



EXAMINING OF THE METAPHORIC PERCEPTIONS OF PRIMARY EDUCATION TEACHERS ABOUT THE CONCEPT OF “SAVING”ⁱ

Muhammed Hüseyin Özer¹,

Nilgün Dağ²ⁱⁱ

¹Nadide Ahmet Tutuncuoglu Primary School,
Sultangazi, Istanbul, Turkey

orcid.org/0000-0002-5191-449X

²Assoc. Prof.,

Mersin University,

Faculty of Education,

Department of Primary Education,

Ciftlikkoy Campus,

Mersin, Turkey

orcid.org/0000-0002-5084-6472

Abstract:

This study analyzes the conceptual metaphors of primary school teacher candidates' perceptions of “saving”. In the study, which was carried out according to the qualitative research methodology, the forms, frequencies and functions of 93 metaphorical usages related to saving were shown. In the study carried out using the qualitative research method, a basic qualitative research pattern was used and qualitative data were obtained through metaphors. The participants of the research, 205 primary education teachers participated in in-service training courses/seminars in the central Tarsus, Akdeniz, Yenisehir and Mezitli districts of Mersin province and Tarsus, Erdemli and Silifke districts, in the 2018-2019 academic year. The convenience sampling method was preferred in determining the study group of the research. The data of the research were collected through an opinion form, which was created by using structured pattern questions. Pattern questions used in this form are expressed as “Saving is ...; because it is ...” and “When I think of saving, the first word that comes to mind is ...” and “When I think of saving, the first person that comes to mind is ...”. Content analysis technique was used in the analysis and interpretation of the data. The results showed that 93 different metaphors related to the concept of “saving” were produced by 205 primary education teachers participating in the research and the most mentioned metaphors were “future”, “water” and “life”. Primary education teachers stated 68 kinds of metaphors related to the first word that came to their minds about the concept of “savings” and the

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ⁱⁱ Correspondence: email dagnilgundag@gmail.com

metaphors they mentioned the most were "Money", "accumulation" and "thrift". Regarding the first person that comes to mind about the concept of "saving", it was seen that the primary education teachers stated 23 types of metaphors, and the metaphors they stated the most were "mother", "father" and "wife".

Keywords: metaphor, primary education, saving

1. Introduction

According to the results of Turkey's Savings Trends Survey (TTEA) for 2021, the rate of savings was 18.3 percent. This result confirms that our savings habits are low as a society. In the research, the rate of those who plan to save in the near future is 39.6 percent. Among the reasons for saving, the factor of investing in the future maintained its leadership with 50 percent. The ratio of those who save "for their children", on the other hand, increased by 5 percentage points to 25 percent.

The low level of income of the majority of the people in Turkey causes the insufficiency of the savings rate and the inability to utilize the existing savings efficiently. Savings are either absent or negative in lower-income groups. In other words, since the income is not enough for consumption, the person closes the deficit with borrowing. In Turkey, the share allocated to consumption from income is around 70 percent. Those who allocate their entire income to consumption and those who allocate less than 70 percent of their income to consumption are in the majority (Uluyol, 2011). In a study, 46.8% of families sometimes save, 20.5% always save, and 32.7% never save (Hayta, 2008).

The culture of saving should be gained from childhood. In this regard, teachers have a great and important role. Because teachers are valuable figures who encourage children to save and instill a saving awareness by giving them the habit of saving. Unfortunately, it is difficult to say that sufficient importance and care is given to the development of savings sensitivity and financial literacy of students, teachers or teacher candidates in education. There is limited research on the importance, value and results of saving, and on saving education of students, teachers or teacher candidates, especially in the national literature, and most of the studies based on saving experiences are carried out mainly through consultation. In this article, we present a study of the use of saving as a metaphor and examine the participants' cognitive schemas/structures regarding saving. Thus, we make it possible to reveal both individual and collective patterns of thought and action.

2. Literature Review

Saving is a phenomenon related to increasing earnings and accumulating increased earnings; the ability to set limits on desires; to be able to correctly identify the difference between need and desire; establishing a balance between luxury and necessity; avoidance of waste etc. Saving is used in many meanings such as "thriftiness", "management",

"economics", "avoidance of waste" in daily life. In the economic context, it is explained with an equation ("Y" income, "C" consumption, "S" savings) in the form of $S=Y-C$ (Cicek, 2000: 8; Kanik, 2017: 10). Accordingly, saving means "the excess of income over the expenditure made for consumption" (Keynes, 1980: 77; Act: Cetin, 2004: 17). In other words, saving is the event of using money or anything carefully and sparingly, and increasing and saving it at the same time (Dogan, 1996; Devellioglu & Kilickini, 1975: 417). In addition, saving is a concept that includes destructive parameters. Reducing the most basic human needs such as eating, drinking and healthy living are negative aspects of the destructive parameters of saving.

Saving is not only for sustaining economic growth and improving living standards; it is a situation that should be encouraged and promoted in terms of protecting, saving and keeping natural resources alive. While the water resources on the earth are decreasing, the soils become infertile and the quality of the plants decreases, it is essential for both individuals, societies and states to follow very serious and planned strategies for saving and to educate their citizens in this direction. Saving is, first of all, a great responsibility towards humanity and nature. Societies consisting of a cleaner nature and healthier individuals can only be achieved with the moderate and conscious use of resources. For this, first of all, it is necessary to make room for wealth as well as abundance in one's life. Saving is, above all, an important duty of individuals and societies against life and earth (Ozer, 2018: 109).

Saving is a personal act that is directly related to one's life cycle. It is one of the most essential habits that every individual should acquire. It also has a collective context. It is one of the measures that individuals and societies should take today to use their resources effectively and efficiently, to meet their possible future needs, and to eliminate negative and distressing situations that may be encountered in the future. Saving is raising the standard of living and welfare on an individual and social scale, and in the national context, it is essential for sustaining economic growth and ensuring development. In order for a country to achieve sustainable economic growth and development, it is essential that it produces and implements policies to make its domestic savings sufficient and stable (Sancak and Demirci, 2012: 160).

There are various factors that lead individuals and societies to save. Some people may choose to save for individual economic reasons, while others may choose to save due to their beliefs or social status. People save for different reasons. People sometimes suffer from illness, earthquake, landslide, etc. thinking about their bad days; sometimes for their children's education or to supplement incomes that will fall during retirement; sometimes to take advantage of the appropriate opportunities that will come their way one day; sometimes they save because of stinginess (Parasiz, 2006: 314).

The fact that saving becomes a lifestyle, habit and value in the individual, social and national context is basically a matter of education. Education is the most effective means of raising and disseminating savings awareness. Raising individuals who have the ability to use resources such as time, money and energy well, correctly and effectively is one of the main objectives of the Life Studies and Social Studies courses in particular. The

acquisitions that are thought to be directly related to savings in the Life Sciences and Social Studies course curriculum are presented in Table 1.

Table 1: Achievements Related to the Concept of
"Savings" in Life Studies and Social Studies Curriculum

Unit (Life Sciences)	Grade	Number of the Outcome	Outcome
Life in Our School	2	LS.2.1.6.	Taking care when using school resources and belongings.
Life in Our School	2	LS.2.1.11.	Spending money consciously at school in line with the needs.
Life in Our School	3	LS.3.1.9.	Making original suggestions for the effective and efficient use of school resources.
Life in Our House	1	LS.1.2.5.	Using the resources in the house efficiently.
Life in Our House	1	LS.1.2.7.	Distinguishing between wants and needs.
Life in Our House	2	LS.2.2.6.	Researching the contribution of economical use of resources at home to the family budget.
Life in Our House	2	LS.2.2.9.	Listing the wants and needs in order of priority.
Life in Our House	3	LS.3.2.6.	Makes original suggestions for the effective and efficient use of resources at home.
Life in Our House	3	LS.3.2.8.	While meeting wishes and needs, considering to protect his own and his family's budget.
Life in Our House	3	LS.3.3.1.	Using resources efficiently while doing personal care.
Life in Nature	1	LS.1.6.5.	Distinguishing the materials that can be recycled.
Life in Nature	2	LS.2.6.4.	Contributing to the recycling of consumed materials.
Life in Nature	3	LS.3.6.6.	Giving examples of the contribution of recycling to himself and the environment he lives in.
Production, Distribution and Consumption	4	SS.4.5.1.	Making conscious choices between the two by distinguishing between wants and needs.
Production, Distribution and Consumption	4	SS.4.5.3.	Exhibiting conscious consumer behavior as a responsible individual.
Production, Distribution and Consumption	4	SS.4.5.5.	Using the resources around him without wasting them.

The habit of saving starts in childhood (Ergenekon, 1996: 57). With the primary school period, studies should be carried out to provide children with important skills such as shopping, using money and being thrifty by giving them responsibilities appropriate to their level (Bayhan, Yukselen, & Kaysili, 2007: 11). The fact that the formation of personality development is at the forefront in this age reveals that it is very important to cultivate the awareness of saving in pre-school, primary school and secondary school periods (Tas & Eser-Unaldı, 2013: 1094).

When the studies on saving in the national literature are examined, it is difficult to say that sufficient importance and care is given to the development of saving habits and sensitivities of teachers and students with education on savings. In this study, a study

on the use of saving as a metaphor is presented and the cognitive schemes/structures of the participants regarding saving are examined. Thus, both individual and collective thought and action patterns are tried to be revealed.

Another concept that forms the framework of the research is "metaphor". Metaphor is a concept that comes from the Greek word *metaphora*. It is a word formed by the combination of *meta* meaning "beyond" and *pherin* meaning "to carry" (Lakoff & Johnson, 2005: 13). In Turkish, it is met with words such as "*mecaz*", "*iştiare*", "metaphor", "simile". It refers to the mental-linguistic processes in which some aspects of one "thing" are moved or transferred to another "thing". As a result of these processes, it is possible to refer to the "second thing" by analogy with the "first thing" (Cebeci, 2013: 10).

Metaphor is a way of describing one thing in terms of another (Lakoff & Johnson, 2005). What is meant by metaphor is the explanation of a concept, phenomenon or event through analogy with another concept, phenomenon or event (Oxford et al., 1998; cited in Saban, 2008: 460). Metaphors are powerful mental mapping and modelling mechanisms (Saban, 2008: 460) that allow a certain mental schema to be projected onto another mental schema (Arslan & Bayrakci, 2006: 103). Metaphors are frequently used to reveal how individuals perceive a concept, event or phenomenon.

Metaphors are "*the structures used to use other concepts to describe a concept, to strengthen the expression, to enrich the language, and to transform thoughts into linguistic actions in the most effective way*" (Yalcın & Erginer, 2012: 230). Morgan (1998) states that the use of metaphors in scientific research has two purposes: "*descriptive*" and "*prescriptive*". When metaphor is used for descriptive purposes, it serves as a picture of the situation. When used for normative purposes, it is a means of change in the way of improving the process.

3. Purpose of the Research

In this research, it is aimed to determine the perceptions of classroom teachers about the concept of "saving" through metaphors. In this direction, the problem question of the research is, "With which metaphors do the classroom teachers explain their perceptions about the concept of 'saving'?" and answers were sought to the following questions:

- 1) What are the metaphors they have regarding the concept of "saving" and under which conceptual categories can these metaphors be grouped in terms of their common features?
- 2) What is the first word that comes to mind about the concept of "savings" for classroom teachers?
- 3) Who is the first person that comes to minds of classroom teachers about the concept of "savings"?

4. Material and Methods

This study was conducted based on the qualitative research model. In qualitative research, it is important to present the data as detailed and directly as possible. The research is a basic qualitative research. This is a special research project *"to discover and understand a phenomenon, a process or the perspectives and worldviews of the people involved"* (Merriam, 1998: 11). The overall goal of a basic qualitative research study is to understand how people make sense of their lives and experiences. In this context, the importance of this study is to investigate the conceptual metaphors of primary school teachers' perceptions of saving.

4.1 Study Group

In qualitative research, it is aimed to access data that can be interpreted in-depth. For this purpose, while determining the study group of the research, the easily accessible sampling method, one of the purposeful sampling methods, was preferred. Easily accessible case sampling is a sampling method that brings speed and practicality to the research (Yıldırım and Şimşek, 2006: 113). In addition, this method was used to determine the study group of the research in terms of being a sampling type that provides convenience to researchers in terms of cost and time (Patton, 1990).

The participants of the research consisted of 205 classroom teachers who attended in-service training courses/seminars in Mersin province center, Yenişehir, Mezitli, Tarsus, Erdemli and Silifke districts in the Mediterranean region in the 2018-2019 academic year. A total of 205 classroom teachers, 112 (54.6%) female and 93 (45.4%) male students, participated in the study. Of the participants, 54 teach the first grade, 45 teach the second grade, 54 teach the third grade, and 52 teach the fourth grade. In addition, professional seniority of 45 (22%) primary school teachers was between 1-5 years, while 18 (8.8%) have 6-10 years, 31 (15.1%) have 11-15 years, 31 (15.1%) have between 16-20 years and 80 (39%) have more than 20 years of professional seniority. While the income level of 32 (15.6%) of the teachers is between 3 and 4 thousand TL, 100 (48.8%) of them have an income level between 4-5 thousand TL, 50 (24.4%) have between 5-6 thousand TL, 8 (3.9%) have an income level of 6-7 thousand TL, and 15 (7.3%) have an income level of more than 7 thousand TL.

44 opinion forms of the total 249 classroom teachers who participated in the research were not included in the research. It was observed that 20 of the papers that were not included in the scope of the study gave incomplete or no answers to the questions in the data collection tool. Reasons for not evaluating papers that are not suitable for evaluation were that they were not producing metaphors, not expressing the reason for the metaphor or not giving consistent answers. Some participants produced metaphors that included features belonging to more than one category, while others did not provide any justification or logical basis for the metaphor they stated. It was determined that 24 papers, which were not included in the scope of the research, had deficiencies in their demographic information.

4.2 Data Collection Process

The data of the research were collected with an opinion form, which was created by using structured pattern questions. Pattern questions used in this form are expressed: "Saving is ... because it is ..."; "The first word that comes to my mind when saving is mentioned is ..." and "The first person that comes to my mind when saving is mentioned is ...". The first question was prepared in such a way as to require the participants to produce metaphors for the concept of savings and to give reasons for it. The concept of "because" was included here and the participants were asked to form a logical and rational basis for their metaphors. Answer sheets that did not include any explanation in the "because" section and included explanations unrelated to the metaphor were not evaluated. In the second question, "The first word that comes to my mind when saving is mentioned is ...", by using the pattern, it was aimed that the participants focus on only one word. In the third question, "The first person that comes to my mind when saving is mentioned is ...", by using the pattern, it was aimed that the participants focus on only one person.

This form of expressing opinion, which constitutes the main data source of the research, was sent to three field education experts for their evaluation and was rearranged in line with the criticisms and suggestions received. Accordingly, in the interview form, "the first word that comes to my mind when saving is mentioned is ..." was removed, and an instruction (eg: my father, primary school teacher, etc.) was added to the fourth pattern question ("the first person that comes to my mind when saving is mentioned is ...") in order to prevent the participants from producing metaphors that were out of the scope of the research and that were not clear. After the interview form was reshaped in line with expert opinions, a pilot application was carried out on 20 classroom teachers, and the final form was given to the opinion form by evaluating the result of the application.

4.3 Data Analysis

Content analysis technique was used in the analysis and interpretation of the data. First, the data obtained from the research were counted, and it was determined that 249 classroom teachers participated in the research. After the census was completed, the data were pre-examined and unsuitable data sheets were eliminated. Accordingly, 44 data sheets that did not create a metaphor or did not have a metaphor were excluded from the scope of the research, and data analysis was carried out with 205 valid data sheets. 205 data sheets containing metaphors were numbered using the letter "O". In the next stage, the researchers and experts independently conducted a two-week preliminary study on the answers of the participants; They determined the codes, categories and themes by determining which phenomena and associations the metaphor corresponds to. At the last stage, the categories and themes that emerged in the preliminary study were discussed and evaluated in the focus group meetings that lasted for approximately four hours, and the final themes and categories were decided upon reaching a consensus.

4.4 Validity and Reliability

Expert review was applied for the internal validity and reliability of the research. The data obtained in this direction were analyzed by an expert together with the researchers, and at the end of the analysis, categories were created after the collective opinion was provided. The percentage of agreement [Reliability = (Agreement) / (Agreement + Disagreement) × 100] suggested by Miles and Huberman (1994) was used to calculate the reliability of the study. As a result of the calculations, the percentage of agreement in the study was calculated as .91. The fact that the percentage of agreement obtained as a result of this process is over 70% means that the data obtained from the data collection tool are considered reliable (Miles & Huberman, 1994).

5. Findings

In the research, firstly, the answer to the question "What are the metaphors of the classroom teachers about the concept of 'saving'?" has been sought. In the data analysis for this question, classroom teachers produced a total of 93 metaphors for the concept of "savings". These metaphors produced by classroom teachers are listed in order in Table 2. According to the frequency values in the table, the most frequently repeated metaphors were: "future" (f=13), "water" (f=13) and "life" (f=13). Other than these metaphors, 19 metaphors were developed by 2 each, and 59 metaphors were developed by 1 participant.

Table 2: Metaphors Produced by Classroom Teachers for the Concept of "Savings"

No	Metaphor Name	f	No	Metaphor Name	f
1.	Future	13	48.	Education	1
2.	Water	13	49.	Bread	1
3.	Life	13	50.	Electricity	1
4.	Piggy bank	12	51.	Collection of labor	1
5.	Water drops	12	52.	Seat belt	1
6.	Time	11	53.	Gold bought to secure the future	1
7.	Preparation for future	7	54.	Necessary thing	1
8.	Medicine	5	55.	Saving what is essential	1
9.	Money saving	5	56.	Wardrobe	1
10.	Living	4	57.	Sun	1
11.	Gold	3	58.	Pool	1
12.	Securing the future	3	59.	Management of life	1
13.	Lake	3	60.	Pool	1
14.	Soil	3	61.	Worship	1
15.	Planting trees	2	62.	"Two ears, one tongue" analogy	1
16.	Building a dam in front of running water	2	63.	Not to waste	1
17.	My mother	2	64.	A good person	1
18.	Bank	2	65.	Snowball	1
19.	Many a mickle makes a muckle	2	66.	Saving resource	1
20.	Balance	2	67.	Not wasting resources unnecessarily	1
21.	What is not consumed unnecessarily	2	68.	Austerity	1

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22.	Life style	2	69.	Bad day friend	1
23.	Thinking ahead	2	70.	Crisis management	1
24.	Ant working in summer	2	71.	Compartment of the hourglass	1
25.	Snowball	2	72.	Bird's nest	1
26.	Using resources properly	2	73.	Box	1
27.	Happiness	2	74.	Turn off the tap	1
28.	Money	2	75.	School	1
29.	Dream	2	76.	Planned life	1
30.	Love	2	77.	Wind	1
31.	Basic requirement	2	78.	Patience	1
32.	Sleep	2	79.	Health	1
33.	Investment	2	80.	Healthy lifestyle	1
34.	My family	1	81.	Respect	1
35.	Filling the jug from running water	1	82.	Knowing the limits	1
36.	Shopping	1	83.	Watered flower	1
37.	Dependence	1	84.	Be frugal	1
38.	Save money	1	85.	Branch to cling to	1
39.	Endless resource	1	86.	Light at the end of the tunnel	1
40.	Putting a bucket under a dripping tap	1	87.	What is not in our country	1
41.	Value	1	88.	Efficient use of time	1
42.	Not being able to swim in the sea	1	89.	Age	1
43.	Warehouse	1	90.	Torn frost	1
44.	Foods in the freezer	1	91.	Time management	1
45.	Mindful consumption	1	92.	Jewelry	1
46.	Manage properly	1	93.	Hard day friend	1
47.	Dominoes	1		Total	205

Table 3 provides information on the categories and themes in which primary school teachers differ in terms of the common features of the metaphors they have developed for the concept of "savings". Accordingly, the metaphors produced by the classroom teachers for the concept of "savings" were divided into two themes as "economic dimension" (f=125-61%) and "social dimension" (f=80-39%), and under 11 categories (7 categories in the economic dimension and 4 categories in the social dimension). When these themes are examined, it is seen that the most mentioned metaphors belong to the "economic dimension" theme. Information on themes and categories is presented in Table 3.

Table 3: Categories and Metaphors of Economic and Social Dimensions of Saving Themes

Theme	Categories	Metaphor	f	%
Economic Dimension	Managing	<i>What is not consumed unnecessarily (f=2), being in the sea and not being able to swim, Managing correctly, Managing life, Two ears and one tongue analogy, Not wasting, Not wasting resources unnecessarily, Austerity, Crisis Management, Turning off the tap, Being thrifty, Torn underwear, Time management</i>	14	6.8
	Moderation	<i>Balance (f=2), Using resources correctly (f=2), Careful consumption, Dominoes, Planned life, Knowing the Limits, Efficiently used time</i>	9	4.4

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	Prudence	<i>Preparing for the future (f=7), Thinking ahead (f=2), Ant’s work in summer (f=2), Food in the freezer, Bad day friend, Hard day friend</i>	14	6.8
	Resource	<i>Gold (f=3), Money (f=2), Infinite resource, Trinket</i>	7	3.4
	Accumulation	<i>Piggy bank (f=12), Water drops (f=12), Money savings (f=5), Lake (f=3), Bank (f=2), Many a mickle makes a muckle (f=2), Snowball (f=2), Filling the jug from running water, A child saves money for a bike, Storing the essential, Putting the bucket under the dripping tap, Warehouse, Collecting labor, Wardrobe, Pool, Baking soda, Saving resources, Bottom compartment of the hourglass, Box</i>	50	24.4
	Investment	<i>The future (f=13), Planting trees (f=2), Building a dam in front of running water (f=2), Investment (f=2), Bird nesting, Watered flower, Light at the end of the tunnel</i>	22	10.7
	Assurance	<i>Securing the future (f=3), My mother (f=2), My family, Seat belt, Branch to hold on, Gold bought to secure the future</i>	9	4.4
Social Dimension	Vital	<i>Life (f=13), Time (f=11), Living (f=4), Earth (f=3), Lifestyle (f=2), Sun, Light, School, Wind, Health, Healthy life, Age</i>	40	19.5
	Need	<i>Water (f=13), Medicine (f=5), Happiness (f=2), Basic need (f=2), Sleep (f=2), Shopping, Education, Bread, Electricity, Necessary, Worship, Love</i>	31	15.1
	Value	<i>Value, Patience, Respect, Love, Good Person</i>	5	2.4
	Negativity	<i>Dream (f=2), Addiction, What is not in our country</i>	4	2

As seen in Table 3, there are 7 categories and 125 metaphors under the “economic dimension” theme and 4 categories and 80 metaphors under the “social dimension” theme. This finding shows that the participants have more mental schemas for the “economic dimension” of the concept of “savings”. Under the theme of “economic dimension” of saving, prudence (f=14-6.8%), moderation (f=9-4.4%), prudence (f=14-6.8%), resource (f=7-3.4%), accumulation (f=50-24.4%), investment (f=22-10.7%) and assurance (f=9-4.4%) categories. Under this theme, the most metaphors are in the category of accumulation; the least metaphor is in the source category. Under the theme of “social dimension” of saving, there are vital (f=40-19.5%), need (f=31-15.1%), value (f=5-2.4%) and negativity (f=4-2.0%) categories. Under this theme, the most metaphors are in the vital category; the least metaphor is in the category of negativity. Some of the explanations in these categories are presented in Table 4:

Table 4: Participant statements regarding the types of metaphor explanations

Themes	Categories	Participants’ Explanations
Economic Dimension	Managing	[Ö-151]: “Saving is like managing right because it is enough of the money earned or the consumption of what exists.”
	Moderation	[Ö-156]: “Savings is like balance because when there is no balance we can get into trouble.”
	Prudence	[Ö-4]: “Saving is like food in the freezer because when we need it most, finding resources to meet our needs saves lives.”
	Resource	[Ö-32]: “Saving is like an endless resource because the means available to the thrifty in every area of life are endless. If his

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		<i>savings run out, he will be deprived of his source. In any case, the endless source gives people happiness, comfort and peace."</i>
	Accumulation	[Ö-176]: "Saving is like a piggy bank because it increases as you save."
	Investment	[Ö-79]: "Saving is like the light at the end of the tunnel because saving is an investment in the future, it is shining a light on the future. Saving doesn't mean stinginess."
	Assurance	[Ö-25]: "Saving is like securing the future because by saving we get what we need to improve our quality of life. Then it becomes a way of life."
Social Dimension	Vital	[Ö-173]: "Saving is like life because if the resources are used and consumed without measure, it becomes impossible to continue in life. All resources must be used sparingly for the continuation of a life of quality."
	Need	[Ö-153]: "Saving is like water because it is at the center of life."
	Value	[Ö-52]: "Saving is like a value because it is an important value that is realized after keeping one's own means within a certain framework, organizing them in a planned way, being able to budget and losing balance."
	Negativity	[Ö-162]: "Saving is like addiction because those who accept this fact tend to save constantly."

In the research, the answer to the question "What is the first word that comes to mind of the pre-service classroom teachers about the concept of 'saving'?" has been sought. In the data analysis for this question, classroom teachers produced a total of 68 metaphors. These metaphors produced by classroom teachers are listed in order in Table 5. According to the frequency values in the table, the most frequently repeated metaphors were: "money" (f=27), "savings" (f=24) and "frugality" (f=19). Other than these metaphors, 41 metaphors were developed by 1 participant.

Table 5: The First Words That Come to Mind of Classroom Teachers When They Say the Concept of "Savings"

No	Metaphor Name	f	No	Metaphor Name	f
1.	Money	27	35.	Government	1
2.	Savings	24	36.	Nature	1
3.	Frugality	19	37.	Spending regularly	1
4.	Water	10	38.	Education	1
5.	Future	9	39.	Using efficiently	1
6.	Not wasting	8	40.	Accountability	1
7.	Time	7	41.	Sacrifice	1
8.	Value	6	42.	Guarantee	1
9.	Enough	6	43.	Income	1
10.	Preparation for future	5	44.	Necessity	1
11.	Mother	3	45.	Lake	1
12.	Father	3	46.	Richness of the heart	1
13.	Spending	3	47.	Assurance	1
14.	Using moderately	3	48.	Will	1
15.	Economy	3	49.	Control	1

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16.	Resource	3	50.	Global warming	1
17.	Piggy bank	3	51.	Unnecessary	1
18.	Planning	3	52.	Salary	1
19.	Precaution	3	53.	Office cars	1
20.	Gold	2	54.	Happiness	1
21.	Measure	2	55.	Student	1
22.	Life	2	56.	Teacher	1
23.	Living	2	57.	Self-control	1
24.	Bread	2	58.	Clock	1
25.	Energy	2	59.	Limit	1
26.	Need	2	60.	Insurance	1
27.	Love	2	61.	Accumulation	1
28.	Hunger	1	62.	Asset	1
29.	Africa	1	63.	Nation	1
30.	Family	1	64.	Yield	1
31.	Conscious	1	65.	Investment	1
32.	Budget	1	66.	Damage	1
33.	Childhood	1	67.	Not wasting	1
34.	Grandfather	1	68.	Necessity	1
				Total	205

Table 6 presents information on the categories and themes in which primary school teachers differ in terms of the common features of the metaphors they have formed over the first words that come to their mind about the concept of "savings". Accordingly, the metaphors that teachers produced for the concept of "savings" were divided into two themes as "economic context" (139-67.8%) and "social context" (66-32.2%) and 13 categories (7 categories in an economic context and 6 categories in economic context). When these themes are examined, it is seen that the most mentioned metaphors belong to the "economic context" theme. Explanation examples of themes and categories are presented in Table 4.6.

Table 6: Themes and Categories Related to the First Word

Theme	Categories	Metaphor	f	%
Economic Context	Managing	Frugality (f=19), Not wasting (f=8), Using wisely (f=3), Economics (f=3), Not overspending	34	16.6
	Moderation	Enough (f=6), Planning (f=3), Measure (f=2), Spending regularly, Using effectively, Affordability, Control, Limit, Efficiency	17	3.8
	Prudence	Preparation for future (f=5)	5	2.4
	Resource	Money (f=27), Resource (f=3), Gold (f=2), Budget, Income, Salary, Asset	37	17.6
	Accumulation	Saving (f=24), Piggy Bank (f=3), Lake, Accumulation	29	14.1
	Investment	Future (f=9), Investment	10	4.9
	Assurance	Measure (f=3), Family, Guarantee, Necessary, Assurance, Insurance	8	3.9
	Vital	Time (f=7), Life (f=2), Living (f=2), Nature, Clock	13	6.3

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Social Context	Family	Mother (f=3), Father (f=3), Grandfather	7	3.4
	Need	Water (f=10), Spending (f=3), Bread (f=2), Energy (f=2), need (f=2), Love, Happiness, Necessity	22	10.7
	Value	Value (f=6), Love, Sacrifice, Richness of the heart, State, Homeland	11	5.4
	Education	Consciousness, Education, Will, Student, Teacher, Self-Control, Global warming	7	3.4
	Negativity	Hunger, Africa, Childhood, Unnecessary, Office cars, Harm	6	2.9

As seen in Table 6, there are 7 categories and 139 metaphors under the "economic context" theme, and there are 6 categories and 66 metaphors under the "social context" theme and 66 metaphors. This finding shows that the participants have more mental schemas of the concept of "savings" for the economic context. Under the theme of "economic context" of saving, findings were *managing* (f=34-16.6%), *moderation* (f=17-8.3%), *prudence* (f=5-2.4%), *resource* (f=36-17.6%), *savings* (f=29-14.1%), *investment* (f=10-4.9%) and *assurance* (f=8-3.9%) categories. Under this theme, the most metaphors are in the *resource* category; the least metaphor is in the category of *assurance*. Under the theme of "social context" of saving, *vital* (f=13-6.3%), *family* (f=7-3.4%), *need* (f=22-10.7%), *value* (f=11-5.4%), *educational* (f=7-3.4%) and *negativity* (f=6-2.9%) categories. Under this theme, the most metaphors are in the category of *need*; the least metaphor is in the category of *negativity*.

In this research, finally, an answer to the question "Who is the first person that comes to mind of the class teachers about the concept of 'saving'?" was sought and the results obtained are presented in Table 7.

Table 7: The First Persons That Come to Mind of Classroom Teachers When the Concept of "Savings" is mentioned

No	Metaphor Name	f	No	Metaphor Name	f
1.	Mother	77	13.	Aunt	2
2.	Father	57	14.	Sibling	2
3.	Spouse	14	15.	Plumber	2
4.	Primary school teacher	12	16.	Friend	1
5.	Me	10	17.	Father's brother	1
6.	Grandfather	5	18.	Mother's brother	1
7.	Prophet Mohammad	3	19.	Father-in-law	1
8.	Grandmother	3	20.	Wife's mother	1
9.	Neighbor	3	21.	Jeweler	1
10.	Teacher	3	22.	School principal	1
11.	Teacher friend	2	23.	Guardian	1
12.	Mother-in-law	2		Total	205

When the first people who come to the minds of the classroom teacher about the concept of "saving" are examined, it is seen that they produce 23 kinds of metaphors. The metaphors most frequently mentioned by classroom teachers were "mother" (f=77) and

"father" (f=57). Information on the categories and themes that primary school teachers distinguish in terms of the common characteristics of the first people who come to mind about the concept of "savings" are presented in Table 8.

Table 8: Themes and Categories Related to the First Word

Theme	Categories	Metaphors	f	%
Acquisition of Savings	Family	Mother (f=77), father (f=57), spouse (f=14), grandfather (f=5), grandmother (f=3), mother-in-law (f=2), sibling (f=2), aunt (f=2), father's brother (f=1), mother's brother (f=1), father-in-law (f=1), mother-in-law (f=1)	166	81
	School	Primary school teacher (f=12), teacher (f=3), teacher friend (f=2), school principal (f=1), parent (f=1)	19	9.3
	Environment	Prophet Mohammed (f=3), Neighbor (f=3), Plumber (f=2), friend (f=1), Jeweler (f=1)	10	4.9
	Individual	Me (f=10)	10	4.9

Accordingly, the first people that come to mind about the concept of "savings" are grouped under the theme of "acquisition of savings" and 4 categories. The 4 categories under the theme of "acquisition of savings" are "family" (f=166-81%), "school" (f=19-9.3%), "environment" (f=10-4.9%) and "individual". (f=10-4.9%). In the distribution of the metaphors developed by the primary school teachers over the first person that comes to their minds about the concept of "savings", it is seen that the "family" category tends to be the most.

6. Conclusion and Discussion

When the data of this research, which was carried out with the aim of revealing the mental perceptions of the classroom teachers about the concept of "saving" through metaphors and collecting these metaphors under certain conceptual categories, were analyzed, the following results were revealed:

Classroom teachers produced a total of 93 metaphors related to the concept of "saving". The most frequently repeated metaphors were "future" (f=13), "water" (f=13) and "life" (f=13). Other than these metaphors, 19 metaphors were developed by 2 participants each, and 59 metaphors were developed by 1 participant. This result shows that more than one metaphor is needed to explain the concept of "savings" as a whole. On the other hand, when the class teachers were asked to write the first word that came to their mind when "saving" was mentioned, the number of metaphors decreased to 68; that is, it was seen that they associated saving with 68 different words in their minds. The most frequently repeated words were "money" (f=27), "savings" (f=24) and "thrift" (f=19). The remaining 41 words were developed by 1 participant each. However, the metaphors of "future", "water" and "life" that classroom teachers produced the most for the concept of "savings" were repeated 13 times at most. The first word that comes to mind when saving is mentioned is "money" by 27, "saving" 24, and "thrifty" by 19

primary school teachers. That is, the diversity that emerged in explaining savings as a metaphor tended to leave its place to common images in the first word that came to mind. In the study, the metaphors produced by the classroom teachers for the concept of "savings" were divided into two themes as "economic dimension" (f=125-61%) and the "social dimension" (f=80-39%), and there are 11 categories (7 categories in the economic dimension and 4 categories in the economic dimension). When these themes are examined, it is seen that the most mentioned metaphors belong to the "economic dimension" theme. There are 7 categories and 125 metaphors under the "economic dimension" theme, and under the "social dimension" theme, there are 4 categories and 80 metaphors. This finding shows that the participants have more mental schemas for the "economic dimension" of the concept of "savings". Again, the metaphors created by primary school teachers on the first words that come to mind about the concept of "savings", in terms of their common features, are divided into two themes as "economic context" (139-67.8%) and "social context" (66-32.2%) and 13 categories (7 categories in economic context and 6 categories in social context). When these themes are examined, it is seen that the most mentioned metaphors belong to the "economic context" theme.

The category of "moderation-modesty" in this study is defined as "as an element of balance" by Uzunöz, Aktepe and Özagachanlı (2020), the category of "prudence" with the category of "for the future", and the category of "value" as "moral perception", the category of "needs" is similar to the category of "as a fulfilling need", the category of "accumulation" is similar to the category of "relating to accumulation", the category of "assurance" is similar to the category of "as a protective element", and the category of "educational" is similar to the category of "as a teacher perception".

In the research, when the first people that come to mind about the concept of "saving" are examined, it is seen that the participants produce 23 kinds of metaphors. The metaphors most frequently mentioned by classroom teachers were "mother" (f=77) and "father" (f=57). The first things that come to the minds of classroom teachers about the concept of "savings" are grouped under the theme of "acquisition of savings" and 4 categories. The 4 categories under the theme of "acquisition of savings" are "family" (f=166-81%), "school" (f=19-9.3%), "environment" (f=10-4.9%) and "individual" (f=10-4.9%). In the distribution of the metaphors developed by the primary school teachers over the first person that came to their mind about the concept of "savings", it is seen that the "family" category tends to be the most common. This result indicates that classroom teachers think that parents are in an effective position in terms of saving. Parents, who guide individuals physically, emotionally and socially from the first moment they open their eyes to the world, are the most important people who influence the thoughts and behaviors of children with this guidance. From this point of view, it can be said that parents who introduce individuals to the concept of savings have an important position in the formation of savings awareness in the individual. As a result, it is seen that the metaphors of "mother" and "father" have a significant percentage among the metaphors they developed over the first people that come to mind when saving is mentioned.

Conflict of Interest Statement

The authors declare no conflicts of interests.

About the Author(s)

Muhammed Hüseyin Özer, Primary School Teacher in Istanbul, Turkey.

Nilgün Dağ, Assoc. Prof. in Mersin University, Faculty of Education, Department of Primary Education, Ciftlikkoy Campus, Mersin, Turkey.

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