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## TARIM KREDİ KOOPERATİF ÇİFTÇİ MARKETLERİNİN TÜKETİCİ TERCİHLERİNE ETKİSİ VE SWOT ANALİZİ TOKAT İLİ MERKEZ İLÇESİ ÖRNEĞİ

**Nurten GİDEROĞLU**

Tokat Gaziosmanpaşa University, Faculty of Agriculture, Department of Agricultural  
Economics, 60250 Tokat

**ORCID:0009-0008-5660-4379**

**Gülistan ERDAL**

Tokat Gaziosmanpaşa University, Graduate School of Natural and Applied Sciences,  
Department of Agricultural Economics, 60250 Tokat

**ORCID: 0000-0003-0227-3013**

### Özet

Bu çalışma, Tarım Kredi Kooperatif Çiftçi Marketlerinin tüketici tercihlerine etkisini ve perakende sektöründeki rekabet gücünü analiz etmeyi amaçlamaktadır. Yerli üreticiden doğrudan tedarik modeliyle çalışan bu marketler, özellikle uygun fiyat, ürün kalitesi ve yerel üretici desteği gibi unsurlarla öne çıkmaktadır. Araştırma, Tokat ili Merkez ilçesinde faaliyet gösteren dört Tarım Kredi Kooperatif Çiftçi Marketinde gerçekleştirilmiş ve yalnızca bu marketlerden alışveriş yapan 166 tüketiciyle yüz yüze anket yöntemiyle veri toplanmıştır. Toplanan veriler SPSS paket programında analiz edilmiş, tüketici tercihleri ile sosyo-demografik değişkenler arasındaki ilişkiler Ki-kare testi ile değerlendirilmiştir. Ayrıca, marketlerin güçlü ve zayıf yönleri SWOT analizi ile belirlenmiştir. Bulgulara göre, kooperatif marketlerini en çok 36–50 yaş grubundaki, kamu sektöründe çalışan ve orta gelir düzeyindeki bireyler tercih etmektedir. Tüketicilerin büyük çoğunluğu uygun fiyat, ürünlerin doğal ve kaliteli olması, kampanyalar gibi faktörleri tercih nedeni olarak belirtmiştir. En sık satın alınan ürün grupları kuru bakliyat ve yağ gibi temel gıda ürünleridir. SWOT analizinde; fiyat avantajı, güvenilir ürün yapısı ve yerli üretici desteği güçlü yönler olarak öne çıkarken; sınırlı ürün çeşitliliği ve tanıtım eksikliği zayıf yönler arasında yer almıştır. Ki-kare analizleri ise eğitim ve gelir düzeyinin tüketici algısı üzerinde istatistiksel olarak anlamlı etkiler yarattığını göstermektedir. Sonuç olarak, Tarım Kredi Kooperatif Çiftçi Marketleri yalnızca ekonomik değil, aynı zamanda sosyal sorumluluk taşıyan bir alışveriş modeli sunmakta; ancak ürün çeşitliliği ve tanıtım stratejilerinin geliştirilmesi, bu yapının sürdürülebilirliğini ve rekabet gücünü daha da artıracaktır.

**Anahtar Kelimeler:** Tarım Kredi Kooperatif Marketler, Tüketici Davranışları, Fiyat

### Abstract:

This study aims to systematically examine the impact of Agricultural Credit Cooperative Markets, which have rapidly expanded across Turkey, on consumer preferences. These markets



adopt a model that supports domestic production by directly delivering products procured from farmers to consumers. Since the opening of the first branch in Ankara in 2017, they have quickly established an extensive network with 4,300 sales points nationwide. These markets stand out with their price advantages, support for local producers, and access to organic products. Especially during the pandemic period, their role in food retailing became more prominent, offering affordable and reliable products to consumers and providing a crucial service. The main objective of the research is to deeply investigate the reasons why consumers choose or do not choose these cooperative markets (such as price, quality, access to local products, and organic product benefits) and the relationship between these preferences and the local economy. Additionally, the study will explore how the advantages of Agricultural Credit Cooperative Markets in competition with large supermarket chains and other local markets are perceived by consumers. In this context, a survey will be conducted in the city center of Tokat to analyze consumer perceptions and the factors influencing their preferences regarding these markets. This study aims to contribute significantly to the limited academic literature addressing the impact of Agricultural Credit Cooperative Markets on consumer behavior. During the data collection phase, face-to-face surveys will be conducted with 166 consumers residing in Tokat city center. The survey will include only those consumers who shop at Agricultural Credit Cooperative Markets. The collected data will be analyzed using statistical methods such as the Chi-square test and SWOT analysis. In this way, the effects of cooperative markets on consumer preferences will be comprehensively revealed.

**Keywords:** Agricultural Credit Cooperative Markets, Consumer Behavior, Price Perception

## 1. INTRODUCTION

Tarım Kredi Cooperative Farmer Markets opened their first branch in 2017 with the support of the government. Their main goal was to prevent fluctuations in food prices, combat hoarding, and provide consumers with affordable basic food products. Initially operating with a limited number of stores, these markets expanded rapidly after the COVID-19 pandemic. During this period, consumers increasingly preferred local, natural, and reliable food, which boosted interest in Tarım Kredi Markets and led to a notable increase in the number of branches.

A significant development took place in January 2025, when the name of the markets, originally “Tarım Kredi Kooperatif Marketleri,” was changed to include the word “Farmer,” becoming “Tarım Kredi Kooperatif Çiftçi Market.” By delivering products directly from producers to consumers, these markets reduce intermediary costs. This model provides farmers with better



marketing opportunities and increased income, while offering consumers affordable, high-quality, and trustworthy food products.

## **2. PURPOSE AND SCOPE OF THE STUDY**

The aim of this study is to determine the effects of Tarım Kredi Cooperative Farmer Markets on consumer preferences and to identify the competitive advantages these markets offer compared to other retail chains. The reasons why consumers prefer Tarım Kredi Cooperative Farmer Markets—such as price, quality, support for local producers, and access to organic products—were analyzed. Additionally, these markets were compared with other markets in terms of product variety, price affordability, and the reliability of the shopping experience.

## **3. Tarım Kredi Cooperative Farmer Markets in Türkiye**

The first branch of Tarım Kredi Cooperative Markets in Türkiye was opened on March 1, 2017, in Bahçelievler, Ankara. Initially, the markets were established only in major cities to help stabilize food prices. Later, in order to serve consumers through a broader network, the number of branches was increased across the country and continues to grow steadily (Yılmaz, 2022). Today, there are approximately 4,300 sales branches of Tarım Kredi Cooperative Markets in Türkiye. Of these, 1,200 operate as small grocery stores, offering basic products such as cheese, rice, and oil. These stores provide around 150 different types of products, all supplied directly from producers. In addition, there are 3,100 full-scale markets, which offer approximately 1,500 product types. Nearly 700 of these products are sold under the Tarım Kredi Cooperative's own brand. In a short time, these markets have evolved into a national retail chain. This demonstrates that Tarım Kredi Cooperative Markets have developed a successful and well-organized network. In Tokat province, there are 18 branches of Tarım Kredi Cooperative Markets. These branches are located in Tokat city center, as well as in the districts of Zile, Niksar, Turhal, Erbaa, Reşadiye, Almus, and Sulusaray. Specifically, four branches are located in the Tokat city center (Zafer, 2024). On the other hand, it is observed that alongside national retail chains, local large-scale markets are also prominent throughout Tokat.

**Table 1.** Number of Tarım Kredi Cooperative Farmer Market Branches in Türkiye by Year

Year	Number of Markets
2017	1 (first branch)
2018	No confirmed data
2019	Estimated (between 50–100)
2020	169
2021	703
2022	1.500
2023	2.433
2024	3.100

(Anonymous, 2024a).

Table 1 shows that Tarım Kredi Cooperative Markets began operating in 2017 with a limited number of branches. A significant growth surge occurred between 2020 and 2022, particularly during the pandemic period. The expansion continued rapidly throughout 2023 and 2024 as well.

**Table 2.** Number of Tarım Kredi Cooperative Farmer Market Branches in Tokat Province

No	Settlement	Number of Branches
1	Tokat ( Merkez)	4
2	Niksar	2
3	Erbaa	2
4	Turhal	4
5	Zile	3
6	Reşadiye	1
7	Almus	1
8	Sulusaray	1

(Anonymous, 2024 b).

As presented in Table 2, there are a total of 18 Tarım Kredi Cooperative Farmer Market branches in Tokat province. The distribution of branches is more concentrated in larger districts such as

Tokat city center and Turhal, while smaller districts like Reşadiye, Almus, and Sulusaray have fewer branches..

#### 4. MATERIALS AND METHODS

This study was conducted at four Tarım Kredi Cooperative Farmer Markets located in the central district of Tokat province. Data were collected through face-to-face surveys conducted with consumers shopping at these markets.

The population of Tokat city center is 158,646 people (TÜİK, 2024). The sample size for the survey was determined using Equation (1) (Çiçek & Erkan , 1996).

$$N= N (pq)/ (N-1) D^2+ (pq) \quad (1)$$

In the formula:

N= sample size,

N = number of units in the population,

D= d/t (where d is the acceptable margin of error, taken as 10%, and t is the confidence level, taken as 99%),

P= roportion of the unit under study in the population, taken as 0.5,

q = 1- P

Accordingly, the number of consumers to be surveyed was determined as 166. The survey was conducted with 166 consumers in the central district of Tokat province, which has a population of approximately 205,000, at a 99% confidence interval and 10% margin of error.

SPSS software was used to analyze the collected survey data. Based on the obtained data set, consumers were grouped according to socio-economic characteristics such as income and age. To assess the statistical significance of some proportional research results, a Chi-square test was applied to examine the relationship between social and economic factors and consumers' satisfaction with cooperative market shopping (Scheuneman, 1979; Ironson & Craig, 1982; Hogg, 1987).

Furthermore, a SWOT analysis was conducted to identify the strengths, weaknesses, opportunities, and threats of Tarım Kredi Cooperative Farmer Markets. SWOT analysis is a method used to reveal the internal strengths and weaknesses of the examined organization, technique, process, or situation, as well as to determine opportunities and threats originating from the external environment (Sayın et al., 2010).

**5. Research Findings :**

**Table 1. Socio-Demographic Characteristics of Consumers**

General Informatoion About The Consumer			
		Frekans	Yüzde ( % )
<b>Gender</b>	Kadın	83	50,0
	Erkek	83	50,0
<b>Marital Status</b>	Evli	131	78,9
	Bekar	35	21,1
<b>Educational Level</b>	İlkokul	11	6,6
	Ortaokul	21	12,7
	Lise	52	31,3
	Üniversite	82	49,4
<b>Occupation</b>	Devlet Memuru	52	31,3
	Özel Sektör	37	22,3
	Emekli	26	15,7
	Ev hanımı	24	3,6
	Esnaf	13	14,5
	Çiftçi	8	7,8
	Öğrenci	6	4,8
<b>Age Group</b>	17-35	41	24,7
	36-50	76	45,8
	51-65	33	19,9
	66 ve üstü	16	9,6
<b>Monthly Income Group</b>	12000-30000	59	35,5
	30001-50000	58	34,9
	50001-70000	42	25,3
	70001 ve üstü	7	4,2
<b>Number of Family Members</b>	1	10	6,0
	2	19	11,4
	3	45	27,1
	4	47	28,3
	5	33	19,9
	6	12	7,2

Information on the socio-demographic characteristics of consumers is presented in Table 1.

Among the 166 consumers participating in the study, the gender distribution is balanced, with 50% female and 50% male participants. This indicates that the sample has an equal representation in terms of gender.

The majority of participants are married (78.9%), suggesting that family structure may influence consumer preferences. Regarding education level, the highest proportion consists of university graduates (49.4%), followed by high school graduates (31.3%). This shows that most participants possess a medium to high level of education.

In terms of occupational distribution, the largest group is civil servants (31.3%), followed by private sector employees (22.3%) and retirees (15.7%). This indicates that most consumers have a stable income source.

By age group, the most represented segment is the 36-50 age range (45.8%), followed by the 17-35 age group (24.7%) and the 51-65 age group (19.9%). This suggests that the majority of participants are in the active working age population.

Regarding monthly income, a large portion of participants earn between 12,000 and 50,000 Turkish Lira (70.4%), indicating a dominance of the middle-income group in the study.

Finally, when examining household size, the most common family structures are four-person (28.3%) and three-person (27.1%) households, reflecting that nuclear families are prevalent in the region.

**Table 2.** Distribution of Consumers' Reasons for Preferring to Shop at Tarım Kredi Cooperative Farmer Markets

	Frequency	Percentage ( % )
Affordable Prices	108	65,1
Natural and High-Quality Products	85	61,4
Product Variety	12	7,2
Kampanyalar ve indirmeler	95	51,8

(Multiple responses allowed)

The data in the table show that consumers who prefer to shop at Tarım Kredi Cooperative Markets prioritize affordable prices (65.1%) and natural, high-quality products (61.4%) as the most important criteria. Additionally, promotions and discounts (51.8%) represent a significant factor influencing consumer preference. In contrast, product variety (7.2%) is the least influential factor. These findings indicate that consumers primarily act based on expectations of economical and quality shopping.

**Table 3.** Distribution of Consumers' Shopping Frequency at Tarım Kredi Cooperative Farmer Markets

	Frequency	Percentage ( % )
Every day	3	1,8
Once a week	52	31,3
Several times a month	51	30,7
Once a month	60	36,1
Total	166	100,0

According to the frequency of shopping at Tarım Kredi Cooperative Markets, the highest rate is seen in the “several times a month” category (36.1%). This is followed by “once a week” (31.3%) and “once a month” (30.7%). The proportion of consumers who shop “every day” is notably low (1.8%). These results indicate that consumers tend to shop regularly, but not on a daily basis.

**Table 4.** Distribution of the Product Groups Most Frequently Purchased by Consumers from Tarım Kredi Cooperative Farmer Markets

	Frequency	Percentage ( % )
Food Products	164	98,8
Cleaning Products	36	21,7
Personal Care Products	15	9,0
Kitchenware	10	6,0

( Multiple responses allowed )

According to the findings, 98.8% of the participants most frequently purchase food products from Tarım Kredi Markets. Cleaning products follow with 21.7%, while personal care products (9.0%) and kitchenware (6.0%) are less commonly purchased. These results indicate that the markets are primarily used for essential needs and basic grocery shopping..

**Table 5.** Distribution of Market Types Generally Preferred by Consumers for Shopping

	Frequency	Percentage ( % )
Chain Markets ( Bim , Migros, Şok , A101)	111	66,9
Cooperative Markets	66	39,8
Local Markets (Erenler, Dubai Market, Gros, etc.)	72	43,4
Neighborhood Grocery Stores or Mini Markets	35	21,1

( Multiple responses allowed )

According to the results, chain markets are the most preferred market type by consumers, with a rate of 66.9%. Local markets follow with 43.4%, while cooperative markets are preferred by 39.8% of respondents. Neighborhood grocery stores or mini markets are the least preferred, with 21.1%. These findings indicate that chain markets are more widely favored, whereas cooperative and local markets have a more limited range of preference among consumers..

**Table 6.** Consumers' Frequency of Using Cooperative Branded Products

	Frequency	Percentag ( % )
No, I never use them	25	15,1
Yes, I use them regularly	49	29,5
I use them occasionally	92	55,4
Total	166	100,0

According to the results, 55.4% of consumers use cooperative branded products occasionally, while 29.5% use them regularly. 15.1% of respondents stated that they never use such products. These findings indicate that the use of cooperative branded products is mostly occasional, and the rate of regular use remains relatively low.

**Table 7.** Distribution of the Most Preferred Food Categories Among Cooperative Branded Products

	<b>Frequency</b>	<b>Percenta ( % )</b>
Cheese and Varieties	50	30,1
Milk – Yogurt	41	24,7
Oil	83	50,0
Flour and Bakery Products	33	19,9
Dry Pulses	112	67,5
Olives	38	22,9
Fruits and Vegetables	24	14,5
Jams and Chocolates	39	23,5
Others	17	10,2

( Multiple responses allowed )

When examining the most frequently purchased food categories within cooperative branded products, dry pulses rank first with 67.5%. This is followed by oil (50%), cheese and varieties (30.1%), milk and yogurt (24.7%), jams and chocolates (23.5%), olives (22.9%), and flour and bakery products (19.9%). Fruits and vegetables are preferred less frequently, with a rate of 14.5%, while other products are mentioned at a rate of 10.2%. These findings indicate that consumers predominantly prefer basic, durable, and long shelf-life food products within cooperative brands. The price, quality, and local production advantages in these product groups align with the overall reasons for choosing cooperative markets.

**Table 8.** Distribution of Reasons for Preferring “Cooperative Branded” Products

	<b>Frequency</b>	<b>Percenta ( % )</b>
Affordable Price	108	65,1
High Quality	113	68,5
Supporting the Cooperative	49	28,5
Habit	26	15,2

(Multiple responses allowed )

According to the data, the most prominent reason consumers prefer “cooperative branded” products is high quality, with 68.5% of participants citing this factor. It is followed by affordable price (65.1%), indicating that consumers seek both quality and affordability when making purchase decisions. The motivation to support the cooperative (28.5%) reflects a sense of social solidarity, while habit (15.2%) plays a relatively minor role. Overall, it is evident that quality and price are the most decisive factors influencing consumer preferences.

**Table 9.** Distribution of Consumer Comparisons of Product Prices at Tarim Kredi Cooperative Farmers' Markets with Other Markets

	<b>Frequency</b>	<b>Percenta ( % )</b>
Very Affordable	9	5,4
Affordable	98	59,0
Similar	52	31,3
Expensive	7	4,2
Very Expensive	0	0
Total	166	100,0

According to participants' evaluations of product prices at cooperative markets compared to other markets, 59% found the prices to be affordable, while 31.3% considered them similar. A small portion, 5.4%, viewed the prices as very affordable, and only 4.2% found them expensive. Notably, no participants selected the "very expensive" option. These findings indicate that consumers generally perceive the prices at cooperative markets as more affordable or comparable to those of other retail outlets..

**Table 10.** Distribution of the Adequacy of the Promotional and Campaign Information Provided in Tarim Kredi Cooperative Markets

	<b>Frequency</b>	<b>Percenta ( % )</b>
Yes	11	6,6
No	81	48,8
Partially	74	44,6
Total	166	100,0

48.8% of participants rated the promotional and campaign information as inadequate, while 44.6% found it partially adequate. Only 6.6% considered it adequate. This suggests that a significant majority of consumers are not effectively reached through current promotional communication methods, and that there is a need for improvement in how campaigns and promotions are announced.

**Table 11.** Distribution of the Extent to Which the Market's Location Affects Shopping Preferences

	<b>Frequency</b>	<b>Percenta ( % )</b>
Yes	116	69,9
No	11	6,6
Partially	39	23,5
Total	166	100,0

According to the findings, 69.9% of participants stated that the location of the market affects their shopping preferences. Additionally, 23.5% found it partially influential, while only 6.6% indicated that location does not influence their preference at all. These results highlight that accessibility is a significant factor influencing consumer shopping behavior.

**Table 12.** Distribution of Perceived Reliability of Tarım Kredi Cooperative Markets Due to Offering Local and Natural Products

	Frequency	Percenta( % )
Yes	116	80,7
No	8	4,8
Partially	42	14,5
Total	166	100,0

According to the results, 80.7% of participants believe that offering local and natural products enhances the reliability of Tarım Kredi Cooperative Markets. Meanwhile, 14.5% partially agree, and only 4.8% do not consider it sufficient. These findings indicate that local and natural products play a key role in building consumer trust.

**Table 13.** Distribution of the Aspects Where Consumers Find Tarım Kredi Cooperative Markets Advantageous Compared to Other Markets

	Frequency	Percenta ( % )
Affordable Prices	111	66,9
Natural and High-Quality Products	103	62,0
Supporting Local Producers	60	36,1
Availability of Healthy and Reliable Products	63	38,0

( Multiple responses allowed )

Among the participants, 66.9% find affordable prices to be the most advantageous aspect of Tarım Kredi Cooperative Markets. This is followed by natural and high-quality products at 62%. Additionally, 38% of the participants see support for local producers as an advantage, indicating that consumers value not only economic benefits but also social contributions. Moreover, 36.1% believe that offering healthy and trustworthy products is another strength of these markets. These findings suggest that both product quality and social responsibility influence consumer preferences.

**Table 14.** Distribution of Brand Type Preferences When Shopping at Tarım Kredi Cooperative Farmers’ Markets

	<b>Frequency</b>	<b>Percenta ( % )</b>
(Tarım Kredi Brand) – Products are perceived as higher quality	40	24,1
(Tarım Kredi Anadolu Brand) – Products are considered more economical	48	28,9
I do not distinguish between the two brands	78	47,0
Total	166	100,0

According to the results, 47% of participants stated that price is more important than the brand or level of processing. 28.9% of consumers preferred single refined products (Tarım Kredi Anadolu) that are natural and economical, while 24.1% chose double refined, more processed and higher quality products (Tarım Kredi brand). These findings indicate that a majority of consumers are price-oriented in their shopping decisions. However, the noticeable preference for natural content and economic products shows that perceived quality and naturalness still hold value for a significant group of consumers.

**Table 15. Consumer Opinions Regarding Tarım Kredi Cooperative Farmers’ Markets**

	Strongly Disagree (%)	Disagree (%)	Neutral (%)	Agree (%)	Strongly Agree (%)	average
The attitude and interest of market employees are very important to me	3,6	13,3	3,0	42,2	38,0	3,98
I Find the products in Tarım Kredi Cooperative Markets to be of good quality	1,2	1,2	10,8	52,4	34,3	4,17
I consider the product variety in Tarım Kredi Cooperative Markets to be sufficient	1,2	60,2	10,2	26,5	1,8	2,67



Tarım Kredi Cooperative Markets positively influence my consumption habits	3,0	23,5	31,9	35,5	6,0	3,18
I am generally satisfied with my shopping experience at Tarım Kredi Cooperative Markets	0,6	3,0	9,6	75,9	10,8	3793
My desire to support producers influences my decision to shop at Tarım Kredi Cooperative Markets	3,6	6,0	16,9	49,4	24,1	3,84
The appearance and design of product packaging affect my purchasing decisions	3,0	23,5	14,5	34,9	24,1	3,5

Participants expressed the highest level of agreement with the statements "the products are of good quality" (Mean: 4.17) and "the attitude of employees is important" (Mean: 3.98), indicating that quality and service are key factors in consumer satisfaction. The statements "overall shopping experience" (Mean: 3.93) and "the desire to support producers" (Mean: 3.84) also received strong approval. In contrast, the statement regarding "product variety" had a low

mean score (2.67), highlighting that consumers found the variety of products insufficient. The impact on consumption habits (Mean: 3.18) and packaging design (Mean: 3.5) were evaluated at a moderate level. These opinions reveal that while participants are generally satisfied with core aspects such as quality, attention, and pricing, there are still unmet expectations in areas such as product diversity.

**CHI-SQUARE ANALYSIS**

**Table 1.** Relationship Between Consumers’ Education Level and Perception of Trust Based on the Local and Natural Products Offered by Tarim Kredi Cooperative Farmers’ Markets

Education Level	Perceived Trust Based on Local and Natural Product Offering							
	Evet		Hayır		Kısmen		Toplam	
	F	%	F	%	F	%	F	%
Primary School	11	100	0	0	0	0	11	6,6
Middle School	20	95,2	0	0	1	4,8	21	12,7
High School	46	88,5	4	7,7	2	3,8	52	31,3
University	57	69,5	4	4,9	21	25,6	82	49,4
Total	F		8		24		166	
	%		4,8		14,5		100	
Chi-Square Value	19,210			Significance Level (p-value)			<b>,004 (significant )</b>	

As a result of the Chi-Square test, a statistically significant relationship was found between consumers’ education level and the perceived reliability of Tarim Kredi Cooperative Farmers’ Markets based on their offering of local and natural products ( $\chi^2 = 19.210$ ;  $p = 0.004$ ). According to the findings, as the education level increases, there is a noticeable change in consumers' perception of trust. While a majority of primary and middle school graduates find the products reliable, this rate decreases among university graduates, who tend to choose the response “partially” more frequently. This indicates that higher education levels are associated with more critical and selective consumer attitudes.

**Table 2.** Comparison Between Monthly Income and Perception of Tarım Kredi Cooperative Farmers’ Market Product Prices Compared to Other Markets

Monthly Income		Comparison of TKKÇM Product Prices with Other Markets									
		Very affordable		Affordable		Similar		Expensive		Toplam	
		F	%	F	%	F	%	F	%	F	%
12.000 – 30.000		4	2,4	43	25,9	12	7,2	0	0	59	35,5
30.001- 50.000		4	2,4	34	20,5	16	9,6	4	2,4	58	34,9
50.001-70.000		1	0,6	20	12,0	18	10,8	3	1,8	42	25,3
70.001 ve üstü		0	0	1	0,6	6	3,6	0	0	7	4,2
Toplam	F	9		98		52		7		166	
	%	5,4		59,0		31,3		4,2		100	
Chi-Square Value		22,297				Significance Level (p-value)				,008 (significant)	

As a result of the Chi-Square analysis, a statistically significant relationship was found between consumers’ monthly income levels and their perception of Tarım Kredi Cooperative Farmers’ Market product prices in comparison to other markets ( $\chi^2 = 22.297$ ;  $p = 0.008$ ). The analysis shows that as income levels increase, consumers tend to find the product prices either “affordable” or “similar”. In particular, a large portion of individuals in the 12,000–30,000 TL income group evaluated the prices as affordable, while those in higher income brackets were more likely to consider the prices similar or only somewhat affordable. This indicates that price perception varies depending on income level.

**SWOT ANALYSIS**

STRENGTHS	WEAKNESSES	OPPORTUNITIES	THREATS
Affordable Prices	Limited Product Variety	Increasing Demand for Local Products	Competition with Major Chain Markets
Reliable and High-Quality Products	Lack of Promotion	Government Support	Price Fluctuations
Support for Local Producers	Accessibility Issues in Some Regions	Rising Consumer Interest in Trustworthy Food Sources	Logistical Challenges in the Supply Chain

**CONCLUSION AND RECOMMENDATIONS**

In this study conducted in the central district of Tokat province, it was determined that the group that most prefers Tarım Kredi Cooperative Farmers’ Markets consists of married individuals, mostly in the 35–50 age range, and mostly university graduates. Especially civil servants frequently prefer these markets. Consumers stated that the quality, naturalness, and reliability



of the products were the most important reasons for their preference; affordable prices and the structure based on local production also supported this preference. Participants mostly purchase basic food items, legumes, and oil products. Consumers see these markets as both an economical and supportive shopping model for local producers and the cooperative system. In this way, they believe that they not only meet their own needs but also contribute to the labor of local producers and the spirit of cooperativism. In addition, there is a common opinion that prices are more affordable compared to chain markets. However, participants criticized the limited variety of products, the unavailability of certain items at times, and the insufficient promotion of campaigns. In this context; the product range should be expanded, and systems providing advantages such as customer cards should be developed to encourage shopping. Although the market's social media accounts are active, the lack of television advertisements is considered a significant shortcoming. Wider audiences can be reached through TV promotions. Such improvements will both increase customer satisfaction and help strengthen the brand.

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