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# Gender discrimination, glass ceiling and other obstacles faced by women in society

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## Abstract

Glass ceiling refers to the barriers that women face in advancing up the hierarchy at their organizations. It encompasses the hardships and hurdles that women face when they try to ascend the professional ladder to reach the top levels within their professional horizons. The repercussions (for women) resulting from its existence are quite evident; yet they are not talked about much. Women in Germany, Turkey, Pakistan, and many other countries suffer from the detrimental effects of this phenomenon. In this study, the underlying causes of the glass ceiling and gender discrimination are uncovered, alongside the numerous consequences faced by women due to gender inequality that engulfs their ambitions into oblivion.

**Keywords:** Gender Discrimination, Glass Ceiling, Gender Inequality, Gender Wage Gap

**JEL codes:** D63, J16

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## 1. INTRODUCTION

Historically, women have suffered a lot of consequences due to their gender. The extent of glass ceiling and gender discrimination varies from country to country. An extensive amount of arguments has been made in favour of the claim that women in developing countries have it much worse compared to women in developed countries. An example in support of this claim is the fact that Norway implemented a law that stated that women should make up 40% of the directors by 2008. Research concerning the basic differences between men and women has been carried out (Marini, 1990; Croson and Gneezy, 2008) to determine if this is a worthwhile decision.

Other countries, including Belgium and Germany, have also taken this law into consideration. Other than the glass ceiling, women face plenty of other obstacles in their work-lives on a day-to-day basis that impede the progress of their careers, to name some: sexual harassment at the hands of senior male employees, and gender inequality in reference to opportunities stand out before others. The gender gap that exists in work-places arises out of factors such as the difference in attitudes towards risk (Eckel and Grossman, 2008; Sapienza, Zingales and Maestripieri, 2009), the level exposure to the competition faced by the firms (Gneezy, Niederle and Rustichini, 2003; Niederle and Vesterlund, 2007; Niederle, Segal and Vesterlund, 2008; Hogarth, Karelaia and Trujillo, 2011) and the level of Altruism (Andreoni and Vesterlund, 2001).

Extensive research has been conducted on the differences that generally exist between the two genders because gender differences were thought to be the primary reasons for the existence of a glass ceiling and gender inequality. The differences identified are as follows. To make more profits, men tend to lie and fabricate more frequently than women (Dreber and Johannesson, 2008). Surveys collected in the field of psychology suggested that gender differences resulted due to a stark contrast in the core values of both genders, whereas another finding indicated that gender differences vary drastically

from country-to-country (Schwartz and Rubel, 2005).

Another difference reflected in the findings was that competitive environments were favoured more by men compared to women (Niederle, Segal and Vesterlund 2008). A particular reason for men ascending the corporate ladder faster than women is gender discrimination that is based on ill-founded stigmas such as women being too "feminine" (Branson 2006). It has been increasingly difficult for researchers to derive any proper conclusion because the number of women at the top is limited to begin with. Out of 500 seats in the company Fortune, a mere 14.8% of women held seats at the board (Catalyst, 2007).

## 2. LITERATURE REVIEW

### 2.1. Glass Ceiling and Its Consequences

Female directors are scarce even in countries like Australia, Canada, Japan, and Europe. The percentages range from 0.4% to 10.6% in these countries (Equal Opportunity for Women in the Workplace Agency (EOWA), 2006; European Professional Women's Network (EPWN), 2004). The following issues will be highlighted in this paper: the existence of glass ceiling as a barrier in women's work-lives, and other obstacles faced by women, gender inequality and sexual harassment, to name a few. A comparison will be drawn to determine which of these issues presents the biggest obstacle in women's work-lives. The differences between countries pertaining to the existence of glass ceiling will be discussed. Furthermore, the ambiguity as to whether women in developing countries actually have it worse (than women in developed countries) in terms of gender inequality and glass ceiling will be clarified.

The labour force disadvantages for women at all hierarchal levels only worsen as they climb up the corporate steps. This stems from the inherent understanding among male managers and CEOs which entails that only men should be promoted to higher ranks whereas women should compliantly work within the limited lower positions allocated to them. Is the glass ceiling, then, the intensified discrimination faced at higher levels or is it the cumulative

discrimination faced at every level by women? Some researchers, like Britton and Williams (2018), argue that the former is a better definition of glass ceiling. In contrast, researchers like Ferre and Purkayastha (2018) argue that a combination of both these definitions captures the essence of glass ceiling more accurately because in the real corporate world, glass ceiling encompasses both marginal and cumulative discrimination faced by women at all levels.

Cross-sectional evidence collected by researchers globally has proven quite useful because it has laid foundation for further research in the future. Baxter and Wright (2017) remarked that accurate data on the glass ceiling phenomenon can be collected only if the right people are asked the right questions at the right time. An appropriate sample would consist entirely of working women in the corporate sector, or those who are working other jobs, where they have had an opportunity for promotion, but were deprived through rejection repeatedly. Despite sharing the gender, women who do not work, i.e., housewives, are not an appropriate sample. The few men who were interviewed by researchers during surveys held prejudiced notions about women's promotions. Furthermore, they often had no idea of how far glass ceiling has transgressed.

Another conundrum explored by Hibbs & Locking (2021) when surveying women on this topic was the possibility of a mightier glass ceiling at the upper levels of hierarchy than the lower, and that if this is the case, is this phenomenon consistent throughout developed and developing countries? An interesting question that arises here is: are men aware of the ascending glass ceiling and the unfair distribution of promotional opportunities? Such questions form basis for further research. Consequently, the problem of glass ceiling can be resolved only when this phenomenon is recognized by both men and women across the globe.

The disparity in the income levels of men and women is another indicator of glass ceiling. Women who work in the same positions as men are paid lesser for doing same amount of work; sometimes, in spite of a longer or superior work experience. A shocking finding ensued from

Susan (2020)'s research: this income difference existed not just in the corporate sector, but in other fields as well i.e., teaching; male professors were paid more than the female lecturers in similar positions. The multi-faceted nature of glass ceiling is not limited to just promotional decisions because even at corporations where a fair share of women are promoted to a higher position, there may still be discrepancies in the salaries of the two genders. Glass ceiling exists in different corporations in varying forms; it is not a singular, fixed dimension of inequality, but rather one characterized by a complicated network of dynamic strands.

## 2.2. Gender Discrimination and Its Effects

James et.al (2019) explained that the different forms of gender discrimination can be categorized into the following: pay glass ceilings, managerial promotion glass ceilings, and prestige glass ceilings. Other forms of gender bias may also be classified into broad categories to achieve a deeper understanding of the causes and effects of each unique type of glass ceiling. If considered in its metaphorical sense, glass ceiling refers to a barrier at higher levels that cannot be transcended by women; even so, women may get promoted up until the ceiling. This metaphorical definition fails to incorporate the fact that women also encounter gender discrimination at lower levels of corporations.

Besides the glass ceiling, it was found that the biggest obstacle faced by women in their work-lives is sexual harassment at the hands of senior managers and CEOs. This evil runs rampant in the majority of organizations across the world. In addition to this, women are forced to deal with stereotypes everyday as well as other issues related to gender-bias. Studies conducted by Anders Bjorklund (2018) in the US show that on average, men had a higher chance of promotion than women at all levels of the hierarchy, denoting a glass ceiling at every corporation. During this study, a sample comprising women was asked about the negative effects of gender discrimination on their professional lives, and predictably, 80% of them had similar answers.

The gender pay gap only worsens as we move up the business hierarchy. For instance, a woman working both as a floor manager and CEO will be paid less compared to her male counterpart (e.g., Arulampalam, Booth, & Bryan, 2007; Gardeazabal & Ugidos, 2005; Morgan, 1998). If we take into account the probability that a female employee will be promoted instead of a male employee, the probability decreases regardless of the number of years that they have worked at a particular company (e.g., Elliot & Smith, 2004; McDowell, Singell, & Ziliak, 1999; Zeng, 2011; Olson & Becker, 1983; Maume, 1999; Gjerde, 2002).

As for the other problems in the organization, a mathematical analysis was conducted to analyse the issue of gender discrimination at organizations. A ratio of promotions of male employees to female employees was calculated and inferences were drawn from the results. The ratio of men being promoted was significantly higher (Baxter & Wright, 2000). A lower proportion of women at the top level were identified when different organizations were compared (e.g., Bain & Cummings, 2000). Based on the empirical evidence collected, it was established that the adverse effects of gender discrimination remain more or less constant even in dissimilar occupational settings (Purcell, MacArthur, and Samblanet, 2010).

Gender and racial discrimination are one of the leading causes contributing to the existence of glass ceiling in the corporate sector, despite it being a well-known phenomenon now than ever before (Wirth, 2017). Another important, yet undermined, factor is that teams in large corporations are mostly male dominated. During the selection and recruitment of team members for major tasks, top-level managers primarily select men to run the projects and operations in the company, especially focal tasks related to HR, marketing, and finance departments, that embody the cornerstone of any business (Powell, 2020). The belief rooted deep within the minds of managers is that men are better at performing these tasks, and that their brains are more adept at organizational problem solving; this prejudiced mentality subconsciously invokes bias. Another

preconceived notion which prevails among the top-management is that men, more often than women, are the brains behind the business (Cinamon & Rich, 2021).

This belief is rests on the following statistics: majority of businesses are set up by men, majority of CEOs are men, and even top-management consists mainly of men. Corporate culture has let this belief become so widespread that bias seeps its way into an overwhelming count of hiring decisions (Powell, 2019).

The term gender discrimination has remained ambiguous allowing corporate companies to self-ascribe different meanings to it. As a result, several studies cannot be compared with each other (Purcell, MacArthur, and Samblanet, 2010). The labour market is supposed to determine the wages of all workers based on productivity, yet studies indicate that this has not been the case (Purcell, MacArthur, and Samblanet, 2010). In certain cases, employers are willing to forgo huge sums of profits just to maintain the status quo i.e., promoting male employees instead of female employees (Becker 1957).

Similarly, in defiance of the procedures and policies outlined in the company's code of conduct, decisions regarding pay and promotion are based on the race and gender of employees in cases where the productivity levels of both men and women are equal (Arrow, 1972, 1973; Phelps, 1972). In some corporations, it is difficult to differentiate between gender and racial inequality, and the extent of glass ceiling that exists therein (Milgrom and Oster 1987). The human resource of a company is one of the most important investment decisions and discrimination pertaining to gender may increase costs (Coate & Loury, 1993a; Lundberg & Startz, 1983).

### 2.3. Obstacles Faced By Women

Hull and Nelson (2015) conducted a number of studies that talk about the obstacles faced by women, these studies confirm that even when women do make partner, they are paid less compared to the male employees designated in similar roles. In a study conducted by Reskin and Padavic (2015), the term 'sticky floor' has been

employed to describe a common phenomenon faced by women in their workplaces; it describes a situation where women are offered low management jobs while all the white-collar jobs are primarily given to their male counterparts.

Over and above that, Fernandez and Sosa (2016) stated that the obstacles women face take different forms in various corporations: the most influential clients are assigned to male employees owing to the prejudice that women should work only with the clients that contribute relatively insignificantly to the company's revenue. This practice undermines female employees' abilities. In a study conducted by Gorman (2016), legal profession is a prominent example of a corporation where women are treated differently than men in terms of pay, promotion, and workload. Half of the law students in universities, particularly in recent years, have been women but only 17% of the partners that head law firms are women, thus indicating the huge gap that is caused by gender discrimination.

Goodman (2016) outlined that when a "Sexual Experiences Questionnaire" was handed out to several women employees at different workplaces, it was discovered that over 50% of women had been subject to sexual harassment during their employment at these workplaces. Noonan et. Al (2016) stated that the strength of the glass ceiling can be gauged from the fact that even though women are accepted into law schools on the basis of standards set by society, they are not given positions of power and prestige when they actually try to put their qualifications to use.

Elliot and Smith (2017) found that a common result in all studies conducted on this particular topic is that gender discrimination is more prominent at the higher levels of hierarchy than the lower ones. Kanter (2017) explained that gender inequality and other obstacles faced by the women are present in all kinds of business organizations such as science institutions, law firms, social work agencies, state-level bureaucracies, manufacturing companies, and even in clerical jobs. Kay and Hagan (2017) mentioned a list of factors in their study; among

these factors, they mentioned that there is minimal public awareness regarding this phenomenon, and even in countries with a certain degree of awareness, no significant measures have been taken to eradicate these obstacles.

According to Dencker (2017), despite introducing a number of measures to minimize the extent of these obstacles that exist due to gender discrimination, like Lilly Ledbetter Fair Pay Act, the anti-discriminatory measures taken by most companies are only surface level with no substantial improvement in the number of female workers in the company. In research conducted by Beckman and Phillips (2017), they found that among problems other than sexual harassment, and the adverse effects of the glass ceiling that women face in their workplaces, are instances where they are given less priority in workplace meetings, not taken seriously on specific issues characterizing the workplace, and generally perceived as the other gender, regardless of work experience and qualification.

According to Hagan (2017), studies kept other factors such as current labour hours and qualifications constant to gauge the impact of glass ceiling on women. Regardless however, it was discovered that the glass ceiling effect is indeed present in almost every organization. Gibelman and Schervish (2017) showed that male workers reached higher career roles in social work managerial positions because they were given the ideal opportunities. Tomaskovic-Devey et.al (2017) discovered that the magnitude of gender discrimination as well as the incidences of sexual harassment increased as one moved up the corporation ladder according to several researchers.

Cotter et al. (2018) stated that a few researchers have questioned the credibility of this statement by asking if these obstacles are artificially created or if they have existed for several years because of inadequate efforts to overcome them. Rosser (2018) emphasized that the reason why this discovery is shocking is that the number of women joining the workforce has increased dramatically in recent years, yet they are deprived of any top-level positions in corporations, thus proving that the same obstacles are faced by

women in all organizations.

Maume (2018) demonstrated that a popular belief that holds back women from progressing towards the top-level is that women are not capable of working in positions of power. Beckman and Phillips (2018) signified that the probability of men making partner in law firms was calculated by several researchers, all arriving at a similar result: men had 50% probability of making partners regardless of their qualifications and skill set.

Curran (2018) explained that when conducting studies to establish whether glass ceiling was the biggest issue that women faced at work, it was revealed that sexual harassment and gender inequality that contributed towards the glass ceiling were the top two obstacles that women struggle with in their work life. Tabak (2018) stressed that the under representation of women in the board of directors are one of the many serious consequences women face in their work-lives. According to Addi-Racah (2018), more men were found to be in leadership positions even in schools.

On the other hand, Elliot and Smith (2018) stated that women of colour, Latinas, and women from other ethnic minority groups also tend to face the effects of gender inequality at every step of their way in a business corporation. Huffman and Cohen (2018) outlined that studies conducted in different countries found that the existence of these obstacles is not limited to developing countries alone but is a global issue that needs to be tackled acutely in order to ensure fair working conditions for women everywhere.

Meyer (2019) conducted a study on women subjects to ascertain the root cause of the gender discrimination and found that gender discrimination that occurs in every aspect of society explains why women, despite their achievements and abilities, are unable to move above a certain level in their organizations. Kornblut (2019) stated that glass ceiling is one of the biggest obstacles faced by women and is a topic as complicated that it has prompted many to publish newspaper articles, exploring various angles into the issue; 'Does a Glass Ceiling

Persist in Politics?' published in the Washington post being a prime example of this.

### 3. THE SURVEY

#### 3.1. Aim of The Study

The aim of the survey is to find out whether women are discriminated against on the sole basis of their gender and to find out whether the extent of glass ceiling is the same in developing and developed countries.

#### 3.2. Research Questions

The survey consisted of the following 10 questions. 10 questions were used to find data because respondents often find it easier to fill surveys if they are short and close-ended.

RQ1. Do you believe that equal salaries are given to men and women in your country?

RQ2. Is the CEO of the company you work at a:

RQ3. Do you believe the workplace laws in your country provide enough support for women?

RQ4. Do you believe that women have to work harder to achieve a senior position in an organization than men?

RQ5. Do you agree with the following statement: My gender affects my chances of receiving a promotion at my workplace?

RQ6. Do you believe women can perform better in some tasks than men in a workplace in some capacities?

RQ7. Do you believe women in developed countries face less obstacles in their workplace than women in developing countries?

RQ8. Have you heard of women facing sexual harassment in their workplaces?

RQ9. Do you agree with the following statement: The viewpoint of a woman is often not heard at a meeting until it is repeated by a man?

RQ10. Do you believe that gender inequality has reduced over the years?



### 3.3. The Sample Used in The Study

The survey allowed women from Turkey, Pakistan, and Lebanon, to provide me with their opinion in form of their answers to these questions. The sample consisted only of the women who are currently working in different companies, because only working women will be able to accurately grasp the meaning of what gender discrimination really means, and this will enable them to compare it with the other obstacles they face in their respective workplaces.

The demographic distribution of the respondents consists of various demographics. Women from the age of 22-45 were asked to fill out a survey related to gender discrimination. The selected sample consisted of women who are currently working in the corporate sector to ensure that the deductions derived about gender discrimination are accurate. These women belonged to either Pakistan, Lebanon, or Turkey. There was a total of 350 respondents to this survey conducted for the thesis.

All the questions were written in simple English language and all the respondents could easily understand English and were able to fill out the surveys easily.

### 3.4. Instrument For Data Collection

A Likert scale was used to determine the results of the surveys. A Likert scale is essentially a type of rating that helps researchers understand what the respondents to the surveys feel about a certain topic. The sample's opinions and objections to a certain topic can be calculated using a Likert scale when conducting surveys. There are different types of Likert scales, such as 5-point and 7-point Likert scales.

A 5-point Likert scale was used in this research when the surveys were conducted. The answers on the 5-point Likert scale ranged across strongly agree, agree, neutral, disagree and strongly disagree. This scale helped determine the opinions of the sample on different aspects of the glass ceiling.

A systematic sampling technique was used to select a sample of 350 people from a population

of 500. SPSS (Statistical Package for Social Sciences) was then used on the surveys collected to run descriptive and co-relation tests.

### 3.5. Limitations of The Research

The limitations of the methods are that women from other countries, like the US, could also have been included in the sample. Some recommendations that can be made here are that this topic is not as well researched as it should be, so researchers should definitely dedicate more attention and resources to this topic; the relevance of gender discrimination and other problems faced by women in their work lives has only increased over the years, and these are issues that will retain the same level of, if not more, relevance in the future.

## 4. FINDINGS

The analysis of results indicates the effect of gender discrimination in women's lives with respect to the job employment circumstances. Analytical results denoted the response values from 350 employees in co-working scenarios.

#### 4.1. Results of The Survey Conducted

<i>Variable</i>	<i>Categories</i>	<i>F</i>	<i>%</i>
Do you believe that equal salaries given to men and women in your country?			
	Yes	68	19.4
	No	282	80.6
Is the CEO of the company you work at a:			
	Male	297	84.9
	Female	53	15.1
Do you believe the workplace laws in your country provide enough support for women?			
	Yes	81	23.1
	No	269	76.9
Do you believe that women have to work harder to achieve a senior position in an organization than men?			
	Yes	293	83.7
	No	57	16.3
Do you agree with the following statement: My gender affects my chances of receiving a promotion at my workplace?			
	Strongly agree	120	34.3
	Agree	132	37.7
	Neutral	35	10.0
	Disagree	31	8.9
	Strongly disagree	32	9.1
Do you believe women can perform better in some tasks than men in a workplace in some capacities?			
	Yes	324	92.6
	No	26	7.4
Do you believe women in developed countries face less obstacles in their workplace than women in developing countries?			
	Yes	288	82.3
	No	62	17.7
Have you heard of women facing sexual harassment in their workplaces?			
	Yes	207	59.1
	No	143	40.9
Do you agree with the following statement: The viewpoint of a woman often not heard at a meeting until it repeated by a man.			
	Strongly agree	38	10.9
	Agree	130	37.1
	Neutral	91	26.0
	Disagree	76	21.7
	Strongly disagree	15	4.3
Do you believe that gender inequality has reduced over the years?			
	Yes	302	86.3
	No	48	13.7

## 4.2 Inferences Drawn From These Results

There exist some differences between studies that have been conducted by researchers. This is due to a plethora of reasons such as the differences that are present in different countries. Every country, whether it is Pakistan or Turkey has its own set of cultural values.

For instance, the cultural and societal values of Pakistan do not allow women to work as freely as they want to because of male domination in society. Women are believed to be better suited at home, with their household duties to attend to. These cultural beliefs contribute a lot to the existence of a glass ceiling in Pakistan. When a researcher tends to conduct surveys on a glass ceiling in Pakistan, women who face these obstacles will explain them in their own way.

Likewise, in countries like USA, Germany and Canada, gender discrimination does exist but it may exist due to slightly different factors such as men being given higher leverage and salaries at work based solely on their gender. The surveys conducted in these countries thus will bring forth different results and findings that are very unlike the findings in undeveloped countries.

Even the consequences faced by women in these countries due to gender discrimination are different in intensity and nature. Women in undeveloped countries may face problems such as minimum rights at work due to a glass ceiling at their workplace. Whereas, the major issue faced by women in developed countries might be the amount of salary they receive, as compared to their male counterpart.

## 4.3. The Relation Between The Obstacles Faced By Women

The obstacles encountered by women in their professional journeys have persisted throughout history, transcending time and cultural boundaries. Whether in the realms of finance, marketing, human resources, or procurement, women often find themselves navigating through deeply male-dominated environments. This systemic gender disparity can be attributed to a complex interplay of social, cultural, and institutional factors. The concept of the glass

ceiling is also symbolic of the invisible barriers that limit women's upward mobility, and it manifests differently across countries and businesses all over the world. Despite significant promotion of diversity in companies, as well as legislation for equal opportunities for women and men, it must be noted that women still remain largely in the minority in decision-making positions. This observation reflects the gender discrimination that contributes to various obstacles for women within companies. Although the problem of gender discrimination has generated research interest, some authors have pointed out that theoretical models have made little attempt to develop an understanding of this phenomenon and its implications. However, despite these initiatives and the increasing number of qualified and trained women, it is clear that they are still largely underrepresented in the decision-making process in most sectors. Indeed, despite the current enthusiasm for diversity in companies and regulations for equal opportunities for both genders (e.g., the anti-discrimination law of May 10, 2007, and by extension, the gender law), the numbers have not changed much in the last decade. Women constitute fewer leadership positions. In 2018, women occupied 16% of positions on the executive committees of large Belgian companies: 2 better than ten years ago, when the rate hovered between 9 and 10%, but still low compared to the overall employment rate of women and their share of the population of university graduates (60%).

## 4.4. Solutions To Reduce Gender Discrimination And Other Obstacles Faced By Women

1. *Proper value should be given to the work done by women*

The contribution that women make to their organizations should be given the same importance that their male counterparts are given without asking for it.

2. *Give women a voice in making decisions*

Women and men both should be judged on the merit of their work and not their genders as is in the case in most organizations. Women should be allowed to be more vocal and their opinions should be taken into consideration when making

decisions regarding the future of the company they work at.

### *3. Promotion processes should be unbiased*

The procedures that are undertaken by the Human Resources Departments at businesses should be free of any pre-determined biases about all the employees. Women should not be discriminated against and not given a promotion due to their gender.

### *4. Stereotypes must be eradicated*

The common stereotypes that women do not work well under pressure and that men are born leaders and managers should be eradicated from an organization completely by providing all employees an opportunity to attend workshops that talk on these issues and address them effectively.

### *5. Proper laws should be put in place to reduce sexual harassment in workplaces*

More laws should be introduced within the company to ensure a safe and sound environment for women to work in and punitive measures should be taken against managers who act inappropriately towards women immediately.

### *6. Contribute towards reducing the glass ceiling effect*

Organizations should try their best to spread awareness about the phenomena of glass ceiling and how to eradicate it at its root level.

## **5. DISCUSSION AND CONCLUSION**

The aim of the survey was to find out whether women are discriminated against on the sole basis of their gender and the conclusion that we can derive from the results is that yes, women are discriminated against only on the basis of their gender.

The second question that we aimed to answer through this survey was whether the extent of glass ceiling is the same in developing and developed countries. The conclusion that can be inferred from these results is that the extent of glass ceiling is indeed different in developed and developing countries due to the difference in education and several other factors that exist.

Other than these two major points, other obstacles faced by women such as sexual harassment and discrimination based on their pregnancy were also uncovered as part of this survey.

All things considered, it is not far-fetched to claim that gender discrimination has been and will continue to be a huge problem for women in the workplace, and that it is just one out of the many obstacles faced by women at their workplaces. Researchers in all of these studies have found that even in countries like Sweden, where there is supposedly more gender equality, there is a huge discrimination against women when it comes to placing them in positions at the top-level in a business.

Out of the unexpected findings that this research uncovered, one is the fact that insecurities of the people in power comprise one of the main reasons for the existence of the gender discrimination, because they do not want to alter the hierarchy and power balance in their businesses at all. The research questions that were asked at the beginning have been answered to a certain extent by this survey. It has been established that gender discrimination does indeed exist in almost every business. The question, as to whether gender discrimination is the only obstacle faced by women, has been answered clearly, the answer being no; it is not the only obstacle faced by women because other obstacles like sexual harassment and pregnancy discrimination also hold women back in their work lives.

As for the phenomenon of glass ceiling, more studies and research are being conducted on this topic, because women are becoming more aware of the existence of glass ceiling; they are more negatively affected by it nowadays, since they are entitled to more rights according to the claims made on important political and social platforms. The most significant results that have come to light are that even when factors such as age and race of the two genders are controlled, gender discrimination perseveres as not much is being done about it.

An interpretation that may be derived from these results is that more needs to be done to

overcome gender inequality and to revolutionize the systems of organizations, so that women can have an equal representation at the top-levels of businesses. An important implication of these studies is that the issue of glass ceiling is influential in every sphere of life. Now more than ever before, women should be given equal opportunities at their workplaces, since feminism is on the rise.

The main arguments brought forward regarding this topic are that gender discrimination exists in every country, and that more in-depth research needs to be conducted to overcome this obstacle. Some recommendations made by researchers are as follows: women and men, who are in positions of high authority, should be taught how to push back against gender discrimination on an individual level. Companies can also play a major role in diminishing this inequality in gender by educating their employees about it and making sure that their work culture supports women, and that a fair decision is made during promotion processes to higher levels in the business, one that is free from gender bias. The skill set of the employee rather than their gender should be considered when trying to determine the person who is to be promoted. The respective employee's pay should be accounted for as well. A major step that a company can take, that may reduce gender discrimination significantly, is paying their female employees the same as their male employees for the same job designation.

As for the other obstacles mentioned in this research, such as sexual harassment faced by women, more safety laws need to be thoroughly and strictly enforced by corporations. Men should be provided adequate training on the appropriate treatment of their female co-workers and bosses. Another obstacle constitutes the racial and ethnic biases against women, especially against women of colour. Suitable sensitivity training should be provided to the staff hired, by the Human Resources Professionals. This training should be provided as soon as the hiring process ceases so that there is no discrimination bias based on the races and ethnicities of people. Pregnancy biases can also be dealt with by making the work force more aware of their innate biases and providing

training on overcoming them.

A very important interpretation that can be made from the finding of this survey is that problems such as gender discrimination, glass ceiling and other major obstacles faced by women such as sexual harassment and not being given the same opportunities as their male counterparts exist because they are very deep-rooted in society.

It is society that teaches men that they are a superior gender when this is not the case at all. The stereotypes concerning both genders should be tackled outside organizations because a more equal society would automatically mean more gender equality inside organisations.

Another important point to discuss here would be that especially in developing countries, there is a huge bias against women in every aspect of their lives. The government of these countries especially should introduce laws that ensure a safe and equal environment for women both inside and outside their workplaces.

In conclusion, the persistent challenges of gender discrimination, the existence of glass ceilings, and various other obstacles faced by women in society underscore the urgent need for collective efforts to foster gender equality. Recognizing that these issues not only impede individual growth but also hinder societal progress, it is imperative for communities, organizations, and governments to implement comprehensive strategies that promote inclusivity and dismantle systemic barriers.

Addressing deeply ingrained stereotypes, fostering equal opportunities in education and employment, and cultivating a culture of respect and understanding are pivotal steps towards creating a more equitable society. Empowering women to break through glass ceilings requires a commitment to dismantling discriminatory practices and promoting leadership diversity. Moreover, fostering an environment that encourages open dialogue and supports work-life balance is essential for dismantling obstacles that disproportionately affect women.

As we move forward, it is crucial to emphasize that gender equality benefits everyone in society.

By dismantling barriers and embracing the diverse talents and perspectives of women, we pave the way for a more just, innovative, and thriving world. It is a collective responsibility to challenge and reshape societal norms, ensuring that every individual, regardless of gender, has the opportunity to reach their full potential. In doing so, we contribute to a future where equality is not just an aspiration, but a lived reality for all.

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# Beyond interaction: Generative AI in conversational marketing - foundations, developments, and future directions

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## Abstract

This paper explores the integration of Generative Artificial Intelligence (AI) in conversational marketing, transitioning from traditional marketing to interactive, customer-centric strategies. It examines the shift from one-way communication to dynamic, AI-driven interactions that personalize customer experiences. Central to this study is how Generative AI facilitates real-time, tailored dialogues between brands and customers, enhancing customer engagement and satisfaction. The paper also addresses the challenges and ethical considerations of using anthropomorphic AI in marketing, balancing human-like AI traits with user expectations. Additionally, it presents a novel framework that conceptualizes the combination of Generative AI and anthropomorphism in conversational marketing into four distinct quadrants, providing a comprehensive analysis of their potential interplay. Conclusively, it offers strategic insights for leveraging AI in marketing while adhering to ethical practices, highlighting the potential of Generative AI to transform customer engagement in the digital age. This research has two important consequences. Practically, it offers valuable insights and strategic recommendations for businesses aiming to integrate Generative AI into their conversational marketing practices effectively. Theoretically, it contributes to the academic discourse by highlighting the transformative role of Generative AI in marketing, suggesting avenues for future research in this rapidly evolving field. This study provides a brief overview of the evolving role of AI in modern marketing strategies, emphasizing the future potential and implications of AI-driven conversational marketing.

**Keywords:** Generative AI, Conversational Marketing, Digital Marketing, AI in Marketing, Customer Engagement

**JEL codes:** M30, M31, M39

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## 1. INTRODUCTION

The field of marketing has changed dramatically in recent years, particularly due to the rapid evolution of digital technologies and the emergence of Artificial Intelligence (AI). This paper expands into the world of conversational marketing, a paradigm shift away from traditional broadcast marketing and towards a more interactive, customer-centric approach. The integration of Generative AI, which has redefined the boundaries of customer engagement and interaction, is central to this transformation.

Historically, marketing strategies were primarily one-way, with businesses broadcasting content across various mediums and treating customers as passive recipients. Although effective in reaching large audiences, this approach lacked personalisation and interactive engagement. The rise of digital marketing, fuelled by the increasing number of social media platforms, has resulted in a major change, demanding a deeper strategy that appeals to the informed and interactive modern customer (Einhorn & Löffler, 2021; Pilelienè, Alsharif, & Alharbi, 2022; Babayev & Israfilzade, 2023).

Conversational marketing is becoming increasingly important in the current era, as it focuses on immediate and personalised interactions between brands and customers (Kaczorowska-Spychalska, 2019; Israfilzade, 2021; 2023b; Chandra, Shirish & Srivastava, 2022). This approach is to encourage a two-way dialogue with customers that relates on a personal level, rather than simply providing information. The incorporation of Generative AI into conversational marketing has changed the game, allowing for the creation of sophisticated, human-like interactions that go beyond simple transactional exchanges. These AI-powered interactions are not only more engaging, but they also allow for a more in-depth understanding of customer needs and preferences.

This paper aims to provide a concise definition and scope of conversational marketing, situating it within the broader context of digital and AI-driven marketing strategies. It will explore how conversational marketing leverages Generative

AI to create personalized, adaptive, and engaging customer experiences. The review is limited to the integration of AI in conversational marketing, specifically focusing on the role of Generative AI. It will not delve into traditional marketing strategies that lack an AI component or conversational aspect.

In addition, the paper investigates the concept of anthropomorphism in AI, examining how humanising AI can improve customer engagement while also discussing the ethical and practical challenges it presents (Epley, Waytz, & Cacioppo, 2007; Israfilzade, 2023a, 2023b). The future directions and strategies for Generative AI in conversational marketing are investigated, revealing how businesses can effectively navigate and leverage these advancements.

Nevertheless, as we enter this new era of marketing, this paper aims to provide a comprehensive understanding of the evolution, current state, and future potential of conversational marketing. It attempts to provide a strategic framework for businesses and researchers looking to harness the full potential of Generative AI in transforming customer interactions and experiences by examining the intersection of technology, customer engagement, and ethical considerations.

## 2. LITERATURE REVIEW

### 2.1. Foundations of Conversational Marketing

Historically, the predominant strategy in marketing has been a broadcast approach, as outlined by Sinha & Singh (2018). This approach saw companies disseminating promotional content across various mediums like newspapers, television, radio, and early digital platforms, with customers mainly as passive recipients. Personalization and engagement on a one-to-one level were virtually non-existent in this model, although it allowed companies to reach vast audiences. However, the dawn of the digital age and the explosion of social media platforms heralded a significant transformation in marketing strategies, transitioning into what is now often termed Digital Marketing. Today's customers, more informed than ever before (Einhorn & Löffler, 2021; Pilelienè, Alsharif &



Alharbi, 2022), demand experiences that are not only personalized but also interactive (Babayev & Israfilzade, 2023), seeking two-way interactions where their inquiries and feedback are promptly addressed and valued.

Accompanied by this paradigm shift, new methodologies have emerged, with conversational marketing standing out as a key development (Kaczorowska-Spychalska, 2019; Israfilzade, 2021; 2023a; 2023b). This approach is a renaissance of the age-old tradition of personal, one-to-one interactions adapted for the digital era. Conversational marketing is about creating a dialogue with customers, offering a personalized and engaging experience vastly different from traditional marketing methods.

This paradigm shift resulted in the creation of new methods and strategies, one of which came to be known as conversational marketing (Israfilzade, 2021; 2023b). *Conversational marketing* emphasizes the significance of direct and meaningful discussions between firms and customers. The concept of “dialogue” is at the very core of what is referred to as “conversational marketing.” Even while it would appear obvious given its name, the relevance of this straightforward idea cannot be underestimated. This is especially true when compared to the context of traditional marketing methods, which tend to overload consumers with a wave of information, oftentimes without their request.

### 2.1.1. Historical Context and Evolution

The origins of conversational marketing can be traced back to the early days of commerce, where personal, one-on-one interactions were the cornerstone of business transactions. In traditional marketplaces, merchants and customers engage in direct dialogue, creating a personalized experience that influences purchasing decisions. This foundational principle of personal interaction has evolved and adapted with technological advancements and changes in consumer behaviour.

Interestingly, the development of these technological improvements did not occur immediately. It is necessary to take into consideration the contact that takes place between

humans and computers, which is referred to as Human-Computer Interaction (HCI) (Grudin, 2022), in order to comprehend the initial stages of conversational marketing. A phenomenon that has been around since the beginning of personal computing, HCI is a multidisciplinary field of research that investigates how people communicate with machines to enhance the technology experience, and more generally, communication between users (consumers) and computing devices.

Humans and virtual devices are moving towards natural language-based interfaces, such as the Conversational Interface (CI), which simulates talking to an “actual” person by speech or text (Kocaballi, Laranjo & Coiera, 2019). The use of natural language as a persuasive usability approach allows users to communicate with the device on their own terms rather than utilising a limited set of predefined ways (Zadrozny, 2000; Moore et al., 2017). The user asks natural-language queries in text-based, and voice-based discussions, and the conversational agent responds naturally. These systems use natural language dialogues with auditory or textual input to let individuals engage with non-human things (Zhang et al., 2018; Hussain, Ameri Sianaki & Ababneh, 2019). The conversational interface in business drives machines to communicate in a human manner, reflecting the context around us (Følstad & Brandtzaeg, 2017; Bavaresco et al., 2020; Jamil & Shahzadi, 2023).

Irrespective of the industry, whether it is business-to-business (B2B) or business-to-consumer (B2C) (Rėklaitis & Pilelienė, 2019), the ultimate customer is the individual who interacts with the company’s website or marketing through a conversational interface. Conversational interfaces represent the third major advancement in user interfaces, specifically in relation to Natural User Interfaces (NUIs) and User-Centered Programming (UCP) (Figure 1). According to the influential book “Brave NUI environment” (Wigdor & Wixon, 2011), the Command-Line Interfaces (CLI) were initially used to control early machines, but they were later replaced by Graphical User Interfaces (GUI) which utilise graphical displays and icons. This

transition occurred during the era of personal computers (Fernandez et al., 2016).

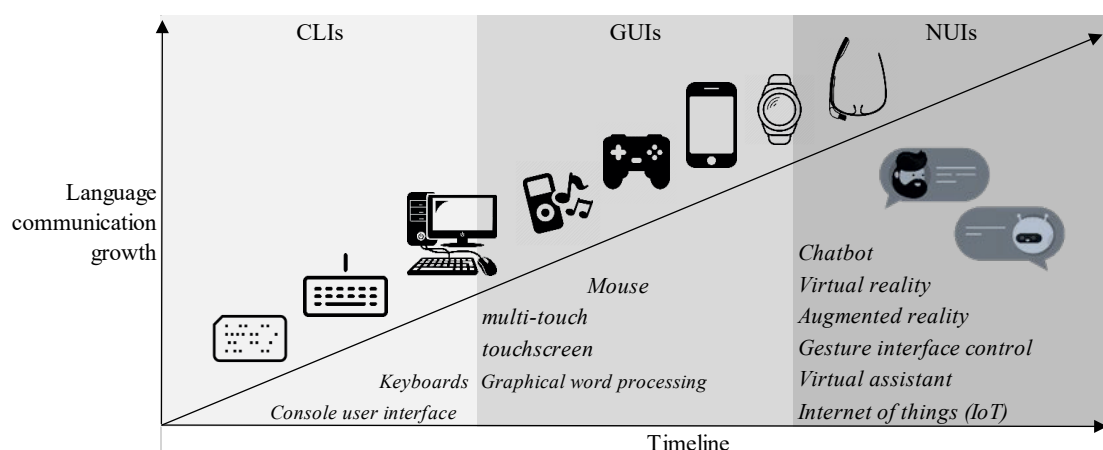
To create effective interface environments for customers, scientists and practitioners are required to be aware of changes in communication between humans and machines over time (Fitzpatrick, 2018; Xu, 2019; Becerik-Gerber, 2022). The idea of developing a computer – or, better yet, software – that can speak with people and provide the illusion of actual human relationships to individuals dates back to the 1950s, when Alan Turing debuted his groundbreaking “Imitation Game” (Alan, 1950). The goal of the “Turing test,” as it is more often known, is to determine whether a computer can give other individuals the impression that they (e.g., bots) are human.

Early instances of this type of programme include ELIZA at the MIT AI Laboratory in 1966. Through ELIZA, Joseph Weizenbaum (1966) demonstrated the potential for natural language information interchange between humans and computers. When answering, the machine assumed the role of a psychotherapist, searching a defined dictionary for terms. The initial “chatterbot” (Weizenbaum & McCarthy, 1977) established the foundation for chatterbots and bots throughout the next 50 years.

Before graphical user interfaces, textual and

natural interface technologies advanced rapidly in the 1970s and 1980s. According to Przegalinska (2019) and colleagues, some chatbot programmers believe they are encouraged to utilise techniques to deceive customers. They prioritised deceiving consumers over doing complicated natural language processing tests. The “Chinese Room” (Searle, 1980) asserts that a digital machine performing a programme cannot be considered “mindful,” “understood,” or “conscious.” This stimulation method is reminiscent of this notion. The cognitive power of profound natural languages will rapidly improve with the emergence of “conscious” structures.

In simple terms, a bot is a software program that automates certain tasks. Chatbots automate human interactions one-on-one (Mauldin, 1994, Gaetano & Diliberto, 2018; Jamil & Shahzadi, 2023). The conversational AI ecosystem encompasses voice bots (e.g. Siri, Google Now, Cortana, Alexa, Bixby, Alice) and text-based technologies on instant messaging platforms (e.g. Facebook, Telegram, WeChat, Skype) (Gaetano & Diliberto, 2018; Sheehan, Jin & Gottlieb, 2020; Dhandayuthapani, 2022; Pilelienė & Jucevičius, 2023). Chatbots, also known as conversational agents, may utilise advanced technology like natural-language processing, machine learning, and artificial intelligence.



**CLIs** - Command-Line Interfaces,

**GUIs** - Graphical User Interfaces,

**NUIs** - Natural User Interfaces

**Figure 1.** Evolution of User Interfaces.

Source: created by author

In the past 50 years, individuals have been using machines to communicate on their own terms, pointing, dragging, swapping, and tapping (Babayev & Israfilzade, 2023). By learning our language, computers can adapt and respond to messages (Cancel, Gerhardt & Devaney, 2019; Cheng & Jiang, 2021; Jamil & Shahzadi, 2023). Companies that thrive in interfaces may also meet their own standards and become more customer-centric. Companies aim to improve customer relationships and revenue by communicating with customers in their preferred language, anticipating their needs, and maximising touchpoints throughout their journey.

### 2.1.2. Basic Principles of Conversational Marketing

To have a complete understanding of what conversational marketing is all about, it is necessary to begin with a fundamental comprehension of the term at its most fundamental level. At this point, starting with 'conversation' is essential.

Cambridge English Dictionary (2023) defines *conversation* as *a talk between two or more people whose thoughts, feelings, and ideas are expressed, questions are asked and answered, or news and information are exchanged.*

However, academically speaking, Conversational marketing is an approach that prioritises customer engagement through interactive conversations in real-time. It focuses on creating meaningful dialogue with customers (Cancel & Gerhardt, 2019; Israfilzade, 2021; 2023b; Chandra, Shirish & Srivastava, 2022). Differentiating from conventional, one-directional marketing communications, the objective is to engage with customers by utilising the influence of dialogue to convey information, address inquiries, and gather feedback, thereby establishing more profound, individualised relationships with customers. Given the widespread usage of the digital era (Babayev & Israfilzade, 2023), it is unsurprising that most of these interactions occur on instant messaging platforms. These platforms serve as the contemporary benchmarks of online communication.

Hence, it is feasible to understand the precise components that make up conversational marketing. The current study provides an obvious definition of conversational marketing:

“Conversational marketing is a contemporary marketing approach that utilizes real-time, AI-enhanced, personalized one-to-one interactions across diverse channels to facilitate collaborative brand and product experiences, thereby strengthening customer relationships and enhancing overall customer experience.”

The revised definition was first presented in the research paper *“Conversational Marketing as a Framework for Customer Interaction”* authored by Israfilzade in 2021.

Conversational marketing, on the other hand, makes use of the potential of interactive dialogues to do more than just relay information; rather, it deeply engages customers by facilitating a dynamic exchange in which they move from being passive receivers to active participants. Interactions become more meaningful and personalised, and as a result, more engaging (Zhang et al., 2018; Shumanov & Johnson, 2021). This can be accomplished by tailoring conversations to the specific context of each individual customer. For instance, artificial intelligence chatbots are able to handle multiple customer conversations at the same time (Cheng & Jiang, 2021; Harbola, 2021; Chandra, Shirish & Srivastava, 2022), which enables them to provide instant responses and individualised experiences to a wider audience.

From this foundational understanding of conversation as a reciprocal and dynamic exchange, conversational marketing emerges as a sophisticated marketing approach. It transcends the traditional one-way dissemination of information, embodying instead a two-sided dialogue where interaction is key. Just as a conversation involves listening, responding, and adapting to the flow of dialogue, conversational marketing is built on similar principles.

According to the author (Israfilzade, 2021; 2023b), conversational marketing is an innovative and forward-thinking strategy that fundamentally revolves around eight key principles (Table 1)

that have been formulated specifically for the purpose of this research. To begin, it takes a customer-centric approach, which centres on

addressing customer needs and interests in order to provide a curated and individualised experience. It also highlights the importance of

**Table 1.** Key principles of conversational marketing

<i>Principles of Conversational Marketing</i>	<b>Description</b>
<i>Customer-Centric Engagement</i>	At the heart of conversational marketing is the principle of customer-centricity. This approach prioritizes the customer's needs, preferences, and feedback, ensuring that every interaction is tailored to the individual. It's about understanding the customer as a unique entity rather than a part of a broad market segment, thus fostering a deeper, more meaningful connection.
<i>Real-Time Interaction</i>	One of the defining features of conversational marketing is its emphasis on real-time communication. This immediacy mimics the natural flow of a human conversation, making interactions more dynamic and responsive. Whether through chatbots or live agents, the ability to engage customers instantly is crucial in building trust and maintaining their interest.
<i>Personalization</i>	Conversational marketing leverages data and insights to deliver personalized experiences. By analysing customer interactions, preferences, and behaviours, brands can customize their communication, making it relevant and appealing to each individual. This level of personalization goes beyond addressing a customer by name; it involves tailoring content, recommendations, and responses to align with specific customer needs and interests.
<i>Feedback and Adaptability</i>	Conversational marketing is an iterative process that relies heavily on customer feedback. It involves not only listening to what customers say but also adapting strategies based on this feedback. This continuous loop of feedback and adaptation helps businesses to stay relevant and responsive to changing customer needs and market trends.
<i>Omnichannel Presence</i>	This principle involves being present across multiple channels and platforms where customers are likely to engage. Whether it's social media, messaging apps, email, or a website, conversational marketing ensures a seamless and consistent experience across all these touchpoints. This omnichannel strategy allows customers to interact with a brand on their preferred platform, enhancing accessibility and convenience.
<i>Scalability and Automation</i>	While maintaining a personal touch, conversational marketing also embraces automation for scalability. Tools like AI-driven chatbots can handle a large volume of interactions simultaneously, ensuring efficiency without compromising the quality of engagement. This scalability is essential for managing large customer bases without losing the essence of personalized interaction.
<i>Contextual Understanding</i>	Effective conversational marketing requires a deep understanding of the context of each interaction. This means recognizing the customer's current position in the buying journey, their previous interactions with the brand, and their potential needs. Such contextual awareness enables more relevant and helpful conversations.
<i>Transparency and Trust</i>	Building trust is fundamental in conversational marketing. This involves being transparent about data usage, privacy policies, and the nature of AI-driven interactions. Clear communication about how customer data is used and protected helps in establishing trust and credibility.

Source: created by author

real-time engagement, which involves promptly interacting with customers to significantly improve both their level of satisfaction and their experience as a whole. In addition, this method of marketing encourages interactive dialogues, which helps to foster communication in both directions and active participation from customers, rather than limiting customers to the role of passive receivers of marketing messages.

The essence of conversational marketing is encapsulated in its core principles, each playing a pivotal role in forging deeper, more meaningful connections between brands and customers. Central to this approach is customer-centric engagement, where the focus shifts from broad market segments to individual customer needs, preferences, and feedback. This principle ensures that every interaction is uniquely tailored, recognizing each customer as a distinct entity with specific desires and concerns. This level of personalization, bolstered by data-driven insights, allows for the customization of communication, ensuring that each interaction is not only relevant but also resonates on a personal level. Personalization in conversational marketing goes beyond mere superficial adjustments; it's about aligning content, recommendations, and responses with the specific needs and interests of each customer. Such a strategy transforms the customer experience from a standard transaction to an engaging, personalized journey (Shumanov & Johnson, 2021).

Supporting these principles are the crucial aspects of real-time interaction, omnichannel presence (Pagani, Racat & Hofacker, 2019; Rheu et al., 2022), and the adaptability of the marketing strategy based on customer feedback. The emphasis on real-time communication mirrors the dynamics of natural human conversation (Kaczorowska-Spychalska, 2019), lending immediacy and responsiveness to customer interactions, whether through AI-driven chatbots or live agents. This immediacy is key to maintaining customer interest and building trust (Rheu et al., 2022). Furthermore, conversational marketing thrives on its omnichannel presence, ensuring a seamless experience across various platforms, from social media to email, aligning

with customers' preferred modes of interaction. This strategy is complemented by the continual adaptation of marketing tactics based on customer feedback, creating an iterative process that keeps businesses attuned to evolving customer needs and market trends (Babayev & Israfilzade, 2023). The integration of scalability and automation, alongside a deep contextual understanding of each interaction, further enhances the effectiveness of conversational marketing, making it a robust, responsive, and customer-centric approach. Lastly, the foundation of transparency and trust is paramount, with clear communication about data usage and privacy policies, reinforcing the credibility and reliability of brand-customer interactions.

## 2.2. The Role of AI in Conversational Marketing

Throughout the past few years, advancements in Artificial Intelligence (AI) approaches have provided a boost to powerful strategies, such as deep neural networks and machine learning. These techniques have also been utilised in the conversation, which has traditionally included Natural Language Understanding (NLU), Dialogue State Monitoring (DST), Natural Language Generation (NLG), and Natural Language Processing (NLP) in general (Wang & Yuan, 2016; Zhang et al., 2018; Hori et al., 2019; Hussain, Ameri Sianaki & Ababneh, 2019). Several papers have also been published that have utilised these techniques.

AI is not a phenomenon that emerged out of nowhere; in fact, the majority of its practical and methodological underlying structure has developed over the course of the past sixty years. In accordance with the records (McCarthy, Minsky, and Rochester, 1956), the official introduction of artificial intelligence was considered to have occurred during the "Dartmouth Conference" or "The Dartmouth Summer Research Project on Artificial Intelligence" in 1956.

However, an important aspect of this evolution is the increasing accessibility and affordability of AI technology. As AI becomes more mainstream, its adoption across various business sectors has surged, making sophisticated conversational marketing tools more readily available to a wider

range of businesses. This democratization of AI technology means that even small and medium-sized enterprises can now leverage advanced AI to enhance their customer interactions, a luxury that was previously available only to large corporations with substantial resources.

This level of proactive engagement was unimaginable in the early years of AI but is now becoming a reality, thanks to continuous advancements and the increasing integration of AI in everyday business processes. With AI becoming more affordable and widely adopted, its impact on conversational marketing is profound, offering businesses of all sizes the opportunity to engage with their customers in more meaningful, intelligent, and personalized ways.

### **2.2.1. Integration of Generative AI in Conversational Marketing**

The field of Generative Artificial Intelligence (AI) marks a significant evolution in the broader landscape of AI technologies. Generative AI, distinct from traditional AI, focuses on creating new and original content, ranging from text and images to music and voices, based on the patterns it learns from existing data. This technology goes beyond mere data interpretation or response generation, as it involves the synthesis of novel outputs that can mimic human-like creativity and intuition.

Generative AI, a particular area of Artificial Intelligence, is revolutionising the domain of content creation through its advanced machine learning methodologies. This evolution signifies a notable deviation from traditional AI, which predominantly emphasised data analysis and decision-making, thereby enabling more creative applications in content creation (Goodfellow et al., 2014; Houde et al., 2020; Cheng & Jiang, 2021; Dwivedi et al., 2023).

Generative artificial intelligence, in contrast to its traditional counterparts, extends its reach into the realm of creativity by producing a wide range of content responses that are specifically tailored to the interactions of users (Israfilzade, 2023b). Generative Adversarial Networks (GANs), Variational Autoencoders (VAEs), and

Transformer-based models such as the GPT series from OpenAI are some of the models that are included in this category (Liu et al., 2023). GANs, for example, are very good at creating images that look like they were taken from real life, whereas GPT models are very good at producing text that is very similar to how humans write (Radford et al., 2019; Houde et al., 2020; Liu et al., 2023). Each of these models brings its own set of capabilities to the table.

Within the context of conversational marketing, the most obvious manifestation of generative artificial intelligence can be seen in the creation of sophisticated chatbots or virtual administrative assistants. In contrast to their rule-based counterparts (Cheng & Jiang, 2021), these chatbots powered by artificial intelligence are able to comprehend human input, learn from it, and respond to it in an unpredictable manner. In order to interpret customer inquiries, learn from previous interactions, and generate responses that are human-like in real-time, they make use of natural language processing and machine-learning techniques (Nuruzzaman & Hussain, 2018; Harbola, 2021; Ooi et al., 2023).

The integration of Generative AI into conversational marketing significantly transforms customer engagement, offering a multitude of benefits. It enhances the customer experience through personalized (Kaczorowska-Spychalska, 2019), relevant interactions, and ensures 24/7 availability, addressing inquiries anytime without the constraints of human operation hours. This technology scales personalization by analysing extensive customer data, providing tailored experiences more efficiently than human agents. Additionally, Generative AI proves to be a cost-effective solution, handling high volumes of interactions simultaneously, reducing operational costs, and minimizing human error (Budhwar et al., 2023). Its learning capability allows for continual improvement in service quality, with the system adapting and evolving from each interaction. Moreover, AI-driven insights equip businesses with data for informed decision-making, enhancing product and strategy development.

Importantly, Generative AI shifts the paradigm

from reactive to proactive customer service, initiating conversations and anticipating needs, thereby opening new avenues for engagement and marketing opportunities. This holistic enhancement of customer service and marketing strategies underscores Generative AI's growing indispensability in the modern business landscape.

When looking into the future, generative artificial intelligence has the potential to play a significant role in further transforming conversational marketing strategies. It is likely that as technology continues to advance, we will see the development of more sophisticated models that are able to handle more complicated conversations, comprehend the context with greater precision, and generate responses that are more pertinent and engaging. Generative artificial intelligence is also beginning to synergize with other technologies, such as augmented reality (AR) and virtual reality (VR), which promises to create more immersive and interactive conversational experiences (Dwivedi et al., 2023; Ooi et al., 2023).

On the other hand, the development of generative artificial intelligence brings with it a number of difficulties and ethical responsibilities. Concerns regarding data privacy, the transparency of AI mechanisms, and the possibility of AI-generated misinformation or deception must be addressed with the greatest of caution. To truly capitalise on the potential of generative artificial intelligence in conversational marketing, it will be essential to successfully navigate these challenges as we continue to advance further into this potentially exciting future.

### 2.3. Anthropomorphic Generative AI on Conversational Marketing

Anthropomorphism is a term that originates from the Greek words *anthrōpos* (ἄνθρωπος), which means «human,» and *morphē*, which means “shape” or “form.” Together, these words form the basis of the term. In addition to the practice of attributing life to non-living things, which is referred to as animism, this term encompasses a wider range of interpretations. In order to engage in anthropomorphism, one must

go beyond the practice of describing actions, whether those actions are imagined or observed (Israfilzade, 2023b).

Scholars from a wide range of disciplines have long observed that humans perceive nonhuman agents to be humanlike (Horowitz & Bekoff, 2007; Epley, Waytz, & Cacioppo, 2007; Murphy, Gretzel, & Pesonen, 2019; Wan & Chen, 2021; Crolic et al., 2022; Makany et al., 2023). Anthropomorphic explanations have been questioned as to whether they have a proper place in scientific discourse and whether they can account for phenomena ranging from religious belief to successful marketing campaigns.

*Anthropomorphizing* non-human entities or objects involves empowering them with human-like characteristics, intentions, emotions, or behaviours (Epley, Waytz, & Cacioppo, 2007). The concept is fundamental to human cognition and is frequently unconscious (Guthrie, 1993). In artificial intelligence and conversational marketing, anthropomorphism is used to create conversational agents that feel human and improve user experience.

The humanization of AI through anthropomorphism brings several benefits to conversational marketing. Firstly, it enhances customer engagement by making interactions more natural and intuitive (Israfilzade, 2023a, 2023b). Customers are more likely to feel understood and valued when interacting with AI that can mirror human empathy and understanding. This leads to improved customer satisfaction and loyalty, as well as higher conversion rates. Additionally, anthropomorphic AI can handle sensitive customer service situations more effectively, providing responses that are empathetic and considerate.

Moreover, the learning and evolution capacity of Generative AI enables the creation of more personalized, relevant, and valuable dialogues. By amassing and analyzing data from user interactions, these AI systems can fine-tune their responses to better mirror human conversation patterns. This feature paves the way for more dynamic and robust dialogues, allowing marketers to engage customers in more

meaningful and impactful conversations.

However, there are also challenges associated with humanizing AI. One significant challenge is the ethical and psychological implications of AI that too closely resembles human behaviour (Israfilzade, 2023b). There is a fine line between creating AI that is relatable and creating AI that is deceptive in its level of human resemblance. This raises questions about user consent and the transparency of AI interactions. Another challenge is the technical complexity involved in creating sophisticated anthropomorphic AI. Developing AI systems that accurately interpret and respond to human emotions and nuances requires advanced technology and ongoing refinement, which can be resource-intensive.

Nevertheless, blending anthropomorphic design with Generative AI in conversational marketing is not without other hurdles. AI systems that closely imitate human conversation can potentially lead to *user dissonance* and *perceptions of deception*. Over-promising with anthropomorphic design can generate high user expectations, and any failure to meet these expectations can lead to dissatisfaction (Ciechanowski et al., 2019, Makany et al., 2023; Hu & Sun, 2023; Ooi et al., 2023).

It is critical to achieve an optimal balance in the use of anthropomorphism in conversational marketing. A comprehensive strategy that goes beyond simply providing AI systems with human-like characteristics is required. To avoid potential divergence or misrepresentation caused by exaggerated AI capabilities, conversational agent design and competencies must be aligned with user expectations. According to Jakesch et al. (2019), the use of anthropomorphized artificial intelligence (AI) has the potential to improve interaction quality, increase user satisfaction, and enable a more efficient marketing strategy.

The primary challenge is striking a balance between incorporating desirable human-like characteristics and effectively managing user expectations about the AI system's capabilities. Excessive anthropomorphism can lead to the formation of unrealistic expectations, whereas insufficient anthropomorphism can result in

the AI appearing impersonal and mechanical (Israfilzade, 2023a; 2023b). As a result, effectively managing this delicate balance is critical for fully utilising the capabilities of Anthropomorphic Generative AI in the context of conversational marketing.

Moreover, there is the risk of over-reliance on AI for complex emotional interactions, which might be better handled by human agents. Balancing the use of anthropomorphic AI with human intervention is crucial to ensure that the AI enhances rather than detracts from the customer experience.

### 3. DISCUSSION

#### 3.1. Future Directions and Strategies for Generative AI in Conversational Marketing

The recent development of Generative AI stands as a pivotal force in the dynamic and ever-changing landscape of conversational marketing, poised to redefine how businesses interact and engage with their customers. The following section will go over the horizon of possibilities that this technology opens up. It aims to shed light on the paths and strategic approaches that businesses and researchers can take to fully realise the transformative power of Generative AI. This section will provide insights into how Generative AI can be optimally integrated into conversational marketing strategies, thus improving customer experiences, driving engagement, and shaping the future of digital interactions in the marketing domain.

##### 3.1.1. Predicting the Future of Generative AI in Conversational Marketing

In the near future, AI is projected to become the backbone of marketing strategies, driven by its ability to analyze and synthesize data at unprecedented scales (Babayev & Israfilzade, 2023). Predictive analytics, powered by AI, will enable marketers to forecast consumer behaviour with high accuracy, facilitating the crafting of strategies that cater to future consumer demands. Therefore, Generative AI is poised to catalyze a paradigm shift in marketing practices. With its evolving capacity to create content that mirrors human creativity, Generative AI will enable



marketers to craft highly personalized narratives at scale (Shumanov & Johnson, 2021). The future will likely see these AI systems not only predict consumer behaviour but also dynamically generate marketing materials in real-time, such as personalized advertisements, written content, and interactive media. These advancements in Generative AI will also facilitate the development of deep learning models that can understand and adapt to cultural nuances and emotional undercurrents, making global campaigns more effective and resonant.

Generative AI is set to become a cornerstone of conversational marketing by providing advanced capabilities to simulate human-like conversations and generate content that is increasingly indistinguishable from that produced by humans. Looking forward, we can anticipate Generative AI to craft not just text but also voice and video content that can interactively engage consumers in a two-way dialogue, adapting to the consumer's responses in real-time and learning from each interaction to refine its communication approach.

The advancement of Generative AI is expected to revolutionize conversational marketing by enabling more nuanced and contextually rich interactions. For example, a customer interacting with an AI-powered chatbot could receive product recommendations that are not only based on their past purchases but also on their current mood, discerned from the sentiment of their messages. Generative AI could also create dynamic marketing campaigns, where the storyline evolves based on the customer's responses, providing a unique and engaging narrative for each user.

### 3.1.2. Emerging Technologies and Their Potential Impact

In the evolving landscape of conversational marketing, the integration of Generative AI with other emerging technologies is set to significantly enhance the way businesses engage with customers.

*Enhanced data processing with edge computing.* The integration of edge computing with Generative AI in conversational marketing can

lead to faster and more efficient data processing. This synergy allows real-time analysis and response generation, even in data-intensive scenarios. For instance, a retail brand can use edge computing to rapidly process customer inquiries and feedback received across various touchpoints, enabling their Generative AI system to provide instant, personalized conversation.

*Voice technology integration.* The incorporation of voice recognition and synthesis technologies will make conversational marketing more accessible and interactive, especially through mobile devices and smart speakers. Customers could engage in voice-based conversations with AI-powered systems for product inquiries, support, or even to complete purchases, all hands-free.

*Seamless omnichannel integration.* Generative AI will enable consistent and continuous customer experiences across multiple channels, from text and email to voice and messaging apps. A customer's conversation with a brand could transition smoothly from a website chatbot to a messaging app or email, with the AI maintaining the context across these platforms.

*Predictive customer engagement.* Leveraging predictive analytics, Generative AI can foresee customer needs and initiate proactive conversations, offering information or solutions even before the customer explicitly asks. An AI system might automatically send tips, reminders, or promotions based on the customer's purchase history or recent interactions, enhancing engagement and customer loyalty.

*Advanced personalization through machine learning algorithms.* Generative AI, powered by sophisticated machine learning models, can analyze large datasets to understand individual customer preferences and behaviour patterns. This leads to highly personalized marketing communications and suggestions. A travel company could use this technology to offer personalized travel recommendations based on a customer's previous bookings, searches, and preferences, all communicated through an AI-driven conversational agent.

***Integration of ai with the internet of things.***

Internet of Things (IoT) devices promise hyper-contextualized marketing opportunities, where consumer needs can be met almost instantaneously as devices communicate with marketing platforms to deliver a seamless consumer experience. The synergy between these technologies and AI will not only amplify the personalization capabilities of conversational marketing but also elevate the security and efficiency of these interactions.

***Augmented Reality and Virtual Reality.***

Emerging technologies such as Augmented Reality (AR) and Virtual Reality (VR) will likely intertwine with Generative AI, creating immersive marketing experiences. For instance, a furniture retailer could use an AR-enabled chatbot that not only advises customers on furniture choices but also visualizes these choices in the customer's living space in real-time. Similarly, Generative AI could be used in VR settings to simulate a virtual shopping assistant, providing a highly personalized and interactive shopping experience.

As these technologies continue to advance, they will empower Generative AI to create more sophisticated and contextually aware marketing conversations, pushing the boundaries of how brands connect and converse with their audience. By focusing on these areas, businesses and researchers can harness the full potential of Generative AI in conversational marketing, creating more meaningful, efficient, and personalized customer interactions. As technology evolves, these applications are likely to become more sophisticated, further transforming the landscape of digital marketing.

**3.1.3. Preparing for the Next Wave: Strategies and Recommendations**

To navigate the upcoming advancements in Generative AI within conversational marketing, brands should consider several strategic actions. Firstly, investing in talent and infrastructure that support the integration of Generative AI will be essential. Secondly, establishing robust data governance and ethical guidelines will ensure that AI interactions remain transparent and

trustworthy. Marketers should also experiment with different AI modalities, like text, voice, and visual AI, to understand which approaches resonate best with different segments of their audience. Moreover, staying agile and receptive to consumer feedback will be key in refining AI-driven conversational strategies. Lastly, marketers must remain informed about the legal and social implications of utilizing AI in consumer interactions, ensuring that their strategies are not only effective but also responsible and aligned with societal values.

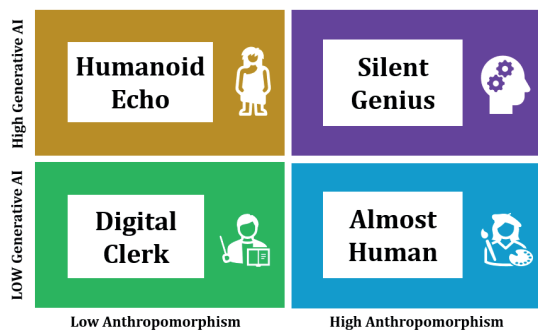
Nevertheless, to effectively leverage Generative AI in conversational marketing, brands should explore various scenarios and pilot projects. For example, they could test AI-driven personalized video messages as part of their email marketing campaigns, where the content of the video changes based on the customer's past interactions with the brand. Another scenario could involve integrating Generative AI with social media platforms to create interactive, narrative-driven campaigns that evolve based on user engagement.

In addition, brands should prepare for a future where Generative AI becomes a standard tool in marketing. This involves investing in AI training for marketing teams, ensuring data infrastructure can support AI applications, and staying abreast of ethical considerations in AI usage, such as ensuring transparency and avoiding biases in AI-generated content.

The potential scenarios for Generative AI in conversational marketing are vast and varied. From creating personalized shopping experiences to crafting interactive, evolving marketing narratives, Generative AI stands to significantly enhance the way brands interact with their customers. As these technologies continue to develop, they will offer brands unprecedented opportunities to engage with their audience in more meaningful, personalized, and effective ways.

***Implications of Generative AI and Anthropomorphism Levels on Conversational Marketing.*** Applying the insights from the "Creating a Conversational Marketing Matrix

for Intersections of AI and Anthropomorphism” study (Israfilzade, 2023b) can offer valuable recommendations for both researchers and managers in the field of conversational marketing. Therefore, the matrix presents a strategic framework delineated into four quadrants, each quadrant in the matrix represents a unique blend of Generative AI and anthropomorphism, painting a complex picture of how various combinations affect conversational marketing tactics.



**Figure 2.** The Conversational Marketing Matrix: Intersections of AI and Anthropomorphism

Source: Israfilzade (2023b)

Here is a more detailed explanation of the four quadrants:

**Digital Clerk (Low Generative AI & Low Anthropomorphism):** This quadrant characterizes the most basic form of AI interaction within conversational marketing. Entities in this category function primarily as utilitarian tools, handling straightforward, rule-based tasks. They provide factual information without the embellishments of a personalized experience. While these digital assistants are efficient for simple, transactional customer interactions, they do not offer the nuanced engagement that comes with more advanced AI or anthropomorphic features.

**Humanoid Echo (Low Generative AI & High Anthropomorphism):** Here, the AI entities are designed to appear human-like, perhaps in avatars or through human-sounding names and personas, but their ability to generate content and responses is still relatively basic. They may echo preset dialogues or responses that can seem human on the surface but lack depth. While the high level of anthropomorphism

might initially attract and engage users, the limited conversational capabilities could lead to a disconnect, as the interaction might not live up to the human-like appearance.

**Almost Human (High Generative AI & High Anthropomorphism):** In this quadrant, AI systems are both advanced in content generation and highly anthropomorphized. They can conduct conversations that closely mimic human interactions, both in content and emotional intelligence, creating a more engaging user experience. However, the challenge here lies in balancing human-likeness without crossing into the uncanny valley, where the AI is so human-like that it becomes eerie or unsettling, potentially disconcerting users.

**Silent Genius (High Generative AI & Low Anthropomorphism):** This quadrant describes AI systems that are highly intelligent and capable of generating dynamic, contextually relevant, and personalized content, yet they do not have a strong human-like appearance or character. They are highly functional and can manage complex tasks and interactions effectively. The focus here is on capability rather than appearance, prioritizing function and efficiency over relatability.

To put it simply, for brands to successfully navigate the evolving landscape of Generative AI in conversational marketing, it is critical to focus on strategic infrastructure investments, adhere to ethical guidelines, and embrace diverse AI modalities, all while remaining attentive to consumer feedback. The “Conversational Marketing Matrix” provides a strategic framework for distinguishing the interaction between Generative AI and anthropomorphism, which is critical for developing effective and diverse marketing strategies in this dynamic field.

#### 4. CONCLUSION

This paper discusses the evolution from traditional marketing strategies to the emergence and sophistication of conversational marketing, which has been reinforced by advancements in artificial intelligence and digital technologies.

In the field of conversational marketing, the inclusion of generative artificial intelligence has proven to be a game-changer, as it has enabled a previously unattainable level of personalisation, real-time interactions, and dynamic customer engagement. Consequently, this development represents a significant shift away from reactive customer engagement strategies and towards proactive ones.

This approach transforms the traditional one-way marketing communication into a dynamic two-way interaction, emphasizing customer-centric engagement, real-time response, personalization, and adaptability. It leverages omnichannel presence and automation for scalability, ensuring contextual understanding and maintaining transparency to build trust. This methodology marks a significant shift in marketing strategies, fostering deeper, more meaningful connections with customers.

The paper also discusses the ethical and psychological implications of artificial intelligence that closely resembles human behaviour, and it investigates the balance that must be struck between humanising artificial intelligence and maintaining transparency in customer interactions. Furthermore, the paper addresses the challenges that are involved in the process of developing sophisticated anthropomorphic AI systems, such as the ethical considerations and technical complexities that are involved in the process. The paper highlights the benefits of anthropomorphic AI in terms of improving user experience and engagement. In addition to this, it investigates methods that can be utilised to effectively manage the equilibrium that exists between human-like characteristics and user expectations in artificial intelligence systems.

Nevertheless, as AI becomes more sophisticated and human-like, ethical considerations come to the forefront. It's imperative to address potential issues such as user manipulation or over-reliance on AI for emotional support. Maintaining transparency about the use of AI in customer interactions is crucial. *Customers should be aware they are interacting with AI*, and their

consent and preferences must be respected in these interactions.

The future predicts AI as a key element in marketing, with its ability to create personalized, real-time content and understand cultural nuances. Emerging technologies like edge computing, voice technology, and AR/VR will further augment its impact, offering sophisticated, context-aware marketing conversations. Strategic recommendations include investing in AI infrastructure and talent, ethical AI usage, and exploring AI-driven marketing scenarios. The intersection of Generative AI and anthropomorphism in conversational marketing presents a nuanced matrix of strategies, balancing functionality and reliability in customer interactions.

Finally, conversational marketing, which employs generative artificial intelligence, represents a significant step forward in the way that businesses interact with their customers. As the industry continues to develop, it is essential to maintain a balance between the advancements in technology and ethical considerations. This will ensure that artificial intelligence (AI) contributes to the human element in marketing rather than taking away from it. The potential of this technology is enormous, and it promises to completely transform customer interactions by making them more personalised, efficient, and impactful. Nevertheless, in order to successfully navigate this environment, one must take a thoughtful approach, one in which innovation is paired with responsibility and a profound comprehension of the constantly evolving demands and expectations of the customer.

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# Bankacılık sektöründe dijitalleşme düzeyinin dijital bankacılık uygulamalarına etkisi

## *The effect of digitalisation level on digital banking practices in the banking sector*

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### Öz

Bankacılık sektörü sürekli gelişmekte ve değişmektedir. Her gün farklı değişimlerin devam ettiği bu sektör aynı zamanda gelişen teknolojiler ile birleşerek dijitalleşme üzerine birçok yenilik ortaya koymaktadır. Türkiye'deki bireylerin bu konudaki bilgi düzeyinin ve dijitalleşen bankanın yenilikleri konusunda kullanım düzeylerinin ölçülmesi amaçlanmıştır. Çalışmada bu konudaki dijital dönüşümde gelişen yenilikleri ortaya koyarak banka sektörüne katkı sağlamaya yönelik olacaktır. Çalışmanın amacı günümüzde hızla değişen teknoloji sayesinde banka sektöründe dijitalleşmenin önemini anlatmaktır. Türkiye'de dijital bankacılığın yenilikleri incelenerek mevcut durumları ortaya konulduktan sonra dijitalleşmenin müşteriler üzerindeki etkisinin araştırılmasına çalışılmıştır. Türkiye'de yapılan çalışmalar arasında dijitalleşen bankaların tespiti açısından öncül çalışmalardan biridir. Nicel araştırma online ortamda gerçekleştirilmiş olup, ankete katılan internete erişimi olan, bilgisayar yada akıllı cep telefonu kullanan kişilerle sınırlıdır. Nicel araştırma kullanılan "Bilgi Düzeyi ve Güven Derecesi Anket Formu" ile sınırlıdır.

Çalışmada Türkiye'de bireylerin yaş ortalamasına, cinsiyetine, eğitim durumlarına göre dijital bankacılığı kullanımlarına bakılmıştır. Bağımsız değişkeni dijital bankacılık kullanımıdır. Bağımlı değişken ise Türkiye'de bireylerin yaş ortalaması, cinsiyet ve eğitim durumlarına göre kullanım oranlarının farklılık göstermesidir. 301 kişiye anket çalışması yapılarak bireylerin yaş, cinsiyet, eğitim vb. birçok yönü ile dijital bankacılık kullanım düzeylerine bakılmıştır. Bireyler çoğunluk olarak mobil bankacılık uygulamasını kullanmaktadır. Banka tercihlerine bakıldığında Ziraat ve Garanti bankasını kullanım yoğunluğu fazladır. Bulguların sonucunda bireylerin para transferi, ödemeler vb birçok işlemi dijital banka üzerinden gerçekleştirmiştir. Banka uygulamalarını 4-7 yıldır kullanım oranı daha da artmaktadır. Bireyler bu yıllar bandında dijital bankacılığa yoğunlaşmışlardır. Banka uygulamalarını kullanırken güvenli şekilde işlemlerini yapmalarını istemektedirler. Kullanımının kolay olması dijital bankacılık tercihini artırmaktadır. Kullanım sıklıklarına bakıldığında neredeyse %45,5 her gün kullanmaktadır. Bu işlemler çoğunlukla öğleden sonra tercih edilmektedir. Kullandıkları uygulamaları %95 çevresine önermektedir.

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Bireylerin % 80,4'ü bankacılık sektöründe yeni değişiklikler ile yeni kariyer planlaması yapılacağını düşünmektedir. Dijital bankacılığın bireylerin %82,4'ü yeni iş yükü getirmeyeceğini düşünmektedir. Bireylerin %86,5 dijital bankacılık konusunda yeterli eğitime sahiptir. Bireylerin %87,9'u bankalar arasında rekabetin olacağını düşünmektedir. %89,33'ü yeni meslek gruplarının oluşacağını düşünmektedir. Bu durumda yeni modeller ortaya çıkacaktır. Tam olarak güven konusu aşılacaktır.

**Anahtar kelimeler:** Dijitalleşme , dijital bankacılık , dijital dünya

**JEL kodları:** E44, G10 , G21 ,O33

### Abstract

The banking sector is constantly developing and changing. This sector, where different changes continue every day, also introduces many innovations on digitalisation by combining with developing technologies. It is aimed to measure the level of knowledge of individuals in Turkey on this subject and the level of use of digitalised bank innovations. The study will be aimed at contributing to the banking sector by revealing the innovations developed in digital transformation in this field. The aim of the study is to explain the importance of digitalisation in the banking sector thanks to today's rapidly changing technology. After examining the innovations of digital banking in Turkey and revealing the current situation, it is tried to investigate the effect of digitalisation on customers. It is one of the pioneering studies in terms of identifying digitalised banks among the studies conducted in Turkey. The quantitative research was carried out in an online environment and is limited to people who have access to the internet and use computers or smart mobile phones. The quantitative research is limited to the "Level of Knowledge and Degree of Trust Questionnaire Form".

In the study, the use of digital banking in Turkey was analysed according to the average age, gender and educational status of individuals. The independent variable is the use of digital banking. The dependent variable is the difference in usage rates according to the average age, gender and educational status of individuals in Turkey. 301 people were surveyed and the level of digital banking usage of individuals in terms of age, gender, education, etc. was analysed. Individuals use mobile banking application as the majority. Considering the bank preferences, the intensity of use of Ziraat and Garanti banks is high. At the end of the findings, individuals have carried out many transactions such as money transfers, payments, etc. through digital banks. The rate of using bank applications for 4-7 years is increasing even more. Individuals have concentrated on digital banking in this band of years. When using bank applications, they want them to perform their transactions safely. The ease of use increases the preference for digital banking. Considering the frequency of use, almost 45.5% use it every day. These transactions are mostly preferred in the afternoon. 95% recommend the applications they use to others. 80.4% of individuals think that new career planning will be made with new changes in the banking sector. 82.4% of individuals think that digital banking will not bring new workload. 86.5% of individuals have sufficient training on digital banking. 87.9% of individuals think that there will be competition between banks. 89.33% of the individuals think that new professional groups will be formed. In this case, new models will emerge. The issue of trust is fully instilled.

**Keywords:** Digitalization, digital banking, digital world

**JEL codes:** C0, J7,Z1

## 1. GİRİŞ

Bankacılık sektörü, teknolojik gelişmelerin etkisiyle hızla dijitalleşmektedir. Bu dijital dönüşüm, geleneksel bankacılık anlayışını kökten değiştirmektedir. Müşterilere sunulan hizmetlerin radikal bir şekilde dönüştürmektedir. Dijitalleşme, bankacılık işlemlerini kolaylaştırmak, erişebilirliği artırmak

ve müşterilere daha hızlı çözümler sunmak için dijital teknolojilerin kullanımını içermektedir.

Dijital bankacılık uygulamaları, bu dijitalleşme sürecinin en belirgin yansımalarından biridir. Mobil uygulamalar, internet bankacılığı, dijital cüzdanlar ve online ödeme sistemleri gibi uygulamalar, müşterilere finansal işlemleri mobil veya bilgisayarların aracılığıyla yapan

esnekliği sunmaktadır. Müşteriler, banka şubelerine gitmeye gerek duymadan, istedikleri zaman ve yerde hesaplarını yönetme, para transferi yapma, fatura ödeme gibi işlemleri gerçekleştirebilmektedir.

Dijital bankacılık uygulamaların yaygınlaşması, müşteri deneyimini önemli ölçüde iyileştirmektedir. Müşterilerin kuyruk bekleme süreleri ve yoğun banka ziyaretleri gibi sorunları minimize edilmiş, finansal işlemlerin daha hızlı ve verimli bir şekilde gerçekleştirebilmektedir. Bu uygulamalar sayesinde müşterilere özelleştirilmiş hizmetler sunabilir, finansal alışkanlıklarına uygun ürün ve hizmetler önerebilmektedir.

Dijitalleşme aynı zamanda bankalara da birçok avantaj sunmaktadır. Fiziksel şubelerin işletme maliyetleri yüksekken, dijital kanallar üzerinden yapılan işlemlerin daha düşük maliyetli olabilmektedir. Bankaların operasyonel verimliliği artırmasına, daha geniş müşteri kitlesine erişmesine ve rekabetçi olmasına olanak tanımaktadır.

Dijital dönüşüm sürecinde güvenlik konusu da büyük bir önem arz etmektedir. Dijital bankacılık uygulamalarıyla işlem yapan müşterilerin kişisel ve finansal verilerin güvende olduğundan emin olmaları kritik bir husustur. Bu nedenle, bankaların güçlü güvenlik önlemleri alması ve müşterileri bilinçlendirilmesi gerekmektedir.

2000'li yıllarda hızlanan sayısallaştırmanın dijitalleşme sürecinin hemen her alandaki kurumsal yapısına uygun iş yapma biçimlerinde köklü değişiklikler ortaya çıkardığı gözlemlenmektedir. Bu değişimin temelinde olan dönüşüm teknoloji ile birlikte hızlı bir şekilde sistemlerin oturduğu görülmektedir. Dönüşüm toplumun ihtiyaçlarına göre dijitalleşme daima gelişim içerisinde. Dijitalleşmenin asıl amacı dünya da pazar anlayışını tek bir pazara indirip güvenli, kolay erişim sağlamaktır. Dijital teknolojilerin ürünü; robotlar, akıllı sistemler, e-ticaret, sosyal medya, e-devlet, mobil iletişim gibi uygulamalardır. Ayrıca imalat sektörü yanında iletişim, bankacılık, sağlık kurumları gibi hizmet sektörünün farklı alanlarında büyük bir değişim yaşanmaktadır. Bu değişim ve

dönüşümün temelinde; teknolojinin sağladığı işleri daha hızlı, etkili ve ucuz yapabileceği olanaklarının yanında, bilginin anında kaydedilmesi, çok hızlı işlenmesi ve iletilmesi ve karar süreçlerinde kullanılması yatmaktadır. Bu noktaya gelmesinde, dijitalleşme süreci oldukça önemli bir yer tutmaktadır (Yangın, 2018).

Bu bakış açısıyla, dijital dönüşümün temel bileşenlerinden olan insan, süreç ve teknoloji adaptasyonunda, insan temel özne olarak öne çıkar ve teknoloji, nesne ve süreçler bu sürece yüklenir olarak katılmaktadır. Bu yaklaşıma göre, veriyi toplamak, işlemek ve enformasyondan bilgiye, bilgiden bilgiye ilerlemek, daha iyi bir geleceğe ulaşmak için dönüşümü gerektirir. Dijital dönüşüm, sadece teknolojik değişiklikleri içermez, aynı zamanda insan faktörünün, süreçlerin ve teknolojik uyumun dikkate alınmasını ve tüm katmanları kapsayan bütünsel bir yaklaşımı içermektedir (Bozkurt vd., 2021).

Sonuç olarak, bankacılık sektöründe dijitalleşme, müşteri beklentilerini karşılama, operasyonel verimliliği artırma ve rekabet avantajı sağlama açısından kritik bir yol oynamaktadır. Dijital bankacılık uygulamaları, bu dönüşümün önde gelen araçlarından biridir. Bankalar bu teknolojik değişime hızlı adapte olmaları kaçınılmazdır. Güvenirlilik, kullanım kolaylığı ve müşteri odaklı yaklaşım dijital bankacılığın gelecekteki başarısının anahtarı olacaktır.

Bu çalışmada bankacılık sektöründe dijital bankacılığın yaygınlığı ve bireyler üzerindeki etkilerini incelemektedir. Bireylerin verdiği cevaplara dayanarak, eksiklikler giderildiğinde geleneksel bankacılık anlayışının yerini dijital bankacılık dünyasının alacağı, her yaş grubundan bireyin kolayca kullanabileceği bir geleceğin şekillendirmesine katkıda bulunmaya amaçlamaktadır.

## 2. ARAŞTIRMANIN YÖNTEMİ

Dijital bankacılık değişen, gelişen ve küreselleşen piyasaların yeniliklerinin bankacılık sektöründe oluşturduğu değişimlere odaklanmaktadır. Türkiye'deki bireylerin dijital bankacılık sektöründe değişimleri önem arz etmektedir.

Çalışmanın bu bölümünde araştırmanın amacında, araştırmanın öneminde, konusundan, araştırmanın kapsamından ve kısıtından, araştırmanın evreni ve örnekleminde, araştırmanın veri toplama tekniklerinden, hipotezlerinden ve modellerinden detaylı şekilde bahsedilmektedir.

## 2.1. Araştırmanın Konusu

Bankacılık sektöründe yeni davranışların oluşması, bireylerin bankacılık faaliyetlerini yapılandırarak inşa etmesini sağlar. Yeniden inşa edilen banka algısının oluşmasında ekonomik ve politik unsurlar, psikolojik unsurlar, kişisel ve kültürel unsurlar etkin olarak rol oynamaktadır. Bu faktörler bireylerin ihtiyaçlarını karşılamak için en uygun dijital banka algısını oluşturmanın temelini atmaktadır.

Bankacılık sektörü gelişmekte ve değişmektedir. Her gün farklı değişimlerin devam ettiği bu sektör aynı zamanda gelişen teknolojiler ile birleşerek dijitalleşme üzerine birçok yenilik ortaya koymaktadır. Türkiye'deki bireylerin bu konudaki bilgi düzeyinin ve dijitalleşen bankanın yenilikleri konusunda kullanım düzeylerinin ölçülmesi amaçlanmıştır. Bu araştırma, bu konudaki dijital dönüşümde gelişen yenilikleri ortaya koyarak banka sektörüne katkı sağlamaya yönelik olacaktır.

## 2.2. Araştırmanın Amacı

Araştırmanın Türkiye'de dijital bankacılığın yeniliklerini inceleyerek mevcut durumları ortaya konulduktan sonra dijitalleşmenin müşteriler üzerindeki etkisinin araştırılmasına çalışılacaktır.

Araştırmanın amacı Türk bankacılık sektöründe dijitalleşmenin rolünü, yaygınlığını ve gelişimini ayrıntılı bir şekilde incelemektir. Araştırma, dijitalleşme kavramını tanımlayarak, bankacılık sektöründe neden dijitalleşmenin önemli olduğunu vurgulayacaktır. Bu sayede araştırma dijitalleşmenin sektöre getirdiği dönüşümün temel anlamını açıklamış olacaktır. Farklı bankaların dijitalleşme süreçlerini ve stratejilerini analiz ederek, sektördeki farklı yaklaşımları ve hedefleri ortaya koyacaktır.

Türk bankacılık sektöründe sunulan dijital bankacılık ürün ve hizmetlerini ayrıntılı bir şekilde inceleyerek, mobil uygulamalar, internet bankacılığı, dijital ödemeler gibi alanlardaki gelişmeleri ve yaygınlığı ortaya koyacaktır.

Müşterilerin dijital bankacılık kanallarını kullanım deneyimlerini değerlendirerek, bankaların kullanıcı dostu arayüzler ve kişiselleştirilmiş hizmetler sunma konusundaki çabalarını inceleyecektir. Dijitalleşmenin artmasıyla birlikte bankacılık sektöründeki güvenlik önlemlerini ve veri gizliliğini ele alacak, bankaların müşteri verilerini nasıl koruduğunu ve güvenliği nasıl sağladığını analiz edecektir.

Sektördeki yenilikçi teknolojilerin (blok zinciri, yapay zeka vb.) bankacılığa entegrasyonunu ve bunların sektördeki etkilerini inceleyerek, bankaların teknolojiyi nasıl benimsediğini ve kullanmayı planladığını ortaya koyacaktır. Müşterilerin dijital bankacılık hizmetlerini nasıl benimsediğini, hangi faktörlerin etkilediğini ve gelecekte tüketici davranışlarında beklenen değişiklikleri tahmin ederek, sektörün gelecekteki yönelimlerini analiz edecektir.

Bu amaçlar doğrultusunda gerçekleştirilecek araştırma, Türk bankacılık sektöründeki dijitalleşme sürecini detaylı bir şekilde anlaşılmasına sektörün gelecekteki yönünün tahmin edilmesine yardımcı olacaktır.

## 2.3. Araştırmanın Önemi

Araştırma bu konuda Türkiye'de yapılan çalışmalar arasında dijitalleşen bankaların tespiti açısından öncül çalışmalardan biri olacaktır. Dijitalleşen banka sektörünün önemi ve kullanıldığı alanlar gün geçtikçe artmaktadır. Çalışma dijitalleşen bankacılık sektörünün günümüze kadar olan sürecini anlatarak, bu konuda kamuoyuna ve ilgili kurumlara bilgi sağlayıcı bir görev üstlenecektir. Çalışmada bankacılık sektöründe ve bu konuda eğitim veren sektörler için de yararlı bir kaynak olacaktır.

## 2.4. Araştırmanın Kapsamı ve Kısıtı

Bu araştırmanın amacı, Türk bankacılık sektöründe dijitalleşmenin yerini ve gelişimini

incelemektir. Bu konuda yapılan çalışmaları ve mevcut verileri kullanarak, Türkiye'deki bankaların dijital bankacılık uygulamalarının yaygınlığını, müşteri alışkanlıklarını ve sektördeki gelişmeleri analiz etmeyi hedeflemektedir. Ancak, araştırmanın bazı kısıtları bulunmaktadır.

- Veri Sınırlamaları; araştırma için kullanılan verilerin kısıtlı olabileceği unutulmamalıdır. Dijital bankacılık alanındaki verilerin güncel ve kapsamlı bir şekilde sunumu her zaman mümkün olmayabilir. Kaynakların sınırlılığı nedeniyle bazı veriler eksik veya yetersiz olabilir,

- Kurumsal Gizlilik; bankacılık sektörü, gizlilik ve güvenlik konularında hassas bir alan olarak kabul edilir. Bu durum, araştırmadaki bazı bilgilerin eksik veya yüzeysel kalmasına neden olabilir,

- Yerel Faktörler; Türk bankacılık sektörünün dijitalleşme durumu, yerel pazarın dinamiklerine ve düzenlemelerine bağlı olarak değişebilir. Bu faktörler, araştırmanın sonuçlarını etkileyebilir ve genelleştirmeler yapmadan önce dikkate alınmalıdır,

- Teknolojik Gelişmeler; dijital bankacılık alanı sürekli olarak gelişmektedir. Bu araştırmanın zaman sınırlamaları nedeniyle, son teknolojik gelişmelerin tam olarak kapsanması mümkün olmayabilir. Daha yeni uygulamaların mevcut araştırma sonuçlarını değiştirebileceği unutulmamalıdır,

Bu kısıtların göz önünde bulundurulması, araştırma sonuçlarının yorumlanması ve genişletilmiş bir bakış açısıyla değerlendirilmesi önemlidir. Türk bankacılık sektörünün dijitalleşme süreci hakkında daha kapsamlı bir değerlendirme için, daha fazla çalışma ve veri kaynağına ihtiyaç vardır.

## 2.5. Araştırmanın Evreni ve Örneklemi

Araştırmanın evrenini Türkiye'de yaşayan kişiler oluşturmaktadır. Bu çalışmada "Frekans Dağılımı" yöntemi uygun görülmüş ve toplam 315 kişi ile çevrimiçi platformda anket uygulanmıştır. Veriler 1 Mayıs 2022 ve 1 Eylül 2023 tarihleri arasında toplanmış ve çalışmaya

168 erkek ve 147 kadın olmak üzere toplam 315 kişi katılmıştır.

## 2.6. Araştırmanın Veri Toplama Tekniği

Bu çalışmada veriler anket yöntemi kullanılarak toplanmıştır. Anket formu, literatür tarafında güvenilirliği ve geçerliliği kabul edilen ölçeklerden faydalanılarak hazırlanmış ve araştırma değişkenlerinin ölçülmesi sağlanmıştır. Anket formlarının kullanılması konusunda akademik çalışma sahiplerinden gerekli izinler alınmıştır.

## 2.7. Araştırmanın Veri Analizi Yöntemi

Tüm istatistiksel analizlerde IBM SPSS 25.0 programı kullanılmıştır.

Araştırmada değişkenlere ait frekans gibi betimleyici istatistiklerden yararlanılmıştır. Kategorik değişkenlerin karşılaştırılmasında Ki-kare analizi yapılmıştır.

## 2.9. Araştırmanın Hipotezleri

Araştırmada Türkiye'de bireylerin yaş ortalamasına, cinsiyeti, eğitim ve gelir durumlarına göre dijital bankacılığı kullanımlarına bakılmıştır. Bağımsız değişkeni dijital bankacılık kullanımıdır. Bağımlı değişken ise Türkiye de bireylerin yaş ortalaması, cinsiyet ve eğitim durumlarına göre kullanım oranlarının farklılık göstermesidir.

## 2.10. Araştırmanın Sınırlılıkları

- Nicel araştırma online ortamda gerçekleştirilmiş olup, ankete katılan internete erişimi olan, bilgisayar yada akıllı cep telefonu kullanan kişilerle sınırlıdır.

- Nicel araştırma kullanılan "Bilgi Düzeyi ve Güven Derecesi Anket Formu" ile sınırlıdır.

- Nicel araştırma görüşmelerinden elde edilen tüm yorumlar teze aktarılmamıştır.

## 2.11. Araştırmanın Modeli

Araştırmanın amacı, Türk Bankacılık Sektöründe Dijitalleşmenin Yeri ve Gelişimi hakkındaki bilgi düzeyini ölçmektir. Bu bağlamda, araştırma modeli aşağıdaki şekilde oluşturulmuştur.

Anket soruları 3 çalışmadan alınmıştır. Soruları kullanabilmek için yazarlara izin mailleri atılmıştır. Bu kişilerin kullandığı makale, yılları, yöntemleri ve uyguladığı yöntemler şunlardır ;

Dijital Bankacılıkta Müşteri Memnuniyetinin Çok Kriterli Karar Verme Yöntemleri ile Değerlendirilmesi, 2020, Elçin NOYAN ve Erdoğan GAVCAR'dır. ÇokKriterli Karar Verme (ÇKKV) Yöntemlerinden Analitik Hiyerarşi Prosesi (AHP) temelli MOORA ve ELECTRE yöntemleri kullanılarak Dijital Bankacılık ürünlerini kullanan banka müşterilerinin memnuniyetleri ölçülmüştür. Anket sorularının uygulanabilirliği ile ilgili 40 kişiye pilot uygulama yapılmış, anlaşılmakta güçlük çekilen ifadeler değiştirilmiş ve anket formu son haline getirilmiştir. Anket 170 kişiye uygulanmıştır. Çalışma için yazardan 15 sorusu alınmıştır.

Dijital Bankacılık Kullanımına Teknoloji Kabulü Temelli Bir Yaklaşım ,2020, Fatih Sinan ESEN 'dir. Anket sorularında 7'li Likert ölçeği kullanılmıştır. Anket 302 kişiye uygulanmıştır. Kurulan araştırma modeli, "Yapısal Eşitlik Modellemesi yöntemi kullanılarak test edilmiştir. Çalışma için yazardan 4 sorusu alınmıştır

İnternet Bankacılığı Kullanımını Etkileyen Faktörler: Atatürk Üniversitesi Personeli Üzerine Bir Uygulama ,2017 , Tuba ÖZKAN ve Osman Berna İPEKTEN'dir. Anket önce 10 kişiden oluşan bir gruba pilot olarak uygulanmış ve gerekli düzeltmeler gerçekleştirilmiştir. Anket 315 kişiye uygulanmıştır. Anket sorularında 5'li Likert ölçeği kullanılmıştır. Çalışma için yazardan 10 sorusu alınmıştır.

Araştırmadan 5'li ve 7'li Likert ölçeği kullanılmadığından dolayı güvenilirlik ihtiyacı doğmamıştır.

Araştırmayı modellemeye hazır hale getiren Google Form sayesinde toplanan anket soruların SPSS programında işlenmiştir. Bağımlı ve bağımsız değişkenler arasında ilişkiye bakılmıştır.

Bu çalışmada nicel araştırma yöntemi uygulanmıştır. Nicel araştırma 315 kişiye anket soruları internet üzerinden dağıtılarak

yapılmıştır. Cevapların analizi yapılmış olup , tezin bu bölümünde detaylı olarak aktarılmıştır.

### 3. ARAŞTIRMA BULGULARI

#### 3.1. Katılımcılara Ait Demografik Özelliklerin Dijital Bankacılığın Çeşitli Özelliklerine Göre Dağılımı Analizi Sonuçları

Çalışmanın bu kısmında katılımcılara ait demografik özelliklerin dijital bankacılığın çeşitli özelliklerine göre dağılımı Ki-kare analizi ile karşılaştırılmıştır.

Katılımcıların cinsiyeti ile dijital bankacılığın karşılaştırılmasına ilişkin Ki-kare analizi sonuçlar Tablo 1'de verilmiştir.

Katılımcıların cinsiyet durumu ile dijital bankacılık kullanma yılı arasında anlamlı bir dağılım ( $p < .005$ ) olduğu belirlenmiştir. Kadın (%42.3) ve erkek katılımcıların (%46.9) 4-7 yıldır yoğun olarak dijital bankacılığı kullandıkları belirlenmiştir.

Katılımcıların cinsiyet durumu ile dijital bankacılık kullanma sıklığı arasında anlamlı bir dağılım ( $p < .005$ ) olduğu belirlenmiştir. Kadın katılımcıların (%60.1) her gün ve erkek katılımcıların (%35.4) 2 günde 1 yoğun olarak dijital bankacılığı kullandıkları belirlenmiştir.

Katılımcıların cinsiyet durumu ile dijital bankacılığı çevreye önerme durumu arasında anlamlı bir dağılım ( $p < .005$ ) olduğu belirlenmiştir. Kadın katılımcıların (%91.7) oranında ve erkek katılımcıların (%98.0) oranında dijital bankacılığı çevrelerine önerdikleri belirlenmiştir.

Katılımcıların cinsiyet durumu ile dijital bankacılığa ilişkin eğitim alma durumu arasında anlamlı bir dağılım ( $p < .005$ ) olduğu belirlenmiştir. Kadın katılımcıların (%92.9) oranında ve erkek katılımcıların (%78.9) oranında dijital bankacılığa ilişkin eğitim aldıkları belirlenmiştir.

Katılımcıların cinsiyet durumu ile dijital bankacılığın değişim ve dönüşümüyle bankacılık mesleğinin de dönüşümü ve değişmesi arasında anlamlı bir dağılım ( $p < .005$ ) olduğu belirlenmiştir. Kadın katılımcıların (%92.9) oranında ve erkek katılımcıların (%82.3) oranında bankacılık mesleğinin de dönüşümü

Tablo 1. Katılımcıların Cinsiyeti ile Dijital Bankacılığın Karşılaştırılması

			Kadın	Erkek	Toplam	$\chi^2$	p			
<b>Dijital Bankacılık Kullanma Yılı</b>	1-3 Yıl	N	14	33	47	17,670	<b>,001</b>			
		%	8,3%	22,4%	14,9%					
	4-7 Yıl	N	71	69	140					
		%	42,3%	46,9%	44,4%					
	8-11 yıl	N	49	27	76					
		%	29,2%	18,4%	24,1%					
	12+ yıl	N	34	18	52					
		%	20,2%	12,2%	16,5%					
	<b>Dijital Bankacılık Kullanma Sıklığı</b>	Her gün	N	101	42			143	33,806	<b>,000</b>
			%	60,1%	28,6%			45,4%		
2 günde 1		N	26	52	78					
		%	15,5%	35,4%	24,8%					
Haftada 2		N	21	31	52					
		%	12,5%	21,1%	16,5%					
Haftada 1		N	15	16	31					
		%	8,9%	10,9%	9,8%					
Ayda 1		N	5	6	11					
		%	3,0%	4,1%	3,5%					
<b>Dijital Bankacılığı Önerme Durumu</b>	Evet	N	154	144	298	6,080	<b>.014</b>			
		%	91,7%	98,0%	94,6%					
	Hayır	N	14	3	17					
		%	8,3%	2,0%	5,4%					
<b>Bankacılık Sektöründe Dijitalleşmenin Yükü Durumu</b>	Evet	N	31	24	55	.246	<b>.620</b>			
		%	18,5%	16,3%	17,5%					
	Hayır	N	137	123	260					
		%	81,5%	83,7%	82,5%					
<b>Dijital Bankacılığı İlişkin Eğitim Durumu</b>	Evet	N	156	116	272	12,935	<b>.000</b>			
		%	92,9%	78,9%	86,3%					
	Hayır	N	12	31	43					
		%	7,1%	21,1%	13,7%					

ve deęişme ihtiyacı olduęunu dűşündükleri belirlenmiřtir.

Katılımcıların cinsiyet durumu ile dijital bankacılıęın maddi olarak katkısı olduęu dűşüncesi arasında anlamlı bir daęılım ( $p<.005$ ) olduęu belirlenmiřtir. Kadın katılımcıların (%85.1) oranında ve erkek katılımcıların (%74.8) oranında dijital bankacılıęın maddi olarak katkısı olduęu dűşüncesinde oldukları belirlenmiřtir.

Katılımcıların cinsiyet durumu ile dijital bankacılıkta siber saldırı olduęu dűşüncesi arasında anlamlı bir daęılım ( $p<.005$ ) olduęu belirlenmiřtir. Kadın katılımcıların (%85.1)

oranında ve erkek katılımcıların (%74.8) oranında dijital bankacılıkta siber saldırı olduęu dűşüncesinde oldukları belirlenmiřtir.

Katılımcıların cinsiyet durumu ile dijital bankacılıęın karřılařtırılmasına iliřkin Ki-kare analizi sonuçlar Tablo 2'de verilmiřtir.

Tablo 2'e göre katılımcıların medeni durumu ile dijital bankacılık kullanma yılı arasında anlamlı bir daęılım ( $p<.005$ ) olduęu belirlenmiřtir. Kadın (%48.9) ve erkek katılımcıların (%38.8) 4-7 yıldır yoğun olarak dijital bankacılıęı kullandıkları belirlenmiřtir.

**Tablo 1. (devamı) Katılımcıların Cinsiyeti ile Dijital Bankacılıęın Karřılařtırılması**

Dijital Bankacılıęı Önerme Durumu		%	91,7%	98,0%	94,6%		
		N	14	3	17		
Hayır	%	8,3%	2,0%	5,4%			
	N	31	24	55			
Bankacılık Sektöründe Dijitalleşmenin Yükü Durumu	Evet	%	18,5%	16,3%	17,5%	.246	.620
	N	137	123	260			
Hayır	%	81,5%	83,7%	82,5%			
	N	156	116	272			
Dijital Bankacılıęı İliřkin Eęitim Durumu	Evet	%	92,9%	78,9%	86,3%	12.935	.000
	N	12	31	43			
Hayır	%	7,1%	21,1%	13,7%			
	N	25	37	62			
Dijital Bankacılıęın Maddi Olarak Destek Durumu	Hayır	%	85,1%	74,8%	80,3%		
	N	25	37	62			
Evet	%	14,9%	25,2%	19,7%			
	N	143	110	253			
Dijital Bankacılıkta Siber Saldırı Durumu	Evet	%	85,1%	74,8%	80,3%	15.857	.000
	N	25	37	62			
Hayır	%	14,9%	25,2%	19,7%			
	N	66	63	129			
Dijital Bankacılıkta Siber Saldırımın Güven Azaltma durumu	Evet	%	39,3%	42,9%	41,0%	.414	.520
	N	102	84	186			
Hayır	%	60,7%	57,1%	59,0%			
	N	102	84	186			



Katılımcıların medeni durumu ile dijital bankacılıkta bankaların rekabet içinde olması düşüncesi arasında anlamlı bir dağılım ( $p<.005$ ) olduğu belirlenmiştir. Kadın katılımcıların (%82.4) oranında ve erkek katılımcıların (%91.4) oranında dijital bankacılıkta bankaların rekabet içinde olduklarını düşündükleri belirlenmiştir.

Katılımcıların yaşı ile dijital bankacılığın karşılaştırılmasına ilişkin Ki-kare analizi sonuçlar Tablo 3'de verilmiştir.

Katılımcıların yaş durumu ile dijital bankacılık kullanma yılı arasında anlamlı bir dağılım ( $p<.005$ ) olduğu belirlenmiştir. 25 yaş altı katılımcıların (%58.8) ve 26-35 yaş katılımcıların (%50.3) oranında 4-7 yıldır yoğun olarak dijital bankacılığı kullandıkları belirlenmiştir.

36-45 yaş katılımcıların (%44.4) oranında ve 46 yaş ve üzeri katılımcıların (%41.4) oranında 12 yıl ve üzeri senedir yoğun olarak dijital bankacılığı kullandıkları belirlenmiştir.

Katılımcıların yaş durumu ile dijital bankacılığın maddi olarak katkısı olduğu düşüncesi arasında anlamlı bir dağılım ( $p<.005$ ) olduğu belirlenmiştir. 25 yaş altı katılımcıların (%76.5) ve 26-35 yaş katılımcıların (%75.5), 36-45 yaş katılımcıların (%88.9) oranında ve 46 yaş ve üzeri katılımcıların (%96.6) oranında dijital bankacılığın maddi olarak katkısı olduğu düşüncesinde oldukları belirlenmiştir.

Katılımcıların eğitim durumu ile dijital bankacılığın karşılaştırılmasına ilişkin Ki-kare analizi sonuçlar Tablo 4'de verilmiştir.

Katılımcıların eğitim durumu ile dijital bankacılık kullanma yılı arasında anlamlı bir dağılım ( $p<.005$ ) olduğu belirlenmiştir. Lise ve alt düzeyde eğitime sahip olanların (%40.5) ve önlisans mezunu katılımcıların (%48.1) oranında, lisans mezunu katılımcıların (%51.9) oranında 4-7 yıldır yoğun olarak dijital bankacılığı kullandıkları ve lisansüstü mezunu katılımcıların (%43.2) oranında 8-11 yıldır dijital bankacılığı kullandıkları belirlenmiştir.

**Tablo 2.** Katılımcıların Medeni Durumu ile Dijital Bankacılığın Karşılaştırılması

		Bekar	Evli	Toplam	$\chi^2$	p	
<b>Dijital Bankacılık Kullanma Yılı</b>	1-3 Yıl	N	36	11	47	21,699	<b>,000</b>
		%	20,5%	7,9%	14,9%		
	4-7 Yıl	N	86	54	140		
		%	48,9%	38,8%	44,4%		
	8-11 yıl	N	36	40	76		
		%	20,5%	28,8%	24,1%		
	12+ yıl	N	18	34	52		
		%	10,2%	24,5%	16,5%		
<b>Dijital Bankacılığa İlişkin Bankaların Rekabet Durumu</b>	Evet	N	145	127	272	5.314	<b>.021</b>
		%	82,4%	91,4%	86,3%		
	Hayır	N	31	12	43		
		%	17,6%	8,6%	13,7%		

**Tablo 3.** Katılımcıların Yaşı ile Dijital Bankacılığın Karşılaştırılması

		25 yaş alt	26-35	36-45	46+	Toplam	$\chi^2$	p	
<b>Dijital Bankacılık Kullanma Yılı</b>	1-3 Yıl	N	23	20	3	1	47	106,073	<b>,000</b>
		%	33,8%	12,9%	4,8%	3,4%	14,9%		
	4-7 Yıl	N	40	78	14	8	140		
		%	58,8%	50,3%	22,2%	27,6%	44,4%		
	8-11 yıl	N	5	45	18	8	76		
		%	7,4%	29,0%	28,6%	27,6%	24,1%		
	12+ yıl	N	0	12	28	12	52		
		%	0,0%	7,7%	44,4%	41,4%	16,5%		
<b>Dijital Bankacılığın Maddi Olarak Destek Durumu</b>	Evet	N	52	117	56	28	253	10.690	<b>.014</b>
		%	76,5%	75,5%	88,9%	96,6%	80,3%		
	Hayır	N	16	38	7	1	62		
		%	23,5%	24,5%	11,1%	3,4%	19,7%		

**Tablo 4.** Katılımcıların Eğitim Durumu ile Dijital Bankacılığın Karşılaştırılması

		Lise ve altı	Önlisans	Lisans	Lisansüstü	Toplam	$\chi^2$	p	
<b>Dijital Bankacılık Kullanma Yılı</b>	1-3 Yıl	N	18	14	12	3	47	35,354	<b>,000</b>
		%	21,4%	26,9%	8,9%	6,8%	14,9%		
	4-7 Yıl	N	34	25	70	11	140		
		%	40,5%	48,1%	51,9%	25,0%	44,4%		
	8-11 yıl	N	17	12	28	19	76		
		%	20,2%	23,1%	20,7%	43,2%	24,1%		
	12+ yıl	N	15	1	25	11	52		
		%	17,9%	1,9%	18,5%	25,0%	16,5%		
<b>Bankacılık Sektöründe Dijitalleşmenin Yükü Durumu</b>	Evet	N	24	8	16	7	55	10.371	<b>.016</b>
		%	28,6%	15,4%	11,9%	15,9%	17,5%		
	Hayır	N	60	44	119	37	260		
		%	71,4%	84,6%	88,1%	84,1%	82,5%		

Katılımcıların eğitim durumu ile bankacılık sektöründe dijital bankacılığın iş yükü durumu arasında anlamlı bir dağılım ( $p<.005$ ) olduğu belirlenmiştir. Lise ve altı %71.4, önlisans %84.6, lisans %88.1 ve lisansüstü mezunlarının %84.1 oranında dijital bankacılığın bankacılığa iş yükü getirmediğini düşündükleri belirlenmiştir.

Katılımcıların eğitim durumu ile dijital bankacılığa ilişkin eğitim alma durumu arasında anlamlı bir dağılım ( $p<.005$ ) olduğu belirlenmiştir. Lise ve altı %76.2, önlisans %82.7, lisans %90.4 ve lisansüstü mezunlarının %97.7 oranında dijital bankacılığa ilişkin eğitim aldıkları belirlenmiştir.

Katılımcıların eğitim durumu ile dijital bankacılığın maddi olarak katkısı olduğu düşüncesi arasında anlamlı bir dağılım ( $p<.005$ ) olduğu belirlenmiştir. Lise ve altı %76.5, önlisans %75.5, lisans %88.9 ve lisansüstü mezunlarının %96.6 oranında dijital bankacılığın maddi

olarak katkısı olduğu düşüncesinde oldukları belirlenmiştir.

Katılımcıların eğitim durumu ile dijital bankacılıkta siber saldırı olduğu düşüncesi arasında anlamlı bir dağılım ( $p<.005$ ) olduğu belirlenmiştir. Lise ve altı %57.1, lisans %83.7 ve lisansüstü mezunlarının %79.5 oranında dijital bankacılıkta siber saldırı olduğu düşüncesinde iken önlisans mezunlarının %51.9 oranında siber saldırı olmadığı düşüncesinde olduğu belirlenmiştir.

Katılımcıların eğitim durumu ile dijital bankacılıkta siber saldırının güve azaltıcı olduğu düşüncesi arasında anlamlı bir dağılım ( $p<.005$ ) olduğu belirlenmiştir. Lise ve altı %64.3, önlisans %71.2, lisans %50.4 ve lisansüstü mezunlarının %61.4 oranında dijital bankacılıkta siber saldırı olduğu düşüncesinde olmadıkları belirlenmiştir.

**Tablo 4. (devamı) Katılımcıların Eğitim Durumu ile Dijital Bankacılığın Karşılaştırılması**

<b>Dijital Bankacılığın İlişkin Eğitim Durumu</b>	Evet	N	64	43	122	43	272	14.629	<b>.002</b>
		%	76,2%	82,7%	90,4%	97,7%	86,3%		
	Hayır	N	20	9	13	1	43		
		%	23,8%	17,3%	9,6%	2,3%	13,7%		
<b>Dijital Bankacılığın Maddi Olarak Destek Durumu</b>	Evet	N	52	117	56	28	253	10.690	<b>.014</b>
		%	76,5%	75,5%	88,9%	96,6%	80,3%		
	Hayır	N	16	38	7	1	62		
		%	23,5%	24,5%	11,1%	3,4%	19,7%		
<b>Dijital Bankacılıkta</b>	Evet	N	48	25	113	35	221	32.590	<b>.000</b>
		%	57,1%	48,1%	83,7%	79,5%	70,2%		
<b>Siber Saldırı Durumu</b>	Hayır	N	36	27	22	9	94		
		%	42,9%	51,9%	16,3%	20,5%	29,8%		
<b>Dijital Bankacılıkta Siber Saldırının Güven Azaltma durumu</b>	Evet	N	30	15	67	17	129	8.406	<b>.038</b>
		%	35,7%	28,8%	49,6%	38,6%	41,0%		
	Hayır	N	54	37	68	27	186		
		%	64,3%	71,2%	50,4%	61,4%	59,0%		

Katılımcıların gelir durumu ile dijital bankacılığın karşılaştırılmasına ilişkin Ki-kare analizi sonuçlar Tablo 5’de verilmiştir.

Katılımcıların gelir durumu ile dijital bankacılık kullanma yılı arasında anlamlı bir dağılım ( $p<.005$ ) olduğu belirlenmiştir. Gelir durumu 10.499 ve altı olan (%43,4), 10.500-11499 olan (%61.3), 11.500-12.499 olan (%52.4), 12.500-13.499 olan (%52.2), 13.500-14.499 olan (%50.0) ve 14.500 ve üzeri gelire sahip olan (%36.8) katılımcıların 4-7 yıldır yoğun olarak dijital bankacılığı kullandıkları belirlenmiştir.

Katılımcıların gelir durumu ile dijital bankacılık kullanma sıklığı arasında anlamlı bir dağılım ( $p<.005$ ) olduğu belirlenmiştir. . Gelir durumu 10.499 ve altı olan (%32,1), 10.500-11499 olan (%45.2) ve 13.500-14.499 olan katılımcıların (%50.0) oranı ile 2 günde 1 yoğun olarak dijital bankacılığı kullandıkları belirlenmiştir.

Gelir durumu 11.500-12.499 olan (%42.9),ve 12.500-13.499 olan (%39.1) ve 14.500 ve üzeri gelire sahip olan (%62.5) katılımcıların her gün yoğun olarak dijital bankacılığı kullandıkları belirlenmiştir.

Katılımcıların gelir durumu ile dijital bankacılığın yeni fırsatlar getirme durumu arasında anlamlı bir dağılım ( $p<.005$ ) olduğu belirlenmiştir. Gelir durumu 10.499 ve altı olan (%83,0), 10.500-11499 olan (%64.5), 11.500-12.499 olan (%88.1), 12.500-13.499 olan (%60.9), 13.500-14.499 olan (%86.4) ve 14.500 ve üzeri olan katılımcıların (%79.9) oranında dijital bankacılığın yeni fırsatlar getirdiğini düşündükleri belirlenmiştir.

Katılımcıların gelir durumu ile dijital bankacılığın bankacıya yük getirme durumu arasında anlamlı bir dağılım ( $p<.005$ ) olduğu belirlenmiştir. Gelir durumu 10.499 ve altı olan (%75,5), 10.500-11499 olan (%90.3), 11.500-12.499 olan (%73.8), 12.500-13.499 olan (%91.3), 13.500-14.499 olan (%63.6) ve 14.500 ve üzeri olan katılımcıların (%87.5) oranında dijital bankacılığın bankacıya yük getirmediğini düşündükleri belirlenmiştir.

Katılımcıların gelir durumu ile dijital bankacılığın maddi olarak katkısı olduğu düşüncesi arasında anlamlı bir dağılım ( $p<.005$ ) olduğu belirlenmiştir. Gelir durumu 10.499

ve altı olan (%71,7), 10.500-11499 olan (%77.4), 11.500-12.499 olan (%88.1), 12.500-13.499 olan (%60.9), 13.500-14.499 olan (%68.2) ve 14.500 ve üzeri olan katılımcıların (%86.8) oranında dijital bankacılığın maddi olarak katkısı olduğu düşüncesinde oldukları belirlenmiştir.

Katılımcıların gelir durumu ile dijital bankacılıkta siber saldırı olduğu düşüncesi arasında anlamlı bir dağılım ( $p<.005$ ) olduğu belirlenmiştir. Gelir durumu 10.499 ve altı olan (%52,8), 10.500-11499 olan (%54.8), 11.500-12.499 olan (%64.3), 12.500-13.499 olan (%56.5), 13.500-14.499 olan (%81.8) ve 14.500 ve üzeri olan katılımcıların (%81.9) oranında dijital bankacılıkta siber saldırı olduğu düşüncesinde oldukları belirlenmiştir.

Katılımcıların meslek durumu ile dijital bankacılığın karşılaştırılmasına ilişkin Ki-kare analizi sonuçlar Tablo 6’da verilmiştir.

Katılımcıların meslek durumu ile dijital bankacılık kullanma yılı arasında anlamlı bir dağılım ( $p<.005$ ) olduğu belirlenmiştir. Öğrencilerin (%51.9)oranı ile 1-3 yıldır dijital bankacılığı kullandıkları ve kamu sektöründe bankacı olan katılımcıların (%50.0) oranında 8-11 yıldır ve ev hanımlarının (%60.0) oranı ile 4-7 yıldır dijital bankacılığı kullandıkları belirlenmiştir.

Katılımcıların meslek durumu ile dijital bankacılık kullanma sıklığı arasında anlamlı bir dağılım ( $p<.005$ ) olduğu belirlenmiştir. Ev hanımlarının (%47.5) oranında ve kamu sektöründe bankacı olan katılımcıların (%77.8) özel sektörde bankacı olan katılımcıların (%50.0) her gün yoğun olarak dijital bankacılığı kullandıkları belirlenmiştir.

Katılımcıların meslek durumu ile dijital bankacılığa ilişkin eğitim alma durumu arasında anlamlı bir dağılım ( $p<.005$ ) olduğu belirlenmiştir. Öğrencilerin (%77.8) oranı, kamu sektöründe bankacı olan katılımcıların (%94.4) oranında, özel sektörde bankacı olan katılımcıların (%70.0) oranında ve ev hanımlarının (%75.0) oranında dijital bankacılığa ilişkin eğitim aldıkları belirlenmiştir.

**Tablo 5.** Katılımcıların Gelir Durumu ile Dijital Bankacılığın Karşılaştırılması

		10.499 altı	10.500 - 11.499	11.500- 12.499	12.500 - 13.499	13.500 - 14.499	14.500v e üzeri	Topla m	$\chi^2$	<b>p</b>				
<b>Dijital Bankacılık Kullanma Yılı</b>	1-3 Yıl	N	20	5	8	4	4	6	47	67,85 0	<b>.000</b>			
		%	37,7%	16,1%	19,0%	17,4%	18,2%	4,2%	14,9%					
	4-7 Yıl	N	23	19	22	12	11	53	140					
		%	43,4%	61,3%	52,4%	52,2%	50,0%	36,8%	44,4%					
	8-11 yıl	N	8	7	7	5	6	43	76					
		%	15,1%	22,6%	16,7%	21,7%	27,3%	29,9%	24,1%					
	12+ yıl	N	2	0	5	2	1	42	52					
		%	3,8%	0,0%	11,9%	8,7%	4,5%	29,2%	16,5%					
	<b>Dijital Bankacılık Kullanma Sıklığı</b>	Her gün	N	12	9	18	9	5	90			143	54,36 9	<b>.000</b>
			%	22,6%	29,0%	42,9%	39,1%	22,7%	62,5%			45,4%		
		2 günde 1	N	17	14	10	4	11	22			78		
			%	32,1%	45,2%	23,8%	17,4%	50,0%	15,3%			24,8%		
Haftada 2		N	14	5	6	4	6	17	52					
		%	26,4%	16,1%	14,3%	17,4%	27,3%	11,8%	16,5%					
Haftada 1		N	7	2	6	5	0	11	31					
		%	13,2%	6,5%	14,3%	21,7%	0,0%	7,6%	9,8%					
Ayda 1		N	3	1	2	1	0	4	11					
		%	5,7%	3,2%	4,8%	4,3%	0,0%	2,8%	3,5%					
<b>Dijital Bankacılığın Yeni fırsatlar Getirme Durumu</b>		Evet	N	44	20	37	14	19	115	249	11,89 0	<b>.03 6</b>		
			%	83,0 %	64,5%	88,1 %	60,9%	86,4%	79,9%	79,0%				
	Hayır	N	9	11	5	9	3	29	66					
		%	17,0 %	35,5%	11,9 %	39,1%	13,6%	20,1%	21,0%					
<b>Bankacılık Sektöründe Dijitalleşme nin Yükü Durumu</b>	Evet	N	13	3	11	2	8	18	55	14,50 1	<b>.01 3</b>			
		%	24,5 %	9,7%	26,2 %	8,7%	36,4%	12,5%	17,5%					
	Hayır	N	40	28	31	21	14	126	260					
		%	75,5 %	90,3%	73,8 %	91,3%	63,6%	87,5%	82,5%					

Katılımcıların meslek durumu ile dijital bankacılıkta siber saldırı olduğu düşüncesi arasında anlamlı bir dağılım ( $p<.005$ ) olduğu belirlenmiştir. Öğrencilerin (%51.9) oranı, kamu sektöründe bankacı olan katılımcıların (%83.3) oranında, özel sektörde bankacı olan katılımcıların (%65.0) oranında ve ev hanımlarının (%35.0) oranında dijital bankacılıkta siber saldırı olduğu düşüncesinde oldukları belirlenmiştir.

#### 4. ARAŞTIRMANIN SONUÇLARI

İnternetin yaygınlaşması ile birlikte birçok alanda olduğu gibi finans alanının da değişim yaşanmış ve dijital bankacılığı ortaya çıkmıştır. Dijital bankacılık, geleneksel finansal sistemlerin dışında gelişen, merkezi olmayan, şifreleme kullanan, her yerde, herkese, anında ödeme imkânı ve birçok banka işlemi sunan, alternatif bir değişim aracı olarak kullanılan dijital varlıklardır.

Giderek hız kazanan dijital bankacılık sektörünün müşterileri kazanmak için yarış haline girmiş. Müşterilere sundukları kullanım kolaylığı, erişilebilirlik, sistem güvenliği ve hizmet gibi birçok işlemi hızlı gerçekleştirmeye yönelik çalışmalar yapıp müşterilere zaman tasarrufu yapmaya çalışmaktadır.

Ancak yeniliklere rağmen mecbur kalmadıkça geleneksel bankacılık algısını yıkmak istemeyen bir kesim daha bulunmaktadır. Bu nedenle geleneksel bankacılığa göre maliyetlerin azaltılmış olması, işlemlerin daha hızlı zamanda yapılması müşterilerle iletişim algısını güçlendirip onların işlemlerin kolaylığı için çalışmaların daima güncellenmesi gerekmektedir. Geleneksel bankacılık algısını yıkmak istemeyen bireyler siber saldırılardan dolayı oluşabilecek problemlere gerekli önlemleri alması halinde bu geleneksel bankacılık algısını tamamen ortadan kaldıracaktır. Yeni dev bir dünya olarak Dijital Bank hayatımızın önemli bir parçası olacaktır.

Bu çalışmada bankacılık sektöründe dijitalleşme düzeyinin dijital bankacılık uygulamasına etkisini incelemektir. Nicel bir araştırma gerçekleştirilmiştir. Nicel araştırma konuyu istatistikî açıdan inceleyen, ölçümleyen ve sayısal olarak objektif biçimde ortaya koyan ve analiz edilmesini sağlayan araştırmalardır. Bu kapsamda, Türkiye’de yaşayan 315 kişinin cevaplamış çevrimiçi platformda anket uygulanmıştır. İstatistiksel İMB SPPS 25.0 programında yapılmıştır.

**Tablo 5. (devamı) Katılımcıların Gelir Durumu ile Dijital Bankacılığın Karşılaştırılması**

		N	38	24	37	14	15	125	253		
<b>Dijital Bankacılığın Maddi Olarak Destek Durumu</b>	Evet	%	71,7 %	77,4%	88,1 %	60,9%	68,2%	86,8%	80,3%	15.64	.00
	Hayır	%	28,3 %	22,6%	11,9 %	39,1%	31,8%	13,2%	19,7%	9	8
<b>Dijital Bankacılıkta Siber Saldırı Durumu</b>	Evet	%	52,8 %	54,8%	64,3 %	56,5%	81,8%	81,9%	70,2%	24.79	.00
	Hayır	%	47,2 %	45,2%	35,7 %	43,5%	18,2%	18,1%	29,8%	4	0

**Tablo 6.** Katılımcıların Meslek Durumu ile Dijital Bankacılığın Karşılaştırılması

		Öğrenci	Kamu Sektörü(Bankacı)	Özel Sektör (Bankacı)	Evhanımı	Diğerleri	Toplam	$\chi^2$	p				
<b>Dijital Bankacılık Kullanma Yılı</b>	1-3 Yıl	N	14	1	1	6	25	47	61.180	<b>.000</b>			
		%	51,9%	5,6%	5,0%	30,0%	10,9%	14,9%					
	4-7 Yıl	N	10	2	8	12	108	140					
		%	37,0%	11,1%	40,0%	60,0%	47,0%	44,4%					
	8-11 yıl	N	3	9	5	0	59	76					
		%	11,1%	50,0%	25,0%	0,0%	25,7%	24,1%					
	12+ yıl	N	0	6	6	2	38	52					
		%	0,0%	33,3%	30,0%	10,0%	16,5%	16,5%					
	<b>Dijital Bankacılık Kullanma Sıklığı</b>	Her gün	N	9	14	10	1	109			143	32.031	<b>.010</b>
			%	33,3%	77,8%	50,0%	5,0%	47,4%			45,4%		
		2 günde 1	N	6	1	6	10	55			78		
			%	22,2%	5,6%	30,0%	50,0%	23,9%			24,8%		
Haftada 2		N	8	2	2	7	33	52					
		%	29,6%	11,1%	10,0%	35,0%	14,3%	16,5%					
Haftada 1		N	3	1	2	2	23	31					
		%	11,1%	5,6%	10,0%	10,0%	10,0%	9,8%					
Ayda 1		N	1	0	0	0	10	11					
		%	3,7%	0,0%	0,0%	0,0%	4,3%	3,5%					
<b>Dijital Bankacılığı İlişkin Eğitim Durumu</b>		Evet	N	21	17	14	15	205	272	<b>.028</b>			
			%	77,8%	94,4%	70,0%	75,0%	89,1%	86,3%				
	Hayır	N	6	1	6	5	25	43					
		%	22,2%	5,6%	30,0%	25,0%	10,9%	13,7%					
<b>Dijital Bankacılıkta Siber Saldırı Durumu</b>	Evet	N	14	15	13	7	172	221	20.226	<b>.000</b>			
		%	51,9%	83,3%	65,0%	35,0%	74,8%	70,2%					
	Hayır	N	13	3	7	13	58	94					
		%	48,1%	16,7%	35,0%	65,0%	25,2%	29,8%					

Araştırma bulguları, Türkiye’de bireylerin her yaşta bireyler dijital bankacılığı kullanmaktadır. Kullanan kişilerin eğitim seviyeleri lisans düzeyindedir. Okur yazarlık oranıyla kullanılan dijital bankacılık doğru orantılıdır. Dijital bankacılık kanallarında mobil bankacılık, Atm bankacılığı ve internet bankacılığıdır. Bu ankete katılan bireylerde mobil bankacılık kullanım oranı en yüksektir. Nedeni ise günümüzün vazgeçilmez olan teknolojik cihazı telefonun her alanda hayatımızın bir parçası olduğundan kaynaklıdır. Çoğu işlerin cep telefonla halledilmesi gibi banka işlemlerinde bankaya gitmeden müşteri temsilcileri ile görüntülü konuşmalar sayesinde yapıldığı ortam fark etmeksizin, zaman diliminin öneminin azalmaktadır. Bu dönemde banka işlemleri dijital bankacılık yoluyla kolaylıkla yapılmaktadır. Dijital bankacılık uygulamaları kullanırken bireyler en çok kullandıkları banka devlet bankası olan Ziraat Banktır. Özel bankalarda da bireylerin istedikleri imkânını sunan dijital bankacılık işlemleri de yapılmaktadır. Dijital banka uygulamaların en çok kullanıldığı özel banka Garanti Bankasıdır. Bu durum bankalar arasında rekabeti oldukça artırmıştır.

Dijital banka yaklaşık olarak 4-7 yıldır kullanılmaya daha fazla başlandı. Bu durum etki eden en büyük olay dünyaca yaşanan Covid – 19 salgınıdır. Bireylerin yaşadığı salgından kaynaklı kısıtlamalarla banka işlemleri dijital bankacılık işlemlerine yönlendirilmiştir. Bu durum bireylerin dijital bankaya olan ön yargılarını kısmen ortadan kaldırmış, salgın sonrasında bireyler yaptıkları işlemleri dijital bankacılık üzerinden yapmaya devam etmiştir. Bireylerin dijital bankacılığa yönelme sebebi masrafsız, kullanışlı olması, güvenli olması ve de hızlı olmasından kaynaklıdır. Dijital bankacılık 24 saat kullanılabilir.

## 5. ARAŞTIRMANIN DEĞERLENDİRİLMESİ

Araştırmacı ve uygulayıcılara yönelik **öneriler** :

- Aynı araştırmanın birkaç yıl sonra tekrarlanarak, araştırmaların yıllar düzeyinde karşılaştırılması ve geçen zamanın bilgi ve güven düzeyinde farklılık yaratıp yaratmadığının araştırılması

- Bankaların, dijital bankacılık yaptıkları uygulamalarını derinlemesine inceleyip eksi ve artı yönlerini ortaya koyması

- Yaş gruplarında dijital bankacılığın kullanılma şeklinin araştırılması ve yaş gruplarının dijital bankacılık uygulamalarını daha iyi kullanmaya yönelik neler yapılabileceğinin değerlendirilmesi. sistemi olması bankalar dijital uygulamalarına bu işlemleri eklemesiyle müşterilerin daha aktif bir şekilde dijital platformu kullanmalarını sağlanmasıdır.

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