he's not infallible, let's put it like that. For example, I've had the case that my parents had a mortgage with the bank. And normally, one has the right for early cancellation after 10 years<sup>90</sup> (...) Well, I expect from a good*

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<sup>90</sup> In Germany, mortgages are agreed with fixed interest rates for a period of up to 30 years. If interest rates have gone down, it may be favourable for the customer (but not for the bank) to cancel the mortgage and replace it by a new, cheaper one.

#### IV. FINDINGS

*adviser to say after 10 years: hey, just a moment, you've got the right for early cancellation."* (Hans, Interview2, 2013)

For a mortgage, Hans has been shopping around, and is prepared to take out the mortgage with another bank, whilst remaining loyal to the current bank regarding other products:

*"Then, I asked my current bank about a mortgage for myself. And, ahm, the interest rate I got offered, was above average of what one can get on the market at the moment. And I found that - a bit of a shame. And that's the trigger for me to say, I have to look for another bank. - Whether that's going to be the case for my current account, I don't know. For the mortgage, my "Hausbank"<sup>91</sup> is out of question at any rate."* (Hans, Interview2, 2013)

Cem's relationship to banks as a customer is very loose, and he shops around for mortgage and pension provision online:

*"Well, ahm, the relationship with the bank works in a way, that I - ahm, actually I choose a bank. (...) I have a look, but mostly it's no good."* (Cem, Interview2, 2012)

When it comes to investment advice, he opines:

*"I think that one should pay for that service. But I don't think that I need it. I understand that area well enough. It's just a bit of work to read and think about it, but I can manage it, unless it's too much effort."* (Cem, Interview2, 2012)

### 8.2. Decision Making Process

After having discussed the relationship with the bank, participants were asked how they reach their investment decisions.

Rose focuses on her independence and rejects advice from her bank: "I don't let other people influence me. I decide for myself." (Rose, Interview2, 2011)

My argument that literature supposes Germans to be more individualistic than Turks is fervently rejected:

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<sup>91</sup> „Hausbank“, literally translated 'house-bank', implies a close, trusted and long-term relationship and loyalty.

#### IV. FINDINGS

*“Nooo, the Germans are as bad as Turks! Oh well.... they are influenced very much by others.”* (Rose, Interview2, 2011)

When searching for his current bank account, Kaan took the following steps:

*“On the web, I looked at various banks, --- terms and conditions and offers, and from there, I chose the bank. (...) I go directly to the page, read it and compare it myself.”* (Kaan, Interview2, 2011)

Avni describes his previous investment decisions: “And the whole started with employee’s shares.” (Avni, Interview2, 2012)

For subsequent investments, he consults the “Finanztest” website, which is published by a foundation dedicated to testing financial products and services:

*“If I’ve got to invest immediately: ahm. Finanztest. They’ve got really nice websites and good tests on a regular basis. - Otherwise - I walk through the world quite blind.”* (Avni, Interview2, 2012)

He implements the investment decisions by means of Internet banking: “The bank notices very little from that.” (Avni, Interview2, 2012)

Hans, who is also an IT professional, gets his information from the Internet as well. However, he rather uses online information portals and discussion forums to shape his opinion and gain knowledge.

*“But there’s those discussion forums, where one can find out whether that makes sense or not.”* (Hans, Interview2, 2013)

*“I had looked at a couple of things on the web, comparison sites and portals.”* (Hans, Interview2, 2013)

Yet, Hans does not apply that structured approach throughout.

*“Nooo, with the Samsung share, it was rather a feeling, honestly. That was rather a gut feel.”* (Hans, Interview2, 2013)

After some online research, Cem is prepared to bank with another institution:

*“I changed then. At any rate. I get myself an offer; you can see on the web, what conditions they offer. And one asks concretely at the banks, and you get a completely new offer. We did that with various banks. In addition, we asked an advisor, who is an acquaintance of my wife, who did that for us for free.”*

#### IV. FINDINGS

*And, ahm, we had four offers and decided for one of them.” (Cem, Interview2, 2012)*

Cem sees a multitude of investment opportunities and initially finds it difficult to judge them. Therefore, he talks to many knowledgeable people about investment ideas in order to collect a variety of opinions, which he uses as a basis for his own decisions. Subsequently he uses the Internet to find detailed information about the envisaged product. He criticizes that the information provided online often is misleading:

*ES: With whom do you mainly talk about ideas for financial investments?*

*Cem: With various people. With my brother, if I see him. With friends, with colleagues at work. I speak to lots of people about the subject in order to collect their opinions. And then I understand it and can form an opinion. In the beginning, I see many, very many possibilities. And (I have) no clue, which ones are good or bad. But, - if you talk about it, the better you get a picture.*

*ES: That means that you talk to everyone around you about...*

*Cem: Exactly.*

*ES: ... financial investments*

*Cem: Exactly, exactly. When it comes to financial investments, not everybody is knowledgeable. One CANNOT talk to everybody about it. Ahm, it always depends, who it is.*

*ES: And, ahm, have there been things you didn't like, or you liked when you were looking for information?*

*Cem: Well, I really liked the possibilities in the Internet. To get offers. On the other hand, it was stupid that the final interest rate had nothing to do with the one which is shown in the beginning.*

*(both laugh)*

*Cem: But it is productive. Yes. You get an offer and can familiarize with several offers. - I would then, I don't only rely on that, but I go looking for an extra one or two offers.*

*(Cem, Interview2, 2012)*

Cem reads a lot to gather all the relevant and necessary information, which is cumbersome. He monitors investment products for a long time before investing, so the decision-making process is lengthy. He reflects that sometimes it is important to



#### IV. FINDINGS

take quick decisions, as especially in equities one easily misses the best time to buy or sell.

*“Well, I’m interested rather early in something. But it takes relatively long to decide. And then to take the last step and say, okay, you’re doing that now, and invest some money. I’m still a bit shy on that. There are people, who are, - they think about it, and bang! they’re invested. That’s not me. That’s an attribute, which might be important. (...) One holds that stock, and the price goes down and down, and one does not dare to sell, because one thinks, somehow, it’s got to work. One’s had a good idea. That MUST be ok. (laughs)”* (Cem, Interview2, 2012)

Asked, whether he attributes his indecision to Turkish or German, he clearly declines:

*“Nooo, I think it’s just a bad experience, one has made oneself at the market. Earlier, I think, I used to be ready to take some risks. But in the meantime, I’ve become disillusioned and also very careful because of the -- some -- negative experiences.”* (Cem, Interview2, 2012)

People who induced Cem to invest in certain products are for example an insurance broker, who also is a personal friend, and his mother-in-law. However, he is not easily convinced.

*“An example: I was about to invest. A friend of mine started his own investment fund --- with a mate. It was a trend-following product. They tried to identify trends by means of formula and then invest in the securities. And, I was about to invest, but I wanted to look at it for three months. It didn’t go well in the first three months. Then I put it aside for half a year. Half a year later, I looked it again and saw that it’s still going bad. Then I discarded the subject for myself. (laughs)”* (Cem, Interview2, 2012)

#### 8.3. Investments in Turkey

Attachment to Germany and Turkey can also be reflected in the geographic placement of investments. Therefore, I presented investment products to the

#### IV. FINDINGS

participants, and asked them to comment. Some of the products are only available in one country due to the legal and tax framework.

Participants express quite a low level of interest to invest in Turkey. In the following, the statements regarding each product are presented.

##### **Property**

In Turkey, property is the most favoured investment for all participants.

Rose's family owns several properties in Turkey. Asked how the property is being used, she answers:

*"Not. It's all empty at the moment. (very low and sadly:) My son says, if my father doesn't live any more, we'll sell the flat. Very nice flat. 250 square meters. Very comfortable. Just very nice. But what can I do with the flat, if I don't live there?"* (Rose, Interview2, 2011)

In addition, the family owns summer flats, which are not used either:

*"We've got two, three summer flats. One of them is mine. (...) I've not used it this year. Shame. Well."* (Rose, Interview2, 2011)

Hans' sister, recently bought a property in Turkey, which is destined to become a family meeting place:

*"Well, my sister lives in Asia<sup>92</sup>, my mother in Hamburg, and, ahm, there is nowhere enough space to meet with friends and family, well, partner and such, at one place. Because there's not enough space. I think that in the future, Turkey will be actually our meeting place for feasts and holidays."* (Hans, Interview1, 2012)

Kaan and Cem take property in Turkey into consideration, however as a project for a distant future:

*"Yes, that's possible. But only later, when I've got an own house in Germany. --- But then, just like that - a property for holidays."* (Kaan, Interview2, 2011)

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<sup>92</sup> Place not disclosed for confidentiality reasons

#### IV. FINDINGS

Cem's parents have a property in Istanbul and the grandparents live there. For touristic reasons, he would rather take coastal areas into consideration than the non-touristic places where his family originates from:

*ES: Would you ever consider buying a property in Turkey?*

*Cem: ----- Yeeees (hesitant). Not at the moment. But it's not like that, that I'd think not at all.*

*ES: Mhm.*

*Cem: I could indeed imagine that.*

*ES: Mhm. And if so, where your family originates? Or somewhere at the beautiful seaside?*

*Cem: I can imagine the Istanbul area, but even much more, it would be the Aegean or Mediterranean Sea, at the coast, at the beach.*

*ES: Mhm. Like a holiday property?*

*Cem: Yes, that's exactly what I can imagine. Very much, actually. – My parents have something near Istanbul. – But I also can imagine the South, because there's more sunshine there. It's also nice and warm in spring and autumn.*

*ES: So your parents are from near Istanbul?*

*Cem: Noo, they've just got their house there. Well, in Istanbul, almost nobody really is from Istanbul. Most of them moved there – from, from the East, mostly. And my father is from X-Town<sup>93</sup> originally. Already as a young man, he travelled through Turkey. For work. My mother –is from Y-Town<sup>94</sup> originally. That's really far in the East. And she then came right to Istanbul via Z-Town<sup>95</sup> as a small girl, and then further on to Germany.*

*ES: Ok. That means, they'd had personal relation to Istanbul.*

*Cem: Yes. Indeed.*

*ES: Ok.*

*Cem: My grandparents are there at any rate. Therefore there's also a relation to Istanbul.*

*(Cem, Interview2, 2012)*

Cem clearly has not yet any concrete plan to buy a property in Turkey, which is represented by the double negative in the very beginning of the above quote. However, as he is talking, he fancies the idea more and more. Although it is clear from the outset that a property is to serve holiday purposes and not a permanent domicile, Cem has two conflicting requirements for the location. Although both ideas come across spontaneously, he first mentions the area where his parents own a

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<sup>93</sup> Town in central Anatolia, not disclosed for confidentiality reasons.

<sup>94</sup> Town in Eastern Anatolia, not disclosed for confidentiality reasons.

<sup>95</sup> Town in Southern Anatolia, not disclosed for confidentiality reasons.

#### IV. FINDINGS

property. The fact that his grandparents live there is only brought up at a much later stage and almost seems like an afterthought, which questions the stereotypical closeness of Turkish families. In addition, Cem seems much more inclined to buy a holiday property in a seaside resort offering a longer holiday season. This line of argument does not point towards a specifically Turkish way of thinking, but rather shows a neutral outsider's rational consideration.

Avni considers buying a property in Turkey only if he retires there:

*"It's more probably Turkey. - Whilst, -- midlife crisis or not, I could also imagine life in a caravan just as well. (...) Not only because of that I'd like to open the door to Turkey."* (Avni, Interview2, 2012)

His relatives have suggested investment opportunities, thinking they could live there for free:

*"And yes, (there was) at least twice the idea to buy a property - a part of it or completely."* (Avni, Interview2, 2012)

Due to practical issues, Hans also views property in Turkey critically, although he acknowledges the positive economic development there:

*"Yeeees, -- well, Turkey is always a bit uncertain for me, I have to say. - Turkey has – quite good property price increases et cetera, but, ahm, I'm not too keen on Turkey for the simple reason: my mother used to own a property in Turkey for years, which she let out. It has in fact improved, but I believe that one has to go there personally to collect the rent. If one was not on site and looked after it, one did not get the rent for several months."* (Hans, Interview2, 2013)

*"And - ahm, a whole property just for holiday purposes, I think - ahm, that's too much money. Too much money - for that, one can go on several holidays, well, luxury holidays elsewhere."* (Hans, Interview2, 2013)

#### **Gold / Jewelry**

Gold is considered a typical Turkish investment idea, so it is described in the Turkish section.

#### IV. FINDINGS

His affinity has been built from exposure during childhood and youth. With that exposure, one loses fear and is more inclined to invest.

*ES: What would you do, if you had a lump sum you wanted to invest?*

*Cem: I think I'd be rather conservative. I'd invest the money conservatively. And, ahm, currently it's kind of difficult, because there are no really attractive investments. Therefore, I'd again invest in property. Yet even more. Not completely, but more property. I'm someone, who's open for gold. Because, as a Turk, one has always an affinity to gold. (both laugh) Ahm, I rather think physically. In real form. I'd buy little bars of gold and deposit them at home. Ahm, well, I think rather in hard form. Well in physical form. That I'd buy it in little bars of gold, which I would deposit at home.*

*ES: Yes, ok.*

*Cem: Possibly also some gold certificates. I could imagine that as well. That's it, I think. No diamonds, I don't believe I would play in that game. I think I wouldn't be open for this.*

*ES: You said that as a Turk, one has an affinity to gold. That's one of the very, very few times that you call yourself a Turk.*

*Cem: Yes, that's true. (laughs)*

*ES: Where does that come from now?*

*Cem: Yes, I do feel being a Turk. I don't only feel being German. I feel Turkish because my ancestry is from there. And I got a lot of Turkish culture through my parents. - No idea, where this comes from. (laughs).*

*ES: Might have been. – Or is it that gold is getting quite popular amongst Germans.*

*Cem: Definitely the current situation does play a role, there. Because the gold price has gone up that much in the past years, which comes on top. The price is not the only factor, in addition, I've got an affinity to it. If one doesn't have an affinity, because one has had no contact in the past, in one's – youth, childhood or whatever, one is less inclined to that. But if one knows it from early on, one probably rather does it, one loses fear from such things.*

*ES: So for you it's rather affinity, things you've known forever. But on the other side, you see how much the gold price has risen in the past years?*

*Cem: Exactly. As a child, I often went to jewelers' in Turkey in order to buy golden jewelry as a wedding present or, ahm, jewelry for my mother. We often saw how they went back to the shop, changing money, well, convert gold into cash. And how it came to the current price of gold. How to get the best price. Where to look, which jewelers try to bamboozle, who offer less cash. Several shops were pounded. Well, one can indeed relate to that.*

*ES: Yes, yes. That cannot be found in Germany at all. Well, amongst average Germans.*

*Cem: Well, when relatives got married, a lot of gold was given as presents. And then, they checked the price at the time in order to see how much money one had received.*

*ES: Mhm. Yes.*

*Cem: Well, they're to some extent not real JEWELRY, for example bracelets are just rough hallmarked pieces, which are cut off, and the women get 10 or 20 of them. That's really rather like a bar of gold.*

*(Cem, Interview2, 2012)*

Cem clearly views gold to be a conservative type of investment, which therefore suits his personal investment attitude. His line of argument is twofold: On the one hand, he describes his lived experience with physical gold in childhood and youth. On the other hand, he uses the rising gold price and the lack of alternative investment products as an argument, which was very common in Germany at the time of the interview. The childhood affinity is linked with physical gold bracelets, which are predominantly given to the bride at the wedding, clearly shows Turkish identity. The fact that finding out the value of wedding presents added to his perception of gold as a financial investment.

Cem translates the bracelets into a deposit of small bars of gold at home for his own purposes. The bar form is clearly non-Turkish, but the idea of holding accessible and mobile assets remains. This is in stark contrast with the idea of buying gold certificates, which does not conform to Cem's childhood experience with physical gold. In addition, gold certificates are much less accessible and mobile than physical gold. With this, it seems that Cem's German identity as well as his professional experience is moving in the foreground. Yet, he spends much more time talking about physical gold and Turkish-style affinity, than talking about modern gold certificates.

Later, Cem reflects on his professional environment, where professional investors trading with gold and clearly states the different point of views:

*"Noo, they rather want to earn their money buying and selling. For me, it would be rather, ahm, rather if I was to buy physical form, a possibility to store money. (...) Keep it safe somehow. At the moment, one somehow rather thinks at safekeeping than trading. - If one really wants to earn money with it, one has to trade. I could imagine that for myself, too, but - then I'd have to have money to that effect, in order to be able buy and sell." (Cem, Interview2, 2012)*

Avni's relatives frequently suggest that he should buy physical gold, but other than Cem, he shows no affinity to investing in gold for himself:

#### IV. FINDINGS

*Avni: It was suggested several times (by relatives in Turkey) how to invest money. What - always ends up in the classic models. As you're here on holidays, buy a golden bracelet and put it aside. Because, a, gold is always on the rise, and b, one loses money, but not gold and c, just in general. And yes, and there was at least twice the idea to buy part of a property or buy it completely. That's the classic models.*

*ES: Well, gold, gold as investment, like bracelets, that's the classic Turkish model?*

*Avni: Nooo. I bought gold twice to give it away. But for me as investment - naaaay - even if reason tells me that I'd just have to (go) to the next gold trader and hold it under his nose, ah, you can sell immediately. I don't have the feeling that I could trade gold.*

*ES: Why not?*

*Avni: -- Gut feel. I don't know.*

*(Avni, Interview2, 2012)*

This shows that in spite of exposure to Turkish gold-prone culture, affinity to gold does not necessarily translate to the individual. Interestingly, Avni's relatives first and foremost argue with the allegedly ever-rising gold price. Commonly, this would be interpreted as lack of knowledge, as their statement is obviously incorrect. However, taking Turkey's history of inflation into account, gold indeed looks like a safe harbour. This is supported by argument b (money can be lost, but not gold), which at first glance is also incorrect, but can be interpreted as losing purchasing power through inflation. Argument c, which is not really an argument, emphasizes the strong tradition of investing in physical gold. Avni, whose approach to investing is rather academic and acquired in Germany, therefore is inclined to diversification of assets, does not believe in his relatives' arguments. This indicates a rather German mindset.

Hans argues similarly and makes clear that he does not view gold as a suitable financial investment for him, as he rather perceives it as a status symbol or keepsake with emotional value:

*"Gold has never been interesting enough for me personally -- Tradition. - But that's not what it was. - Ahm. (...) Aunts walk about with 20 golden bracelets worth 500 Euros each, wearing thousands of Euros on their arm. - And I don't understand that. It's a status symbol, and yes. Mobile phone, but not jewelry. Or a watch or something." (Hans, Interview2, 2013)*

#### IV. FINDINGS

*“Yees, that was a bit unfortunate. I would have liked it as a keepsake for my granny,- ahm, from some fancy, my sister, who’d moved out at the time and therefore was in financial difficulties asked whether she could sell all that gold. (...) I would have liked to keep that. Not the money or something, but the intangible value.”* (Hans, Interview2, 2013)

Kaan does not immediately think of gold as an investment opportunity: “Well, not for me. - But - probably - it is for my mother.” (Kaan, Interview2, 2011)

Rose owns jewelry, but does not consider it a financial investment: “Gold - I’ve got jewelry.” (Rose, Interview2, 2011)

Other than the arguments provided by Avni’s relatives and Cem, who draw on tradition and safety of the investment, Hans, Kaan and Rose show no cultural affinity to gold at all. Hans perceives gold as a –somewhat stupid- status symbol. In addition, for him, Kaan and Rose the decorative purpose of jewelry, which happens to be made of gold, supersedes the investment purpose.

Being specifically asked for gold bars, Kaan expresses his view on the market: “Yes, of course. But not now. It (the price<sup>96</sup>) would have to go down again.” (Kaan, Interview2, 2011)

Cem, on the contrary, believes the rise of the gold price makes an investment more attractive.

*“That’s when clearly the current situation comes in. Because the price of gold has risen in the past couple of years.”<sup>97</sup>* (Cem, Interview2, 2012)

This shows that gold is perceived as an asset class, which is analyzed like one would analyze the stock market.

#### **Private Investments (Turkey)**

Avni has often invested in his Turkish families’ ventures. Although these investments are labeled as loans, pay-back-terms are so vague he never expects to see any of the money. Therefore, Avni considers these loans not as investments, but as family support:

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<sup>96</sup> At the time of the interview, the gold price was at a record high.

<sup>97</sup> At the time of the interview, the gold price had started to get volatile at a very high level.



*ES: You hinted that you're the rich uncle from Germany, who provides a loan, or is that rather investments like: 'I go into business and need an office or so'?*

*Avni: It was both. – Both the - loan with very, very open payback options, as well as the shop, or the transport vehicle, which was bought, hoping that these relatives can stand on their own feet financially.<sup>98</sup>*

*ES: And are you prepared to do something like that?*

*Avni: Rather yes.*

*ES: Would you be doing it because you're obliged to the family, or do you think that's better than buying Siemens stock?*

*Avni: From an investment perspective, it's just like buying Telekom or Sun stock. That means I might as well burn the money right now. But - yes, - the feeling with the extended, large clanship. The clan has to vouch for each other.*

*ES: Ok. Yes. – and the clanship does not have as much money, that they'd invest themselves? (...)*

*Avni: The point, when it would have become realistic. Not a general 'would be nice if'-discussion. Every time, it rather was like, ahm, the family lives in rented property, and why should one pay rent to some stranger if...*

*ES: ... the cousin. Aha.*

*Avni: Well, the usual model.*

*ES: So that clearly wasn't investment-driven?*

*Avni: Nah.*

*ES: Fine. ----- Have you ever been asked for advice? Do they also want your advice, or is it all about your money?*

*Avni: Occasionally, it was advice, - but experience shows that it's rather my siblings in Germany, who want my ADVICE. Ah, the actual input is rather wanted by my relatives in Turkey, who also come up with a specific idea or a plan.*

*(Avni, Interview2, 2012)*

Avni, who is the only member of the extended family who has surplus funds, is regularly asked for money by his Turkish family members (also see “Money as a conversation topic” section). Although his funds are labeled as ‘loans’, they are rather donations to the extended family. When it comes to concise investment projects, in which the investment aspect is stronger than the family support idea, Avni generally declines. This happens for example when it comes to gold (see above “Gold” section) and property.

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<sup>98</sup> Quote also used earlier in this chapter in the section ,Money and Investments as conversation topic within the family‘

#### IV. FINDINGS

Hans on the contrary would look at private investments from a business view, focusing principally on business-mindedness of the founders and his opinion about the business plan:

*“Well, honestly, if I understood the business and believed in the person - that the person is able to pull that through, I’d definitely fork out the money for it.” (Hans, Interview2, 2013)*

If the idea came from relatives in Turkey, he’d be much more willing to invest for ethical reasons and family values:

*“Yeees, I - there, if - yes, that’s now a difficult issue. - In the relatives’ village, for example, there’s not that much work. If one says there, I’ve got an idea, - “I’d need seed capital or something.” I’ve got no issue with that. (...) That’s more from a gut feel, ahm, there’s also conscience. That one has done something for the family. And I also think, ahm, - if someone goes that far to take initiative - sort of - pay money. Then they’ve thought about it.” (Hans, Interview2, 2013)*

The other participants have not been approached or have concerns: “No. That would be too risky.” (Rose, Interview2, 2011)

#### **Building Co-operative (Turkey)**

Cem is the only one to have heard of that scheme, and thinks it is often rather dubious. If he ever was to engage in one, he would look at it extremely thoroughly beforehand.

*“A building co-operative? No, I think I heard about it casually a couple of times. But, ahm, not really. I heard that occasionally that money is collected from various people to engage in a building project, which is planned to some extent. One is shown sketches, one acquires people to - ahm invest something somewhere in Turkey. But for me, that’s always been a bit dubious.” (Cem, Interview2, 2012)*

#### IV. FINDINGS

##### **Turkish Government Bonds and Savings Accounts with the Turkish Central Bank**

Cem thinks positively about this, as Turkish Government used to pay very high interest rates, also on Euro denominated accounts. There was always the danger that the money would not be paid back, but he believes that this risk is tolerable.

*“Yes, you must not forget that it doesn’t look that bad at the moment. Not only the development, but also inflation rate and everything. - For me, that’s an interesting investment at any rate. - And they used to pay high interest rates. One could invest in Euro - well, one invested Euros in the Turkish Central Bank and received an interest rate, which was above the German one - way above the German one. Well, one got 8... 9%, that’s comparatively -- sure, there was the risk that Turkey wouldn’t pay back. But it wasn’t that high that you cannot take it.” (Cem, Interview2, 2012)*

Hans thinks more positively about German Government Bonds than Turkish ones. However, due to low interest rates, he prefers equity investments.

*“I personally think that German bonds are quite safe. 80-90%. Turkish ones, I’d be not courageous enough. But yes. Would be a possibility. But I think that interest rates are kept really low. I find them more interesting than a savings book, but not as interesting as stock.” (Hans, Interview2, 2013)*

##### **Other investments**

No participant comments on Turkish equity, savings accounts, investment funds and non interest-bearing investments. The latter refers to Islamic banking, which participants comment in the Money and Ethics section.

Kaan thinks that rather the older generation is more inclined to invest in Turkey: “Well, I can say that the older generation would invest in Turkey.” (Kaan, Interview2, 2011)

He would prioritize and only look at Turkey, if everything was well settled in Germany:

#### IV. FINDINGS

*“Yes, - but I would prioritize. That’s now Germany. - And when I fixed everything in Germany - then, I’d also ramble to Turkey.” (Kaan, Interview2, 2011)*

He thinks that he is rather German in terms of investment behaviour.

Hans comments on investing with banks in different countries:

*“It really depends on the interest rates. There it really does not make a difference if I do it in Germany or Turkey. Greece, or Italy, Spain, I’d be - (laughs) very careful.” (Hans, Interview2, 2013)*

Although Hans thinks that Turks rather rely on their gut feel, he does not attribute his gut feel-equity investment as typically Turkish: “Noo, that’s my gambler’s side.” (Hans, Interview2, 2013)

### 8.4. Investments in Germany

#### Property

For investments in Germany, property also ranges on top.

Rose, Avni and Cem live in their own properties in Germany.

For Rose, the decision to buy property was triggered by the fact that she never was used to live in a rented place and was the driving force behind it, rather than her husband.

*Rose: Oh yes, at the time I really wanted a house. And then he said, “well, I found a couple”, which he didn’t like. Then he said, “well, I’m now constructing that housing estate.” And a single one, this piece of land hadn’t been sold yet. -- (...) I said, yes, that fits wonderfully. Not too big, not too small. What shall we do when our son moves out. -- A big house is work - a lot of work. Then we bought this house.*

*ES: So it was your wish to buy this house? Then you were the driving force, not as much your husband?*

*Rose: Yes.*

*ES: And what were the reasons for wishing to buy a house? Did you want to save the rent?*

*Rose: Yes. I’m not used to living in a rented place. We always had a house, an apartment, and we always owned it. It was not pleasant to live in some (rented)*

#### IV. FINDINGS

*apartment. I didn't want that.*

*ES: Was it also intended for pension provision?*

*Rose: Nooo, no. Every month you pay for nothing, for that you can buy a house. If you pay it off, you know, it's mine.*

*ES: Quite a different feeling. – And this apartment, where you're now setting up your business, had that always been intended for business?*

*Rose: Nooo, for my son. He had his company here. He founded the company here and lived there with his girlfriend. After they'd gone, I let it out. And now, this tenant moved out and didn't pay two months (rent). We're still at court. I said no, I'm not in it. I'm not going to do this anymore.*

*ES: But now you've had enough with property?*

*Rose: I don't want it any more. I'm not going to buy (a property) or such. ---- It just gives you trouble.*

*(Rose, Interview2, 2011)*

Rose's wish to buy a house to live in stems from her family background, which meant living in own property. As her –also ethnic Turkish- husband did not attribute much importance to an own house. Therefore, buying a house cannot be attributed to Turkish culture. Yet, Rose asserted herself. Later, she bought an apartment for her son, probably in order to pass on the family tradition of living in own property.

Due to negative experience with tenants, hassle and work, Rose now refrains from further investments in property.

Cem, who recently bought a property with his wife, considers investing more in property:

*“And, ahm, at the moment it's difficult, because there aren't really any attractive investments. Therefore, I'd go further into property. Not completely, but I'd invest some more into property.” (Cem, Interview2, 2012)*

He gives the reasons for choosing direct investment in buy-to-let residential property located closely to where he lives, although realizing the downsides of letting:

*“Well, I'd keep my hands off commercial property at the moment. One always reads that one real estate investment funds after another is having problems with the property. But I'd go the classic, conservative way and (invest) in a housing complex. That's definitely a lot of work, and I actually experienced a couple of negative aspects, when my father had trouble with tenants. But I'd clearly try to buy a flat or little house. (...) Definitely nearby.” (Cem, Interview2, 2012)*

#### IV. FINDINGS

For Hans, property is also the best investment vehicle; however he focuses on buy-to-let property:

*“Start with an apartment. Well, with a small apartment, which is affordable. Quick to let. Well, 50 square meters, not bigger, but also not much smaller. And - ideally in a metropolitan area. Well, that’s the strategy I thought of. But then I think it’s best in cities I know.”* (Hans, Interview2, 2013)

For Kaan, buying property would be first investment aim, once he can afford it:

*“OF COURSE! I’d (buy) property in Germany BEFORE property in Turkey.”* (Kaan, Interview2, 2011)

#### **Investment Funds**

Cem has a favourable opinion of investment funds. However, at the moment he does not know what to make of the current market development, so he refrains from investing:

*“Well, investment funds generally. Yes. - I can really imagine, if I - ahm, had suitable market expectation. Currently, one has, well at least I have no real appreciation on the market situation. Therefore, I’m a bit reluctant.”* (Cem, Interview2, 2012)

If deciding in favour of a purchase, he considers his current bank, and would also talk to his sports mate, who works as an insurance broker:

*“Well, I’d consider the securities account with my current bank. - Yes. And I would again speak to - ahm, these certain people, with that sports colleague of mine. The insurance broker.”* (Cem, Interview2, 2012)

Rose, on the other hand, strongly dislikes investment funds:

*“I’m not that stupid to invest in such things! To lose my money if I had a lot! There are some people who sit all day long and gamble. I’m no such person and I don’t understand any of it. I keep away from things I don’t understand.”* (Rose, Interview2, 2011)

#### IV. FINDINGS

As described in the “Securities / Equities” section below, Avni’s interest in equity investment was triggered through employee shares from his first job. Thereafter he decided to invest in funds and has been using “Finanztest” to find suitable products.

##### **Securities / Equities**

Both Kaan and Cem used test accounts at banks, with which one can construct hypothetical portfolios. Kaan focused on foreign exchange day-trading.

*„In the beginning, it didn’t work that well, but I’m interested regardless. I’d probably be doing it later, when I’ve got my own income.“* (Kaan, Interview2, 2011)

Cem on the other hand started with equity on the test accounts:

*“And I bought several shares. And got really annoyed several times, because I - missed some prices. Well, there is Adidas for example or Puma, (which) I wanted to buy at the time. Because I thought, ah, one knows that from private environment, I like it. And at the time, sports clothes were the alpha and omega for me. And then Puma stock rose by 1000% and I was annoyed that I didn’t have the money for it. (...) Yes, that’s how it started. And then I invested and --- lost a lot of money.”* (Cem, Interview2, 2012)

Kaan prefers direct investment over funds, because he is fascinated by investing:

*“Yes, I’d buy equity directly. Because it’s surely fun to buy and sell. I know investment funds from my parents.”* (Kaan, Interview2, 2011)

Avni started with employee shares at his first job, but has not further invested in equity directly ever since.

Hans, on the contrary, who does not know much about investment funds, is just starting to build up knowledge on stock selection criteria:

*“Well, I’m looking just now and - ahm, in the meantime, I’ve got price-earning-ratio, and ahm, peaks, prices. One can analyze that technically. And - ahm, - I’m at the beginning now.”* (Hans, Interview2, 2013)

#### IV. FINDINGS

##### **Government Bonds**

If Kaan had money to invest, he would invest in government bonds for the conservative part of the portfolio.

Cem had never been interested in fixed interest securities, but today thinks that they are important for the asset mix.

*“At the time, I didn’t really go in for bonds. (...) I predominantly think of government bonds, when I talk about this subject. Because it’s so much in the news. But corporate bonds certainly matter. Of course. Bank debentures as well, which one is offered regularly. I consider that, too.”* (Cem, Interview2, 2012)

##### **Savings Account**

A savings account is the basic product, which is even promoted to young schoolchildren for saving purposes.

*“Well, I opened the first account with my parents. - Ahm, not for me, in the first place. Because I was class representative (at school) and needed an account for the class.”* (Kaan, Interview2, 2011)

For Kaan, it also serves as a cash management tool for his private expenditures during education without attributing much importance to the relationship with the bank:

*“To put money aside. Well. Security (laughs) (...) If one enters into financial commitments, like rent or phone bill, one should have reserves. (...) Well, it’s not about - not only about increase in cash in the savings account.”* (Kaan, Interview2, 2011)

Cem has a savings account and a current account with a bank he is not particularly attached:

*“Because I’ve only got my current account there. And my savings account. I don’t have anything else there.”* (Cem, Interview2, 2012)

Rose opened a savings account in Germany, because she had already held one in Turkey: “Had one in Turkey, too.” (Rose, Interview2, 2011)



#### IV. FINDINGS

##### **Endowment Insurance Policy**

Rose bought an endowment insurance policy as an acquaintance suggested it. She also holds further casualty and property insurances policies, which are outside the scope of my research:

*“He suggested it, because we knew each other. I said that’s a good idea, let’s do it.” (Rose, Interview2, 2011)*

Hans used to have an endowment insurance policy, which he bought from an ethnically Turkish friend. He later discontinued it, and now thinks that it does not make sense to invest again:

*“No, I would not re-activate it for the simple reason that the advertised returns, which were originally nicely calculated could not be paid. Because the interest rates have fallen too much. (...) They - again are financed by the returns, and if they don’t gamble speculatively at the stock exchange, they don’t have too many opportunities at the moment.” (Hans, Interview2, 2013)*

Cem would only consider a life insurance policy. He believes that financial investments and risk insurance should be kept separately in order to have a clear structure.

*“A RISIKOlebensversicherung<sup>99</sup>. Yes. But not a capital forming one. (...) Because that forming capital should be separate from - hedging risks. -- Well, certainly one can combine that, by reasoning that there’s a risk and one should hedge it. But one shouldn’t use that for capital formation, but only to cover the risk. I find it clearer that way.” (Cem, Interview2, 2012)*

##### **Private Pension Insurance**

Cem has two private pension insurances, as various people, including his mother-in-law had mentioned pension provision to him:

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<sup>99</sup> In German, the term life insurance (Risikolebensversicherung or only Lebensversicherung) contains the word ‚risk‘, which Cem emphasizes here in order to make clear that he talks about an insurance product as opposed to an endowment policy (Kapitallebensversicherung). The latter contains the word ‚capital‘ and has a strong focus on the investment idea. For detailed product descriptions see appendix 3.

#### IV. FINDINGS

*“That we should make sure that we provide for old age. And so I talked to her and discussed her opinion. (...) She suggested looking at this.”* (Cem, Interview2, 2012)

He bought one policy from his friend, the insurance broker, another one directly from the insurance company: “Yes, I procured one of them with him and the other one myself.” (Cem, Interview2, 2012)

Rose holds an occupational pension: “I’m insured with x<sup>100</sup>, that’s where I used to work.” (Rose, Interview2, 2011)

#### **Private Investments**

Rose would support her son financially, if he needed it, but would not consider it an investment: *“If he needs help, I do help him.”* (Rose, Interview2, 2011)

As Avni and Cem focus on family dynamics and conversations when talking about private investments, the topic is described in more detail in the section *Money and Investments as conversation topic within the family*.

Avni perceives his so-called investments in relatives’ business ventures as family support and not as investments. Cem neither regards financial support for the family as financial investment. However, he claims he cannot yet afford it and has never been asked so far.

#### **Buildings Savings Agreement**

Friends of Rose suggested investing in a buildings savings agreement long before she and her husband bought their house:

*“I cannot remember anymore. That was too long ago. Somehow, we got the idea, but... (...) I think that good acquaintances called our attention to it.”* (Rose, Interview2, 2011)

Hans does not believe in buildings savings agreements:

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<sup>100</sup> Not disclosed for confidentiality reasons.

#### IV. FINDINGS

*“Because I think it’s a rip-off, personally. (...) I’ve seen calculations, which uncover exactly that, following which buildings savings agreements are basically just a rip-off.” (Hans, Interview2, 2013)*

##### **Other financial investments (not on list)**

A friend once suggested Rose to buy a holiday home in Florida. As she would not go there regularly, and already has a home in Turkey she saw no reason to invest. That friend later got in trouble with the property:

*“An acquaintance of mine wanted us to buy a house in America, in Florida. A summer house. And they constantly talked to us. “Yees, that’s a great investment. 25,000 Deutschmarks. That’s what you should buy. Five years safe.” And then I said: ‘So what? What’s five years? And what am I going to do after five years having a property in the America. I’ve got enough in Turkey. (...) How often do I go to Florida? --- I said, ‘I’m really sorry. I am really not going to buy a house there.’ Then she bought (one) and had lots of problems. Finally they sold it.” (Rose, Interview2, 2011)*

In former times, Cem took a strong interest in derivatives like CFDs (contract for a difference). He was also interested in all types of certificates.

*“I was really interested in contracts for a difference at the time. (...) - At the moment, I don’t have the funds to play with. And I’d only go for CFDs if I wanted to play. (...)*

*I also was interested in actively and passively managed index certificates. IShares<sup>101</sup> et cetera, ahm, but also - knock-out products, -- some leveraged products which were around at the time. But I only looked at it. I never really invested.” (Cem, Interview2, 2012)*

However he did not invest in CFDs, as it felt like gambling:

*“Yes. - (very long pause) - I think, I would have tried it at any rate, but then it would have depended on success. I would have been a bit anxious, because that’s a way of gambling. - And if I go to a casino, I also set myself some sort of limit and say I don’t want to spend more than 100 Euros, and then I’m*

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<sup>101</sup> IShares is a product provider for exchange traded funds (ETFs)

#### IV. FINDINGS

*actually done after half an hour. - Go home again, whilst the friends enjoy themselves and then walk home with 50 Euros.” (Cem, Interview2, 2012)*

At a young age, Hans also looked at very speculative investments:

*“Yes, at the age of 18, I intended - ahm - to use the interest rate difference between currencies. And I had already thought of something. But I didn’t have the money, and then it got outdated.” (Hans, Interview2, 2013)*

### 9. Conclusion

My data allows deep insight into the participants’ social identity and views on financial investments as well as the respective decision making and buying process.

It turns out that although all participants show elements of both Turkish and German social identity, every one of them handles their complex and nuanced social identities in a different way.

Yet, the approach to financial investments is found to be surprisingly similar. In spite of the different levels of interest, involvement and appetite for risk, I find the family to be the pre-eminent driver of financial investment decisions. I identify various roles that family members can have: advisor – advisee or investor - investee.

In the following chapter, I analyze and synthesize above presented findings of my empirical study with the literature on the conceptual framework and existing research.

## **V. ANALYSIS**

In this chapter, I analyze the findings of my qualitative study, which are presented in the Findings chapter, and synthesize them with the literature on the conceptual framework and existing research identified in the Literature Review chapter. The conceptual framework and a systematic review of the literature on the subject are presented in the Literature Review chapter.

As social identity theory is usually associated with experiments, implications of the qualitative approach for implementation and analysis are also highlighted in the course of this chapter. As described in the Methodology and Methods chapter, I analyze the data using a phenomenological approach.

The structure of my study is inspired by existing research - as presented in the Literature Review chapter, which also feeds the interview guideline. The development of the interview guideline is described in the respective section in the Methodology and Methods chapter. The interview guideline itself can be found in appendix 1. The same structure therefore also applies to the Literature Review and the Findings chapters. Newly emerging themes are fitted in the sections where appropriate. The structure is divided in two parts: aspects influencing social identity and investment decision making.

At first, I summarize the findings, starting with a table providing an overview of the participants' key data. This is followed by the main body of analysis and a conclusion presenting the key findings, summarizing the principal aspects of the participants' social identity and investment decisions.

### **1. Participants and Findings**

In this section, I give a very brief overview of my study's participants and the findings.

I gained the empirical data analyzed by means of multiple in-depth semi-structured interviews with five German-Turkish individuals, with investment experience and/or

interest.

The level of education and the predominantly male sample significantly differ from the total population. Sampling and the reasons for its specific characteristics are discussed and explained in the Methodology and Methods chapter.

| <b>Assigned name<sup>102</sup></b> | <b>Gender</b> | <b>Age guide<sup>103</sup></b> | <b>(family) migration history</b>   | <b>occupation</b>                 | <b>Education level (German qualifications)</b>             |
|------------------------------------|---------------|--------------------------------|---|-----------------------------------|--|
| Rose                               | F             | 65                             | Received PhD scholarship for Germany; family followed (husband soon, son 10 years later, father at very old age)  | Active retirement (self-employed) | PhD, postdoctoral lecture qualification (Medical Sciences) |
| Kaan                               | M             | 20                             | Born in Germany and only lived there (mother came as a child; father came after marriage)   | Student                           | University student (law)                                   |
| Avni                               | M             | 45                             | Lived in Germany aged 3-6. Subsequently lived in Turkey with grandparents as parents split up. Mother brought him to Germany aged 14. Mother in Turkey since 20 years, father moved there recently. | IT contractor                     | University degree (Computer Sciences)                      |
| Hans                               | M             | 35                             | Grew up in Turkey with grandparents to age 13. Father died (aged 7). Mother took him to Germany.  | Consultant (IT)                   | University degree (Business Informatics)                   |
| Cem                                | M             | 40                             | Born in Germany and only lived there (father came 45 years ago, mother for marriage).   | Consultant (Financial services)   | University degree (Business Administration)                |

Table 20: Overview of the participants  
(Own table, developed for this research)

<sup>102</sup> For confidentiality reasons, real names could not be used. The assignment of names is described in the Methodology and Methods chapter.

<sup>103</sup> The participants' ages are rounded to 5 or 10 in order to ensure anonymity. This is not necessarily the closest by numbers, but the most suitable in line with the stories.

## 2. Findings on Social Identity: Shades of Many Colours

Existing research on German-Turks' social identity is predominantly quantitative, as described in the Literature Review chapter. Therefore, my qualitative approach employed results in a rich, multi-faceted picture of German-Turkish social identity, which is highlighted in this section. There are no participants with pure Turkish social identity in my sample, probably because of the acquisition procedure. Pure German identity, on the other hand, is very rare (Polat, 1997), which is likely due to the attribution of cultural difference by politicians, academics and journalists (Merten, 2013). German-Turks in my study also feel not entirely accepted as Germans by people around them.

Summarizing the findings, it is obvious that all participants show elements of both German and Turkish identity, resulting from their individual lived experiences. In addition, traces of a separate German-Turkish as well as a "Ausländer"<sup>104</sup> (foreigner) identity can be found. In terms of Turkish and German stereotypes, the usual suspects like being cordial, loyal and hospitable to guests are mentioned throughout in literature (refer to Literature Review chapter) and by my study's participants (refer to Findings chapter).

For the public part of life (for example job, doctors, financial advisers), participants show a rather German self-stereotypization, whilst their private life is additionally affected by self-introduced Turkish stereotypes. Surprisingly, participants assign negative stereotypes to themselves (for example not cordial, cantankerous), which is not accounted for by social identity theory. On the other hand, positive German stereotypes are put into perspective, for example claiming that people in Germany are tidy, hard-working and punctual because of existing and applied rules.

It is also remarkable that some participants view religion negatively, therefore Islamic investments are strongly disliked and distrusted. At the same time, participants predominantly perceive no or an adverse link between money and ethics.

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<sup>104</sup> Nowadays, the term „Ausländer“ is not politically correct any more. Officially, it is „Menschen mit Migrationshintergrund“. Literally translated: „people with migration-background“.

The only financial investments, from which a link to Turkey can be found, are property in Turkey and gold. It may be suspected, that in most cases property investment in Turkey is a luxury and serves touristic consumption rather than profit-related investing. It is also noticeable, that some participants claim some sort of collective ownership for family property, which is legally owned by another family member.

Only for gold, one participant explains a Turkish-style affinity. The rationale for ethnically attributing investment products are based on the existing literature (Literature Review chapter) and my study's findings (Findings chapter).

“Investing” in the support of relatives is also a common motive. In that case, financial interests are not pursued directly, but there is the implicit expectation that the beneficiaries are to look after the “investor” in old age. The argumentation for this idea is provided both in the Findings chapter and below in the Analysis chapter.

### **3. Background Data on Social Identity**

In this section, I analyze and discuss the link between biographical facts like citizenship and family migration history. These serve as a starting point for deeper analysis on “Heimat”<sup>105</sup>, feeling of belonging, pride and finally the preferred place of living.

#### **3.1. Citizenship**

Citizenship is regularly mentioned in existing research, as it serves as a key identification criterion with a country. Apart from practical considerations like visa regulations, the citizenship decision may indicate a lot about social identity, especially because German-Turkish dual citizenship has not been possible in Germany for a considerable time. This issue is well-researched, although existing literature for the most part uses different academic frameworks and methodologies.

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<sup>105</sup> For detailed explanation of ‚Heimat‘ refer to Findings chapter



## V. ANALYSIS

Therefore I compare and analyze my research's findings in the context of existing research.

Existing literature perceives citizenship from two sides:

- On the one hand, studies focusing on quantitative data identify German citizenship to be an indicator for ethnic identity, i.e. attachment to the German group (Diehl & Blohm, 2003; Gezici Yalçın, 2007; Polat, 1997). However, the reasons for or against naturalizing are not assessed.
- On the other hand, Sackmann et al. (2001) find in the qualitative part of their study that for naturalized German-Turks, citizenship has limited consequence for their self concept, whilst Turkish citizens are rather attached to their citizenship.

My study's outcome goes in line with the latter findings. All participants hold a German passport. Each of them handles the citizenship issue in a different way, ranging from a pragmatic travel-related approach to calling it a difficult decision. Those, who have no Turkish citizenship, do not care, which reflects Sackmann et al.'s (2001) limited consequence for self-concept. However this does not capture the entire picture. My research shows that limited attachment to the German citizenship may well go in line with strong attachment to Turkish citizenship, even though the individual may have given it up. In addition, dual Turkish and German citizenship can also result in limited attachment to both, because they are taken for granted and there is no need for reflection.

No evidence was found to support Diehl & Blohm's (2003) findings, who claim that assimilated Turks naturalize in order to transfer to a higher status group, rather than because of legal advantages. Diehl & Blohm's (2003) evidence is not supported by my study's findings, as the participants who had to actively change their citizenship stress legal advantages as well as the fact that their life takes place in Germany rather than in Turkey. There is no indication that Germans are perceived as the higher status group, as participants - regardless of German citizenship - expressed Turkish national pride, but are not proud of Germany.

On the contrary, naturalizing has first and foremost practical reasons. It seems logical to hold the citizenship of the country in which one has been living for a very long time. Additionally, participants in my research report that a German passport does not imply the transfer from the Turkish to the German group. As name and physical appearance do not change with citizenship, participants still are perceived as Turks regardless of citizenship. Therefore, evidence shows that a transfer to the higher status group does not happen by means of naturalization. I rather suspect the argument to work the other way round: Language skills and education are the basis for successful integration into German society, which in turn forms the basis for higher social status. Higher income and better jobs subsequently are linked with travelling for business and leisure, which in turn is eased by German citizenship.

My study's findings go in line with Sauer's (2013) study on naturalization, which finds that practical and legal arguments by far outweigh emotional reasons, showing strong attachment across the entire population. My findings provide more details regarding practical arguments, like implications for business and private travel.

This strong discrepancy might yet be softened if taking the historical context into account. When founding the Turkish Republic as the Ottoman Empire's successor State, the formerly multi-ethnic society held together by the Sultan and Caliph, shifted to a clear national Turkish identity. German national pride on the other hand, has been regarded as inappropriate by a vast majority after World War II. Without a positive German role model, it is unlikely to become emotionally attached.

### **3.2. Migration History**

This section focuses on family migration history and originally intended to attempt to link with social identity. However, it came out that allocating a generation of immigrants is not as straightforward as literature suggests. Therefore, this section concludes that education and friends, which are somewhat linked to individual migration history, prevail over the common generational approach.

Existing research usually categorizes migrants by the number of generations the family spent in Germany, place of education and relatives in both countries. On that basis, the likelihood of feeling integrated or naturalizing is assessed (Zimmermann et al., 2006; Diehl & Blohm, 2003). The participants of my study show that allocating them to a generation of immigrants is not simple and straightforward. The participants' stories are full of moving back and forth for divorce or retirement reasons and parents living in Germany, whilst children growing up with the grandparents in Turkey. The only clearly classifiable participants are Rose (immigrated herself as an adult) as well as Kaan and Cem (both born in Germany, therefore members of the second generation). Hans and Avni were brought to Germany as children (Avni even twice), and could be classified as first (immigrated themselves) or second generation (parents immigrated). No matter how participants were allocated, the generational differences described in the literature cannot be identified. However, the criteria for participating in my study excludes the stereotypical blue collar worker-migrant with limited language skills, education and financial means. Although my study gives insight into several families' migration history, no concise information on generational differences can be identified. This leads to believe that the allocation of generations is a gross simplification. It may work in existing research, because the number of generation is linked with the time spent in Germany. As existing research indicates that education in Germany is key for integration, one can conclude that education is a much stronger trigger than the number of generations.

All participants of my study rather show the characteristics that Sackmann et al. (2001) attribute to the second generation, which was socialized in Germany: their relevant in-group consists of German-Turks. Although this classification is the most suitable when sticking to the given system, it does not capture the complex full picture.

The importance of education goes in line with existing literature, where the effect of the country of education on integration is described. Although findings are contradictory, the most relevant aspect seems to be German friends, which are made during education (Diehl & Blohm, 2003). These arguments can be supported when looking at my study's participants: All went through Germany's higher education

system and socialize with ethnic Germans. For detailed information please refer to the Friends section below.

### 3.3. “Heimat”

As the terms home or home country do not capture the entire meaning of the German word “Heimat”, the original word is used here. For a definition, see the corresponding section in the Findings chapter. This section assesses the perception of “Heimat” and the sense of belonging to a country, which is characterized by Turkish families, ethnically German or mixed social environment as well as German-Turkish role models in sports and media. A key point refers to German-Turks’ self-perception as “Ausländer” (foreigners) in Germany. In that context, I also describe a new type of social creativity within social identity theory.

Existing research finds that German-Turks feel that they belong to Germany and the town they live in, even though they might exhibit a strong Turkish identity (Sackmann et al., 2001; Polat, 1997). Gezici Yalçın (2007) assigns the sense of belonging to group identification. This indicates that social identity theory is applicable, because individuals themselves claim to belong to a group. Due to the fact that these studies are predominantly quantitative, and that interviews and/or questionnaires were made available in both German and Turkish language and researchers and/or interviewers were ethnically Turkish. This explains that existing research identifies much stronger Turkish identities than my research. My research participants, who speak excellent German, however, reveal very fine nuances of bicultural identities. My study’s participants feel they belong to Germany and/or the place they live. However, participants’ emotional attachment to Turkey seems stronger than to Germany, which for example can be derived from the feelings evoked by the national flags. This is an interesting result, as all have spent more than half of their lives or their entire lives in Germany, have completely German work environments and no participant currently has a Turkish partner or spouse. Yet, Turkish social identity is sufficiently strong to prevail against German every-day life.

Even though all participants claim that their families are important to them, the families do not seem to be in touch on a daily basis. Even though contact is not as intense as described to be stereotypically Turkish, the family's influence on social identity plays a key role. This is supported by participants' statements that they link their Turkish identity with family, whilst German identity bears a notion to the individual. This supports Hofstede's (2013) idea that the Turkish collective society differs from the rather individualistic German society. On the other hand, culture naturally comes through the family, which in my study's context is Turkish by definition. Therefore, it is no surprise that Turkish identity touches a deeper, more emotional chord.

Supporting national football teams also serves as an indication for group identification. Those, who are interested in football, support the Turkish team in the first place, with the German and/or other teams coming thereafter. In this context, it also becomes clear that social identity is a dynamic process, which is subject to change over time and depending on the situation. In the Findings chapter (section 'Heimat'), participant Cem describes his development in several steps:

- At that early stage, which ended some time in primary school, he did not understand that there may be ethnic differences. Early childhood, which predominantly took place within the family, did not classify people in ethnic groups. Therefore, ethnicity, culture and language did not matter.
- Later, he perceives big ethnic differences, which emerge at per se negligible instances like celebrating Christmas. Although he stresses that the differences are big indeed, he also maintains that they manifest themselves in little things. This apparent contradiction indicates numerous instances, in which differences become apparent and that they sum up to non-permeable group boundaries. At this point, he does not give language skills as an example, which later are used as an outstanding differentiator. This may imply that the participant, who would have liked to be accepted as a German, had assumed that language skill could be the key for permeating group boundaries.
- In his youth, the participant experiences that ethnic Germans do not accept him as German, so he has to resort to another ethnic group. He describes impressingly resorting to 'underdog' football teams, which allocates high status

to the Turkish team. On other occasions, he supports the Italian football team, which scores with general sympathy and the fact that Italian friends accept him as a member in their group of migrants.

Faas (2009) also finds that citizenship and residence may not be sufficient for “being German”, as ethnicity might weigh more heavily.

Ethnicity is also perceived by my study’s participants, who feel that ethnic Germans perceive them as “Ausländer” (foreigners) and don’t accept them as Germans. This shows that ethnic Germans are perceived as members of the high status group, who aim at protecting their collective identity (Scheepers et al., 2006). The concept of self-categorization as “Ausländer” (foreigner) is also introduced by Gezici Yalçın (2007). One study participant, who has a multi-ethnic circle of friends, perceives *himself* as a “Ausländer” (foreigner), which indicates that his feeling of belonging is ambivalent and is clearly attributed to the Germans’ lack of acceptance. Yet, participants see a positive development in professional football and media, as recently several non-ethnic Germans play in the national football team and one can see more and more Turkish names in the end credits.

Polat (1997) also identifies the phenomenon of self-perception as “Ausländer” (foreigners), which she links to bi-cultural, who identify with the place of residence and feel being “heimatlos”<sup>106</sup>. This classification seems somewhat simplistic when regarded in the context of qualitative research. Naturally, Polat uses pre-defined German and Turkish social identity and classifies all in-between occurrences to be bi-cultural. Opposed to Polat’s (1997) questionnaire-based quantitative study, my research aims at gaining deep insight into German-Turks’ social identity, so many shades of bi-cultural identity are explored amongst all participants. It may be assumed that a high level of education enables participants to reflect their identity, and long interviews encourage them to unveil its many facets and the lived experience which have been leading to it. As a consequence, the feelings towards “Heimat” and belonging are complex indeed as described in this section, yet the label “heimatlos” would be too simplistic.

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<sup>106</sup> Literal translation of heimatlos: without home. For more facets of the term please refer to the ‘Heimat’ section in the Findings chapter.

In addition, my study's participants complain that ethnic Germans do not accept them as Germans, but perceive them as "Ausländer" (foreigners). The self-classification as "Ausländer" (foreigners), "Turks" or "German-Turks" is only shown in Gezici Yalçın's (2007) study. In spite of the actual immigration to Germany and politics' acknowledgement of the need for qualified workforce, Germany does not consider itself an immigration country. That likely adds to the perception of ethnicity being part of German identity and in turn non-ethnic Germans perceiving themselves as "Ausländer" (foreigners).

Other than suggested by social identity theory, which is described in the Literature Review chapter, the relevant in-group is up for a new definition. This new definition fits best into social creativity, which is a means to improve self-esteem. Social creativity includes comparing (existing, pre-defined) groups on a new dimension, changing values of group characteristics or choosing an alternative out-group (Tajfel & Turner, 1986). Social creativity takes place if group boundaries are considered impermeable (Tajfel & Turner, 1986). The example described below (illustrated in figure 17) is given by a participant who clearly expresses his perception that ethnic Germans do not fully accept him as being German, in spite of holding only a German passport and being born and bred in Germany.

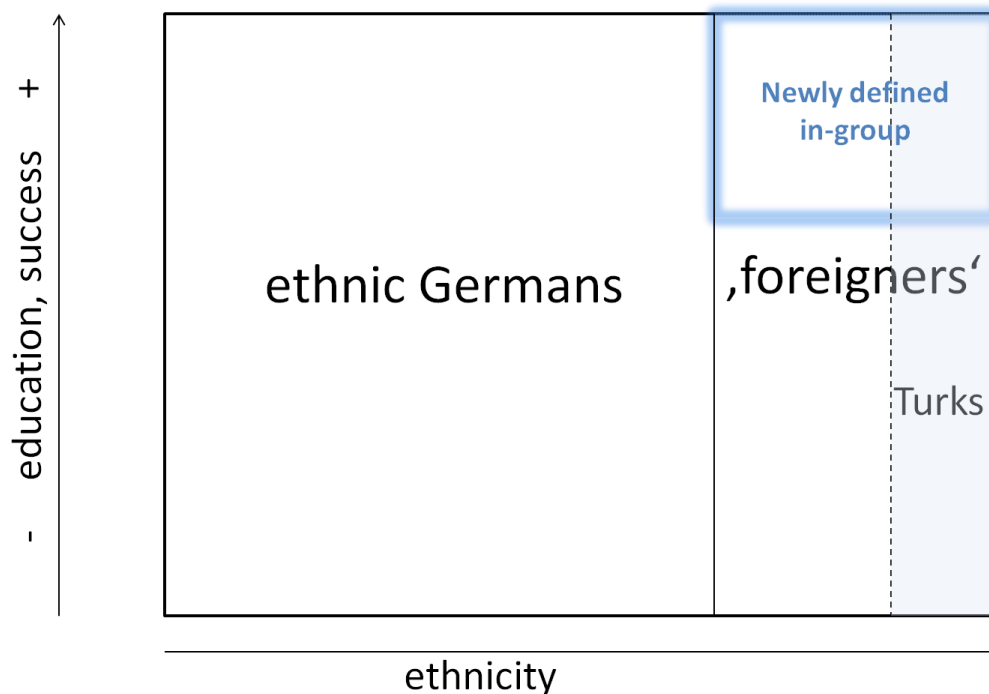


Figure 17: Social creativity with regard to in-group definition  
(own figure, created for this research)

Probably due to the fact that qualitative research has not been the preferred method for social identity theory, defining and choosing a new in-group has not yet been described in existing research. This adds a so far missing piece to social identity theory and therefore is one of the key contributions of my research to theory.

In the following, I assess how existing literature deals with the phenomenon. Holtz et al. (2013) mention new in-groups in a similar way, yet without reference to theory. They find that fundamentalist Muslims in Germany define their in-group as the *umma*, the community of Muslims (Holtz et al., 2013), thus making ethnicity irrelevant. On the other hand, less religious Muslims are not regarded as members of the community and that way defined as out-group (Holtz et al., 2013). Sackmann et al. (2001) also find the community of migrants or Muslims as the relevant in-group. My research also finds migrants to be a relevant in-group, but due to non-practicing participants, an association with Muslims cannot be found. By denying national categories, participants shift and re-define the researcher-defined in-group. Therefore, Sackmann et al.'s (2001) findings support and strengthen my research, even though their data is not viewed through the lens of social identity theory. Yet,



their shows that qualitative research identifies a similar re-definition of relevant in-group.

Faas (2009), Sackmann et al. (2001) and Polat (1997), also identify local and regional identities, which also can be interpreted as re-definition of in-group. Gezici Yalçın (2007) defines the possible relevant groups as “German”, “Turkish” and “Ausländer” (foreigner). This again supports my interpretation of the data, which show that relevant in-groups are by no means as fixed as social identity claimed hitherto. It also shows that relevant in-groups can work in several different ways, by either enlarging the originally given German-Turkish in-group to a general group of migrants, but also use a totally different reference point, such as local and regional identities. As social identity theory acknowledges that individuals may be members of potentially many groups, a range of broadly varying groups creating Muslim, migrant and regional identities is clearly covered by existing theory.

This is indirectly suggested by Jackson & Sherriff (2013), who critique that researchers work with assumptions about what groups are salient. This mechanism is observed amongst several participants and across several themes in the course of the research and is mentioned accordingly. An impressive example, illustrated in figure 17, is the definition of a new relevant in-group, which moves away from the original German-Turkish in-group (shaded area). At first, the ethnically Turkish group is defined a sub-group of non-ethnic Germans or “Ausländer” (foreigners), thus enlarging the relevant in-group. This is similar to the super-ordinate re-classification, in which members of the low-status in-group merge in- and out-groups (Gaertner et al., 1993). However, in Gaertner et al.’s (1993) case, the researcher-defined Turkish in-group is re-classified into the super-ordinate, participant-defined group of migrants. Therefore, Gaertner et al.’s (1993) findings do not encompass this mechanism.

The second step serves to increase self-esteem and excludes uneducated and professionally unsuccessful individuals. Thus, it can be classified as sub-ordinate re-categorization, which Blanz et al. (1998) define as splitting the former in-group into sub-groups, who in turn become a new high-status in-group and low-status out-group(s). The new, better educated and therefore high-status in-group is framed in

light blue. Being ethnically Turkish, holding a university degree and being successful professionally, the participant locates himself in the overlapping section.

Apart from finding a new strategy of social creativity, this also shows the struggle for finding an in-group offering high status and permeable boundaries.

However, the identification with the community of migrants is described by Sackmann et al. (2001) and the self-classification as “Ausländer” (foreigner) is introduced by Gezici Yalçın (2007). Therefore the above described concept is supported by existing research.

### **3.4. Pride**

This section covers an important aspect, as national pride is an emotion which is closely linked to groups and its status. Existing literature and my study come up with a clear picture of strong national pride on Turkey, and little and recent German national pride, which is well explained in the historical context. Yet, also critical aspects on Turkish national pride are identified in this section and linked with social identity theory.

Existing research points out that national pride is important for social identity (Skrobanek, 2009). The majority of German-Turks are proud of being Turkish, especially the older generation (Sackmann et al., 2001). Participants of my study report that in Turkish education, national pride is taught in a relatively unreflected way, which they either experienced themselves, or hear from older family members. The fact that younger generation German-Turks critique the lack of reflection in communicating national pride explains Sackmann et al.’s (2001) claim that –other than the older generation-, younger German-Turks feel the need to justify national pride. In addition, this clearly shows the influence of the German versus the Turkish education system. Yet, Turkish national pride is also transferred to the subsequent generation born in Germany. The German education system, on the other hand, focuses on “Holocaust Education” (Schmidt-Denter, 2011), leading to negative stereotypes, which suggest that the German group might have an undesirably low status. Although I do not explore this aspect of German education, it seems likely

that critical thinking is stimulated and consequently also applied to Turkish nationalism. Although Turkish national pride is widespread amongst my study's participants, Turkish nationalism is viewed critically by some, with the alleged superiority of Turkish culture, history and food being questioned unpromptedly. In order to attribute pride to both ethnic groups, pride of being Turkish is attributed to the family and their achievements, whereas German pride is defined as own achievements. This is a very elegant line of argument, which allows bi-cultural identity by attributing positive characteristics to both ethnic groups by introducing sub-categories (ancestors vs. oneself). This way, both groups are defined as in-groups and thus may be favoured.

Pride of being German is rarely expressed, both in existing literature and in my research. Participants generally perceive that German pride did not exist before the 2006 football world cup, which then took place in Germany. On the contrary, Germans' pride of being punctual and good engineers is criticized. This negative view on pride of German stereotypes can be interpreted as out-group discrimination, which seems to be triggered by Germans perceiving ethnic Turkish German citizens as out-group. Nevertheless, pride of German cars in general is expressed by someone who does not work in the automotive industry, which is a sign of (German) in-group favourization.

Yet, there is a strong sense of belonging to Germany both in literature (Sackmann et al., 2001; Polat, 1997) and my findings. This indicates that there is at least some identification with Germany, even though Turkish identity may prevail. Polat (1997) finds that almost all German-Turks claim that they feel at home in Germany or nowhere at all. Although the majority also calls Turkey home, this shows the strong bonds with Germany. The sense of feeling at home nowhere, which I do not encounter in my findings, may likely derive from the feeling of neither being accepted in Germany and Turkey. This could correspond to my participants stating that they only know Turkey from holidays and the fact that they do critique the situation there, for example criticizing that things do not work in Turkey, because people do not follow certain rules as much as in Germany.

This shows an ambivalent relationship to the ethnic German group, and - to a smaller extent- also to the Turkish nation.

### **3.5. Preferred Place of Living**

Literature and common sense suggest that plans to migrate to Turkey are likely to be related with the level of integration in Germany, a feeling of belonging, social identity and therefore are expected to be linked with the geographic allocation of financial investments.

The questions aim at evaluating Turkey's image amongst participants and what emotional or rational arguments are brought up.

At least for the time being, participants prefer living in Germany. Only Avni has vague plans to spend retirement in Turkey, arguing with a long list of rational arguments, yet repeatedly offering flashes of deep, positive emotions.

Although the other participants have a predominantly positive view of Turkey, they plan to stay in Germany or can imagine living in another country. Turkey is only seen as an option if life in Germany was to deteriorate and clearly a place for holidays and family visits.

Not many arguments in favour of living in Turkey come up in the interviews. This is mainly cheaper costs of living and family. However, participants tend to have extensive family in Germany as well. Apart from that Turkey is perceived as remote, both geographically, psychologically and politically. Germany is perceived to be much more advanced in terms of health care.

Other factors, like a young and mobile population, are rather considered a disadvantage, because it is viewed as competition in business.

### **3.6. Xenophobia / Discrimination**

Experience of xenophobia or discrimination can be viewed as out-group discrimination of the Turkish group through the German group for the purpose of my study. In order to assess its effect on social identity, and because there is some existing research on the subject, it is included in the interview guideline.

Although the average German expresses goodwill, there is an active Neo-Nazi scene in Germany, which is supported by 2-3% of the population (InterNations, 2013). Yet, islamophobia seems socially more acceptable, as many Germans associate Islam with fundamentalism and religiously motivated violence (InterNations, 2013). In existing literature on social identity, xenophobia is perceived as a big problem, yet fear of xenophobia causes more worries than actual experience (Polat, 1997).

My study's findings go in line with existing literature. None of the study participants experienced xenophobia themselves, but they describe negative feelings when seeing Neo-Nazi posters and the notion of not being welcome especially in Eastern Germany.

Yet, discrimination is perceived as a more subtle form of xenophobia. Participants talk of discrimination at school and when looking for a job as well as prejudices about "Ausländer" (foreigners) by ethnic Germans.

Although it sounds logical, no evidence was found to support Salentin's (2007) finding that frequent contact with Turkish friends increases the risk of subjectively perceived discrimination. The reason may be that no participant has a substantial number of Turkish friends.

Noticeably, in this section and throughout the interviews, "stupid remarks" of friends are mentioned several times. This suggests that out-group discrimination occurs rather in a familiar and friendly environment than in the street. It is also possible, that these thoughts occur in a situation when ethnic group membership is salient.

A positive way of dealing with friends' discrimination is described as laughing at derogatory jokes because of sympathy with the friends. That way, the group of friends is more salient than membership in the Turkish group.

Yet, discrimination seems to be perceived in a very individual way. Whilst Cem finds the complete mis-pronunciation of his (real) name quite natural, Hans is not happy about his friends' alleged difficulties. Even well-meant compliments about language skills may be perceived as discrimination, because of frequency of occurrence and the fact that language skills are to be expected.

In addition, remarks by friends are often perceived as discriminatory in hindsight. This supports Salentin's (2007) observation that ethnic self-awareness, which is created in the interview, increases perceived discrimination. However I do not find that throughout, and the example with the different ways of handling pronunciation of names show that perceived discrimination very much depends on the individual's experiences and attitude.

Skrobanek (2009) finds that those, who perceive discrimination, tend to (re-)ethnicize, especially if group boundaries are not considered permeable. Participants of my study, who hold German passports, were educated in Germany, speak German at a native level and are prepared to "be German", still are not perceived as "Germans" because of their perceived "foreign" physical appearance. Physical appearance is defined as black hair, dark eyes and dark complexion, however it is also viewed to be inaccurate, as many Turks do not look stereotypically Turkish (Sackmann et al., 2001).

Literature however suggests that this predominantly goes back to the majority population's reservations about Islam (Salentin, 2007), which leads to the assumption that physiognomy would extend to Islamic dress, particularly for women. My participants, though, do not ostentatively wear or carry along any Islamic symbols. Yet, some occasionally perceive discrimination for looking "foreign". Although this is often associated with "being Turkish", one participant claims that he is clearly accused as a "foreigner", because people in the street usually do not identify him as a Turk, but rather Italian or Brazilian.

Names are also an important part of cultural identity. In the literature, only Polat (1997) links physical appearance and names. My study's participants do not link that either, probably because names are not visible as much as physiognomy. However, participants clearly link Turkish with experienced discrimination. This ranges from not being invited for job interviews to friend allegedly being incapable to pronounce the name. On the other hand, dealing with names can also be extremely relaxed, for example when completely accepting and justifying the wrong pronunciation of names.

Yet, this is a clear sign that group boundaries are not permeable, independently of actual ethnicity. Being “foreign” is sufficient for not being accepted. This lack of acceptance as members of the German in-group in conjunction with perceived discrimination could strengthen Turkish social identity.

Participants of my study deal with the issue in various ways:

- Rose’s strong personality and settled position in life supersedes ethnicity. German and Turkish social identity do not seem salient in her case. Her position is rather an outsider, who watches what is going on and forms her own opinion. This is possibly also why she never perceived discrimination.
- Kaan lives in two separate worlds: his traditional Turkish family (resident in Germany) and his entirely ethnic German circle of friends. As he values friendship higher than occasional stupid comments and jokes, he shows no signs of moving ethnicity in either direction. Due to his young age and situation as a student at university, his further development would be interesting to watch.
- Avni deliberately and consciously started the process of his re-ethnicization years ago. By means of visiting local Turkish events, frequent trips to Turkey and trying to speak Turkish as often as possible in order to improve language skills, Turkish ethnicity becomes more salient. The relevant in-group is broadly defined as “Turkish”, with no clear distinction being made between German-Turks and Turks in Turkey.  
It has to be emphasized, though, that this process was originally *not* triggered by perceived discrimination, but by general observations of quality of life in old age.
- Hans is angry at the perceived discrimination during his job search. Yet, he does not exhibit the slightest trace of re-ethnicization. Clearly perceiving the advantages and disadvantages of living in either country, he flexibly adapts to his environment. For example, Hans’s excellent ability to adapt can also be seen from his language skills, which includes body language. His way of handling the recent move within Germany and his claim that he would become more Turkish

if he was to live in Turkey also indicate great cultural flexibility. This shows that - in spite of experience of discrimination - Hans perceives group boundaries to be permeable to a satisfactory extent.

- Cem gets over the lack of acceptance by ethnic Germans by defining a new relevant in-group, which consists of non-ethnic Germans who live in Germany, hold a university degree and are successful at work. By defining a separate well-educated in-group, he improves self-esteem against the “group” of uneducated migrants. This strategy is obviously necessary, as he does not perceive group boundaries to be permeable.

### **4. Relationships**

As social identity looks at inter- and intra-group relationships, it makes sense to explore people’s relationships, especially focusing on the ethnic composition, nature of relationship and influence on the decision-making process for financial investments. Therefore, family, friends and other (for example professional) relationships are researched and are presented in this section.

#### **4.1. Family**

Existing literature agrees that Turks stereotypically have close family ties (Bohner et al., 2008; Polat, 1997; Sackmann et al., 2001). In that context, family may strengthen the salience of the ethnic Turkish group, thus influencing social identity and also financial investment decisions.

With ethnic Turks having lived in Germany for up to three generations now and coming from a different culture and religious background, the attitude towards bi-national partnerships is of interest. In spite of cultural differences, existing research finds that Turkish identity can go in line with bi-national partnerships and German-Turks are open for mixed marriages (Sackmann, 2001).



Yet, the participants' extended families are predominantly ethnically Turkish. However, mixed relationships and marriages are on the rise, with three of the five participants having non-Turkish partners, one being widowed from a Turkish partner and one being single. As Verdugo & Mueller (2008) report that German-Turkish intergroup marriages are very rare, the composition of my study's sample is way off average in this aspect. However, Bleich et al. (2000) find that in their educated second generation sample bi-cultural partnerships are rare on average, but frequent amongst male German-Turks, which indicates that my research's sample may not be that far away from average. In addition, individuals who are open for mixed relationships have more reason to reflect on ethnic identity and in general may be more open and accessible with regard to participation in a research project.

Existing research also finds that German-Turks -especially those with a Turkish identity- do not believe in mixed marriages (Skrobanek, 2009). As the first generation often shows a stronger Turkish social identity, Sackmann et al.'s (2009) findings make sense that these immigrants might influence their children's choice of partners, arguing with cultural and religious differences. Yet, these cultural differences may be overcome with tolerance (Sackmann et al., 2009).

The research participants do not mention relationships being difficult because of interethnic differences. The existing practice to "import" spouses from Turkey<sup>107</sup> is viewed rather critically because of the difficulties in own migration experience. Personal characteristics are deemed more important than culture of origin, and in the end of the day, German-Turks perceive themselves as Germans, who experienced Turkish tradition, but do not necessarily follow it. For that reason, ethnicity does not play a key role when choosing a partner.

Notwithstanding, literature mentions, but does not specify the different natures of Turkish versus German families. It only describes the positive nature and closeness of Turkish families. Therefore, family relationships and dynamics are explored in the interviews and generalizations are sought.

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<sup>107</sup> For further reading on import spouses 'Die fremde Braut' (Kelek, 2005) is recommended. The book is also available in English ("The Foreign Bride")

The only common denominator identified is that German families are defined as small core families (parents and children), whilst Turkish families consist of large extended clans, who are in regular and close contact. This influences social identity, as Speed et al. (2006) find that the relatives living in Germany increase attachment to Germany.

Although Turkish families are described as close-knit and stable, three of my study's five participants report numerous dysfunctional aspects in their own immediate and/or extended family, leading to divorce and breaking ties with family members. Nevertheless, the participants describe more loyalty and support than common amongst ethnic German families. In general, it is considered unusual for Turkish families to split up.

At the same time, participants highlight their observation of very stable core and close-knit extended families amongst ethnic Germans, but maintain that this phenomenon is rather Turkish. Also the definition of "small", "core" and "extended" families does not yield a clear picture. The small core family occasionally consists of a significantly larger number of persons than parents plus children. If this contradiction is viewed through the lens of social identity theory, the terms small and core may indicate a rather German perspective on family, thus pointing towards a German social identity. The fact that the small core family also may include aunts, uncles and cousins, may show that the stereotype of larger families amongst Turks could be applicable. It can also be interpreted in a way that the definition of "small family" is intended in the context of Turkish families (which is unlikely due to the overall statements), who consist of an even larger number of members.

There is no evidence in the literature on how financial investments are handled within the family. Therefore, my analysis predominantly focuses on my study's findings. Loyalty within the family also stretches to financial issues. Financial support of children at university and relatives in financial difficulties is understood to be normal for Turkish families, but to a much lesser extent amongst ethnic Germans. This goes in line with Hofstede's (2013) perception that in the Turkish collectivistic society people take care in exchange for loyalty. That again corresponds with the emphasis of trust and involvement of the family, which Hayen et al. (2005) report. There is evidence that family members are trusted more than others, even when it

comes to investment projects. However, it transpires that ethic considerations and obligations towards the family play a key role, too. The give-and-take attitude is understood to be advantageous, as it is perceived to be natural and ethical and one can rely on the family's support when necessary. Yet, the downside is that the family may put pressure on its wealthy members. Family support is also observed to have a religious connotation and may be exercised without real necessity, for example supporting family members who are no longer poor.

Communication within Turkish families is perceived to be quite different from German families. Family members are involved in all aspects of life, and this naturally extends to financial issues. In German families, money is generally perceived a taboo subject, where (grown-up) children do not know how much their parents earn. In Turkish families, on the other hand, money is discussed openly and children know their parents' income quite early on. This might be due to the fact that the younger generation is often better educated, has better German language skills and moves more confidently in German society than their parents. The younger generation is therefore often charged with writing letters to authorities and their opinion on financial services institutions' communication is valued. This mechanism therefore could indirectly contribute to Turkish social identity. As typical worker-migrant parents are likely to depend on their children's skills, they necessarily convey a lot of information. As in my study the younger generation is better educated than their parents, and they are interested in investing money, it seems natural that they would be involved in financial investment decisions. Yet, language and education issues cannot be the only factor, as children are involved in financial issues, because they are more knowledgeable in that particular subject. The key role of the family in gathering financial information and the decision making process on financial investments is described in the Financial Investments section below.

### **4.2. Friends and Acquaintances**

German-Turkish families are by definition ethnically Turkish, so ethnicity of friends and their influence on social identity is perceived to be crucial in literature.

Existing research shows a link between social identity on the one hand and ethnicity of friends and acquaintances on the other hand: especially individuals with a bi-cultural identity have frequent contact to ethnic German friends (Polat, 1997). This coincides with my study's findings, where all participants show various shades of bi-cultural identity. However, my study shows that it is not necessarily ethnic Germans, who make the difference. Participants also stress the fact that their network of friends is ethnically diverse. This suggests that ethnicity does matter, but that it is important to associate with non-ethnic Turks. As ethnically diverse networks communicate in German language, a key factor for creating a bi-cultural social identity is complied.

It also seems to work the other way round: in order to strengthen his Turkish identity, one of my study participants actively seeks contact and friendship with German-Turks. My study shows as well that a multi-ethnic circle of friends seems to foster a migrant identity as opposed to national or ethnic identities. Yet, this effect has to be regarded in the light of ethnic Germans not fully accepting non-ethnic Germans as Germans, but also holds evidence supporting the idea that friends' ethnicity matters.

Existing research finds that friendship amongst Turks is characterized by higher quality, cordiality and solidarity (Sackmann et al., 2001). Although participants were asked about Turkish and German friends, they avoided talking about the "Turkishness" of friends for the most part. The fact that friends are from numerous ethnics or are German only allows participants to disregard any potentially Turkish characteristics. Even the participant, who actively looks for Turkish friends, views his ethnically German friends as information technology people in the first place and therefore does not generalize. The only aspect attributed to the Turkish group is that they love talking about absent group members' faults. This is said in a nice, positive way, and therefore might be interpreted as cordiality. Yet, the stereotypically Turkish cordiality does not seem to matter in everyday life and actual friends. Sackman et al.'s (2001) statements from German-Turks remain superficial, as they do not provide definitions or examples for the special quality of friendship amongst Turks. It therefore may be suspected that cordiality is an often-quoted stereotype, which however does not translate into real life. If cordiality was perceived as a desirable attribute of friendship, my German-Turkish participants would be expected to act on

this and favour ethnically Turkish friends. As this is not the case, one may conclude that this stereotype is not really applicable.

Another path for interpretation is that my own ethnicity and the acquisition process of my research participants may have lead to a sample which has different views on cordiality than other German-Turks. Due to my ethnicity, I might not have gotten access to the properly stereotypical Turks, who might pay more attention to Turkish-style cordiality. Although I got access to my all of my research participants through ethnic Germans, having been refused participation by many potential participants could signify that stereotypical Turkish cordiality and openness for strangers is not applicable in a research situation. However, research participants expressed the wish to help me, which clearly is a sign for cordiality.

Finally, and most likely, it may well be that Turkish language and environment are emotionally associated with cordiality. Therefore, participants of my research as well as other research may well perceive Turks to be more cordial, which yet is inherent to language and traditions like offering food and drink to visitors.

My data aims at identifying whether inter-ethnic friendships influence social identity or whether individuals with a bi-cultural social identity are open for inter-ethnic friendships. In my study, participants rather classify friends into life stages like school, university or activities like sports, explicitly claiming ethnicity not to be salient. It therefore rather seems that the influence works both ways and that both coincidental social context at early age as well purposeful selection of surroundings at a later age have impact.

### **4.3. Other Relationships**

As existing research touches upon ethnic preferences at the workplace and ethnic marketing is about preferences as consumers, I asked participants about their non-private contacts.

Participants unanimously claim that ethnicity does not matter in a professional context. Commitment and qualifications are clearly more important.

Existing research suggests that German-Turks believe that Turks should preferably employ other Turks (Sackmann et al., 2001). Only one participant prefers ethnically mixed teams, as Turks add a healthier work-life balance to the single-minded business-oriented German style. Although this might superficially be seen as an instance of in-group preference, it should rather be interpreted as a sign of a bi-cultural attitude. Whilst the German style is perceived to be more productive, the Turkish element introduces a balanced, human approach, which is experienced to work better in the long run.

### **5. Language**

Language use and its link with group identity, educational success, propensity to naturalize and integration into society is tackled in most of the literature reviewed, as shown in table 8 (Factors relevant for ethnic identity) in the Literature Review chapter.

Language use is identified as the most important factor influencing ethnic identity (Constant et al., 2006; Sackmann et al., 2001). This means Turkish social identity is enhanced by Turkish language skills and practice. For educational success, German language skills are crucial, and skills are acquired by means of practicing and using the language. Therefore, Polat's (1997) findings seem logical, that individuals with lower qualifications exhibit a stronger Turkish identity. From that, it can also be concluded that German language skills enhance bi-cultural identity. This may also be reflected in the opinion that Turks should speak Turkish whenever possible (Skrobanek, 2009). That point of view suggests that it is possible to enhance ethnic social identity by using Turkish language. This is what my participant is attempting by actively speaking as much Turkish as possible to his family and also looking for ethnic Turkish friends, who also wish to speak more Turkish. As this participant reports that his re-ethnicization works, it may be concluded that frequent use of language indeed is linked with Turkish culture. Even though language may play some role for maintaining or establishing Turkish culture, lack of language skills therefore consequently potentially excludes German-Turks from part of their social identity. Presumably, this works both ways. Whilst literature suggests that non-

German speakers maintain a strong Turkish social identity, my research finds that those who speak German at native level and claim that their Turkish skills are rather limited, exhibit rather strong elements of German social identity. Yet it has to be questioned whether language is –as suggested by literature- the key trigger for social identity. It also seems possible that language skills are just the symptom resulting from the respective cultural environment an individual lives in. That symptom can be assessed much more easily than more complex and sensitive factors like religion and culture. Therefore, language usage and skills are particularly useful for social identity. As existing research agrees that language use is situational (Polat, 1997; Speed et al., 2006), this can explain bi-cultural identities. All the participants in my study exhibit various shades of bi-cultural German identities, so it is hardly surprising that they speak German with siblings and some also with parents and exhibit bi-cultural identities.

Parents' key role is empirically documented by Polat (1997), who finds that even only occasionally speaking German in the family is linked statistically significantly with educational success. That seems straightforward, because parents, who do not speak German at all are not in a position to support their children with school issues.

In my study, all participants speak very good German - which was a prerequisite for participation in the study- and also successfully mastered the German education system, which can be regarded as a side effect of the research subject and the acquisition process.

Salentin (2007) suggests that good language skills enable subtle discrimination. This is perceived by several participants, as described in the Xenophobia / Discrimination section above.

Former language issues are reported only by one participant who immigrated at exactly the age (13-16), which Polat (1997) finds to correlate with low education and insufficient language skills. As he reports serious difficulties also based on language, a review of policy regarding the integration of school-aged migrants would make sense. Yet, educational success must not exclusively be attributed to language skills. The German-born participants also report barriers in education: One managed the - extremely unusual and difficult - transition from Hauptschule (lowest school type,

final exams offering very limited professional perspective) via Realschule (medium school type, final exams are comparable to UK GCSEs) to Gymnasium (highest school type, final exams correspond to A-levels in the UK). Another participant and his brother were recommended to visit Hauptschule, in spite of good grades.

In all cases, parents asserted themselves to encourage their children's school career. In that context, particularly parents' language skills should be taken into consideration. Those parents who do not speak German are not really in a position to understand the German education system, read written communication from school, speak to teachers and support their children in terms of school-related tasks like homework and studying for exams. This would be a starting point for improvement, by for example involving and educating parents even more closely.

## 6. Media Usage

Media is closely linked with language and therefore relevant for social identity. Media usage is even easier to measure and on top provides insight into the actual level of language skills, which may differ from the perceived skills. Assuming that Turkish language media focuses more on Turkish issues, the level of use also indicates the perceived proximity to Turkey.

Existing literature finds that newspapers, magazines, TV and internet are consumed in both languages (Speed et al., 2006). However, half of the population uses German media only, whilst three quarters are interested in Turkey (Polat, 1997). A mere interest in Turkey, however, does not detail the level of interest and understanding what goes on in Turkey.

This goes in line with my study's findings, as all participants use German and English language media, and only occasionally look at Turkish media. English language media are used predominantly in a professional context. Turkish media is only referred to for special interest or - in one case - for entertainment purposes. Social media is not explicitly mentioned in the interview guideline.



Some participants mention social media as a means of communication with friends, but without any notion of ethnicity. That finding goes in line with ethnically mixed networks, which suggests that ethnicity does not matter in the virtual world either.

Although general interest in events in Turkey is expressed, there are indications that Turkey seems to be literally remote from both a language perspective as well as news content.

### **7. Culture and Religion**

Cultural and religious aspects are often presented as relevant for ethnic identity (refer to table 8 in the Literature Review chapter) and found to be intertwined (Sackmann at al., 2001). Apart from language, Turkish culture and religion are considered to be important for maintaining Turkish culture (refer to table 10 in the Literature Review chapter). Due to the fact that even the Sunni majority denomination of Islam differs from other Sunni Muslims, for example in the Arab world, and the minority Alevi denomination originates almost exclusively in Turkey, religion is sensibly viewed as a part of the specific Turkish culture. In addition, the researched group relationship in my study is Turkish versus German, which can also be viewed as Muslim versus Christian religion.

In the interviews, cultural elements and religion are discussed in order to gain insight in Turkish social identity.

In the following, emotions associated with Turkish artefacts as a possible indicator for attachment to Turkish culture are analyzed.

With the same aim, I assess activities and emotions centering around Turkish feasts. Subsequently, activities at Christian holidays, which in Germany coincide with public holidays, are described in order to understand any German social identity aspects.

Attitude to food, especially with regard to Turkish and German cuisine and eating habits provide information on social identity as well, especially due to the religious implications on eating pork.

This feeds into the large and controversial field of religion, which in existing research is viewed as one of the predominant differentiators between Turks and Germans.

Finally, building on religion, any relationship between ethics (including religion) and money is analyzed with the aim to identify social identity aspects.

### **7.1. Turkish Artefacts**

Turkish artefacts, which are described in the Findings chapter, evoke a broad range of emotions: from a cozy childhood feeling and finding it nice to strong dislike. Independently of attitude, they are viewed as “kitsch”. There is a notion of reminiscence to and longing for an idealized Turkey, which is attributed to the older generation.

Both positive and negative attitudes are rooted in lived experience within the family: positive emotions are evoked for example by being presented a nazar boncuğu<sup>108</sup> for a new car and remembering the mother using the Qur’an as a remedy against nightmares. Negative emotions stem from unsympathetic relatives as well as a negative attitude to religion or Turkish lower-class stereotypes. Only the latter gives an indication towards a German social identity. The remainder of the findings suggests that Turkish artefacts are rather associated with individuals than with the group.

### **7.2. Turkish and German Feasts**

In the literature as well as in my research, “Turkish feasts” are a synonym for Islamic feasts. German feasts, on contrast, are understood to be Christian feasts like Christmas and Easter. Both this section and the subsequent Food section are closely linked with religion, yet cannot fully appreciate the subject, a deeper analysis on religion follows in the respective section below.

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<sup>108</sup> blue eye, protection against the evil eye – for a picture and more detailed information see Findings chapter.

Although the Islamic feasts are clearly religious, my participants rather seem to focus on the cultural aspects. Eating, talking and watching TV with family and also friends are the usual activities during Turkish feasts; otherwise a telephone call to far-away relatives is also deemed sufficient. This goes in line with Sackmann et al.'s (2001) findings, that Turkish feasts are important for most German-Turks' identity, but less than half of them consider them to be vital for Turkish culture. This is somewhat contradictory, as it conveys a difference between German-Turkish identity and Turkish culture. My findings show that participants like Turkish feasts and participate in some way. This ranges from low-impact activities making phone calls to costly visits to relatives in Turkey, which require thorough advance planning. Older and family-oriented German-Turks celebrate Turkish feasts with their relatives in Turkey. There is a general family context and all make sure to visit or call parents and/or grandparents. This can be interpreted as a part of German-Turkish identity.

Trying to establish Sackmann et al.'s (2001) contrast to Turkish culture can be derived from the type of activities (family visits in Turkey meaning high importance and phone calls meaning lower importance). Alternatively, individuals may perceive religion to be more or less linked to Turkish culture, thus defining the level of the feasts' importance to Turkish culture. Although there is a clear religious connotation, the purpose is strongly cultural and family-oriented. Reports about donations seem more cultural than religious, which are made because of "childhood conditioning" (Avni, Interview1, 2012). It can also be seen indirectly from the fact that religious older family members trigger donations. It also happens that donations are made in favour of family members, who are arguably not in need of money.

Once, a sense of missing out appeared, as Turkish feasts are perceived to be nicer in Turkey, whilst Muslims are deprived of Christmas and Easter. The unprompted mention of Christmas and Easter indicates that Christian feasts are perceived to be equivalent to Turkish feasts for German and Turkish cultures respectively.

Those who spent their childhood in Germany or raised children there report of Christmas presents and even decoration at home. Although parents' intention was to avoid their children being excluded from the ethnic German peers, Christmas triggered the feeling of not being part of the German in-group. The more the exclusion is perceived, the more efforts parents made to assimilate - at least

superficially - even by means of real Christmas trees instead of plastic ones. In ethnically mixed families, it is normal to celebrate Christmas. This suggests that at least the Christian feasts are rather perceived as part of German culture, whilst the religious connotation is negligible. Therefore, “German” traditions of having a Christmas tree and giving presents can be regarded as part of bi-cultural identity. This is a good example that elements of seemingly contradictory cultures can be incorporated in a bi-cultural social identity.

Easter is completely unimportant, except for one report about a local non-religious event involving children playing with living rabbits and looking for chocolate eggs.

Incidentally, only one participant mentions New Year’s Eve as the only common, though non-religious feast, however pointing out the difference between his family’s and the German way of celebration.

From the way in which participants handle Turkish religious feasts, it can be concluded that feasts are treated predominantly as cultural events rather than spiritual. Even if religion is refused, the family-related traditions are maintained and often positive emotions are mentioned. Feasts are clearly perceived as a Turkish tradition, which indicates a Turkish group membership, which is valued independently from religiousness.

Of the German feasts, only Christmas bears some importance for families with children. At Christmas, visible outcomes like presents and Christmas tree are displayed with the purpose to adapt to German in-group behaviour. As the religious aspect and own emotional childhood experience are missing, this can be viewed as the attempt to gain -at least superficial - access to the German group, thus establishing bi-cultural identity.

These findings confirm existing research about bi-cultural social identity (for example Polat, 1997) and explain the mechanics of dual group membership.

### 7.3. Food

Although food is an important part of culture, preferences are also highly individual. Yet, attitude to types of food, especially regarding the consumption of pork allow insight into social identity, as Islam considers pork to be impure and therefore prohibits its consumption (*haram*).

In general, my study's participants prefer Turkish food, but also German (pork) dishes are mentioned as preferred food. Apart from individual preferences, this can be seen as an indicator for bi-cultural social identity. In the interviews, older generations' strong Turkish social identity deriving from attitude to food is also reported: The notion that Turkish food is found superior to any other type of food indicates Turkish social identity. Participants interpret this as part of typically Turkish national pride.

Those, who spontaneously express their dislike of specific pork dishes, stringently argue with their dislike of fat and the health implications respectively. Although both statements are very credible indeed when taking into account background information on the participants, their statements implicitly express attachment to the Turkish group, whereas not seeking exclusion from the German group.

Participants seem to be talking consciously of favourite pork dishes in order to convey that they see no point in following religious food rules, which they perceive to be outdated. This is a clear attribution to German social identity. This is emphasized by the fact that these two participants in the very first place mention typically German pork dishes, which have no direct equivalent in Turkish cuisine.

On top, it is also pointed out that most Germans eat international food. Emphasizing the communalities between Germans and Turks can be interpreted an attempt to merge both ethnicities in one group, thus not regarding "Germans" as a relevant out-group. Within social identity theory, the re-definition of the out-group is an established means of social creativity.

#### **7.4. Religion**

Other than most European immigrants in Germany, Turks do not share the majority's religion, which makes it relevant for social identity theory. The two above sections "Turkish and German Feasts" and "Food" repeatedly refer to religion. There is a broad consensus in literature, that religion is one of the key factors for German-Turks' ethnic identity (for example Constant et al., 2006; Polat, 1997; Sackmann et al., 2001), with Islam being closely associated with Turks and Christianity being somewhat loosely linked with Germans. Contrarily to the literature review findings, religion does not seem to play an important role for participants' social identity. Along the lines of the above argumentation, which aims at explaining the my sample's bi-cultural social identity, the fact that a non-Muslim researcher looking for participants in a religiously neutral business and private environment, explains the absence of religious participants. On top, it is also possible that Muslims may not feel comfortable discussing religion with an outsider, although I did not get that impression.

Two participants call themselves strictly believing atheists, but view themselves as exceptions amongst German-Turks.

Like in the Findings chapter, I visualize Turkish and German social identities by two chairs. The status of religion is represented by clouds in different shades, size and position, thus leading to four different scenarios.

Figure 18 illustrates the scenario derived from existing research, which claims that Islam is important for Turks, whilst religion does not matter for Germans (for example Polat, 1997; Sackmann et al., 2001). As a consequence, religion should matter for German-Turks' social identity.

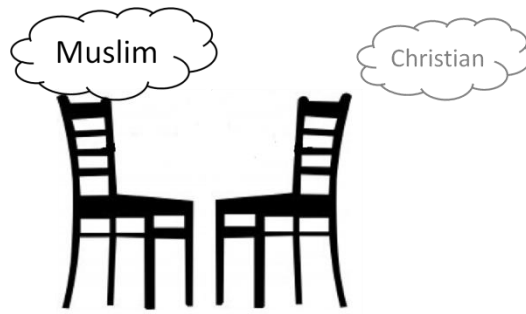


Figure 18: Scenario expected from existing literature  
(own figure, created for this research)

Not only since the rise of Islamic terrorism by fundamentalists Muslims and also Turks have been watched more suspiciously. This development makes social identity theory even more relevant, as religion is internalized (meaning that Muslims identify themselves as such) and often is salient. In addition, religion is one of the few areas of life, where simultaneous membership in two groups is impossible.

Yet, emphasizing communalities between Islam and Christianity evens out group differences, thus removing the relevance of the groups, as illustrated in figure 19. If differences are regarded as trivial, it does not matter which religion one practices. By claiming that religion is universal and particularly Islam and Christianity have more in common than there are differences, the group boundaries described in literature are wiped out. The somewhat humourous claim that nuns also wear burqa raises religious differences to a different to another, less conflictive level. As a consequence, religion is taken out of the equation and may be disregarded for German and Turkish social identity.

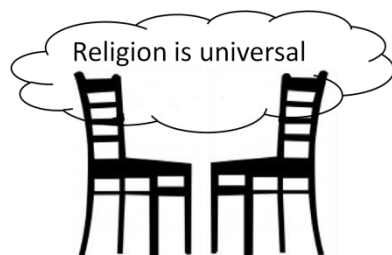


Figure 19: As religions are essentially the same, they cannot be attributed to any social identity.  
(own figure, created for this research)

## V. ANALYSIS

By claiming that religion does not matter for both Germans or Turks or that it only matters for Turks, the relevance of religion is played down (Figure 20). If that characteristic is taken out of the equation, religion is made almost irrelevant for defining groups. In this case, the line of argument only comprises German and Turkish friends but none of the reportedly religious relatives. This shows that the “religion does not matter”-argument is not necessarily universally true. However, it corresponds to the participant’s life world, where he accepts being the black sheep in the family context, whilst only friends’ opinions matter.

Another, very young participant additionally argues in a similar way by claiming that religion is rather for older people. From this, one can draw the conclusion that religion does not matter for the relevant, young in-group, which make up the participant’s life world.

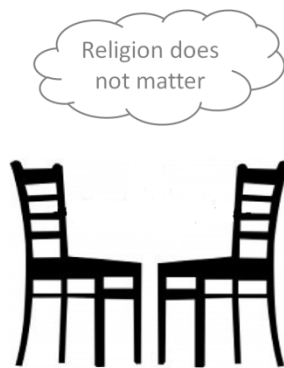


Figure 20: If religion is unimportant, it is not relevant for social identity.  
(own figure, created for this research)

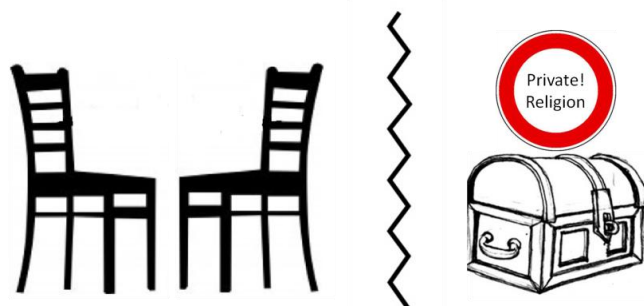


Figure 21: Religion is treated as private and therefore is not linked with social identity.

(own figure, created for this research)



I also observe the strategy to regard religion as private (Figure 21), just as well as Holtz et al. (2013) do. This way, the category “religion” is removed from the concept of social identity and cannot be used for in-group favourization or out-group discrimination. However, religion is a sensitive subject and therefore legitimately might not be discussed. The refusal of the topic may also be viewed through the lens of Kemalism, which also fits with that participant’s social background. Mustafa Kemal Atatürk founded modern Turkey as a laical state, thus moving religion into the individual’s private realm.

Yet, the three scenarios identified above explain mechanisms for achieving bi-cultural social identity. Bi-cultural identity is frequent amongst German-Turks and is defined as favouring both groups (Polat, 1997). If religion is considered unimportant, universal or taken out of the equation because of its private nature, intergroup boundaries are torn down, which enables individuals to perceive themselves as members of the merged original in- and out-group.

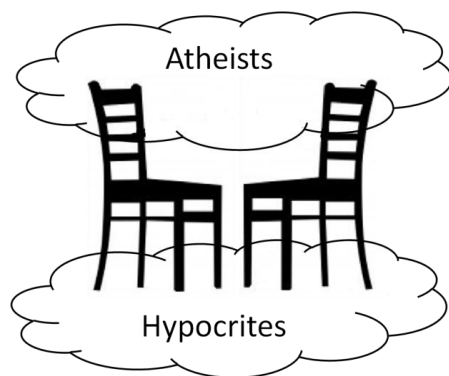


Figure 22: Introduction of new categories: Religious “hypocrites” and honest “atheists”

(own figure, created for this research)

Another straightforward way of eliminating religion from the German versus Turkish social identity is presented as follows: As allegedly nobody follows all rules given by religion, those, who associate themselves with (any) religion are labeled “hypocrites”, as opposed to the honest “atheists”. Therefore, the relevant groups are

not Turks versus Germans, but “atheists” versus “hypocrites”. This also fits the worries about perceived rise of religion in Germany since the terror attacks on 11<sup>th</sup> September 2001. This way, both in-group and out-group are re-defined, which corresponds to new and existing mechanism of social creativity as described in figure 17 (Social creativity with regard to in-group definition). This also goes in line with the results of Holtz et al.’s (2013) Muslim focus group who define their in-group as those who practice religion according to Salafi<sup>109</sup> interpretation, whilst ethnicity does not matter. Sackmann et al. (2001) also find German-Turks declining national categories and introducing Islam instead. This can be interpreted as conforming to Gaertner et al.’s (1993) suggestion that the low status group re-classifies into a super-ordinate category, which in that case is Islam. That definition is sufficient in this case, because although ethnic groups are merged, the new in-group only contains Salafi Muslims, whilst excluding other Muslims and non-Muslims.

Overall, the findings paint a much more complex picture than existing research. This is principally due to the research method I employed. The in-depth interviews produce rich data, which contribute to understanding of the many shades and mechanisms of German-Turkish social identity. This answers research question about what constitutes German-Turks’ social identity and what factors influence it.

Although there is evidence that religion is important for Turks, most participants’ thoughts point into a different direction. The reason for this seems obvious: all participants differ significantly from the average ethnic Turkish population in Germany, as described above and in the Methodology and Methods chapter.

Therefore, insights are gained on various mechanisms used to eliminate religion as a relevant factor for group membership. These insights show that social identity theory, which was originally developed by means of experiments and minimal groups, works well in a very complex real-life environment.

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<sup>109</sup> Very conservative interpretation of Islam

### **7.5. Money and Ethics**

With view to Islamic Banking as well as Hayen et al.'s (2005) findings that Turkish socialization links religion and financial matters, I explored the subject in the interviews.

Three participants decline more or less fervently a connection between money and ethics. This relationship is described rather inversely, as wealthy people realize that money and ethics describe oppositional positions. One participant, who works in the financial services industry, strongly believes that ethics are very important when investing money. The other participant who links money and ethics bases his arguments in a generally critical attitude towards capitalism and therefore questions the legitimacy of interest payments. Although this resembles the idea of Islamic Banking, religion is generally rejected and the arguments rely exclusively on fairness and justice. Ethics are viewed in a social context here, and clearly exclude religion.

As there are no accounts strongly favouring Islam amongst my participants, no positive views on Islamic Banking are reported. Financial and religious institutions are generally distrusted and the idea of ethically compliant investments is viewed to be incompatible with real life. Individuals charged with the selection of the investments are believed to be invariably corrupted.

Socially responsible investing is perceived to be possible only by means of charity, which means that no returns or pay-back is expected.

Such opinions do not provide a lead for banks' business strategies. However, they suggest communicating with German-Turkish customers with a lot of sensitivity. This may imply not to mention ethics, as participants also favour investment products like currency trading, interest arbitrage or equity speculation, which arguably lack ethical connotation.

## **8. Stereotypes**

This section looks at the key themes of Turkish, German-Turkish and German group stereotypes, which constitute a principal part of social identity theory. Subsequently, these themes are assessed from the angle of self-stereotypization, which allows the application of self-categorization theory.

In the context of both theories, people tend to emphasize the differences between the in-group and the out-group members, whilst stressing similarities within the in-group. As self-esteem also depends on the belonging to the in-group's status, competition and out-group discrimination is the result. Therefore, the in-group is expected to be favoured with positive stereotypes, whilst the out-group is discriminated with negative stereotypes.

On the one hand, existing research confirms that German-Turks attribute positive characteristics to Turks (Polat, 1997, Sackmann et al., 2001). On the other hand, they also find positive stereotypes for Germans, which is interpreted as a bi-cultural social identity (Polat, 1997).

My study aims at exploring the factors which constitute social identity. This is done by talking about Turkish and German stereotypes. Polat (1997) suggests that for bi-cultural German-Turks, the relevant in-groups are neither Germans nor Turks, but a distinct German-Turkish group. Therefore, I asked participants whether and how the stereotypes mentioned apply to these groups.

### **8.1. Key Themes**

As described in the Literature Review chapter in table 12 (Stereotypes), existing literature attributes emotions and people-orientation to Turks as opposed to Germans:

- The key Turkish stereotypes are being hospitable to guests, family-friendly, respectful to older people and warm.
- Germans on the contrary, are perceived to be determined, factual, distanced and cold.

This shows the expected pattern of group stereotypes, which is characterized by Turkish in-group favourization and German out-group discrimination. However, some of the German stereotypes can be interpreted positively and Turks' emotions are described as aggressive and irritable (Bohner et al., 2008).

My research points in the same general direction, however in addition, it offers insights in the way stereotypes are attributed. This contribution to understanding is achieved by the rich data obtained in qualitative interviews.

Like in the literature review, some - rather neutral - stereotypes are not clearly attributed to one of the groups.

Whilst the literature review reveals "emotions" (refer to table 12 in the Literature Review chapter) as the key theme, my study identifies "rules" as an essential theme. In the German realm, participants find that *official rules* like traffic rules are strictly adhered to, whilst in Turkey, it is socially acceptable to completely disregard them. A consequence of strict adherence to official rules is a lack of flexibility. Due to the fact that rules are adhered to in Germany, Turks who live there also follow the rules: "Rules make the people." (Rose, Interview1, 2011)<sup>110</sup>. This is also an example of adjusting groups: The in-group members are those who live in Germany and follow the rules, which is contrasted with residents of Turkey who do not care for rules.

On the other hand, the *societal rules*, which are based on traditions, are very much respected in Turkey. This encompasses being hospitable to guests and maintaining the close-knit family network.

In the following account, at first "official rules" are discussed, followed by "societal rules", which participants describe in a more complex way than presented in existing quantitative studies.

### **Official Rules**

Following "official rules" is generally viewed positively, and Turkey is given as an example where things do not work. On the other hand, some more "Turkish"

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<sup>110</sup> Quote also used in Findings chapter.

flexibility is viewed to be beneficial in Germany. A conscious attempt to even out group differences is made by suggesting that mutual influence may change things for the better. This indicates rather an affiliation to a separate German-Turkish group. Yet, maneuvering between the rule/non-rule antagonisms is not easy. Every individual needs to decide which culture to follow, depending on the situation. As these decisions bring different results, however, no clear-cut German-Turkish bi-cultural picture can be painted. For example, participants either view the German way of following traffic rules as good and necessary, or find that the allegedly chaotic traffic in Turkey works very well, even though rules are not generally obeyed. Although each individual may exhibit a bi-cultural social identity, there is no general consensus on a definition of its attributes, which implies that a clear-cut, well-defined German-Turkish social identity does not exist. However, this lack of definition leaves room for individual freedom as well as the development of new, mixed culture, which may apply to German-Turks and ethnic Germans in the same way.

In business life, on the other hand, there is an equally clear preference for German-style behaviour. This is a necessary adaptation to local behaviour, which values stereotypically cool and well-organized German behaviour. In that context, ethnicity is no longer salient for social identity, as other work-related groups take over. Participants clearly express that stereotypically Turkish behaviour in terms of showing emotions is perceived as unprofessional in business, which is German-dominated in the case of all participants. As they are all successful in their respective professional environments, they consciously adapt their behaviour, which they perceive as part of their personality. Participants claim that they have no difficulties uniting the contrasting cultural behaviour styles, because they show their German side in public, whilst their Turkish side belongs to private life. Only one participant reports having issues with German-style behaviour, although he actually tries to follow stereotypical German punctuality. He perceives a tension between the way teams work in Germany and would prefer to add some Turkish attitude. The argument in favour of mixing the two cultures in business life expresses the allegedly unhealthy German work-life-balance and the wish to position own bi-cultural identity. Yet, there is no solution for that tension, as a more laid-back Turkish work attitude does not seem to be acceptable in the respective environment.

On the other hand, the participant finds that business in Turkey is characterized by a younger, faster and more competitive workforce, which contradicts the stereotypical Turkish attitude. This insinuates that personal preferences are put in a cultural context, where a solution is only possible on an individual basis.

“Planning” also fits in that context. Although little planning offers more flexibility and therefore may make life easier, it is considered better to take on German-style responsibility and not wait until the (Turkish) head of the family says what is to be done. Contrary to social identity theory, these examples show that a mix of German and Turkish characteristics works best. This confirms Polat’s (1997) findings on bi-cultural identity. However it becomes clear that a mitigated form of both German and Turkish stereotypes is regarded as ideal in some situations. For example, the insight is described that a Turkish lifestyle, which keeps the work-(family) life balances is superior to the German work-only attitude in the long run, however without offering a feasible short-term solution of the issue.

### **Societal Rules**

In other situations, there is a clear preference for either the Turkish or the German stereotype. For example, being hospitable to guests is crucial for all participants. This comes primarily down to serving food and drink to guests, involves spontaneous invitations to dinner, but also has an emotional component. There is a unanimous preference for Turkish-style behaviour in private life, which indicates a tendency towards Turkish in-group favourization. Even though Germans are also reported to offer coffee, a stronger sense of cordiality is observed amongst Turks. Germans also are criticized to be less open for spontaneous invitations for dinner and rather tend to politely send the guest home. This also points towards stereotypically, but disputed Turkish flexibility. These bi-cultural schisms regarding hospitality to guests and flexibility is dissolved by the expressed hope that German culture is changing. It is observed that social interaction amongst Germans already has been changing a lot towards a more cordial Turkish style. In addition, a participant has positive expectations that Turkish flexibility is seeping into German society by means of German-Turkish mixed marriages. This shows further attempts to even out group differences and identify positive trajectories.

It can also be interpreted as Blanz et al.'s (1998) re-classification to a super-ordinate level indicating that the Turks form the low-status group: "And that is - in my eyes, so *elementary*, - and also a gauge, how humanity is to develop"<sup>111</sup> (Avni, Interview1, 2012). With hospitality to guests being lifted to the level of humanity, a super-ordinate group is established.

Stereotypical Turkish hospitableness roots in history, when travelers depended on being welcomed in sparsely inhabited Turkey. Welcoming complete strangers is still considered to be part of Turkish culture. However, if host and guest do not have a sufficiently broad common basis of understanding, such as offered by religion, only the rules of politeness are observed, but real cordiality cannot be expected. This line of argument also explains my difficulties in acquiring participants for my study. Whilst culture requires superficial hospitality, which includes catering for physical needs like drink, food and a place to sleep, this does not automatically imply warmth and cordiality. My request for interview participants did not aim at that type of physical assistance, but at help which requires an openness to discuss sensitive issues and therefore emotional involvement. This is a completely different category, which is not covered by stereotypically Turkish hospitality to guests.

Respect for older people is a Turkish stereotype and clearly preferred. However, strong age-related hierarchical behaviour is not viewed desirable. Participants dislike the lack of real discussion with older relatives. Thus, the confessed in-group favourization shows negative side-effects, which are not spontaneously attributed to this subject, but come up after some reflection. In that matter, Turkish and German group differences are evened out, too, by claiming that old people in all cultures and at all times have complained about the young generation's disrespect.

Close-knit extended families are perceived to be typically Turkish. That stereotype is regarded ambivalently. On the one hand, a close and positive relationship with the family is valued. Although potential areas of conflicts are sketched, the family (at least the core family) is described in a very positive light. On the other hand, the

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<sup>111</sup> Quote also used in Findings chapter



downside of Turkish family-orientation is that it is very time-consuming to constantly talk to family members and therefore distracts attention to the job; however that aspect goes with the German-style rules. In intense discussions with participants, the stereotypical difference between German and Turkish families is defined as size and intensity of contact.

Although large, extended families are reported to be stereotypically Turkish, participants also say that they are not in touch or do not wish contact to parts of their family. On the other hand, actual aunts and cousins are identified as “core family”, whilst German “core families” allegedly only consist of parents and children. This contradicting definition could be interpreted as an attempt to associate with both the German and the Turkish group, which both value the “core family”. However, this does not make sense in the entire family-context, because otherwise a clear indication towards Turkish social identity is found. However, using the expression “core families” clearly points in the bi-cultural direction, even if it might only be a signal for the German group to accept German-Turks as in-group members.

Yet, the quality of family relationship and intensity of contact cannot be clearly attributed to any one ethnic group. It is indeed quality that matters most to the participants. Other than expected from the literature and a superficial glance at the data, family-orientation cannot easily be attributed to the Turkish group, although it is mentioned throughout as a stereotype. Especially those, who fervently emphasize their family’s overwhelming importance to them, admit that they do not keep in touch as much as they should. This is either the insight at not being good at actively managing the family network or being criticized for not calling often enough. Nevertheless, they perceive family-orientation as stereotypically Turkish and claim that family is important for them. Therefore, the original definition provided by participants does not comprise the complete picture. This therefore indicates a slight inclination to Turkish social identity, although the actual family patterns may rather follow the German stereotype. As participants’ families are predominantly ethnically Turkish, the link between ethnicity and family suggests itself.

Sackmann et al. (2001) as well as my study’s participants experience Germans to be very punctual. In an official context, participants view punctuality to be important.

Yet, in a private context and especially amongst other Turks, a rather Turkish approach is preferred by some. Participants cope well in both environments by smoothly switching between different concepts of punctuality and perception of time. They do not seem to mind and see the advantage of punctuality in a professional environment, but also enjoy not being under time pressure in private life. One participant even applies German punctuality to Turkish friends, by setting the rule of exactly how much later one is to arrive to meet Turkish timing standards. This shows an unproblematic bi-cultural social identity.

### 8.2. Self Stereotypization

Self-categorization theory, an extension of social identity theory, which is described in the Literature Review chapter, is about individuals assigning group stereotypes to themselves, thus de-personalizing themselves. Using this theory is deemed useful in this context, as a deep account about participants' social identity and its attribution mechanism was to be identified.

Polat's (1997) study is the only one reviewed to use self-categorization theory. Individuals with a strong Turkish social identity tend to assign Turkish stereotypes to themselves much more than German ones (Polat, 1997). This effect is significantly weaker amongst individuals with a bi-cultural identity (Polat, 1997).

As all participants of my study show shades of bi-cultural identity, as described in the above sections, hardly any traces of de-personalization could be identified in the data. The clearest example is: "As a Turk, one has always an affinity to gold." (Cem, Interview2, 2012)<sup>112</sup>

It may be concluded that self-categorization theory does not yield more tangible results, because the data was collected in in-depth interviews, which offer deep insights and therefore reveal rather personal characteristics than comparatively simple self-stereotypization.

The undisputed Turkish stereotype "warmth and cordiality" yet shows that self-stereotypization does not necessarily work in complex contexts like ethnic identity.

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<sup>112</sup> Quote also used in Findings chapter.

Those, who fervently perceive that Turks are warmer and more cordial than Germans do not self-stereotype in that respect: “*Cordial - oops! I don’t know. Well, -- I cannot really ascribe it to me. Others are more cordial than I am.*” (Avni, Interview1, 2012)

<sup>113</sup> On the contrary, most participants answer the question hesitantly and do not call themselves overly cordial. They rather prefer some distance, and potentially are prepared to move individual relationships to a more cordial level after some time.

In addition, it may be speculated that the alleged German-Turkish and individual “stubbornness” is a characteristic which is responsible for success in education and work.

However, the questions asked in the interviews with regard to self-stereotypization theory provided valuable starting points for asking for explanation and therefore gaining deep insight into the participants’ view.

### 9. Financial Investments

The objective of my study is to identify the influence of German-Turks’ social identity on their financial investment decisions. Social identity only has impact on consumer attitudes, judgments and behaviours when being salient, attributed to self-importance and relevant (Reed, 2002). In order to assess these aspects of German-Turkish social identity with regard to financial investments, the context and settings of financial investment decision making need to be looked at.

In the Literature Review chapter, five aspects of financial investment decision making were identified, which might offer a starting point for linking the subject with social identity. These constitute rather indirect sources of information, as there is no research covering this study’s subject.

These aspects covered in existing literature are the

- information gathering process
- savings behaviour
- geographic distribution of the assets (i.e. Germany versus Turkey)

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<sup>113</sup> Quote also used in Findings chapter.

- the actual asset ownership as the visible result of the decision-making process as well as the
- providers' view on German-Turks' needs and business potential.

The reason for choosing these aspects and a detailed description can be found in the Literature Review chapter.

As the decision-making process was to be researched, I did not ask for concrete figures on savings behaviour and value of assets in the interviews, and none of the interviewees talked about it.

Existing literature does not directly cover financial investment decisions, so the interview guideline and the findings naturally differ from existing research. In the following, the structure obtained from the data in the Findings chapter will be followed, with literature results being fed in as and when appropriate.

Due to the fact that Turkish culture focuses more on established relationships (Hofstede, 2013), it was suspected that the relationship to financial services providers (usually a bank) might be influenced by social identity. After the relationship with the bank, the decision-making process is presented. This is followed by an analysis of the investment products bought, considered or disliked as well as the underlying decision making process. In order to link financial investments with social identity, it is attempted to classify investment products as German or Turkish-style. By evaluating actual or planned investments in either country and investments that are considered typical for one culture, insight into attitude and emotional attachment to Turkey and Germany is gained.

### **9.1. Relationship with Banks**

Existing literature finds that German-Turks value a trusted and deep relationship with bank representatives and therefore require a high level of service (Hayen et al., 2005). My research, however, finds only little supportive evidence. Only one participant perceives personal contact and a little chat with her bank adviser to be important, and does not use online banking, in spite of being computer literate. In the

literature, Turkish higher power distance is used to explain older German-Turks' trustful behaviour towards bank clerks, which has impact on their information gathering and financial decisions (Hayen et al., 2005; Speed et al., 2006). This does not correspond with my participant's claim of independence in decision-making. The only participant, who fits the pattern of older and not particularly interested and informed on financial investments, is yet unlikely to be overly trustful towards bank clerks. This is confirmed by her strictly declining financial investment products, which she does not sufficiently understand. As a consequence, she is extremely risk-averse and rather trusts in her son's judgment, who is very knowledgeable in financial issues. However, it has to be expected that literature uses this wording to describe little educated German-Turkish worker-migrants, who cannot be found in my sample.

For worker-migrants, positive contact with a bank and its representatives can also become a source of pride, when receiving preferential treatment due to family coherence and own income situation; however there is no indication that this happens amongst this study's participants.

Most participants, however, prefer as little personal contact with bank representatives as possible. Contact is only sought if something goes wrong. In that context, standardized email answers and the involvement of numerous agents are perceived as bad customer service. There seems to be no cultural link to that complaint, as it clearly focuses on efficient problem-solving with any human relation involved.

Whilst they do not wish contact with bank representatives, these participants are interested in investing, know where to find information and know how to handle it. Therefore, it makes sense that they do not need and wish for investment advice. In addition, they represent the younger German-Turkish generation, which Hayen et al. (2005) see assimilating to the ethnic German population. In this context, this indicates that they focus less on personal relationship and move more towards a German-style relationship with financial services institutions.

Therefore, Hayen et al.'s (2005) finding that loyal customers recommend trusted advisers to the entire family and thus make selling to German-Turks relatively easy

cannot be confirmed. This can be deduced from the characteristics of my study participants, who do not exhibit the prevalent worker-migrant background. There is even evidence in my study, that shopping around is common and loyalty stops abruptly when the long-established relationship with the bank does not offer competitive rates.

Yet, as described in the Literature Review chapter, Turkey is a collectivist society (Hofstede, 2013), so family involvement is high, also when it comes to financial investments (Hayen et al., 2005). I find very strong evidence on family involvement, which every participant reports. The usual mechanism is that parents involve their well-informed children, asking them for their opinion, getting them to organize the paperwork and taking them along to bank appointments. In addition, well-informed family members are consulted in case of financial difficulties. Therefore, the family relationship seems to become more important than the relationship with bank representatives. This corresponds to literature findings, that second-generation German-Turks find their parents too trustful towards banks and buy products they do not really want, because they find it hard to say “no” (Hayen et al., 2005). Amongst my study’s participants, that issue is solved by grown-up children, who are well-versed in German culture and take responsibility for their parents’ finances.

Banks offering Turkish-language literature and Turkish-speaking staff (Hayen et al., 2005) are not popular amongst my study’s participants. Even though Turkish language may evoke positive emotions, financial investments are viewed as complex products and technical terms are not common to people living in Germany. In addition, the many technical terms related to products tailored to German legislation are used in original language, thus disrupting the flow of speech. However, this result is biased, as participants were required to speak German well. Language skills which enable multi-ethnic informal relationships may also have decreased the ex ante level of trust that Hayen et al. (2005) find ethnic Turks to inspire. The reason for that amongst my study’s participants’ is probably also that their professional lives take place in non-ethnically Turkish environments. This also explains the following comment: “I’ve always got to do with Germans, not with Turks. (...) Maybe in large cities. Not here. Because here are so few Turks.” (Rose, Interview2, 2011)

## 9.2. Information Gathering and Decision Making

In the literature, media and family are described as the primary sources of information on financial investments (Speed et al., 2006). Media like newspaper, the Internet and “Stiftung Warentest”<sup>114</sup> are important, too (Hayen et al., 2005). This goes in line with my study’s findings, where the Internet takes on the predominant role. Information is gathered from the banks’ and product providers’ websites and specific comparison sites, especially when individuals search for specific product details. Discussion forums are rather used for shaping an opinion.

Existing research finds that family and friends as well as the ethnic Turkish network are significantly used for information gathering (Speed et al., 2006; Hayen et al., 2005). Yet, this happens in a rather unstructured way (Hayen et al., 2005). My research participants also report that conversation subjects cover every aspect of life, and naturally include financial investments. As opposed to Germans, who perceive money as a taboo subject within the family, financial investments are a subject like any other and therefore are likely to come up occasionally. Yet, there is also evidence that participants use their entire extended social network, where specific competences of brothers-in-law, friends and their parents are accessed. This shows that participants only gather very little information in an unstructured way, especially in casual conversation about money as an every-day subject within the family. In addition, however, they gather information in a targeted way when approaching competent members of their family and private network. It may even be suspected that the conversations about money, which the financially literate participants perceive as casual every-day events form part of a structured approach by relatives, who are looking for information and advice. Due to the universal range of conversation subjects in the family, a targeted approach may not be perceived as such: *“My mother involves herself into ALL areas of life.”*<sup>115</sup> (Hans, Interview1, 2012). However, not every discussion about money and financial investments serves the aim of gathering information. This happens for example when friends talk about property they plan to buy or just bought. Although participants mention that in the context, they rather find themselves in the listening position and rather make jokes

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<sup>114</sup> Long-established, well-respected foundation testing products with the purpose of consumer protection.

<sup>115</sup> Quote also used in Findings chapter

on the subject, which means that no relevant information for potential own investments are gained.

In the literature, informal, ethnically Turkish networks are described as main source for information, especially for first generation immigrants (Hayen et al., 2005). This fits well with the mechanisms described by my study's participants. They unanimously claim to play a crucial role in their parents' financial decision-making process. In addition to talking about financial investments, they usually check the products on offer, participate at meetings with bankers and process the paperwork. Although they do not usually trigger the decision-making process, they have significant influence and even view themselves as the actual decision-makers. This is supported by Hayen et al. (2005), who find that information gathering and decision making is delegated to trusted people. Yet my findings clearly show that ethnicity is not the factor that inspires trustworthiness, but financial literacy and the quality of relationship with the person who provides information. For the typical first-generation worker-migrant who is not fully conversant in German language, this would be naturally their family members, who happen to be ethnically Turkish. This idea can also be supported by the way the younger generation seeks for information on financial investments. They have no language difficulties and move in ethnically mixed networks and mention that they would discuss specific financial issues with anyone in their network, who may have relevant knowledge. As this even encompasses an ethnic German friend's parents, who are tax advisors, it may be assumed that trust does not come through ethnicity. This rather is an indication that Turkish culture encompasses much more open conversations about money than German culture, which regards it almost as a taboo subject.

Accepting advice from younger family members, as described for first generation immigrants, initially conflicts the fact that Turkey scores high on Hofstede's (2013) power distance. This implies hierarchical family structures in which younger person have to submit to the older ones. My study shows, however, that younger family members drive financial investment decisions. On the one hand, this can be interpreted as a collectivism superseding power distance. On the other hand, participants clearly argue that the younger ones are involved more and more because of their competence and commitment, which is the reason for the parents' positive



experience. In that case, the actual need for information and advice makes cultural change necessary, and this way creates an element which is unique to German-Turkish culture, as it is neither accepts the German taboo on money nor the Turkish power distance. As a consequence, this also leads to young German-Turks being even more open when it comes to information gathering about financial issues.

Therefore, financial service providers should target the German-Turkish parent generation by means of communication which appeals to the subsequent generation. This should influence communication channels as well as product and communication style. A suitable trigger for getting customers starting to think about financial investments is written information directed at the customer. As their technically literate children are then likely to check the proposition online, suitable information should be offered on the Internet. Finally, it makes sense to be prepared that several family members might take part in face-to-face conversations.

Hayen et al. (2005) suggest that family involvement makes selling comparatively easy, as the entire family will buy the products once the customer's trust is gained.

My research, however finds the exact opposite. Children who double-check calculation of interest rates and scrutinize the small print do not seem to make first generation German-Turks an easy target group. It transpires that children seem honoured by their parents' trust, take on responsibility and dedicate time and effort to their parents' financial issues. Therefore, the selling process should not be underestimated.

It is also remarkable that risk averseness strongly increases with age. At a very young age, before having the funds to invest, participants look at very speculative products. Later on, risk strategies change drastically after initial losses with medium-risk products. In the end, a thoroughly researched property investment may contrast with the affinity to gambling on the stock exchange. However, these findings may be a result of the sample composition: those who are interested in investing are likely to look at the whole range of investments available and in the course of analysis may encounter speculative products.

There is notion that Turks decide on gut feel more than Germans, but in-depth questions rather reveal a gambling attitude rather than a cultural background. Information gathering and the decision making process with regard to speculative products is perceived as an enjoyable occupation, and therefore happens entirely without professional influence. As a consequence, offering speculative investments to young German-Turks is not only ethically questionable but also does not offer business potential.

### 9.3. Investment Products

Existing literature finds that German-Turks are very risk-averse, prefer property, building saving agreements and endowment insurance policies<sup>116</sup> (Hayen et al., 2005). That general tendency to low risk investments is confirmed by my data, however, it additionally shows strong sympathy towards extremely risky investments, which cannot be found in existing research. This tendency is strong amongst younger participants, who are still in the process of settling in life and do not have sufficient funds for buying a property yet<sup>117</sup>. Their interest lies in highly risky derivatives like CFDs (Contracts for a Difference), currency trades and day trading. As they lack investable funds, they created virtual portfolio and played with risky strategies. At a later stage, when buying a property becomes more realistic, speculative investments are not seriously considered any more. Yet, virtual portfolios seem to be a possibility to get in contact with young and financially interested German-Turks. Offering a sound package of online services and information should attract this technology savvy type of customer, who makes a sport out of finding and assessing information. At the same time, all participants –except Rose, who is the only female, first generation and not particularly interested in financial investments– do not trust in bank advisors’ quality and prefer a state of “healthy mutual ignorance”<sup>118</sup> (Avni, Interview2, 2012). The bank’s job is to provide accounts accessible online, but no interference in product selection and decisions.

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<sup>116</sup> For detailed description of these investment products see appendix 3.

<sup>117</sup> In Germany, banks require high deposits for mortgages. Therefore, people usually have to save several years before buying their first property.

<sup>118</sup> Quote also used in Findings chapter

As advice is clearly unwanted, there is strong evidence that potential investment opportunities are checked thoroughly and that only products are considered that participants understand. Considering that potential participants knew about the research subject in advance, the actual sample is likely to be more interested and knowledgeable than average. Therefore, there is an indication that Hayen et al.'s (2005) claim that German-Turks' lack of financial knowledge induces them not to buy complex products may be partially adequate. However, the term "complex product" is not well-chosen by Hayen et al. (2005), as the above mentioned building savings agreement and endowment insurance policy are highly complex products from a financial engineering perspective, although they are not labeled as such. In fact, there is no evidence that German-Turks participating in my study mind complexity. This is especially emphasized by explicit interest in undisputedly complex products like derivatives and trend-following strategies in asset management.

Existing research finds that geographic distribution of assets depends on the income: very high incomes are invested in both countries, high incomes focus on Germany only, whilst low incomes (especially first generation and marriage immigrants) invest in Turkey or with Turkish banks (Hayen et al., 2005). This seems appropriate, as the stereotypical worker-migrant lacks German language skills and education, which results in low income, whilst the ties to the country of origin remain strong. Ulku (2012) confirms this with her finding that especially older migrants with large families and low income have weak ties to Germany and therefore predominantly invest in Turkey. With very high incomes, a bi-national lifestyle becomes affordable and investment opportunities in either country may come up. High income earners are likely educated and integrated in Germany, thus investing there.

Although my participants were not asked for their income, the above described mechanisms seem appropriate. I got the impression that my participants have high, but not very high incomes, with exception of Kaan, who has a rather limited budget. In addition, Ulku's (2012) suggestion that only a very high income provides the basis for a bi-national lifestyle seems not applicable to my participants: Those in full time employment in Germany do not have the time to live in Turkey. Therefore, self-used property in Germany is the principal investment for all participants. Those who

do not own a property, plan to buy as soon as professional and private situation in life allow it. Investments in Turkey are considered appropriate as an addition once a solid and stable basis of assets is achieved in Germany.

Although the result of geographical asset allocation conforms to existing research, my data additionally shows the underlying decision-making mechanisms. As my participants view the center of their lives in Germany and have no intention to move to Turkey, their first and foremost aim is to build a financially secure situation in their country of residence. Buying a holiday home in Turkey is considered luxury, which is not yet in reach. This however suggests that it is not necessarily a “very high income” that is required to afford a bi-national lifestyle. It is also time and assets, which play a role. Therefore, it seems likely that a bi-national lifestyle can rather be afforded by wealthy pensioners. This goes in line with Ulku’s (2012) findings that older German-Turks have a stronger tendency to invest in Turkey than younger people. Therefore, of my participants, only Rose would fit this scheme. However, in spite of owning property both in Germany and in Turkey, the latter is to remain a place for holidays. This suggests that a comfortable financial situation does not necessarily imply a bi-national lifestyle.

However, none of my study’s participants invest in Turkey, as it is considered remote in several aspects: geographically and by means of business and legal culture. Therefore, Ulku’s (2012) findings that German-Turks with a low income tend to invest in Turkey only, imply that these are mainly individuals who have not “arrived” in Germany and consequently consider Turkey to be “closer” than the country they live in. This also fits with the line of argument that German language skills are a prerequisite for educational success, which again is an indicator for higher incomes – and last but not least a gauge for the level of integration in German society. Although Ulku (2012) does not use social identity theory, it may be suspected that a Turkish-only social identity, which Polat (1997) finds more frequently amongst blue-collar workers who plan to return to Turkey, is the main trigger investing in Turkey only. Therefore, my study’s participants’ bi-cultural identity serves as an explanation for their reluctance to invest in Turkey before having reached a very comfortable level of financial security. Further research

involving German-Turks with Turkish identity could confirm and/or elaborate my results.

### **9.4. “German” Investments**

As there is no existing research evidence on “typically” Turkish or German investments, investments in Germany/Turkey or with German/Turkish institutions are used as a proxy. In my research, the influence of social identity on financial investment decisions can also be expressed on the choice of investment products. Therefore, it makes sense to identify not only decision-making processes, but also stereotypically German or Turkish investments. The practical implication of this is that product providers or sales forces can focus on the most relevant products for the German-Turkish target group.

Although property in Germany is the single most favoured investment amongst my research’s participants, this cannot be simply be interpreted as an expression of German social identity, because Hayen et al. (2005) find that ethnic Turks are more inclined towards property than ethnic Germans. However, there is no evidence in my data that participants consider buying property part of Turkish culture. There were several accounts of (non-Turkish) friends buying property. The motive which comes closest to culture, is not being used to live in rented property. Otherwise, the underlying motive clearly is making a home for the family, which is the preferred status. Yet, buying a property means a firm commitment to a local community and strenghtens attachment to Germany. This link is also confirmed by Constant et al. (2007), who find that strong commitment to Germany strongly encourages property investment there, whilst attachment to Turkey does not play a role. As pure German social identity hardly exists amongst German-Turks, my study’s participants’ existing and planned property investments in Germany can also be regarded as a sign of their bi-cultural identity.

Plans to sell property in Turkey in favour of property in Germany as soon as market conditions improve (Hanhörster, 2003), cannot be found in my data. Selling plans amongst my participants rather exist for inherited property, which is not used any

more. Moreover, this unused property is in Turkey, and although it is regarded as beautiful, it is not considered to let it out or find another means to keep it. In addition, Hanhörster (2003) researches underprivileged areas in the industrial Ruhr area with a totally different price structure and buying arguments<sup>119</sup> than amongst my participants, explains the difference in results. Yet, there is a consensus amongst Hanhörster (2003), Hayen et al. (2005) and Sauer (2000), who find that property investment in Germany is more important than in Turkey. Participants in my study unanimously like to live in owned property, which by definition is in Germany. It seems logical to transfer my findings to the results of existing literature. Owning property in Turkey is usually for holiday purposes, which is a luxury, whereas permanent residence is necessary. Although my study's participants fit the common German-Turkish pattern and live in own property or at least have it high on their list, I do not find the motivation for this linked to social identity. It rather seems that it goes in line with the notion of being able to afford it and the belief that residential property is a safe and worthwhile investment.

Economic considerations on buying versus renting<sup>120</sup> are not made in any interview. This leads to the conclusion that buying a property is not only a rational financial investment decision, but additionally bears a strong emotional component. This contrasts with Hanhörster's (2003) findings that ethnic Turks buy cheap, not refurbished property in underprivileged areas in order to minimize their spending. However, my study's participants live elsewhere and are in a much better socio-economic situation and therefore the findings are not directly comparable. However, Hanhörster's (2003) indication that house ownership might increase social status within the Turkish community may be transferrable to my participants' social environment. Although participants do not think that buying property is specifically Turkish, there is an indication that owning property is important within the (ethnically Turkish) families. Yet, buying property is also common in non-Turkish personal networks. Therefore, no clear indication on property investment and social identity can be made.

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<sup>119</sup> Buying run-down property in that area is cheaper than renting; also see Literature Review chapter.

<sup>120</sup> Compared to buying prices, rents have been comparatively low in Germany. Therefore, in many areas, buying a property may be more expensive than renting.

Investment products, which are specifically tailored to residents in Germany, are endowment insurance policies (*Kapitallebensversicherungen*) and building saving agreements (*Bausparverträge*). These products are briefly explained in the Literature Review chapter and a detailed description can be found in appendix 1. Due to the very long-term nature of these products, they only make sense for people who intend to stay in Germany for many years. In my study, only one participant owns or owned these products. Literature suggests that the predominant sales channels are independent advisers, which might be the case here. Yet, in the interview, it transpired that the level of involvement is very low, because the participant does not remember details. This mechanism fits with the literature: German-Turks get recommendations through their personal network and buy products, without necessarily reflecting whether it makes sense for them. Nevertheless, this process does not give an indication on Turkish social identity, as it does not include cultural aspects. The other participants view these products very critically. The main points of critique are its long-term orientation and the fact that endowment insurance policies are bundled products, which should be split in a risk life policy and general savings. Yet again, it has to be taken into account that my study's participants are more educated and interested in financial investments than the average German-Turk and ethnic German, which enables them to understand and critique product propositions.

With the cancellation of tax privileges, the financially literate participants do not consider these products a serious option, so my research does not offer evidence on endowment insurance policies and building saving agreements.

In general, no evidence is found that "German-style" investments are linked with social identity. Social identity theory would have suggested some out-group discrimination, such as a pronounced dislike of "German" investments. However, participants unanimously prefer property in Germany as their first big investment, which aligns them with existing literature's findings. In addition, in discussions about investment products which are closely linked to Germany, no arguments on specifically German aspects were mentioned. For example, building saving agreements are typically targeted at individuals, who wish to buy a property.

Endowment insurance policies' tax breaks only take full effect, when the investor lives in Germany throughout the entire term, which is a minimum of 12 years.

This supports Polat's (1997) finding that German-Turks exhibit either Turkish or bi-cultural identities, taking the favourization of "German-style" investments as an indicator for bi-cultural identity. However, it may be suspected that the individuals' financial situation and literacy have a much stronger impact on financial investments than social identity.

### **9.5. "Turkish" Investments**

Corresponding to the above "German investments", this section tries to identify any specifically "Turkish" mechanisms of investment decisions, which may be triggered by social identity.

Literature finds several cultural aspects, which seem to influence investment decisions, for example, religious individuals tend to invest more in Turkey and exhibit a strong link between money and ethics (Hayen et al., 2005).

In my study, there were no strongly religious participants as described and evaluated in the sampling section of the Methodology and Methods chapter. Yet, participants cover a broad range from being atheists to claiming that religion is important. Nevertheless, no evidence could be found, how religiosity might influence geographic investment behaviour. The mechanism expected would be that Islam influences social identity, and that there is an inclination to live and invest in a predominantly Muslim country. In my sample, only one participant expresses the idea of potentially spending old age in Turkey. However, this idea is rather driven by rational aspects (cost of living, care of relatives) than religion. This is also reflected by his unwillingness to invest in Turkey, other than support of the Turkish family, which is seen as a kind of pension provision. Therefore, no evidence is identified which links religion, social identity and financial investments. That again might be due to the sample composition.



Investments in Turkey are seen with a lot of caution because of physical and perceived distance. Participants feel more comfortable investing in German products, because they are more familiar with them. As all follow German media to a much larger extent than Turkish media, they have more exposure and openness for “German-style” investments.

Other than existing research suggests (for example Speed et al., 2006), re-migration to Turkey is not an option for the near future. Although some younger participants fancy living abroad at some stage, Turkey is by no means the preferred destination. A middle-aged participant, who feels emotionally attracted to Turkey and would like to try life there, analyzes that he cannot compete with the younger and fresher Turkish workforce and would not get the required social status<sup>121</sup>. No other participant had ever seriously considered moving to Turkey. All clearly express that Turkey is just a destination for holidays and family visits. Linking this attitude with the –equally expressed– appreciation of the “German” style of doing business, there is an implicit favourization of the German group. This contradicts Polat’s (1997) definition that bi-cultural identity means in-group favourization of both groups. Transferring the job-related German in-group favourization to the –equally business-minded– geographical investment preferences, indeed a social-identity related explanation of geographical investment behaviour can be deduced.

The idea of living in Turkey at retirement also remains vague and to some extent incompatible with other mentioned retirement options. Therefore, the principal intended or actual investment in seaside Turkey is property for holiday purposes. Existing property for the most part is part of the family property and was acquired by previous generations, with assistance of locally living relatives. Arguments in favour of Turkish holiday property are the climate. Culture and language are not spontaneously mentioned, but implied in the responses. Other than existing research suggests, lower cost of living in Turkey (Sauer & Halm, 2010) are not relevant for retirement plans in Turkey. Participants rather argue with the expected support from the family network.

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<sup>121</sup> For literal quote see Findings chapter

The other factor mentioned by Hayen et al. (2005) is the allegedly cultural link between money and ethics. Only one participant, an atheist who has spent his entire working life in the financial services industry in Germany and with German institutions, perceives a strong link between money and ethics. His arguments are rather linked with corporate compliance than Turkish culture. The other participants view no connection, have a negative view of the world financial system or even opine that money eventually corrupts everyone. Ethical investing therefore can only be done by donating for charitable purposes. Any expectation to get money, interest or other gains back makes the project unethical. Although that - quite radical - approach can also be interpreted as a link between money and ethics, it does not offer a lead for marketing of financial services. General critique on the world financial system and capitalism follow the same line of argument, but different conclusions are presented. In spite of disliking the system, it is impossible to withdraw from it, especially when planning to start a family and buying a property. These two consequences may derive from different situations in life: it seems logical that a childless property owner thinking about retirement would think and act differently to someone in an early career stage, even though having a similar attitude.

In addition, Speed et al. (2006) and Hayen et al. (2005) find that mutual financial support by the children and other relatives are interpreted as a form of pension provision. In my study, that interpretation emerges, too. My participants perceive this in a clearly cultural context, linking it to Turkish family structures. Although the causally determined connection is only expressed once, the investment idea is implied by all participants, who argue with family obligations and general ethics. The idea is that relatives in need are supported, whilst these are expected to look after the donor in old age. Other participants report of parents' financial support, which they believe to be comparatively higher than amongst ethnic Germans. As it is also pointed out that the net of loyalty and obligations may become cumbersome over time, as one might end up under a lot of pressure. Yet, the younger participants, who do not have the financial means to support relatives, claim that they would even support members of the extended family.

Evidence for this mechanism is found by Hayen et al. (2005), who suggest that German-Turks invest in private business ventures; however, this rather seems a disguised support of the extended family which is labeled as “investment”.

Participants perceive that the cultural background of this is extremely high interest rates charged by Turkish banks in the past. This mechanism of family-internal pension provision explicitly excludes financial institutions, and therefore cannot be used for marketing purposes. It rather makes the German-Turkish target group less attractive, because wealthier German-Turks may have less investable assets than comparably wealthy other ethnic groups in Germany.

From a marketing perspective, savings behaviour is relevant, because higher savings means more investable assets and better sales perspectives for financial investment products. Existing research shows that especially first generation immigrants, who wish to return to Turkey, transfer savings to Turkey, whilst subsequent generations invest more in Germany (Hayen et al., 2005). Their focus of planned investments is clearly in Germany (Hayen et al., 2005; Sauer, 2000). Although limited through the qualitative nature of my study, especially the link with the remigration wish can be supported. However, even when there are no plans to ever return or move to Turkey, an affinity to investing in Turkey can be found. Yet, Turkish government bonds, which used to bear high interests, are rather a childhood memory than an immediate investment perspective. This also rather points to the first generation of immigrants, who feel stronger links to Turkey and therefore have Turkish investments in mind. Residential property, which is the most common investment for German-Turks wishing to re-migrate, is either inherited family property and intended for holiday use only amongst my study's participants. No indication was found that property in Turkey might be bought “on storage” for later use; quite on the contrary: it is to be bought as and when it may be needed. Participants agree that for investing successfully, sound market knowledge is necessary. Due to geographic distance and the centre of life being in Germany, they lack the necessary knowledge and do not make the effort to find information on Turkey. It may be assumed that this would be different if re-migration was intended. One participant, however, at some stage considered moving to Turkey, but after research on the local job market and social status offered, he decided to postpone any decision. Although this participant had

been researching opportunities in Turkey, he also admits that he is far off comprehensively understanding Turkish society, economy and politics, and refrains from investing there.

For domestic marketing purposes, this is good news, as investable assets tend to remain available for investment products sold in Germany.

Yet, when it comes to mortgages, which as a property financing instrument is linked to financial investments, both my study and Hayen et al. (2005) find that banks are rather distrusted and therefore non-interest bearing loans with flexible pay back options are given within the family. As described before, a participant explains that distrust with the formerly excessive interest rates in Turkey, which created the habit of lending money within the family. There is no indication that my study's participants sought or received family loans for their property investments. Quite on the contrary, they all talk about mortgages from banks. This shows that they practice German habits of taking mortgages from the bank. This is not surprising, as all participants have been living in Germany for a long time, do not live in an ethnically Turkish community and know where to find and understand information on financial services.

The common belief that Turks traditionally invest predominantly in gold, seems to hinge on the perceived large quantity of jewelers and traditional wedding gifts.

However, existing research shows that only very few German-Turks actually own gold (Hayen et al., 2005; Sauer, 2000). Yet, probably due to media coverage following financial crises and steep gold price rise, more recent research finds gold as an asset class to be on the rise (Sauer & Halm, 2010). Although this is clearly not culturally Turkish, qualitative research proved most useful for researching attitudes towards and reasons for and against investing in gold. The predominant attitude towards gold in my study is non-cultural and the gold price is commented in an analyst's factual style. Gold is seen as an asset class, which offers security and should be part of a well-balanced portfolio consisting of property, equity and interest-bearing securities or accounts. Jewelry is not regarded as a financial investment, although the custom of giving roughly manufactured golden bracelets as wedding or birth gifts is mentioned in the context of asset value rather than

decorative element. Yet, a cultural affinity to gold is mentioned, too. Childhood experience of watching the gold price, buying gold and exchanging a piece of jewelry against another one creates some familiarity with gold as an investment product, however this is not implemented for own investments in adult age. There is rather a notion that wearing gold in shape of jewelry is a status symbol like mobile phones and watches. Male participants also perceive gold rather a female investment, which is given to brides as wedding present in the shape of crudely manufactured bracelets. Although being encouraged by relatives to buy gold as an investment, male participants have no inclination to do so. The childhood memories and Turkish habit are clearly replaced by German-style attitude. The Turkish wedding present tradition, which originally was intended to provide women with their own estate, is not transferred to participants' life worlds, where all women –including mothers– have their own income.

Gold also may contain idea of mobility, as a small quantity contains a comparatively high value. However, this cannot be found amongst German-Turks. In my study, the only participant who considers investing in gold does not favour physical gold, but rather considers exchange traded funds for cost reasons. This makes the investment no more mobile than securities.

The notion that gold maintains its value is also questioned, even though at the time of the interviews, the gold price had been rising substantially for a considerable period of time. This shows a non-traditional and rather analytical attitude to gold. Although participants profess their Turkish-style affinity to gold, which hints at Turkish social identity, they do not act accordingly. This again indicates another variation of exhibiting bi-cultural identity: on the one hand, Turkish social identity is claimed, whilst German social identity is acted. Relating these findings with social identity theory provides a complex picture. Some approaches to investing can be linked to Turkish culture, like familiarity with physical gold and Turkish government bonds. These can be interpreted as in-group favourization. By contrast, actual investments show remarkably little Turkish or German influence, but seem rather neutral. Although distrust in banks and financially supportive families are identified as Turkish attributes, these do not fit in social identity theory's Turkish in-group favourization versus out-group discrimination pattern.

## **10. Summary**

As to be expected from a qualitative in-depth study, many facets of social identity and its influence on financial investments are explored. There is no clear evidence that social identity significantly influences financial investment decisions, although several specifically German-Turkish family mechanisms are identified. These mechanisms are not within the realm of German-Turkish social identity theory, because they lack of a link to ethnic groups and in-group favourization. In that context, it is clearly the family which influences investment decisions. Family involvement also takes place across ethnic borders, for example the German mother-in-law's involvement.

Due to the worker-migrant history of most German-Turkish families, the pattern of the younger generations' German language proficiency, better education and resulting financial knowledge used to assisting their parents' financial investment decision making seems more likely in ethnic Turkish families than amongst ethnic Germans. However, there is no obvious link between these family-internal mechanisms and German versus Turkish inter-group relationship and dynamics in terms of social identity theory. Nevertheless, the rich data provides an insight into the small-scale family mechanisms that have significant influence on product choice and buying process. Therefore it makes sense to refer to that insight for the development of financial services marketing strategies, in spite of not fitting in the conceptual framework of my research.

When it comes to identifying Turkish versus German investment products through the lens of social identity theory, results are ambivalent. Existing research finds that predominantly first generation German-Turks with plans to move back to Turkey tend to invest in Turkey. Amongst my participants, whose centre of life is to remain in Germany, I find that financial expertise focuses on Germany, whilst Turkey is too remote to be considered for investments.

## V. ANALYSIS

In addition, existing research finds a propensity to invest in German residential property. Although this tendency is strong amongst my research's participants, no Turkish versus German context could be identified.

Although investment in gold is considered typically Turkish both in existing research and by participants of my study, a contradiction between claimed preference for gold and actual behaviour and attitude to investing is identified. This seems like an instance where self-stereotypization theory could be applied or a means of expressing bi-cultural social identity.

In the subsequent Conclusion chapter, I start with reflecting on the research questions and highlight my study's contribution to theory, practice and methodology.

## **VI. CONCLUSION**

My study aims at advancing the understanding of the social identity of German-Turks and how this identity is influenced, and how it, in turn, influences their investment decisions.

The insights gained from my study will enable financial service providers to understand this group more fully. A deeper understanding of German-Turkish customers' decision making process will enable financial service providers to improve their value proposition in the field of investments.

This chapter contains three sections: reflections on the research questions, my study's contributions to theory, practice and methodology, as well as suggestions for further research.

### **1. Research Questions**

In this section, I go back to the research questions, evaluating and reflecting them with respect to existing research and my findings.

#### **What constitutes German-Turks' social identity and what factors influence it?**

The majority of factors influencing German-Turks' social identity is identified in existing research, as shown in the Literature Review chapter. Analyzing my data, I narrow the key themes down by means of phenomenologic reduction. I find that the realm of official rules is attributed to the German side, whereas Turks are perceived to focus more on implicit customs and social rules regarding the family. This can also be explained by Turkish culture being collective, which implies that society works rather by means of traditions and societal control than by official rules and regulations. Although literature treats this as almost commonplace, I extract that from little snippets of initially seemingly contradictory data.



## VI. CONCLUSION

Yet German-Turks' social identity has many facets, which are not necessarily identical for each individual. Although participants seem very diverse to me, they do share attitudes and report similar experience. The qualitative research approach, with repeated in-depth contact to open-minded participants gave me the opportunity to immerse in their life-worlds, enabling me to understand their feelings and attitudes from the account of their lived experience. Being confident with the possibilities that social identity theory offers, I had to ask clarifying questions or repeat the answer in my words in order to make sure that I had captured the meaning, especially when I could not spontaneously find the statement complying with my conceptual framework. Therefore, I did not find the statement about "feeling sympathetic with educated migrants" logical when it was made. Only during the process of analysis, I realized that I had been given a unique example of social creativity. This means that the relevant in-group is not limited to the usually researcher-defined groups like Turks, German-Turks, Germans, "Ausländer"<sup>122</sup> (foreigners) or Muslims in general. The mechanism of actively creating new in-groups in order to be part of a high-status group only became clear to me, after having seen several examples in various contexts from all participants.

Although the crucial statements seemed logical and consistent with the participant's person during the interviews, they only revealed their intriguing meaning during the analysis process. So, the statement about all religious people being hypocrites for not following all rules, whilst atheists honestly refuse them, seemed perfectly plausible at the time. However, only when working on the Analysis chapter and creating visualizations of each participants' perspective, I realized that the participant had given an account of social creativity. When re-visiting existing research, it suddenly became clear to me that variations of that phenomenon are observed and described in existing research, however not in the context of social identity theory.

At the same time, I was somewhat frustrated after my very first interview, because it lasted significantly shorter than anticipated and the participant refused to talk about religion. Having doubted and reflected on my capabilities as an interviewer, it took until the final analysis of all interviews, until I could put that refusal into perspective of social identity theory, finding it very valid then.

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<sup>122</sup> Nowadays, the term „Ausländer“ is not politically correct any more. Officially, it is „Menschen mit Migrationshintergrund“. Literally translated: „people with migration-background“.

## VI. CONCLUSION

When it comes to stereotypes, it turns out that participants perceive Turkish culture to be very heterogeneous, which makes it difficult to identify common denominators. Although there is a consensus about German and Turkish stereotypes in general, several aspects are disputed. Participants and existing research only agree on the positive Turkish stereotypes “cordial”, “loyal” and “hospitable to guests”.

Participants do not perceive Turkish stereotypes as positive wholeheartedly, but reflect them based on their lived experience. For example, cordiality may feel unpleasant, when being embraced and hugged by almost strangers. Yet there are discrepancies, as participants quite frequently do not ascribe positively perceived stereotypes to themselves. These may indicate that social identity theory reaches its limits when it comes to in-depth exploration and participants do not self-stereotype, but openly talk about their non-stereotypical personalities.

Therefore, other than expected, I can not find self categorization theory to be applicable in my study’s context, which may be due to the open atmosphere and intensive interaction between ethnic Turkish participants and myself as an ethnic German. When talking about individual lived experience, de-personalization and self-stereotyping may seem superfluous. This explains why several participants attribute the -somewhat disputed- Turkish stereotypes “cantankerous” and “stubborn” to themselves, whilst insisting it to be an individual characteristic. Although each participant exhibits many aspects of Turkish social identity, at the same time, they all find negative aspects of Turkish stereotypes. Yet, in-group discrimination and negative self-stereotypization contradict social identity theory, which implies that further qualitative research using self categorization theory as conceptual framework is needed.

Polat (1997) defines bi-cultural social identity as attributing positive stereotypes to both the Turkish and the German group. German stereotypes identified in this study, but also matching existing research, are “hard-working”, “tidy”, “reliable”, “punctual” and “thorough”. All of them are seen positively, although participants relativize them and perceive negative aspects. For example, Germans are observed to wack out eventually (Avni, Interview1, 2012), because of their work ethics, which can be prevented by adding a Turkish element. Yet, participants unanimously claim

## VI. CONCLUSION

several of the positively interpreted German stereotypes for their own person, which are predominantly linked to professional life.

The theme “German-Turkish mix” is mentioned with a positive connotation on various occasions, however yet again negative aspects are described as well. Negative German-Turkish stereotypes are dealt with by re-defining groups, thus for example moving uneducated or lower-class German-Turks to a universal lower-class out-group.

My research reveals that neither salient groups, nor stereotypes are carved in stone and static over time. Indeed, they are subject to negotiation and modification according to each individual’s experience and interpretation. Although I identify a number of - more or less disputed - factors that influence social identity, my study rather reveals mechanisms of individuals’ creating and defining their social identity. By means of qualitative research, it becomes clear that there is a German-Turkish social identity, which however is by no means clear-cut and each individuals’ perceptions of German-Turkish social identity may only slightly overlap. These findings seemingly contradict social identity theory, but ethnic groups are by no means as “minimal” as the groups defined for Tajfel’s experiments. It therefore seems logical that members of an ethnic minority, like German-Turks live in different surroundings, and therefore may share some experience, which they potentially interpret in a different way.

### **How may German-Turk’s social identity potentially be reflected in their financial investment decisions?**

German-Turks’ social identity influences investment decisions, although not necessarily in a way that product providers and sales organizations can easily capitalize on, because no clear product preferences and affinity for a sales channel are identified. On the contrary, my data clearly indicates that the need for many financial investment products is particularly low amongst German-Turks, because financial investment products are partially substituted by family support. Family support is considered typically Turkish and therefore is clearly linked to social

## VI. CONCLUSION

identity. My study provides insight in German-Turkish considerations regarding family and financial investments.

Assets, which might be available for financial investments, are often used to support family members. That financial support does not only dispose of available assets, but is also perceived as an investment in a social network, which provided support in the past and is expected to do so in the future. This again reduces the need for individual pension provision, which is otherwise a domain of the financial services industry.

Investment decisions are clearly a family affair, with knowledgeable children strongly influencing their parents' decisions. Children are reported to be involved in family finances from an early age, as the close-knit character of Turkish families extends to communication on money. With children's growing administrative and financial expertise, both influence and commitment rise. This includes their input by undertaking thorough calculations and detailed attention to terms and conditions of the products offered.

My study thus illustrates two different German-Turkish financial decision making processes:

- Family members' financial needs are satisfied based on the expectation of mutual support. That type of "investment" is either associated with ethical behaviour or with the notion of close-knit families, who are constantly in contact and look after each other - and finally also provide financial support. It is usually employed or self-employed adults who provide financial support to family members. Recipients of support are usually the younger generation in education, relatives in rural Turkey who have no opportunity to earn money, as well as retired family members.
- Investment ideas coming from product providers or the private network are digested within the immediate family, using knowledgeable, usually younger generation family members. Product information is checked thoroughly, discussed amongst siblings and finally a suggestion is communicated to the parents, who generally follow their children's advice.

All participants exhibit bi-cultural social identity, focusing more on their Turkish side with regard to family subjects and on their German side when it comes to

## VI. CONCLUSION

friends and especially professional aspects. Several of my participants report professional links with the financial services industry, so financial investments should be classified as “professional”. Consequently, bi-cultural German-Turks’ salient social identity in this situation would be clearly German. This could serve as an explanation why no trace of Turkish social identity is identified when it comes to their own financial investments. Although participants are involved in their less financially literate family members’ financial issues, which can be classified as Turkish-style behaviour, the actual products considered and bought are clearly “German”. In spite of my participants exhibiting a vague familiarity regarding Turkish-style investments such as gold and property in Turkey, they have not yet seriously considered such assets for themselves. Gutfeel speaks against the typically Turkish way of buying and selling gold at the jeweler’s as well as cost-consciousness. Instead, investment funds are viewed as a better alternative. This preference contradicts all potentially cultural and traditional arguments linked with physical gold like access and mobility. Due to the fact that they view the centre of live in Germany, property in Turkey is only considered for holiday purposes and therefore a luxury consumer good.

This clearly shows that decisions for financial investment are not driven by Turkish culture. Due to their Germany-oriented professional experience, financial investments are solely viewed through the lens of the German part of bi-cultural social identity.

### **How can banks’ marketing communication to German-Turks be substantiated with insights from social identity?**

As a consequence, marketing of investment products targeted at German-Turks should presume “German” product preferences whilst taking into account children’s strong “Turkish” influence on parents’ financial investment decisions. Whilst financially literate, younger German-Turks should be treated as Germans when it comes to financial investments, their involvement in older family members’ finances has to be regarded on top.

## VI. CONCLUSION

As a consequence, investment products offered to older, less financially literate German-Turks also have to satisfy their offspring, which results in them also investing in German-style investment products.

It is therefore important to be aware that marketing material is additionally addressed to older customers' children and provides detailed information. The younger group prefers to be addressed in German, because they are used to handling their official everyday communication in German, lack specific vocabulary in Turkish and also would like to be accepted as Germans. Therefore, German-language communication is necessary, whilst Turkish language may be additionally offered to the potentially less proficient older generation. The "children" generation predominantly gathers information on the Internet, so informative and comprehensive websites including "small print" are necessary. However it has to be pointed out that my study's participants were required to speak good German, so these findings are most likely biased.

My study also finds that grown-up children accompany their parents' to bank appointments. Therefore sales staff should be aware of even teenagers' influential position and act accordingly.

The examples of Deutsche Bank and Targobank's websites (figures 1 and 2 in the Introduction chapter) targeted at German-Turks are good examples, as they offer both German and Turkish language. Both home pages initially show in German language, with the option to change to Turkish by clicking on the appropriate flag.

Both websites show photos of people who are likely ethnic Turkish, but do not make an obviously "foreign" impression. My study's participants approve of a positive, even though subtle appearance of German-Turks in public life (for example in work teams or on German television), therefore the photos on the websites seem well chosen.

The use of Turkish motives (nazar boncuğu, Turkish tea, Turkish football team, people photos clearly taken in Turkey) would not come as a recommendation from my study. Stressing the link to Turkey might induce German-Turks to not feel fully accepted as Germans and pushed towards a Turkish niche. However, in spite of bi-cultural identity with a German focus professionally, participants claim that their

## VI. CONCLUSION

Turkish side is linked with positive emotions. Therefore, subtly Turkish images likely strike that chord. In addition, the websites are on banking in general, focusing on accounts, card design and money transfer to Turkey. Loans, mortgages, building savings agreements, savings accounts and endowment insurance policies for children are introduced at a later stage. The latter (for Targobank's respective website refer to figure 23; German language version) likely indicates Turkish family-orientation and financial support of relatives. That product is obviously targeted at customers who do not take a specific interest in investing, as only superficial information is provided. In addition, the language of the caption<sup>123</sup> is much more emotional than the German websites and the Turkish start pages. This is likely a reflection of Turkish emotionality in the private realm, which is one of my study's findings.



Figure 23: Targobank's German-Turkish website on endowment insurance policies for children  
(Targobank, 2013)

Brokerage accounts or investment funds are not offered on both providers' websites, which indicates a different target group. Presumably, financially well-off German-Turks show a similar degree of German social identity as my study's participants and therefore behave and would like to be treated as Germans when it comes to financial investments.

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<sup>123</sup> Translation headlines:

Vorsorge mit Rendite: provision with returns

Investieren Sie in die Zukunft Ihres Kindes: invest in your child's future

Kinder sind unser wertvollster Schatz: children are our most precious treasure

## VI. CONCLUSION

In contrast to the German-Turkish websites, both Targobank's and Deutsche Bank's general private client websites focus more on financial investments (refer to figure 24 and 25 below). People on the photos are probably not ethnic Turks and the backgrounds are neutral.



Figure 24: Targobank's German website<sup>124</sup>  
(Targobank, 2013)

<sup>124</sup> Translation Targobank:

Die einfach & klar Anlageberatung – The simple & clear investment advice

Unsere Beratungsleistung: - Objektive Beratung; - ohne Bindung an hauseigene Produkte – Our advice service: - objective advice; - no ties to own products

Online-Konto – online account

Online-Kredit – online loan

Mobiles Bezahlen – mobile payment

Marktüberblick – market overview (showing stock exchange prices)



## VI. CONCLUSION

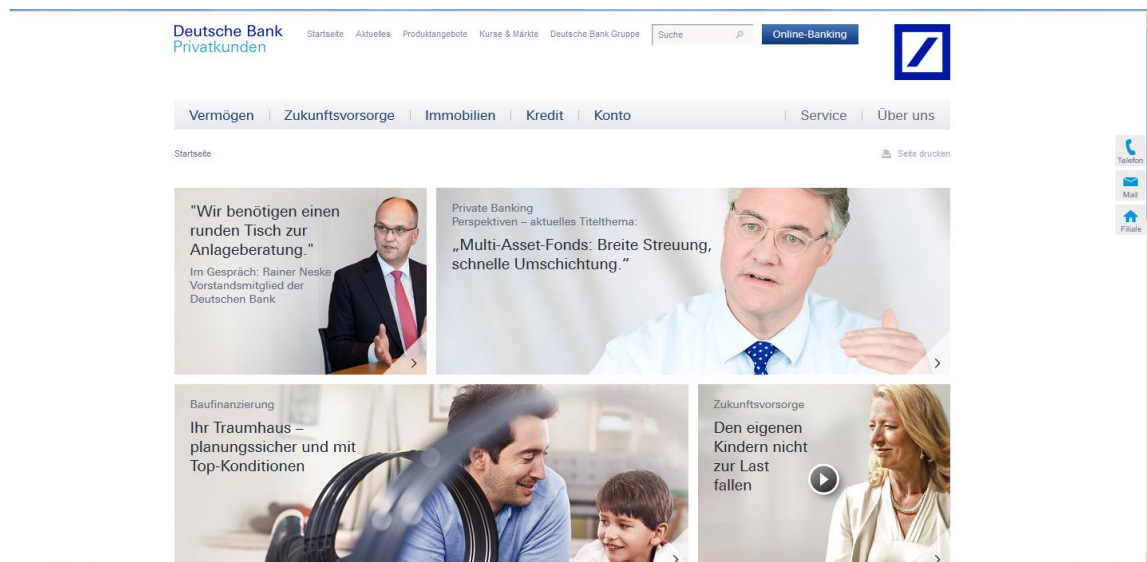


Figure 25: Deutsche Bank's German private clients' website<sup>125</sup>  
(Deutsche Bank Privatkunden, 2013)

The absence of financial investment products on the websites may reflect Turks' lower affinity to financial investments and individual pension provision. The reason for this is identified in my study as a strong ethical connotation to investing and "investing" in family support or ventures, which clearly do not focus on financial returns. Predominantly relatives in rural Turkey, who have little opportunity to find jobs and earn a living are supported financially. Additionally, financial support of the extended family originates in Turkish culture, which bears the notion of mutual family support, including the expectation of family care at old age. Due to these larger financial commitments of financially well-off German-Turks, the funds available for financial investments are likely smaller than those of ethnic Germans.

<sup>125</sup> Translation Deutsche Bank:

Wir benötigen einen runden Tisch zur Anlageberatung. Im Gespräch: Rainer Neske, Vorstandsmitglied der Deutschen Bank – We need a round table for investment advice. Interview with Rainer Neske, Board Member of Deutsche Bank

Private Banking Perspektiven. Aktuelles Titelthema: Multi-Asset-Fonds: breite Streuung, schnelle Umschichtung – Private banking perspectives. Current top theme: Multi asset funds: broad diversification, fast re-allocation

Baufinanzierung. Ihr Traumhaus: planungssicher mit Top-Konditionen – Property financing. Your dream house: reliable planning with top conditions

Zukunftsvorsorge. Den eigenen Kindern nicht zur Last fallen – Provision for the future. Not to become a burden to one's children

## VI. CONCLUSION

In addition, pension provision may be assigned lower priority because of the expected financial and non-financial family support at old age. A functioning family network should also reduce the need for investment-related insurance products, although in reality, the sales pressure from financial services organizations has an effect. This effect can be seen from the widespread ownership of endowment insurance policies (refer to table 16 in the Literature Review chapter), which are predominantly marketed as pension provision. The reason for this are likely the attractive commissions and independent advisors (for description refer to appendix 3), often targeting their private - also German-Turkish - network.

In spite of strong financial family support from parents to children and general skepticism towards banks' interest rates, popular property investments are financed through mortgages. As it shows, the two analyzed German-Turkish websites offer mortgages (Targobank BANKADAŞ, 2013) or building saving agreements (Deutsche Bank Bankamız, 2013). Although participants of my study are highly price-sensitive and not particularly loyal to their bank, mortgages look like a promising product. In this particular context, where customers do not need advice and are willing and able to process information themselves, a low-cost no frills product seems appropriate.

With Gaski's (2013) demand that marketing should satisfy customers, relationship-oriented customers, who might not show a profound interest in financial investments could certainly be satisfied by maintaining a positive relationship with their dedicated advisor. Financial services providers could also benefit from Milner & Rosenstreich (2013), who suggest that life-events can be used as a starting point for pro-actively addressing customers. Due to the strong Turkish family-orientation, financial investments may be encouraged by communicating the need to save for children and grandchildren. Opposed to this, ethnic Germans would rather aim at their own pension provision. The fact that buying property is popular amongst German-Turks, can also be viewed as a life-event, for example in conjunction with marriage.

## **2. Contributions**

In this section, my study's contribution to theory, practice and methodology is evaluated.

### **Contribution to Theory**

The theoretical contribution of my study consists of three parts, which I discuss in the following:

- My data suggests that social identity theory can be applied to the ethnic Turkish population in Germany (in-group) with regard to the ethnic German population (out-group). I find that German-Turks' social identity is multi-faceted, complex and highly depends on each individual.
- Due to the qualitative nature of the research, I identify an extension to social identity theory. In various instances, my data shows a new mechanism of social creativity, which is the re-definition of the relevant in-group as a means to increase self-esteem.
- I identify German-Turkish financial investment decision-making processes. Although there is a clear cultural influence on financial investments, the impact of social identity is limited because of bi-cultural social identity in professional life.

### Applicability of Social Identity Theory

As demonstrated in the Literature Review chapter, existing literature indicates that German-Turks exhibit either Turkish or bi-cultural German-Turkish social identity, whilst German social identity is rare.

My research shows that German-Turkish bi-cultural social identities offer a wealth of different shades, which vary across the categories identified from literature and my data.

I also find that although German-Turkish social identities offer several stereotypical common denominators, these are interpreted through the lens of individuals' experience and opinion, and therefore vary considerably. Social identity theory

## VI. CONCLUSION

proves a very useful framework for my research, as it provides guidance and structure on the one hand and sufficient space for my findings on the other hand. However, other than to be expected within the theoretical framework, participants do not necessarily claim positive stereotypes for themselves. This is likely due to my rather unusual qualitative approach to social identity theory, which indicates that personal identity may prevail over social identity in certain circumstances.

My qualitative study also allows advancing theory by means of identifying a new mechanism of social creativity, which I describe in the subsequent section.

### Social Creativity

According to Haslam (2004), social creativity implies that people improve their social status by

- finding new dimensions of comparison,
- changing the values assigned to the groups or
- comparing with different out-groups.

My study contributes to theory by uncovering one more form of social creativity within social identity theory: re-defining the relevant in-group or introducing a new in-group, which also implies changes to the respective out-group. This mechanism has not been described in the framework of social identity theory, because the usual quantitative and experimental settings by definition are based on pre-defined in-groups. My qualitative approach, however, explores the participants' full story and thus allows insight into the nuances of salient in-groups. The fact that existing studies describe the phenomenon -though without reference to social identity theory - supports my findings and strengthens my contribution to social identity theory.

I identify and describe several examples in the Analysis chapter, one of which is religion. Religion is a category, which clearly differentiates between (Muslim) Turks and (Christian) Germans and therefore cannot easily be neglected. From my data, I identify two alternative ways for re-defining in-groups:

Firstly, new in- and out-groups can be created simultaneously (for example high-status atheists versus low-status hypocrites, refer to figure 22 in the Analysis

## VI. CONCLUSION

chapter). This line of argument makes perfect sense within social identity theory, as the result is a favoured, high-status in-group and a discriminated, low-status out-group.

Alternatively, differences between religions are evened out: “there is only one God and one religion, with the differences being rather trivial”<sup>126</sup> (Kaan, Interview1, 2011; also refer to figure 19). The same result is achieved by making religion irrelevant, claiming its private nature (refer to figure 21). Both mechanisms result in merging in-group and out-group. This allows participants to favour both the researcher-defined in-group and out-group. Consequently, there is no need for favourizing or discriminating any group, which results in the creation of a bi-cultural social identity.

### Social identity’s influence on financial investments

Literature suggests that social identity can be linked to consumer behaviour, as social categories are internal mental representations, which may become a part of how consumers view themselves (Reed, 2002). As shown in the Literature Review chapter, existing literature also suggests that German-Turks invest differently than the ethnically German majority, as existing and planned investments can be regarded as an outcome of the decision-making process.

In my study, I identify two specifically Turkish themes in financial decision-making:

- Children are heavily involved in their parents’ financial decisions.
- Family support is a strong motive for “investments”.

Due to the practical implications of the above points, I describe them in the section on contribution to practice above.

For the purpose of this research, I cluster investment products described in existing literature in “typically Turkish investments”, which include deposits with Turkish banks, Turkish government bonds as well as property and private business investments in Turkey. I view other investments as rather German-style. My study’s

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<sup>126</sup> Quote also used in the Findings chapter

## VI. CONCLUSION

participants do not invest in Turkish style, except when it comes to supporting relatives. Existing property -unless acquired as a means of financial support of the family - is long-standing family property for holiday purposes, and therefore not the result of an investment decision. This makes sense, as Germany is the center of life for my study's participants, so investments in Turkey with the perspective of later (re-)migration are not an option. New property investments are rather envisaged for holiday purposes in some distant future, provided a sound financial basis in Germany.

This shows that social identity has only an indirect influence on financial investment decisions, also because my study's participants have a bi-cultural identity, which strongly leans to German social identity in a professional environment. Family-orientation, although often mentioned as a Turkish stereotype, actually happens within the participants' families. It seems unlikely that financial support of family members can be fully attributed to Turkish or German-Turkish social identity, because I find no evidence that participants give support because they perceive themselves as Turks. Arguing with ethical standards rather suggests that financial support is not linked with ethnicity. Indeed, the German ethnic majority is unlikely to have significantly less prosperous family in a country with much less welfare, so the need for support of distant relatives is not necessary.

### **Contribution to Practice**

My study has implications for the marketing practice of financial services institutions wishing to attract German-Turkish customers. Although marketing is a widely-used term, there is a broad range of definitions, which address the business or administrative function of marketing practice (Gaski, 2013). As I focus on the customer perspective, this type of definition does not fit my purpose. When addressing marketing as an academic field, it is more suitable to recognize that it is about satisfying customers and achieving the marketer's objectives (Gaski, 2013). My research adds to the understanding of customers, thus enabling satisfying their needs. However, there are specifically German-Turkish needs, which are clearly cultural. For example, Milner & Rosenstreich (2013) suggest that financial services providers should increase the awareness of mature customers about potential

## VI. CONCLUSION

financial pressures arising from both aging parents and (adult) children. This seems unnecessary for German-Turks, as they are well-informed and closely involved in their family members' finances and wellbeing.

Although marketing does not aim at customer satisfaction out of charity, benevolence, or duty ethics, but out of self-interest, it is yet inherently driven to serve mankind in the best sense (Gaski, 2013). This is specifically relevant for individuals with investment needs, as most savings and investment products are highly complex (Ennew & Hartley, 1996). In order to achieve customer satisfaction, marketing needs to deal with complexity in a way that customers wish for themselves. Complexity derives from the confusing nature of many financial products and services on the one hand, and the vast choice available on the other hand. (Ennew & Hartley, 1996). In my study, participants either refuse complex products, because they believe that one should only invest in what one understands. Other participants are confident with highly complex products and are happy to gather and read information, which enables them to take informed decisions.

Therefore, in order to achieve customer satisfaction, it is necessary to offer both detailed product information, ideally online, for active and financially literate customers. In order to satisfy the older generation with little affinity to financial investments, communication containing summary information seems more adequate, whilst pointing out the way to detailed information to their children. In personal meetings, it is necessary to cater for the presence and crucial role of the children.

Understanding the decision making process, which hinges on specifically Turkish family mechanisms should facilitate appropriate marketing communication and improve product sales. When targeting financially literate German-Turks, it may be assumed that these have a rather German social identity when it comes to banking, so subtle references to Turkish culture may potentially create a positive atmosphere.

### **Contribution to Methodology**

In addition to adding contribution to theory as well as to practice, my study contributes to methodology. Social identity theory was originally developed in a rather quantitative way. Therefore, as shown in the Literature Review chapter, questionnaires and also experiments often are used for generating data. Even though my study is not the first one to employ qualitative methods, it suggests that multiple in-depth interviews can contribute significantly. My findings compliment the prevailing quantitative approaches and enhance understanding of social identities in a nuanced way.

Although using qualitative research for theories like social identity theory is suggested by Straub et al. (2002), this hardly has been implemented in practice. While there is some qualitative research on German-Turks based at least partially on social identity theory (Holtz et al., 2013; Sackmann et al., 2001), these studies take several further theories into account. A qualitative approach to social identity theory is rather taken in an organizational (Anfara & Mertz, 2006; Hayes, 1997) and educational context (Jackson & Sherriff, 2013; Krieger, 2003), but is not really common practice.

Therefore, it should be re-emphasized that qualitative research adds value and can identify gaps in theory, which cannot easily be identified by means of quantitative methods. So, the qualitative research approach I adopted for my study has uncovered gaps in social identity theory with regard to social creativity. This insight became possible by means of multiple in-depth interviews, where the findings emerged from interactive conversations with the participants. For example, re-defining relevant in-groups cannot be captured using a quantitative questionnaire, as in-groups are usually pre-defined. During the interviews in my study, German-Turks, who identify with their in-group at first glance, defined other, totally different new groups as salient in-groups. As I had not expected this to happen, I asked participants for clarification on their accounts of lived experience. This induced them to reflect on their statements and give examples to enable me to understand what they meant. The process of phenomenologic reduction required a lot of reflection on my side, because participants had applied social creativity with regard to in-groups when talking about totally different subjects, for example religion and feeling at home. When I had



## VI. CONCLUSION

finally discovered the overlying theme, I could suddenly integrate a whole range of accounts I had not understood before. In addition, re-reading existing research, I was able to identify instances supporting my findings.

### 3. Further Research

Although I answer the research questions with my study, there are still many questions which go beyond the scope of my research.

The primary unresolved issue is the question on how to bridge German and Turkish social identities. Understanding what constitutes German-Turkish social identity leads to the question how to improve intra-group relationship, such as eliminating ethnic out-group discrimination. This is especially interesting, as my data shows that German-Turks do not feel accepted as Germans by ethnic Germans and that literature blames politicians, academics and journalists for that (Merten, 2013). This leads to shifting the perspective from ethnic minorities' to the majority population's point of view. Identifying their stereotypes and group membership criteria would complete the picture drawn in my study and could help identifying issues and find an approach to solve them, as well as implementing any solution.

The re-definition of in-groups, and more generally social creativity may provide a starting point for research. This may lead to researching patterns or mechanisms leading to alternative in-groups, which will provide insight on social creativity as a part of social identity theory.

Looking at bi-cultural identities in a social identity theory context may also be a worthwhile approach, as it can be a means of integrating social identity theory and identity theory. A useful starting point could be the fact that positive stereotypes are not necessarily attributed to oneself as a person.

This approach might work also for education policy. As my findings suggest a tendency that educated German-Turks use their education for defining a high-status in-group, it might be interesting to look at education through the lens of social

## VI. CONCLUSION

identity theory, with the aim of identifying and analyzing key success factors. This could be done using a case study approach, illuminating individuals' educational journey with the purpose of improving policy for educational success of ethnic minorities or other social groups. Especially several participants' claim to be stubborn and cantankerous might be a lead for researching individual characteristics as success factors in education and business. The result might be an improvement to the educational system, in which currently migrants from Turkey fare significantly worse than other migrants and ethnic Germans (Woellert et al., 2009).

As my study identifies the mechanisms of modifying in-groups by means of qualitative research, it would be most interesting to see whether that concept works in a quantitative context. The challenge for a quantitative research design will be the definition of categories and the identification of in-groups. Yet it would be interesting to see the categories, which for example German-Turks use for group definition, because that would allow understanding their sources of self-esteem. Knowing alternative in-groups of German-Turks or other ethnic minorities may have practical implications with regard to marketing, as there may be implications regarding brand images. This might be particularly relevant for visible products like cars, clothing and mobile phones. This way, so far unidentified groups with an affinity for some product might emerge. On that basis, marketing communication could be adapted to a better-defined target group. As this requires deep insight, it would make sense to start with a qualitative approach, which subsequently could be quantified.

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## VIII. APPENDIX

**Appendix 1: Interview Guidelines**

(German original for and English translation)

| <b>Interview 1 - Soziale Identität</b>  | <b>Interview 1 - Social Identity</b>   |
|---|--|
| <b>1. Hintergrundinformationen</b> <ul style="list-style-type: none"> <li>Staatsangehörigkeit: deutsch / türkisch / beides / andere; warum? Was bedeutet für sie? Welche ist wichtiger? Warum?</li> <li>Seit wann leben Sie in Deutschland?</li> <li>Wo sind Sie in die Schule gegangen / haben studiert?</li> <li>Lebt Ihre Familie auch in Deutschland? Wann sind die Verwandten gekommen? Wer ist in Deutschland? Wer ist in der Türkei?</li> </ul>  | <b>1. Background information</b> <ul style="list-style-type: none"> <li>Citizenship: German / Turkish / both / other; why? What does that mean for you? Which one is more important? Why?</li> <li>Since when do you live in Germany?</li> <li>Where did you go to school / university?</li> <li>Does your family live in Germany as well? When did the relatives arrive? Who lives in Germany? Who lives in Turkey?</li> </ul>  |
| <b>2. Fahnen / Heimat</b> <ul style="list-style-type: none"> <li>Deutsche und türkische Flaggen zeigen: Was bedeuten diese für Sie?</li> <li>Was ist Ihre Heimat? (Staatsangehörigkeit?)</li> <li>„Stolz“?</li> <li>Wenn sie freie Wahl hätten: würden Sie lieber in der Türkei leben? Warum (nicht)? Später vielleicht? Wie sehen Sie Ihre Perspektiven in Deutschland und der Türkei?</li> <li>Fühlen Sie sich in Deutschland wohl?</li> <li>Haben Sie schon mal Ausländerfeindlichkeit erlebt? (erzählen)</li> </ul> | <b>2. Flags / Heimat (home)</b> <ul style="list-style-type: none"> <li>Show German and Turkish flags: What do they mean to you?</li> <li>What is your home? (citizenship?)</li> <li>„Pride“?</li> <li>If you had the choice: would you prefer to live in Turkey? Why (not)? Maybe later? What do you think about your prospects in Germany and Turkey?</li> <li>Do you feel good in Germany?</li> <li>Have you ever experienced Ausländerfeindlichkeit (xenophobia)? (encourage storytelling)</li> </ul> |
| <b>3. Türkische und Deutsche Eigenschaften</b> <ul style="list-style-type: none"> <li>Nennen sie drei typisch türkische Eigenschaften + drei deutsche Eigenschaften.</li> <li>Inwiefern sind sie typisch?</li> <li>Welche dieser Eigenschaften besitzen Sie?</li> </ul>   | <b>3. German and Turkish characteristics</b> <ul style="list-style-type: none"> <li>Name three typically Turkish and three German characteristics.</li> <li>In which way are they typical?</li> <li>Which of these characteristics do you have?</li> </ul>   |
| <b>4. Familie</b> <ul style="list-style-type: none"> <li>Wie setzt sich Ihre Familie ethnisch zusammen?</li> </ul>  | <b>4. Family</b> <ul style="list-style-type: none"> <li>What is your family's ethnic composition?</li> </ul>   |

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| <ul style="list-style-type: none"> <li>• Welche Rolle spielt Familie für Sie? Wieviel Zeit verbringen Sie mit Ihrer Familie? (ggfs. prompt erweiterte Familie)</li> <li>• Über welche Themen reden Sie so innerhalb der Familie?</li> <li>• Haben Sie auch schon mal über Geld und Geldanlage geredet?<br/>Wenn ja: mit wem?<br/>Wie ist das Gespräch abgelaufen? / Wie läuft es typischerweise ab?<br/>Über welche Banken oder Anlagemöglichkeiten haben Sie geredet?<br/>Wenn der andere von Anlageideen erzählt, überlegen Sie auch, Ihr eigenes Geld zu investieren?<br/>Wurden Sie innerhalb der Familie schon mal um Rat zum Thema Geld gefragt?<br/>Sind Sie jemals gefragt worden, Geld in ein Familiengeschäft zu stecken?</li> </ul>   | <ul style="list-style-type: none"> <li>• How important is family for you? How much time do you spend with your family? (potentially prompt extended family)</li> <li>• What are the conversation subjects within the family?</li> <li>• Have you ever talked about financial investments?<br/>If yes: to whom?<br/>How did that conversation go? / How does that typically go?<br/>What banks or investment opportunities have you discussed?<br/>If the other one talks about investment ideas, do you also consider investing your own money?<br/>Has any family member ever asked you for advice regarding money?<br/>Have you ever been asked to invest in a family business?</li> </ul>  |
| <p><b>5. Freunde und Bekannte</b></p> <ul style="list-style-type: none"> <li>• Haben Sie eher türkische oder deutsche Freunde und Bekannte?</li> <li>• Welche Rolle spielen Freunde und Bekannte für Sie? Wieviel Zeit verbringen Sie mit Ihrer Freunden? (Wie oft? Was machen Sie? Evtl. spezifisch türkische Vereine?)</li> <li>• Über welche Themen reden Sie so mit Ihren Freunden?</li> <li>• Haben Sie auch schon mal über Geld und Geldanlage geredet?<br/>Wenn ja: mit wem?<br/>Wie ist das Gespräch abgelaufen? / Wie läuft es typischerweise ab?<br/>Über welche Banken oder Anlagemöglichkeiten haben Sie gesprochen?<br/>Wenn der andere von Anlageideen erzählt, überlegen Sie auch, Ihr eigenes Geld zu investieren?<br/>Wurden Sie im Freundeskreis schon mal um Rat zum Thema Geld gefragt?</li> </ul> | <p><b>5. Friends and Acquaintances</b></p> <ul style="list-style-type: none"> <li>• Do you have rather Turkish or German friends and acquaintances?</li> <li>• What role do friends and acquaintances play for you? How much time do you spend with your friends? (How often? What do you do? Any specifically Turkish associations?)</li> <li>• What subjects do you usually talk about with your friends?</li> <li>• Have you ever discussed money and financial investments?<br/>If yes: with whom?<br/>How did that conversation go? / How does that typically go?<br/>What banks or investment opportunities have you discussed?<br/>If the other one talks about investment ideas, do you also consider investing your own money?<br/>Has any friend of yours ever asked you for advice regarding money?</li> </ul> |

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| <p><b>6. Im nicht-privaten Bereich - bevorzugen sie Deutsche oder Türken?</b><br/>Also z.B. Kollegen, Steuerberater, Ärzte?<br/>Erzählen Sie!<br/>Warum?</p>   | <p><b>6. In the non-private realm – do you prefer Germans or Turks?</b><br/>For example colleagues, tax advisers, medical doctors?<br/>(encourage storytelling)<br/>Why?</p>   |
| <p><b>7. Sprache</b></p> <ul style="list-style-type: none"> <li>• Welche Sprache benutzen Sie im Alltag?<br/>- Familie (Eltern, Geschwister, Partner, Kinder, erweiterte Familie)<br/>- Freunde<br/>- Arbeitsplatz<br/>- Freizeit (wichtig: was mit wem?)</li> <li>• Wenn Sie über Geld reden, welche Sprache benutzen Sie dann hauptsächlich?</li> </ul>  | <p><b>7. Language</b><br/>What language do you use in everyday life?<br/>- family (parents, siblings, partner, children, extended family)<br/>- friends<br/>- workplace<br/>- spare time (important: which with whom?)<br/>If you talk about money, which language do you use predominantly?</p>   |
| <p><b>8. Religion und (türkische) Kultur</b></p> <ul style="list-style-type: none"> <li>• Haben Sie Türkische Dinge wie z.B. nazar boncuğu?<br/>Was bedeutet das für Sie?<br/>Was bedeutet das für die Leute in Ihrer Umgebung?</li> <li>• Welches Essen bevorzugen Sie? Deutsch oder Türkisch? Warum? Was ist Ihr Lieblingsessen?</li> <li>• Welche Art von Musik mögen Sie?</li> <li>• Was machen sie üblicherweise an Weihnachten und Ostern?</li> <li>• Feiern Sie türkische Feste? Welche?<br/>Wie feiern Sie diese Feste?</li> <li>• Welche Rolle spielt die Religion für Türken und für Deutsche? Und für Sie selber?<br/>(Wie üben Sie Religion aus? Fünf Säulen des Islam?)</li> <li>• Spielen bei Anlageentscheidungen Religion, Ethik, Moral oder kulturelle Aspekte eine Rolle?<br/>Wenn ja, inwiefern?</li> </ul> | <p><b>8. Religion and (Turkish) culture</b></p> <ul style="list-style-type: none"> <li>• Do you have Turkish things like for example nazar boncuğu?<br/>What does that mean for you?<br/>What does that mean for the people around you?</li> <li>• What food do you prefer? German or Turkish? Why? What is your preferred food?</li> <li>• What type of music do you like?</li> <li>• What do you usually do at Christmas and Easter?</li> <li>• Do you celebrate Turkish feasts? Which ones?<br/>How do you celebrate these feasts?</li> <li>• What role does religion play for Turks and Germans? And for yourself? (How do you practice religion? Five pillars of Islam?)</li> <li>• Do religion, ethics, moral or cultural aspects play a role for investment decisions?<br/>If yes, in which way?</li> </ul> |
| <p><b>9. Mediennutzung</b><br/>Welche Medien nutzen Sie? Titel?<br/><i>Prompt, wenn nicht erwähnt: Fernsehen, Radio, Zeitung, Zeitschriften, Internet</i><br/>Bekommen Sie auch Informationen zur</p>  | <p><b>9. Media usage</b><br/>Which media do you use? Titles?<br/><i>Prompt, if not mentioned: TV, radio, newspaper, magazines, Internet</i></p>  |



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| <p>Geldanlage aus den Medien?<br/>         Wenn ja: wie ist das so? Können Sie Beispiele nennen? (z.B. suchen sie aktiv nach Anlagemöglichkeiten, allgemeine wirtschaftliche Informationen als Grundlage für Anlageentscheidungen oder Zufallsfunde?)</p> | <p>Do you get information about financial investments from the media?<br/>         If yes: How does that go? Can you give examples? (for example do you actively look for investment opportunities, general economic information as the basis for investment decisions or chance finds?)</p> |
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| <b>Interview 2 - Geldanlage</b>   | <b>Interview 2 - Financial Investments</b>  |
|---|---|
| <b>Wie haben Sie Ihr Geld angelegt?</b>   | <b>How have you been investing your money?</b>  |
| Wie läuft Ihre Geschäftsbeziehung mit der Bank? Erzählen Sie.... Sind Sie zufrieden mit Ihrer Bank? Warum (nicht)?  | How does your business relationship with the bank go? (Encourage storytelling) ... Are you happy with your bank? Why (not)?   |
| Wie sind Sie auf dieses Anlageprodukt gekommen? Warum haben Sie sich letztendlich dafür entschieden? Erzählen Sie....   | How did you find that investment product? Why did you end up deciding for it? (encourage storytelling)  |
| Woher haben Sie die Anlageidee? Mit wem haben Sie geredet? Haben Sie noch jemand anders hinzugezogen? Was fanden Sie dabei gut, was nicht?  | Where did you get the investment idea from? Whom did you talk to? Have you also talked to somebody else? What was good, what was bad?                                 |
| Gibt es auch noch Anlagemöglichkeiten, über die Sie nachgedacht haben, die sie aber dann doch verworfen haben? Oder sich noch nicht entschieden haben? Erzählen Sie mal.... Warum haben Sie NICHT investiert? | Are there also further investment opportunities you considered but then did not pursue? Or have not decided yet? (encourage storytelling) ... Why did you NOT invest? |
| Gehen wir zusammen die Liste durch, um sicherzustellen, dass wir alles vollständig haben.<br>Liste zeigen!  | Let's go through the list together in order to make sure that we've got everything complete.<br>Show list!  |

|  |   |
|--|---|
| Immobilien in der Türkei   | Property in Turkey  |
| Immobilien in Deutschland  | Property in Germany   |
| Sparkonto in Deutschland   | Savings account in Germany  |
| Lebensversicherung in Deutschland  | Endowment insurance policy in Germany   |
| Bausparvertrag in Deutschland  | Buildings savings agreement in Germany  |
| Private Rentenversicherung in Deutschland  | Private pension insurance in Germany  |
| Investmentfonds in Deutschland   | Investment funds in Germany   |
| Sparkonto in der Türkei  | Savings account in Turkey   |
| Privatwirtschaftliche Investitionen in Deutschland   | Private business investments in Germany   |
| Wertpapiere / Aktien in Deutschland  | Securities / equities in Germany  |
| Gold / Schmuck   | Gold / jewelry  |
| Privatwirtschaftliche Investitionen in der Türkei  | Private business investments in Turkey  |
| Sparkonto bei der türkischen Zentralbank   | Savings account with the Turkish Central Bank   |
| Baugenossenschaft in der Türkei  | Building co-operative in Turkey   |
| Bewahre mein Geld zuhause auf  | Have my money at home   |
| Staatsanleihen bei türkischen Banken   | Government bonds with Turkish banks   |
| Wertpapiere/Aktien in der Türkei   | Securities / equities in Turkey   |
| Staatsanleihen bei deutschen Banken  | Government bonds with German banks  |
| Investmentfonds in der Türkei  | Investment funds in Turkey  |
| Zinslose Geldanlagen in der Türkei   | Non-interest bearing investments in Turkey  |
| Glauben Sie, dass andere Leute mit türkischem Hintergrund in Deutschland ähnlich investieren?<br>Glauben Sie, dass die meisten Deutschen auch so denken? | Do you think that other people with Turkish background in Germany invest in a similar way?<br>Do you think that most Germans think that way, too? |

## **Appendix 2: Advisers and pyramid selling organizations**

(Independent) Advisers / pyramid selling organizations: Other than in the UK with clearly defined and regulated Independent Financial Advisers (IFAs), the term ‘unabhängiger Berater’ (independent adviser) is not necessarily linked to qualification and competence requirements in Germany. The closest to the UK IFAs are the regulated ‘Vermögensverwalter’ (literal translation: asset administrator), which only play a minor role in Germany. They usually target investors with a minimum of € 300,000 in liquid assets (means: not invested in property or physical gold) and charge a management fee on the invested assets. The “Vermögensverwalter” generally invest their clients’ money in securities. Insurance products and building savings agreements are usually not offered by them.

This makes it unlikely that the (independent) advisers mentioned in the literature are ‘Vermögensverwalter’. It may be supposed that these are advisers from pyramid selling organisations, who like to classify themselves as independent (not tied to a bank or insurance company) and mainly live from sales commissions. Hardly surprisingly, their product range focuses on - highly commissioned, easy to understand, government sponsored - insurance products and building savings agreements. In addition, it should be mentioned that paying for financial advice is virtually inexistent in Germany.

### **Appendix 3: Clarification of specific German products**

Building savings agreements (Bausparverträge) are a rather unique German product and work as combined initial savings and consecutive loan contracts between customers and a building savings bank. Customer and bank agree on a target contract sum, and in a first period the customer saves money in pre-set installments up to a pre-defined percentage of the contract sum; he is not granted access to the funds, but receives low interest rates. In the second period, the saved money plus accrued interest is paid out and a cheap loan up to the contract sum is provided, which is supposed to be spent property-related (e.g. purchase, refurbishment etc.). The product is promoted as simple and safe, enjoys some government subsidies and offers attractive sales incentives. Initial cancellation rates are not high, but many customers decide not to opt for the real estate loan but continue saving up to the target contract sum.

Endowment Insurance policies (Kapitallebensversicherungen) are long lasting savings contracts that combine provisions for one's old age and an insurance payable at death. They in this form used to be extremely popular in Germany before 2005 as policies dating back to that time offered tax-free returns. Since then, returns are taxed at a lower rate. To enjoy the tax privileges, the policy must have a minimum duration of 12 years, premiums must be paid at least in the initial five years. The product is promoted as simple and safe and offers attractive sales incentives. Cancellation rates are high in the first years, leaving the policy holders suffer from financial losses.

**Appendix 4: Dates of initial contact and interviews**

| Participant     | Date       | 2011 |     |     | 2012 |     |     |     |     |     |     |     |     |     |     |     | 2013 |     |     |     |     |     |     |     |
|-----------------|------------|------|-----|-----|------|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|------|-----|-----|-----|-----|-----|-----|-----|
|                 |            | Oct  | Nov | Dec | Jan  | Feb | Mar | Apr | May | Jun | Jul | Aug | Sep | Oct | Nov | Dec | Jan  | Feb | Mar | Apr | May | Jun | Jul | Aug |
| <b>Rose</b>     |            |      |     |     |      |     |     |     |     |     |     |     |     |     |     |     |      |     |     |     |     |     |     |     |
| Initial contact | 28.10.2011 |      |     |     |      |     |     |     |     |     |     |     |     |     |     |     |      |     |     |     |     |     |     |     |
| Interview 1     | 12.11.2013 |      |     |     |      |     |     |     |     |     |     |     |     |     |     |     |      |     |     |     |     |     |     |     |
| Interview 2     | 13.11.2011 |      |     |     |      |     |     |     |     |     |     |     |     |     |     |     |      |     |     |     |     |     |     |     |
| <b>Kaan</b>     |            |      |     |     |      |     |     |     |     |     |     |     |     |     |     |     |      |     |     |     |     |     |     |     |
| Initial contact | 04.12.2011 |      |     |     |      |     |     |     |     |     |     |     |     |     |     |     |      |     |     |     |     |     |     |     |
| Interview 1     | 12.12.2011 |      |     |     |      |     |     |     |     |     |     |     |     |     |     |     |      |     |     |     |     |     |     |     |
| Interview 2     | 19.12.2011 |      |     |     |      |     |     |     |     |     |     |     |     |     |     |     |      |     |     |     |     |     |     |     |
| <b>Avni</b>     |            |      |     |     |      |     |     |     |     |     |     |     |     |     |     |     |      |     |     |     |     |     |     |     |
| Initial contact | 09.02.2012 |      |     |     |      |     |     |     |     |     |     |     |     |     |     |     |      |     |     |     |     |     |     |     |
| Interview 1     | 31.03.2012 |      |     |     |      |     |     |     |     |     |     |     |     |     |     |     |      |     |     |     |     |     |     |     |
| Interview 2     | 27.04.2012 |      |     |     |      |     |     |     |     |     |     |     |     |     |     |     |      |     |     |     |     |     |     |     |
| <b>Hans</b>     |            |      |     |     |      |     |     |     |     |     |     |     |     |     |     |     |      |     |     |     |     |     |     |     |
| Initial contact | 23.05.2012 |      |     |     |      |     |     |     |     |     |     |     |     |     |     |     |      |     |     |     |     |     |     |     |
| Interview 1     | 14.08.2012 |      |     |     |      |     |     |     |     |     |     |     |     |     |     |     |      |     |     |     |     |     |     |     |
| Interview 2     | 09.08.2013 |      |     |     |      |     |     |     |     |     |     |     |     |     |     |     |      |     |     |     |     |     |     |     |
| <b>Cem</b>      |            |      |     |     |      |     |     |     |     |     |     |     |     |     |     |     |      |     |     |     |     |     |     |     |
| Initial contact | 11.09.2012 |      |     |     |      |     |     |     |     |     |     |     |     |     |     |     |      |     |     |     |     |     |     |     |
| Interview 1     | 25.09.2012 |      |     |     |      |     |     |     |     |     |     |     |     |     |     |     |      |     |     |     |     |     |     |     |
| Interview 2     | 01.11.2012 |      |     |     |      |     |     |     |     |     |     |     |     |     |     |     |      |     |     |     |     |     |     |     |

**Appendix 5: Translation examples**

| German original transkript  | English translation   |
|---|---|
| Mein Vater habe ich erst vor einigen Monaten geschafft, in die Türkei zu verschiffen. (...) So, jetzt ganz langsam lässt er sich überzeugen, dass es sich mit der Rente, die er jetzt bekommt, - in der Türkei besser leben lässt.  | My father, I just managed a couple of months ago to ship him to Turkey (...) So, very slowly he allows to be persuaded that his pension, which he is receiving now, allows a better life in Turkey.   |
| Ich hab damals –ähm, gewechselt von der türkischen auf die deutsche. Ja, und hab dann auch nur die deutsche behalten. Man konnte sich vom türkischen Staat aus nochmal die türkische zurückholen, aber da ich hier geboren und aufgewachsen bin, ähm, ja, hab ich da einfach keinen Bezug dazu. | At the time, I changed from the Turkish to the German (citizenship). Yes, and then I only kept the German one. One could get back the Turkish one from the Turkish State, but as I was born and bred here, ahm, - I simply don't bear relation to it. |
| Wenn ich mich als Hamburger bezeichnen würde, heißt es nee, du kommst doch aus der Türkei. Du kannst dich doch nicht als Hamburger bezeichnen und so weiter. Also, diese ganzen Diskussionen und äh, diese elitären Zugänge und so weiter, die gibt's immer, das sind für mich Mauern, und      | If I'd call myself a Hamburger, they say noooo, you're from Turkey. You cannot call yourself Hamburger et cetera. Well, all these discussions and ahm, elitist access et cetera, they're always there, they're walls in which I am not interested.    |

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| die interessieren mich nicht.  |   |
| Meine Mutter ist da SEHR EXTREM. Ähm, es ist ja natürlich schon so, da war das in der Schule schon so, da wurde es den Leuten eingetrichtert. Ähm, dass man stolz sein muss auf die Dinge in der Türkei, wie z.B. – dass da so viele Kulturen zusammen kommen. Dass die, das Essen, die Musik oder alles Mögliche so weit entwickelt wären und überlegen ist.  | My mother is VERY EXTREME in that respect. That was already like that at school, where it was rammed down people's throats. Ahm - that one has to be proud of things in Turkey, like for example that so many cultures come together there. That food, music and all sorts of things are so highly developed and superior |
| Und ich kann auch sagen, dass ich stolz auf meine Vorfahren bin, in der Hinsicht bin, dass die hergekommen sind und dass ich jetzt hier stehe.   | And I can also say that I am proud of my ancestors, in that respect - that they came here and that I stand here now   |
| Das kann ich Ihnen nicht sagen. Da wenn ich dort bin, vermisse ich Deutschland. Wenn ich da bin, dann vermisse ich die Türkei.   | I cannot tell you. If I'm there, I miss Germany. If I'm here, I miss Turkey.  |
| Ich würd da wohnen, wo ich mich wohlfühle. Und ich würde dann erst Türkei sagen, wenn ich mich in Deutschland unwohl fühlen würde. (Pause) Wenn ich mir hier auch Argumente und Klischees anhören muss. Aber da guck ich auch drüber hinweg. Aber da würde ich auch Deutschland sagen. Türkei kenn ich auch nur vom Urlaub. Türkei, würd ich, also, wenn man jetzt Urlaub hat, also die Ruhe haben will. | I would like to live where I feel good. And I'd only say Turkey, if I didn't feel good in Germany any more. (pause). Even if I hear arguments and clichés here. But there, I'd also say Germany. I only know Turkey from holidays. Turkey, would I, well, at holidays, if you want quiet.                                 |
| Ab einer gewissen finanziellen Absicherung ergeben sich höheres soziales Ansehen. Dass es in der Türkei nicht so schief angesehen wird wie in Deutschland, Vermögen zu haben. – (...) In Deutschland muss man sich ja seines Geldes schämen. Schlicht und einfach, dass man einfach viel mehr leben kann. Mit den Mitteln, die ich mir hier erarbeite, erwirtschaftete.                                  | Higher social status results from a certain financial security. That it is not viewed so badly in Turkey than in Germany to have a fortune. – (...) In Germany, one has to be ashamed of one's money. Simply that one can live much more. With the assets, I work for here, I earn.                                       |
| Vielleicht hab ich Glück, oder vielleicht liegt es auch an mir, weil ich doch ein liberaler Mensch bin.  | Maybe, I'm lucky, or maybe it's because of me, because I'm a liberal person.  |

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| <p>Vor allem – wenn ich mir jetzt jemanden aus der TÜRKEI aussuchen würde. Wenn die denn hierhin kommt, sagen wir mal. Die wäre KOMPLETT AUFGESCHMISSEN. Was sollte die denn hier machen? (...) Aber trotzdem finde ich, so was ist ein verdammt großer Einschnitt im Leben eines Menschen und ähm, das würde ich niemandem zumuten wollen.</p> | <p>Especially, if I was to choose someone from TURKEY. If she came here, she'd be COMPLETELY STUCK. What should she do here? (...) I think that it is a damn big turningpoint in a human being's life, and, ahm, I would not want to ask it from anybody."</p>              |
| <p>Und, ähm, die Türkinnen, die hier in Deutschland aufwachsen, die sind nicht anders als Deutsche, deutsche Frauen, die hier aufgewachsen sind. Sie haben zwar bestimmte traditionelle Werte und Sitten und so weiter und Gebräuche KENNENGELERNT über ihre Eltern, aber das muss ja nicht immer die Wahrheit sein.</p>                        | <p>And ahm, the (female) Turks, who grow up in Germany aren't different than other Germans, German women, who've grown up here. They have SEEN certain traditional values and traditions et cetera through their parents, but that doesn't always have to be the truth.</p> |
| <p>Meine Eltern hätten sich auch nie getrennt wenn mein Bruder und nicht dem entgegengewirkt hätten, denn das war einfach nicht zu ertragen.</p>  | <p>My parents would never have split up unless my brother had promoted it, because it was unbearable.</p>   |
| <p>Also, dieser Zusammenhalt war nie zwischen meinem Vater und meiner Mutter, sondern immer nur von meiner Mutter zu uns oder von meinem Vater zu uns. Und mein Vater auch zu meiner Mutter, aber umgekehrt nicht.</p>  | <p>Well, this solidarity never existed between my father and my mother, but only from my mother to us or my father to us. And my father also to my mother, but not the other way round.</p>   |
| <p>Meistens ist das so, dass sich - irgendjemand in meiner Cousin- und Cousinenebene der Verwandtschaft, sich ins - sich ins finanzielle Loch gegraben hat.</p>   | <p>Mostly it happens that someone from the cousin-level of the family dug themselves into a financial hole.</p>   |
| <p>Auch wenn das jetzt langsam so klingt, dass ich mich über meine Sippschaft auskotze. Es ist nicht so.</p>  | <p>Even it starts sounding as if I'm having a good moan about my clanship. That's not the case.</p>   |
| <p>Und selbst mein Konto läuft da. Die sehen auch jederzeit, wie viel ich auf dem Konto habe und wie viel ich verdiene und so weiter. Für mich ist das aber auch kein Problem. Ich weiß z.B. aber auch (lacht), Kommilitonen von mir,</p>   | <p>Even my account is there. They can see my account balance at any time, how much I earn et cetera. For me, that's not an issue. I also know it (their balance and income). Fellow students of mine, they don't know till today, since 20, 30</p>                          |

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| die wissen bis heute immer noch nicht, seit 20, 30 Jahren, was ihre Eltern, wie viel die verdienen. Das find ich persönlich irgendwie merkwürdig.   | years, how much their parents earn. I personally find that somehow strange.  |
| Die werden angesprochen von einem Bankberater oder einem Vertriebler, und, da haben sie was liegen. Und da wir beide uns sowieso um den Papierkram unserer Eltern kümmern, nehmen das dann und dann wird darüber gesprochen.  | They are addressed by a bank advisor or a salesperson, and have something lying around. And as the two of us look after our parents' paperwork, we take it and then it is discussed."  |
| mmmm. Weiß ich jetzt gar nicht. --- Also, ich könnt mir schon vorstellen, dass das in der Türkei aufgrund dieses Familienzugehörigkeitsgefühl die Menschen sich schon irgendwie unter Druck gesetzt fühlen, da dann zu investieren. Doch, das kann ich mir gut vorstellen. Wobei das aber dann gleichzeitig so ist, dass wenn man selber Hilfe braucht, diese Hilfe aber auch von dem anderen genauso erwarten kann. (...)Es ist beides. Also sowohl der Druck, als auch dieses Geben und Nehmen, diese Sicherheit.                       | Hmmm. I don't know right now. ---- Well, I can imagine that people in Turkey somehow feel pressure to invest because of the family-togetherness-feeling. Yes, I can indeed imagine that. Whilst at the same time, if one needs support oneself, one can expect that support from the others, too. (...) It's both. Both the pressure, this give-and-take, the security.  |
| Nein. Nein, das interessiert mich überhaupt nicht. - das ist ihr Problem, nicht mein Problem. Mein Problem ist mein Problem und ihr Problem ist ihr Problem.  | No, no, I'm not interested in that. - That's their problem, not my problem. My problem is my problem and their problem is their problem.   |
| Ja, also, bei den Krediten war das so. Da haben die gesagt, aaah, ich hab hier ein Angebot von der Deutschen Bank und von der Sparkasse. Was hältst'n davon? Da hab ich dann gesagt, du da müsstest du mir erst mal die Unterlagen zukommen lassen. Die schau ich mir dann gern mal an, dann kann ich auch was dazu sagen. - Bei der Wertpapieranlage-ähm-geschichten, da war das so, dass jemand mal, ne, äh, - wie nennt sich das ne Lebensversicherung, angeboten bekommen hat, ne kapitalbindende Lebensversicherung. Kapitalbindende | Yes, that happened with mortgages. They said, ah, I've got an offer from Deutsche Bank and Sparkasse. What do you think about it? I said, you would have to provide me with the paperwork. I'm happy to look at it, and then I can also give you my opinion. With investments, someone got offered an, ahm, what's its name? Endowment insurance policy from a pyramid sales organization, and then I told my mate, nooo, don't touch it. Actually, even the name Hamburg Mannheimer International <sup>127</sup> makes me doubt |

<sup>127</sup> „International“ was pronounced in English



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| <p>Lebensversicherung, so heißen die Dinger. Ne kapitalbindende Lebensversicherung angeboten bekommen hat von nem Strukturvertrieb und dann hab ich darauf hin dem Kumpel die Meinung gesagt hab, nee, lass die Finger davon. Naja, allein schon der Name ‘Hamburg Mannheimer International’ (letzteres englisch ausgesprochen) lässt mich da alleine schon zweifeln, dass das sinnvoll ist.</p>        |  |
| <p>Wobei ich wieder bei dem typisch türkischen Hinterherratschen wär. Äh. Genau selbiges. Das ist immer EIGENTLICH eines der sehr wichtigen Themen.</p>   | <p>Which is again the typically Turkish way of talking behind people. Ahm. Exactly that. That’s ACTUALLY always one of the very important subjects</p>   |
| <p>Das ist mir ganz egal. Ich muss das Gefühl haben, dass derjenige sich - mit der Arbeit identifiziert. Also, das gerne macht und auch darin aufgeht. Da wirklich volle Energie reinsteckt. Und dass er auch für mich bereit ist, da - Zeit und Energie reinzustecken. - Also, ich hab gemerkt, es gibt in jedem Beruf, gibt es Gute und Schlechte. Das geht bei Bankern genauso wie bei - Ärzten.</p> | <p>I don’t care at all. I need to have the feeling that the person - identifies with the job. Well, that they like it and merge into it. That they put really full energy into it. And that they’re prepared to put time and energy in it for me. - Actually, I noticed that there are good and bad ones in every job. That’s the same with banks as with – medical doctors.</p> |
| <p>Also damals hätte ich eigentliche auch eher gesagt, Türken in einem Team bringen Unruhe rein. Weil die sind nun mal – SEHR EMOTIONAL (spricht sehr laut). Und dabei, ewig ihrer Familie hinterher zu telefonieren.</p>   | <p>At the time, I would have said that Turks unsettle a team. Because they are, well – VERY EMOTIONAL (speaks very loudly). And forever call their family.</p>   |
| <p>Wenn ich einen Deutschen spreche, dann muss ich ja deutsch reden. Wenn ich mit einem Türken rede, dann rede ich türkisch über das Geld. (lacht)</p>  | <p>When I talk to a German, I must speak German. If I talk to a Turk, I speak Turkish about the money. (laugh)”</p>  |
| <p>Ich rede da, ich denke da eher deutsch. Also. Ich denke meistens deutsch. Weil, - - in meiner Freizeit habe ich gearbeitet, -- habe bei der Spedition mit türkischen - LKW-Fahrern zu tun (...). Und - da denkt man, da habe ich erst - Da bin ich gerade aus Bonn gekommen, da habe ich auch nur deutsch gesprochen. Da war deutsch dominant. Und da war es so, dass</p>                            | <p>I speak, I think rather in German. Actually, I think mostly in German – Because, in my spare time I had a job, working in a freight forwarding business with Turkish lorry drivers (...). At the time, German was dominant. And one can think s DEEPLY in German, that on doesn’t understand Turkish names anymore.</p>   |

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| man sogar so TIEF deutsch denken kann, dass man türkische Namen nicht mehr versteht.  |  |
| Manchmal ich kaufe immer Hürriyet für mein Vater. Aber es gibt eine Seite. (geht Zeitung suchen) Eine Seite. Ah da (findet Zeitung). Da ein Professor schreibt da. (schlägt Zeitung auf). Da „Ihre Gesundheit und langes Leben“. Das ist sehr gut. (...) Ähh, also, ich weiß es, Inhalt, aber da bin ich neugierig, was der schreibt. Ob das genau gleiche, was ich weiß. Und deswegen lese ich – Und dann Güzin Abla (auf der gleichen Seite) ist sehr interessant. Da schreiben die Jugendliche ihre Probleme. (...) Aber sie ist sehr vernünftige Person. Also, ich würde genauso entscheiden und solche Ratschläge geben. | Occasionally, I buy the Hürriyet for my father. There is a page. (goes to find the paper) A page. Ah, there. A professor writes there. (opens the newspaper) There, „your health and long life“. That is very good.(...) Ahm, well, I know the content, but I am interested what he writes. Whether it's exactly the same as I know. And also, I read 'Güzin Abla', it's very interesting. Youths write about their problems. (...) She's a very sensible person. Actually, I would decide just like her and give the same advice. |
| Am meisten lese ich dann auch die türkischen Nachrichten Wirtschaft. Aber die meisten nicht, weil ich dann das Vokabular -- für die Wirtschaft kennenlerne. Welche Vokabeln, türkische Fachvokabeln, da fehlen dann schon mal mehr. Aber ich lese trotzdem. Und äh- . Irgendwann versteht man es dann.  | I mostly read Turkish economic news. But most of them in order to get to know the business vocabulary. The vocabulary, I rather lack the business vocabulary. But I read regardless. And, ahm, at some stage, one will understand.   |
| Klar, wenn es da irgendwann was Interessantes gäbe. Ich hab mich mit dem Thema noch nicht so beschäftigt. Es interessiert mich auch nicht wirklich. Aber, es könnte ja sein, dass da irgendwann mal was Interessantes aufkommt, an Investitionsmöglichkeit. Dann – würde ich mir das bestimmt mal anschauen. Aber ich bin eher erst mal abwartend. (...) Eher was mit ethischem Grundsatz.  | Of course, if an interesting product came up at some stage. I've not really looked at the subject yet. I'm actually not really interested. But, maybe an interesting investment opportunity will come up at some stage. Then – I'd definitely have a look at it. But I'm rather observant at first. (...) But rather something with ethic principles.  |
| Also, Toleranz würde ich für die Türken nicht besonders hervor streichen. –   | Well, I would not attribute specific merit to Turks regarding tolerance. – After one   |

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| Nachdem, über die erste Stufe der Herzlichkeit, man mal in die Gesellschaft reingekommen ist, -da kommt dieses -äh Hinterfotzige ganz stark zum Ziel.  | joined society beyond the first step of cordiality, - then this 'Hinterfotzige', <sup>128</sup> comes in.  |
| Also, der, über den wir reden, der ist sogar Afghane. Aber er ist der deutscheste Deutsche, den ich je kennen gelernt habe. Wirklich so, er ist hier aufgewachsen. Hat alles hier so mitbekommen. Hat wirklich nur deutsche Freunde und nur ein paar afghanische Cousins halt. Weil er ist halt, wie gesagt, über-korrekt als mancher Deutsche den ich kenne.  | He's the most German German I've ever met. Really, he grew up here. He grasped everything here. He's only got German friends and only a couple of Afghan cousins. Because he's, as I said, more overly-correct than most Germans I know.   |
| Ja. Ja. Meistens schon. Wenn man jetzt Zumwinkel nimmt, dann verliert sich die Korrektheit etwas.  | Yes. Yes. Mostly. But if one looks at Zumwinkel, the correctness is somewhat fading away.  |
| Mit verschiedenen Leuten. Mit meinem Bruder, wenn ich ihn sehe. Mit Freunden, mit Arbeitskollegen. Ich red da schon über das Thema mit sehr vielen Menschen, um mir dann halt die Meinung einzuholen. Und dann versteh ich das auch und kann mir dann halt eine Meinung bilden. Meistens am Anfang steh ich dann halt so da und sehe viele, sehr viele Möglichkeiten. Und keine Ahnung, welche davon gut oder schlecht ist. Aber, - wenn man halt darüber spricht, desto eher kriegt man dann halt ein Bild davon. (...)Geldanlage, auch da, nicht jeder kennt sich damit aus, und nicht mit jedem KANN man halt darüber reden. Ahm, das kommt halt immer darauf an, wer da ist. | With various people. With my brother, if I see him. With friends, with colleagues at work. I speak to lots of people about the subject in order to collect their opinions. And then I understand it and can form an opinion. In the beginning, I see many, very many possibilities. And (I have) no clue, which ones are good or bad. But, - if you talk about it, the better you get a picture. (...) When it comes to financial investments, not everybody is knowledgeable. One CANNOT talk to everybody about it. Ahm, it always depends, who it is. |
| Also, was ich besonders gut fand, war halt die Möglichkeiten im Internet, die man halt hat. Sich Angebote zeigen lassen. Was dann blöd war wiederum, war, dass der Endzinssatz nichts damit zu tun gehabt hat mit dem, was man da am Anfang gesehen hat.   | Well, I really liked the possibilities in the Internet. To get offers. On the other hand, it was stupid that the final interest rate had nothing to do with the one which is shown in the beginning.   |

<sup>128</sup> 'Hinterfotzig' is a Bavarian term which means that people discuss negatively behind someone's back.

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| <p>Aber es führt halt dann doch zum Ziel. Ja. Man kriegt halt dann doch ein Angebot und kann sich halt verschiedene Angebote einstellen. – Ich würd halt dann, ich verlass mich dann halt nicht nur drauf, sondern geh dann und such mir nochmal separat ein, zwei Angebote.</p>  | <p>But it is productive. Yes. You get an offer and can familiarize with several offers. – I would then, I don't only rely on that, but I go looking for an extra one or two offers.</p>   |
| <p>Also, bin eher, ich interessiere mich eher früh für eine Sache. Aber die Entscheidung zu treffen, dann etwas zu tun – das dauert relativ lange bei mir. Um dann den letzten Schritt zu gehen, und zu sagen, ok das machst du jetzt, und steckst einen gewissen Betrag rein. Da hab ich dann immer noch mal so Scheu davor. Es gibt ja Menschen, sind da, - die denken da nach, und zack, schon sind die investiert. So bin ich nicht. Das ist vielleicht auch so ne Eigenschaft, die wichtig wäre. (...) Genau, dass der Kurs davon läuft. Oder man hat die Aktie, und der Kurs wird immer schlechter und immer schlechter, und man traut sich einfach nicht zu verkaufen, weil man denkt, irgendwie, muss es doch. Man hat doch ne gute Idee gehabt. Das MUSS doch. (lacht)</p> | <p>Well, I'm interested rather early in something. But it takes relatively long to decide. And then to take the last step and say, okay, you're doing that now, and invest some money. I'm still a bit shy on that. There are people, who are, - they think about it, and bang!, they're invested. That's not me. That's an attribute, which might be important. (...) One holds that stock, and the price goes down and down, and one does not dare to sell, because one thinks, somehow, it's got to work. One's had a good idea. That MUST be ok. (laughs)</p> |
| <p>Neee, es ist glaub ich einfach ne schlechte Erfahrung, die man dann selber am Markt gemacht hat. Vorher war ich, glaub ich, war ich schon jemand, der auch bereit war, ein Risiko einzugehen, was das betrifft. - Aber da bin ich mittlerweile auch aufgrund der -- paar, -- negativen-- Erlebnisse. Ja. Desillusioniert und bin auch sehr vorsichtig geworden.</p>  | <p>Nooo, I think it's just a bad experience, one has made oneself at the market. Earlier, I think, I used to be ready to take some risks. But in the meantime, I've become disillusioned and also very careful because of the -- some -- negative experiences.</p>  |
| <p>Also, ich hab jetzt ein Beispiel. War ich kurz davor. Ein Freund von mir hat seinen eigenen -- mit nem Kumpel zusammen seinen eigenen Fonds aufgemacht. Und das war so'n Trendfolgeprodukt. Da haben sie versucht, über gewisse Formeln nen Trend, ja frühzeitig zu erkennen, und dann aufzuspringen und in die Papiere zu investieren. Und, ähm, da war ich kurz</p>  | <p>An example: I was about to invest. A friend of mine started his own investment fund --- with a mate. It was a trend-following product. They tried to identify trends by means of formula and then invest in the securities. And, I was about to invest, but I wanted to look at it for three months. It didn't go well in the first three months. Then I put it aside for half a year. Half a year later, I looked it</p>  |

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| davor, zu investieren, wollte mir aber erst drei Monate erst mal die Kursentwicklung anschauen von dem Fonds. Der ist drei Monate, die ersten drei Monate nicht gut gelaufen. Dann hab ich das Ding mal mm, ja erst mal für n halbes Jahr zur Seite gelegt. Hab dann ein halbes Jahr später nochmal reingeschaut, hab dann gesehen, dass es immer noch schlecht läuft, dann hab ich das für mich gestrichen gehabt, das Thema. (lacht) | again and saw that it's still going bad, then I discarded the subject for myself. (laughs)  |
| Nicht. Steht momentan leer. (sehr leise, traurig) Mein Sohn sagt, wenn mein Vater nicht mehr lebt, dann verkaufen wir die Wohnung. Sehr schöne Wohnung. 250 qm. Sehr angenehm. Sehr schön einfach. Aber was soll ich denn machen mit der Wohnung, wenn ich nicht dort lebe?  | Not. It's all empty at the moment. (very low and sadly) My son says, if my father doesn't live any more, we'll sell the flat. Very nice flat. 250 square meters. Very comfortable. Just very nice. But what can I do with the flat, if I don't live there?                                  |
| Also, meine Schwester lebt in xx, meine Mutter in Hamburg, und, äh, nirgendwo genug Platz, dass wir uns irgendwo mit Freunden und Familie, also, äh, Partner und so was, dass wir uns an einem Ort treffen können. Weil, den Platz gibt es einfach nicht. Ich denk mal, zukünftig, wird dann Türkei sozusagen, ja, unser - Fest - wenn so Fest oder Feiertage sind, das wird dann unser Treffpunkt werden.                             | Well, my sister lives in xx, my mother in Hamburg, and, ahm, nowhere is enough space to meet with friends and family, well, partner and such, at a place. Because there's not enough space. I think that in the future, Turkey will be actually our meeting place for parties and holidays. |
| Ist denkbar, Ja. Aber erst später, wenn ich in Deutschland ein eigenes Haus hab. -- Aber dann nur so - Ferienimmobilie.  | Yes, that's possible. But only later, when I've got an own house in Germany. --- But then, just like that - a property for holidays.  |
| Ich könnt mir in der Nähe von Istanbul vorstellen, aber noch viel eher könnt ich mir äh, ähm, die Ägäis oder das Mittelmeer, also an der Küste, am Strand irgendwas. (...) weil da hat man mehr von der Sonne. Dann ist es dann auch im Frühjahr und im Herbst noch schön warm.  | I can imagine the Istanbul area, but even much more, it would be the Aegean or Mediterranean Sea, at the coast, at the beach. (...) because one has more sunshine there. It's also nice and warm in spring and autumn."   |
| Es ist wahrscheinlicher die Türkei. - Wobei, - Midlife crisis oder nicht, sei mal  | It's more probably Turkey. - Whilst, -- midlife crisis or not, I could also imagine   |

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| dahingestellt, aber ein Leben im Wohnwagen, mindestens genau so vorstellbar wäre (...). Aber nicht zuletzt deswegen möchte ich mir die Tür zur Türkei schon mal eröffnen.   | life in a caravan just as well. (...) Not only because of that I'd like to open the door to Turkey.  |
| Und, ja, und ich glaub auch mindestens zweimal die Idee an einer Immobilie sich zu beteiligen oder gleich voll und ganz selber kaufen.  | And yes, (there was) at least twice the idea to buy a property - a part of it or completely.   |
| Ich bin als Kind so mit meinen Eltern oft so zu Juwelieren in der Türkei gegangen und haben oft so Goldschmuck zu kaufen, um es irgendjemand zu schenken, als Hochzeitsgeschenk oder als, ähm, Schmuck für meine Mutter. Und wir haben oft mitbekommen, wie sie wieder ins Geschäft gegangen sind, und Geld eingetauscht haben, also Gold eingelöst haben zu Geld. Und wie es dann dazu gekommen ist, wie der Kurs momentan steht. Wie man denn den günstigsten Kurs bekommen. Wo zu gucken, welche Juweliere versuchen, einen über's Ohr zu hauen, die bieten einem weniger Geld, da sind dann einige Läden abgeklappert worden. Also, da hat man dann schon einigen Bezug zu. | As a child, I often went to jewelers' in Turkey in order to buy golden jewelry as a wedding present or ahm, jewelry for my mother. We often saw how they went back to the shop, changing money, well, convert gold into cash. And how it came to the current price of gold. How to get the best price. Where to look, which jewelers try to bamboozle, who offer less cash. Several shops were pounded. Well, one can indeed relate to that. |
| Also, wenn Verwandte jetzt auch geheiratet haben, da wurde halt auch ne ganze Menge in Gold geschenkt. Und dann wurde geschaut, wie ist der Kurs zur Zeit, um zu schauen, wie viel Geld hat man da in Gegenwart bekommen.   | Well, when relatives got married, a lot of gold was given as presents. And then, they checked the price at the time in order to see how much money one had received.   |
| Wobei, das sind teilweise auch nicht so wirklich SCHMUCKSTÜCKE, so Armband z.B. das sind einfach so rohe, mit ner gewissen Punzierung drauf, so Stücke, die runtergeschnitten werden, das sind dann die Armreife, die die Frauen dann zu zehn, zwanzig geschenkt bekommen. Das ist halt wirklich eher so wie'n Goldbarren wert.   | Well, they're to some extent not real JEWELRY, for example bracelets are just rough hallmarked pieces, which are cut off, and the women get 10, 20 of them. That's really rather like a bar of gold.   |
| Ja, ich fühl mich schon als Türke. Ich fühl mich nicht nur als Deutscher. Ich fühl mich als Türke aufgrund dessen,  | Yes, I do feel being a Turk. I don't only feel being German. I feel Turkish because my ancestry is from there. And I   |

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| dass meine Abstammung von da, von dort ist. Und ich auch sehr viel von der türkischen Kultur von meinen Eltern über mitbekommen habe. – Keine Ahnung, woher das kommt. (lacht)  | got a lot of Turkish culture through my parents. – No idea, where this comes from.”  |
| Ahm, also da glaube ich eher auch in harter Form. Also in wirklicher Form. Dass ich mir es kaufen würde in kleinen Goldbarren und zu Hause hinlegen würde. (...) Eventuell auch irgendwelche Goldzertifikate. Das könnte ich mir auch noch vorstellen. Das war’s dann glaub ich auch. Diamanten glaub ich nicht, dass ich da mit spielen würde. Offen wär ich glaub ich weniger.  | Ahm, I rather think in hard form. In real form. I’d buy little bars of gold and deposit them at home. (...) Possibly also some gold certificates. I could imagine that as well. That’s it, I think. No diamonds, I don’t believe I would play in that game. I think I wouldn’t be open for this.   |
| Nee, die wollen das ja eher mit dem Kauf und Verkauf wollen die ja ihr Geld verdienen. Für mich wäre das ja eher, dann, äh, wenn ich so was tun würde, in harter Form, äh, ne Möglichkeit, Geld aufzubewahren. (...) Sichern irgendwie. Momentan denkt man ja eher an sichern als an handeln irgendwie. – Wenn man wirklich Geld damit verdienen möchte, muss man halt kaufen und verkaufen. Das könnt ich mir auch vorstellen, aber - dann müsste ich halt dementsprechend Geld haben, um es kaufen und verkaufen zu können. | Noo, they rather want to earn their money buying and selling. For me, it would be rather, ahm, rather if I was to buy physical form, a possibility to store money. (...) Keep it safe somehow. At the moment, one somehow rather thinks at safekeeping than trading. – If one really wants to earn money with it, one has trade. I could imagine that for myself, too, but – then I’d have to have money to that effect, in order to be able buy and sell. |
| Einige Male kamen Vorschläge, wie man Geld gut anlegen könnte. Was – durch die Bank eigentlich in den klassischen Modellen endet. Wenn du schon mal auf Urlaub, im Urlaub da bist, kauf doch n golden Armreif und leg’s zur Seite. Weil A, Gold steigt immer, und B Geld verliert man und Gold nicht und C überhaupt.   | It was suggested several times how to invest money. What – always ends up in the classic models. As you’re here on holidays, buy a golden bracelet and put it aside. Because, a, gold is always on the rise, and b, one loses money, but not gold and c, just in general.  |
| Aber für mich als Anlage – mah – auch wenn die Vernunft sagt, ich müsste damit doch eigentlich nur zum nächsten Goldhändler und ihm das unter die Nase halten, ah, kannst ja sofort verkaufen. Ich habe nicht das Gefühl, dass ich mit Gold handeln könnte.   | But for me as investment – naaay – even if reason tells me that I’d just have to (go) to the next gold trader and hold it under his nose, ah, you can sell immediately. I don’t have the feeling that I could trade with gold.   |

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| Also, für mich nicht. -Aber – wahrscheinlich – für meine Mutter ist es.  | Well, not for me. – But – probably – it is for my mother.  |
| Ja, bestimmt. Aber jetzt nicht. Dafür müsste es wieder sinken.   | Yes, of course. But not now. It (the price) would have to go down again.   |
| Da spielt auf jeden Fall die aktuelle Situation mit. Weil ja der Kurs so in den letzten Jahren so stark nach oben gegangen ist, von Gold. Und hinzu kommt ja auch nochmal.   | That's when clearly the current situation comes in. Because the price of gold has risen in the past couple of years.   |
| Gold - ich hab Schmuck.  | Gold – I've got jewelry.   |
| Nein. Das wär zu riskant.  | No. That would be too risky.   |
| Also sowohl der – Kredit mit sehr, sehr offenen Rückzahlungsmöglichkeiten, als auch der Laden, oder das Transportfahrzeug, das gemie- gekauft wurde, in der Hoffnung, dass dann diese Verwandten finanziell auf die Füße kommen.   | Both the – loan with very, very open payback options, as well as the shop, or the transport vehicle, which was bought, hoping that these relatives can stand on their own feet financially   |
| Aus Investment-Sicht ist es fast genauso gut, wie sich Telekom- oder Sun-Aktie zu kaufen. Das heißt, ich könnte das Geld auch gleich anzünden. Aber – ja, - des Gefühl mit der verbreiteten, großen Sippschaft. Die Sippschaft hat einfach füreinander einzustehen.  | From an investment perspective, it's just like buying Telekom or Sun stock. That means, I might as well burn the money right now. But – yes, - the feeling with the extended, large clanship. The clan has to vouch for each other.  |
| Ne Baugenossenschaft? Ne, das hab ich glaub ich schon ein paarmal so am Rande mitbekommen. Aber, äh, nicht so richtig. Ich hab da mitbekommen, dass da hin und wieder Geld gesammelt wird von verschiedenen Personen, um da so ein Bauprojekt zu starten. Was aber so einigermaßen durchgeplant ist. Wo man dann Skizzen gezeigt bekommt, wo dann Leute dafür akquiriert, ähm, in der Türkei irgendwo was zu investieren. Aber für mich war das immer so ein bisschen zwielichtig. | A building co-operative? No, I think I heard about it casually a couple of times. But, ahm, not really. I heard that occasionally that money is collected from various people to engage in a building project, which is planned to some extent. One gets shown sketches, one acquires people to –ahm invest something somewhere in Turkey. But for me, that's always been a bit dubious. |
| Ja. Du darfst ja auch nicht vergessen, dass es momentan ja gar nicht schlecht  | Yes, you must not forget that it doesn't look that bad at the moment. Not only   |



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| <p>aussieht. Nicht nur von der Entwicklung, sondern auch von der Inflationsrate her und allem. – Ist das für mich auf jeden Fall ne interessante Anlage. – Und die haben ja auch früher sehr viel, wo's noch nicht so gut war – da haben sie ja sehr viel Zinsen gezahlt. Da hat man ja in Euro investieren können, - also, man hat bei der türkischen Zentralbank Euro angelegt und hat dann den Zinssatz bekommen, der dann über dem deutschen, - weit über dem deutschen gelegen ist. Also, da hat man dann seine 8, 9% bekommen, die ich vergleichsweise. Klar, das Risiko war da, war da, dass die Türkei nicht zurückbezahlt, aber nicht so hoch, dass man es nicht eingehen kann.</p> | <p>the development, but also inflation rate and everything. – For me, that's an interesting investment at any rate. – And they used to pay high interest rates. One could invest in Euro – well, one invested Euros in the Turkish Central Bank and received an interest rate, which was above the German one – way above the German one. Well, one got 8.9%, that's comparatively – sure, there was the risk that Turkey wouldn't pay back. But it wasn't that high that you cannot take it.</p> |
| <p>Also ich kann sagen, dass die ältere Generation in die Türkei investieren würden.</p>   | <p>Well, I can say that the older generation would invest in Turkey.</p>  |
| <p>Ja, - aber da würde ich schon Prioritäten setzten. Das ist nun mal Deutschland. - Und wenn ich in Deutschland - alles gesichert hab, dann würd ich auch - in die Türkei schweifen.</p>  | <p>Yes, - but I would prioritize. That's now Germany. - And when I fixed everything in Germany - then, I'd also ramble to Turkey.”</p>  |
| <p>Ja, ich bin nicht gewöhnt, in der Miete zu leben. Wir haben immer Haus, Wohnung gehabt und da haben wir immer selber gehabt. Das war mir nicht angenehm, irgendwo in eine Wohnung zu wohnen. Das wollte ich nicht.</p>  | <p>I'm not used to living in a rented place. We always had a house, an apartment, and we always owned it. It was not pleasant to live in some (rented) apartment. I didn't want that.</p>   |
| <p>Jaja, damals wollte ich unbedingt Haus haben. Und dann hat er gesagt, naja, ich hab ein paar gefunden, und ihm gefiel nicht. Dann hat er gesagt, naja, ich baue jetzt gerade die Siedlung. Und einziges, dieses Stück war nicht verkauft. (...) Ich hab gesagt, ja, das passt wunderbar. Nicht zu groß, nicht zu klein. Was sollen wir machen, wenn unser Sohn weg ist. -- Macht nur Arbeit, großes Haus - große Arbeit. Dann haben wir dieses Haus gekauft.</p>  | <p>Oh yes, at the time I really wanted a house. And then he said, 'well, I found a couple', which he didn't like. Then he said, 'well, I'm now constructing that housing estate. And a single one, this piece of land hadn't been sold yet. -- (...) I said, yes, that fits wonderfully. Not too big, not too small. What shall we do when our son moves out. -- A big house is work - a lot of work. Then we bought this house.</p>  |
| <p>für meinen Sohn. Der hat ja hier die</p>  | <p>For my son. He had his company here.</p>   |

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| <p>Firma gehabt. Dann hat er hier Firma gegründet, und dann er hat mit seiner Freundin dort gelebt. Nachdem diese weg waren, hab ich vermietet. Und jetzt diese Mieterin ist ausgezogen und dann äh also, zwei Monate auch nicht bezahlt. Sind immer noch bei Gericht. Hab ich gesagt, nein, mach ich nicht. Mach ich nicht mehr. (...) Ich werde nicht mehr kaufen oder so was. -- Du hast nur Ärger.</p>   | <p>He founded the company here and lived there with his girlfriend. After they'd gone, I let it out. And now, this tenant moved out and didn't pay two months (rent). We're still at court. I said no, I'm not in it. I'm not going to do this anymore. (...) I'm not going to buy (a property) or such. -- It just gives you trouble.</p>  |
| <p>Und, ähm, momentan ist es halt schwierig, aufgrund dessen, dass es halt wirklich keine attraktive Anlagemöglichkeit gib. Insofern würde ich doch wieder in Immobilien gehen, ein Stück weit mehr gehen. Nicht komplett, aber schon ein Stück weit mehr in Immobilien gehen.</p>   | <p>And, ahm, at the moment it's difficult, because there aren't really any attractive investments. Therefore, I'd go further into property. Not completely, but I'd invest some more into property.</p>   |
| <p>DAS SOWIESO! Ich würd Immobilien in Deutschland BEVOR Immobilien in der Türkei.</p>   | <p>OF COURSE! I'd (buy) property in Germany BEFORE property in Turkey.</p>  |
| <p>Also, gewerbliche Immobilien, da würde ich die Finger davon lassen momentan. Wenn man so ständig immer liest, dass ein Immobilienfonds nach dem nächsten so Probleme hat mit den Immobilien und so. Aber ich würde das so klassisch, konservativ machen, und in Wohnanlagen. Und das ist bestimmt viel Arbeit, und eigentlich hab ich da über meinen Vater da auch ein paar negative Seiten auch miterlebt, wie das sein kann, mit dem Mieter auch Ärger zu haben. Aber, wenn ich viel Geld hätte, würde ich definitiv versuchen, irgendwo in ne Eigentumswohnung zu investieren. Oder in Häuschen (...) Hier in der Nähe auf jeden Fall.</p> | <p>Well, I'd keep my hands off commercial property at the moment. One always reads that one real estate investment funds after another is having problems with the property. But I'd go the classic, conservative way and (invest) in a housing complex. That's definitely a lot of work, and I actually experienced a couple of negative aspects, when my father had trouble with tenants. But I'd clearly try to buy a flat or little house. (...) Definitely nearby.</p> |
| <p>Hat jetzt am Anfang jetzt nicht so gut geklappt, aber interessiert mich trotzdem. Würd ich auch wahrscheinlich auch später machen, wenn ich mein eigenes Einkommen hab.</p>   | <p>In the beginning, it didn't work that well, but I'm interested regardless. I'd probably be doing it later, when I've got my own income.</p>  |
| <p>Also Fonds grundsätzlich. Ja. – Kann ich mir gut vorstellen, wenn ich – ähm, ne</p>   | <p>Well, investment funds generally. Yes. – I can really imagine, if I – ähm, had</p>   |

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| dementsprechende Markterwartung hätte. Momentan ist es ja so, man hat, also ich hab zumindest keine wirkliche Einschätzung über die Marktlage. Deswegen bin ich da ein bisschen zurückhaltend.  | suitable market expectation. Currently, one has, well at least I have no real appreciation on the market situation. Therefore, I'm a bit reluctant.  |
| Also, ich könnte mir mein momentanes Bankdepot vorstellen – ja. Und ich würd mich wieder mit- ähm, den bestimmten Personen unterhalten, mit dem Trainingskollegen von mir unterhalten. Den Versicherungsberater.  | Well, I'd consider the securities account with my current bank. – yes. And I would again speak to - ahm, these certain people, with my sports colleague of mine. The insurance broker.”  |
| Und hab mir dann verschiedene Aktien gekauft. Und hab mich dann x-mal super geärgert, weil ich – irgendwelche Kurse verpasst hab. Also, da sind wirklich Adidas z.B., oder Puma wollt ich damals kaufen. Weil ich dachte aah, was kennt man so aus dem privaten Umfeld, was mir so gefällt. Und damals waren halt Sportklamotten für mich das A und O. Und dann ist die Puma-Aktie um 1000% halt gestiegen, und ich hab mich geärgert, weil ich das Geld nicht hatte dafür. (...) Ja, so hat das angefangen. Und dann hab ich aber auch Geld investiert und – ne Menge Geld verloren. | And I bought several shares. And got really annoyed several times, because I – missed some prices. Well, there are Adidas for example or Puma, I wanted to buy at the time. Because I thought, ah, one knows that from private environment, I like it. And at the time, sports clothes were the alpha and omega for me. And then Puma stock rose by 1000% and I was annoyed that I didn't have the money for it. (...) Yes, that's how it started. And then I invested and -- lost a lot of money. |
| Ja, ich würd Aktien direkt kaufen. Weil man. Macht bestimmt Spaß, kaufen und dann verkaufen. Fonds kenn ich von meinen Eltern.  | Yes, I'd buy equity directly. Because it's surely fun to buy and sell. I know investment funds from my parents.  |
| Na, mit Anleihen habe ich mich damals verhältnismäßig wenig beschäftigt. (...) Ich denke vornehmlich an Staatsanleihen, wenn ich über das Thema Anleihen rede. Weil da halt das Thema Staatsanleihen halt so präsent in den Nachrichten ist. Aber Unternehmensanleihen ist durchaus ein Thema. Definitiv. Allein schon in welche Schuldverschreibungen von Banken, die man halt auch häufiger angeboten bekommt. Könnt ich mir auch vorstellen.   | At the time, I didn't really go in for bonds. (...) I predominantly think of government bonds, when I talk about this subject. Because it's so much in the news. But corporate bonds certainly matter. Of course. Bank debentures as well, which one is offered regularly. I consider that, too.   |
| Also, das erste Konto hab ich mit meinen Eltern eröffnet. -- Ähm. Nicht für mich,   | Well, I opened the first account with my parents. – Ahm, not for me, in the first  |

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| hauptsächlich. Weil ich da -<br>Klassensprecher war und n Konto für die<br>Klasse brauchte.   | place. Because I was class representative<br>(at school) and needed an account for the<br>class.   |
| Damit man Geld zurücklegt halt. Na.<br>Sicherheit (lacht). (...) Und wenn man<br>schon Verpflichtungen eingeht, wie die<br>Miete oder die Telefonrechnung,<br>Telefon, da sollte man schon --<br>Rücklagen gebildet haben. (...) Also, es<br>geht jetzt nicht um, nur um<br>Geldvermehrung auf dem Sparkonto.   | To put money aside. Well. Security<br>(laughs) (...) If one enters into financial<br>commitments, like rent or phone bill,<br>one should have reserves. (...) Well, it's<br>not about – not only about increase in<br>cash in the savings account.   |
| Hab ich in der Türkei auch gehabt.  | Had one in Turkey, too.  |
| Weil ich halt nur mein Girokonto dort<br>habe. Und mein Sparkonto. Mehr hab ich<br>dort nicht.  | Because I've only got my current<br>account there. And my savings account.<br>I don't have anything else there.  |
| Weil wir uns kannten, also hat er mir<br>vorgeschlagen. Hab ich gesagt ist gute<br>Idee, machen sie.  | He suggested it, because we knew each<br>other. I said that's a good idea, let's do<br>it.   |
| Ne RISIKOlebensversicherung. Ja. Aber<br>keine kapitalbildende. (...) Weil ich<br>denke, dass Kapital bilden getrennt sein<br>sollte von, - von Risikoabsicherung. --<br>Also, klar kann man das miteinander<br>verknüpfen, indem man dann denkt, man<br>hat da ein Risiko und sollte da ne<br>Absicherung treffen. Aber das sollte man<br>nicht zur Kapitalbildung nutzen, sondern<br>nur, um das Risiko abzusichern. Ich finde<br>das dann einfach übersichtlicher. | A RISIKOlebensversicherung (life<br>insurance <sup>129</sup> ). Yes. But not a capital<br>forming one. (...) Because that forming<br>capital should be separate from –<br>hedging risks. --- Well, certainly one can<br>combine that, by reasoning that there's a<br>risk and one should hedge it. But one<br>shouldn't use that for capital formation,<br>but only to cover the risk. I find it clearer<br>that way." |
| Dass wir mal gucken sollten, dass wir –<br>rechtzeitig, alle, alle Vorsorgen treffen<br>fürs Alter. Und – und da hab ich mich<br>mit ihr unterhalten. Und<br>durchgesprochen, was sie so meinte.(...)<br>Da meinte sie, ja, schau dir das doch mal<br>an.   | That we should make sure that we<br>provide for old age. And so I talked to<br>her and discussed her opinion. (...) She<br>suggested looking at this.  |
| Ja, eine Sache hab ich mit ihm gemacht.<br>Die andere Sache hab ich selbst<br>abgeschlossen.  | Yes, I procured one of them with him<br>and the other one myself.  |

<sup>129</sup> In German, the term life insurance (Risikolebensversicherung) contains the word 'risk', which Cem emphasizes here in order to make clear that he talks about an insurance product as opposed to an endowment policy (Kapitallebensversicherung). The latter contains the word 'capital' and has a strong focus on the investment idea. For detailed product descriptions see appendix 3.

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| Ich bin ja versichert in der X, da hab ich gearbeitet.  | I'm insured with x <sup>130</sup> , that's where I used to work.   |
| Wenn er Hilfe braucht, dann helfe ich ihm schon.  | If he needs help, I do help him.   |
| Ich kann mich nicht mehr erinnern. Ist schon so lange her. Irgendwie sind wir drauf gekommen, aber... (...) Gute Bekannte hat uns ich glaube hat uns drauf aufmerksam gemacht.  | I cannot remember anymore. That was too long ago. Somehow, we got the idea, but... (...) I think that good acquaintances called our attention to it.   |
| Eine Bekannte von mir wollte, dass wir in Amerika, in Florida ein Haus kaufen. Eine Sommerwohnung-Haus. Und dann sind sie ständig gekommen. Jaaa, das ist eine tolle Investition. 25.000 Mark. Da kannst du mal kaufen. 5 Jahre ist gesichert. Und dann hab ich gesagt: na und. Was ist 5 Jahre? Und was mach ich dann nach 5 Jahren? In Amerika, wenn ich dann Wohnung hab, hab ich genug in der Türkei. (...) Wie oft fliege ich nach Florida? --- Hab ich gesagt, tut mir sehr leid. Ich komme gar nicht auf die Idee, dort ein Haus zu kaufen. Dann hat sie gekauft und so viel Probleme gehabt, ja. Bis die dann verkauft haben. | An acquaintance of mine wanted us to buy a house in America, in Florida. A summerhouse. And they constantly talked to us. 'Yeees, that's a great investment. 25,000 Deutschmarks. That's what you should buy. Five years safe.' And then I said: 'so what? What's five years? And what am I going to do after five years having a property in the America. I've got enough in Turkey. (...) How often do I go to Florida? --- I said, 'I'm really sorry. I am really not going to buy a house there. Then she bought (one) and had lots of problems. Finally they sold it. |
| Contracts for a difference habe ich mich damals interessiert dafür. (...) – Momentan hab ich wenig Kapital zur Verfügung um damit herumzuspielen. Und CFDs würde ich nur machen, wenn ich spielen will. Das waren aktiv, passiv gemanagte Indexzertifikate, die fand ich sehr interessant. Diese IShares und so weiter, ähnm, aber auch dann – Knock-out-Produkte, -- , irgendwelche Hebelprodukte, die es dann gab. Aber da habe ich mich nur mit so beschäftigt. Ich hab da nie selber wirklich investiert in   | I was really interested in contracts for a difference at the time. (...) - At the moment, I don't have the funds to play with. And I'd only go for CFDs if I wanted to play. (...) I also was interested in actively and passively managed index certificates. IShares et cetera, ahm, but also – knock-out products, -- some leveraged products which were around at the time. But I only looked at it. I never really invested."   |

<sup>130</sup> Not disclosed for confidentiality reasons

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| irgendwas.  |  |
| Ja. –(sehr lange Pause)-- Ich denke, ich hätte es auf jeden Fall ausprobiert, aber dann hätte ich es vom Erfolg abhängig gemacht. Ich hätte schon ein bisschen Angst davor gehabt, weil das für mich eine Art von Zocken ist. – Und wenn ich ins Spielcasino gehe, setze ich mir auch irgendwie eine Art von Limit und sag ich will nicht mehr als 100 Euro ausgehen und bin nach ner halben Stunde fertig eigentlich. – Geh dann schon wieder nach Hause, während sich die Freunde da amüsieren und dann mit 50 Euro nach Hause gehen. | Yes. – (very long pause) – I think, I would have tried it at any rate, but then it would have depended on success. I would have been a bit anxious, because that's a way of gambling. – And if I go to a casino, I also set myself some sort of limit and say I don't want to spend more than 100 Euros, and then I'm actually done after half an hour. – Go home again, whilst the friends enjoy themselves and then walk home with 50 Euros. |
| Als die neu waren, hab ich am Anfang relativ oft das Thema auf den Medien erklärt bekommen. Auf N-TV <sup>131</sup> . Was das ist, wie das funktioniert und so weiter. Da gab's dann schon speziellere Sendungen.   | When they were new, I got the subject explained relatively often in the media. On N-TV. What it is, how it works, et cetera. There were special reports.   |
| also ich könnte mir dann schon nen traditionellen türkischen Namen vorstellen, wie --- wie Ali, könnt ich mir vorstellen. Das wird's nicht werden, aber das könnt ich mir grundsätzlich vorstellen. Oder so Namen wie Cem oder Cam, das ist – die Aleviten sagen, dass der Name dann auch in der Richtung auch ist.   | Well, I could imagine a traditional Turkish name, like – like Ali. That's not going to happen, but I can imagine it in general. Or names like Cem or Cam – That's a name pointing to the Alevi direction.  |

<sup>131</sup> German news channel with strong stock exchange focus