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## Research Article

### **Specifics in Introduction and Functioning of the Currency Board in Bulgaria**

**Sergey Radukanov<sup>1</sup>**

#### **Abstract**

The article studies two main aspects of functioning of the currency board in Bulgaria: its characteristics and its specifics and peculiarities.

Concerning the characteristics of the currency board in Bulgaria, the attention is focused on several theoretical matters of the nature of the currency board: mechanism for introduction of the currency board; choosing the foreign currency, to which the local monetary unit is to be fixed; financing the initial currency reserve, in order for the currency board to start functioning; setting the fixed exchange rate to the reserve currency; establishing the amount of coverage of the quantity of cash in circulation by the currency reserves; administration of the currency board; implementation of the function “lender of last resort” in cases of liquidity crisis; supervision of the commercial banks’ operation.

Each country is characterized by its specifics in terms of management of public finances, condition of the real (non-financial) sector, service sector, monetary and banking system. These specifics are reflected in the monetary boards, introduced in the individual countries.

The article provides a detailed analysis of the specifics of the currency board in Bulgaria.

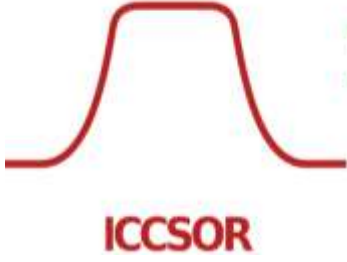
The options for an independent monetary policy of the central bank are heavily restricted, and on the other hand, the currency board attained the goal of its policy – ensuring of price stability. As of the present moment, Bulgaria joined the exchange rate mechanism (ERM II) in 2020 and makes every effort to cover the criteria for real convergence.

**Keywords:** Currency Board, Currency Reserves, Cash Basis, Bulgaria.

**JEL Codes:** E52, E58, E42

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**Bulgaristan'da Para Kurulunun Kurulması ve Çalışmasına İlişkin Özellikler**

**Sergey Radukanov<sup>1</sup>**

**Öz**

Makale, Bulgaristan'da para kurulunun işleyişinin iki ana yönünü inceliyor: Para kurulunun vasıfları, kendine özgülüğü ve özellikleri.

Bulgaristan'daki para kurulunun özellikleriyle ilgili olarak, para kurulunun doğasına ilişkin birkaç teorik konu üzerinde dikkatler toplanmıştır: Para kurulunun tanıtımı; yerel para biriminin sabitleneceği yabancı para biriminin seçilmesi; para kurulunun faaliyete geçmesi için başlangıçtaki döviz rezervinin finanse edilmesi; sabit döviz kurunun rezerv para birimine ayarlanması; dolaşımdaki nakit miktarının döviz rezervleri tarafından karşılanma miktarının belirlenmesi; para kurulunun yönetimi; likidite krizi durumlarında “son kredi mercii” fonksiyonunun uygulanması; ticari bankaların işleyişinin denetimi.

Her ülke, kamu maliyesi yönetimi, reel (finansal olmayan) sektörün durumu, hizmet sektörü, para ve bankacılık sistemi açısından kendine has özellikleri ile karakterize edilir. Bu özellikler her ülke için o ülkenin durumunu ortaya koyacak şekilde para kurullarına yansıtılır.

Makale, Bulgaristan'daki para kurulunun özelliklerinin ayrıntılı bir analizini sunmaktadır.

Merkez bankasının bağımsız bir para politikası için seçenekleri son derece kısıtlandı buna rağmen para kurulu, politika hedefine yani fiyat istikrarının sağlanması hedefine ulaşmıştır. Bulgaristan döviz kuru mekanizmasına (ERM II) 2020'de katıldı ve şu an itibarıyla gerçek yaklaşma kriterlerini karşılamak için her türlü çabayı gösteriyor.

**Anahtar Kelimeler:** Para Kurulu, Döviz Rezervleri, Peşin Para Esası, Bulgaristan.

**JEL Kodlar:** E52, E58, E42

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## 1. Introduction

An important prerequisite for the stability of the purchasing power of the money is the public trust in the monetary unit – only then that it can fulfil its monetary functions. This also provides the smooth and problem-free functioning of the economy.

Introduction of the currency board is a final resort, but considering the macro-economic situation, such decision for Bulgaria is inevitable. The reforms for re-structuring of the economy in our country are not implemented – a very small part of the enterprises put up for privatization are sold, and most of the state-owned enterprises are working at a loss. Investment decline as well as import and export decline are reported. Virtually, the real sector in Bulgaria is not operating at the required rate.

The situation in the financial sector is similar:

- New payment of the external debt of the country began in 1995.
- the central bank cannot counteract the high rates of inflation and thus, it fails to provide stable currency exchange rates and interest rates.
- the lost trust in the Bulgarian lev brings about an outflow of savings from the banking system;
- collaterals for the loans extended by the commercial banks are quite dubious.
- lack of adequate control upon the banks by the central bank.
- the non-performing loans' share grows significantly, and many banks go bankrupt.

The currency board is the monetary system, which provides the required stability of the national monetary unit. In this relation, analyzing the currency board Republic of Bulgaria is particularly interesting.<sup>1</sup> The present development has as its object the monetary council in Bulgaria, and as a subject – its characteristics. The goal is to explore the specifics of the currency board in Republic of Bulgaria, for the achieving of which, the following tasks must be fulfilled:

- presentation of the main discussion moments in theoretical aspect concerning the situation before the currency board introduction;
- exploring the specifics of the currency board introduced in Republic of Bulgaria.

## 2. Currency Board - Necessity and Conditions for Introduction

Adequate cash credit policy is the key factor for the economic development of a given country [Adamov et al., 2010; Al-Ghazali, 2021; Angelov et al., 2011; Angelov et al., 2012; Chaudhary, 2021; Hlibko, 2018; Hlibko et al., 2019; Marinov, 2009; Marinov, 2010; Milinov, Marinov & Radukanov, 2011; Petrova & Aleksandrov, 2018]. Unfortunately, central banks not always manage to introduce order in the cash credit processes and relations. This necessitates introduction of specific organization of the monetary system, also known as currency board.

Generally, the currency board is a negation of the central bank. Existence of the two institutions is inconsistent. Naturally, the question why emerges?

Main duty of the monetary council is to exchange the local currency freely and limitlessly into a reserve currency. It is this function that is the reason for the widely accepted

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<sup>1</sup> Note: the notions „Currency board”, „Monetary council съвет” and „Currency council” used in reference books are synonymous.



definition of the **currency board – a monetary system, which resembles the gold device standard**. In practice, the role of the currency board is to regulate the currency in circulation, and the latter one depends on currency reserves (considering a stable and fixed exchange rate). The following variants of alternation of the quantity of money in circulation are possible:

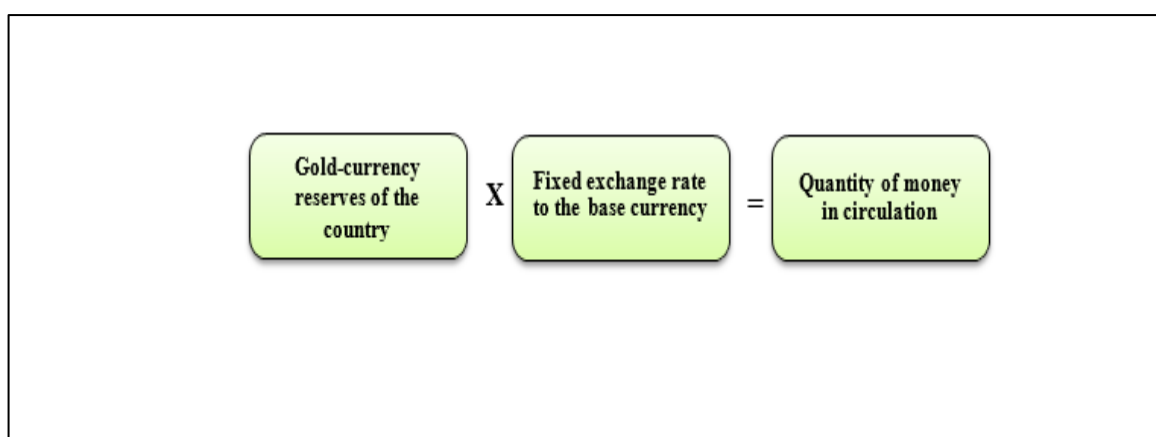
- foreign exchange reserves increase and therefore money in circulation increases;
- currency reserves decrease, and respectively the currency in circulation decrease;
- currency reserves are unchanged, hence the currency in circulation remain constant.

The mechanism of regulation of the quantity of currency in circulation is automatic. It does not depend on any subjective factors (such as political pressure, discretionary policy, as is the case with a central bank), but it's based on the objective circumstances – the quantity of the currency reserves.

This type of currency board is perceived as “classical”, and in the past, predominantly such types of currency councils would exist. Due to the fact, that the only duty is to observe the correspondence between the quantity of the currency in circulation and the currency reserves, no central bank is necessary (cash credit policy is not implemented). It is quite another issue that fact that at a later stage, currency councils would grow into central banks. In the present day, the currency councils are modified. They exist in a „soft” variant, where the central bank would usually administer the currency board. It has got the opportunity, although quite limited, to carry out cash credit policy.

In the past, monetary councils used to be introduced in the newly liberated colonies. Using low expenditures and small number of personnel an order was brought into the organization of monetary circulation. **The local monetary unit would be fixed to a stable foreign currency using the respective exchange rate**. Functioning of the currency board is subjected to one simple rule: **the quantity of currency in circulation must be equal to the currency reserves of the country using the fixed exchange rate** (fig. 1), i.e.[Radkov & Adamov, 1998]

**Figure 1. Mechanism of Functioning of The Currency Board**



**Source:** Bojinov, Radkov & Mihajlov, 2004

Each country is characterized by its specifics in terms of management of public finances, condition of the real (non-financial) sector, service sector, monetary and banking system. These

specifics are reflected in the currency councils, introduced in the individual countries. [Pukala, 2021; Marinov, 2011; Marinov, 2012; Milinov & Marinov, 2015; Vatev & Marinov, 2013; Sinkevičs & Petrova, 2019].

The currency board in Bulgaria *was introduced because the central bank failed to achieve the main goal of its policy – provision of price stability.*

When studying the theoretical nature of the essence of the currency board in Bulgaria one must focus on the following important moments:

- *mechanism of introduction of currency board* – it is arranged by means of certain legal regulation. On the one hand, strong political will is required to have such a regulation. This is a serious problem, and the unsuccessful policy of the central banks is a result of strong political pressure. On the other hand, international support is also required.

- *selecting the foreign currency, which the local monetary unit is to be fixed to* – the currency used should be recognised as an international payment instrument.

- financing of the initial currency reserve, so that the currency board will begin operating – the funding sources are mainly two – loans from international institutions (usually, the IMF) or sale and lease of state-owned property (enterprises, lands, etc.). In most cases it is recommended to use a „basket” of currencies for the reserves. It is also possible to use precious metals (gold, silver) or goods.

- determination of the fixed exchange rate to the reserve currency – the fixed exchange rate must be undervalued. It is assumed that the undervalued rate of exchange leads to growth of the export, i.e. favours the development of the real (non-financial) sector.

- Setting the amount of coverage of the quantity of currency in circulation by currency reserves – the currency in circulation must be at least 100% covered by the reserves. The asset of every currency board can be presented in a simplified manner as the sum of the two parts – the available currency and securities. Due to the effect of numerous factors, there is a possibility that the value of securities will diminish. For this reason, most specialists recommend higher cover funds (in the order of 105-110%);

- administration of the monetary council – when the monetary council is introduced in a country where a central bank is operating, it is best to use the specialists from the respective central bank. The main problem is that there is the possibility that they could be subjected to political pressure. In order to avoid this, some authors recommend the currency board to be constituted mainly of foreigners [Hanke & Schuler, 1996]. Concerning the personnel in comparison with the classical central bank, the currency board is characterized by two essential differences: 1) the number of personnel is too small; 2) training of specialists, who shall implement its management is quite easy.

- implementation of the function “lender of last resort” in cases of liquidity crisis –it is possible that another governmental institution will re-finance the commercial banks, although this option is not mandatory. Where „final“ creditor is missing, the banks will rely only on themselves. In that case, they will evaluate the credit worthiness of their customers more carefully, and thus, the credit discipline is much higher. It is believed that bankruptcy of one or several banks does not reduce the stability of the currency board. On the contrary – it makes the banking system better. This is also proved by the practice up to this moment;

- supervision of the commercial banks’ operation – in cases of a “hard” currency council the supervision upon the banks is limited. It is usually assigned to another institution.

### **3. Materials and Methods**

This study is based on research of the scientific literature on the issues considered. The main specifics of introduction and functioning of the currency board are analysed.

All data and regulatory documents cited are originated from the official sources – Bulgarian National Bank's website.

### **4. Results and Discussion**

#### **4. 1. Macro-economic situation before introduction of currency board**

The macro-economic picture before introduction of the currency board is quite unfavourable. The reforms for re-structuring of the economy are not implemented – a very small part of the enterprises put up for privatisation are sold, and most of the state-owned enterprises are working at a loss [Sotirova, 2008] Investment decline as well as import and export decline is reported. Virtually, the real sector in Bulgaria is not operating at the required rate. The situation in the financial sector is similar [Minasyan, Nenova & Yotsov, 1998]:

- new payment of the external debt of the country began in 1995;
- the central bank cannot counteract the high rates of inflation and thus, it fails to provide stable currency exchange rates and interest rates;
- the lost trust in the Bulgarian lev brings about an outflow of savings from the banking system;
- collaterals for the loans extended by the commercial banks are quite dubious;
- lack of adequate control upon the banks by the central bank;
- the non-performing loans' share grows significantly and many banks go bankrupt.

For the period referred to, the main generator of inflation is the policy of the central bank.<sup>2</sup> The method of refinancing of the commercial banks is also questioned. There are no clearly acknowledged rules and criteria to perform their crediting. At the same time, financing of the budget deficit becomes usual practice. Introduction of currency board targets termination of the option for uncontrolled „printing” of money, and therefrom – decreasing the inflation. It is erroneous to believe that the monetary council totally counteracts the inflation. It eliminates only that inflation, which is created as a result of abuse of the monetary mechanism through unjustified monetary emission.

In the background of the unfavourable macro-economic situation in our country before introduction of the currency board, we can add the political tension and the increasing mistrust of the economic agents to the governmental institutions. The only possible outcome for stabilization of the macro-environment concerning the monetary policy is establishing a specific monetary system – currency board.

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<sup>2</sup>Note: A problem for all central banks is the political intervention to achieve short-term goals to the benefit of a local authority when implementing the monetary policy. It is no coincidence that a series of countries would protect in their legislations the independence of the central bank from similar influences. Incidentally, the problem of independence is also dealt with by several scientific publications.

## 4.2. Specifics of the currency board in Republic of Bulgaria

The currency board was introduced in Bulgaria on 01.07.1997 by virtue of coming into force of the new Bulgarian National Bank Act [Bulgarian National Bank Act]. The specifics of the monetary council are quite diverse.

From the point-of-view of the future joining of Bulgaria to the European Union, it was assumed that the German mark will implement the role of a reserve currency. This created a discussion, as the majority of the exchange of goods, payments of the external debt and currency reserves of the country were in US dollars. In practice, there were better economic grounds for the reserve currency to be the US dollar. The Bulgarian lev was fixed to the German mark under the exchange rate of 1000 BGL for 1 DM. Denomination of the BGL under a ratio of 1:1000 was done in July 1999, i.e. one new lev was exchanged for 1000 old levs (1BGN=1000BGL) [Bulgarian lev Denomination Act]. This means that 1 new lev is exchanged for 1 German mark (1BGN=1DM). The new European currency – the Euro was placed in circulation in the same year. The German mark would gradually be withdrawn from circulation and fixed to the Euro under a ratio of 1EUR=1.95583 DM. Therefrom 1EUR=1.95583 BGN.

Upon the Issue Department of the BNB was imposed the duty of performing the role of the currency board in a legislative way. Art. 20 of the BNB Act reads: „The main function of the Issue Department is to maintain complete currency coverage of the total sum of the monetary obligations of the Bulgarian National Bank and undertake the necessary action for efficient management of the gross international currency reserves of the bank.” The Issue Department was obligated to also draft the weekly balance of the currency board. Aiming at the policy of transparency of the condition of the board, the balance sheets (monthly and weekly) are published at the website of the BNB.

Currency reserves must provide coverage of the monetary basis, and in a broader sense it also includes the obligations to the government (i.e. the fiscal reserve) [Mladenov, 2009]. Since the latter ones are designed to service the external obligations, the respective coverage is necessary. Increasing of the coverage is a guarantee for stability and sustainability of the currency board. Fiscal reserve is reflected in the liabilities of the balance sheet of the Issue Department. Part of it can be invested (stored) in the commercial banks. In the last years this fact was an object of discussion. When storing the fiscal reserve in the BNB, the supply of money is not increased, and when it is in the commercial banks – the supply of money increases. [Minasyan, 2008]

Out of the „classical” instruments for carrying out of cash credit regulation of the economy, only the mandatory minimal reserves (MMR) are used. As of the present moment, they are 10% of the deposit basis. [Ordinance № 21] Open market operations and the interest policy are not applied. It is necessary to bring clarity concerning carrying out of the interest policy. Before introduction of monetary council in our country, the basic interest rate was determined at the discretion of the governor of the central bank. At the moment, it is set by a methodology, which is based on the level of the interest rate of the interbank money market. It expresses the demand and supply of money between the banks (obtained on a marketing principle).

BNB reserves its right, although under strict conditions, to credit the commercial banks. This is only possible upon the presence of liquidity risk for the banking system as a whole (systemic risk). The maximum period of the loan extended may not exceed three months, and the cover funds shall amount to 110% of the loan extended. Cover funds may only be: monetary gold; currency (Euro, US dollar and Swiss franc); state securities, emitted by the government of Republic of Bulgaria or guaranteed by it; first grade securities, emitted by foreign

governments and central banks or guaranteed by them [Ordinance №6] The amount of the loans extended may not exceed the deposit of the Banking Department in the Issue Department. Any exceedance expresses the presence of over-coverage of the obligations of the BNB with currency reserves. The credit-extending process is administered by the Banking Department, but the banks must always be inspected by the Banking supervision department.

Both before introduction of the currency board and under the present conditions, opening and closing of a given bank is implemented by the BNB. Of course, key role in these matters has the Banking supervision department.

### 4.3. Gold-Currency Reserves and Obligations

The assets from the balance sheet of Issue Department are the so-called gold-currency reserves of the board: (table 1)

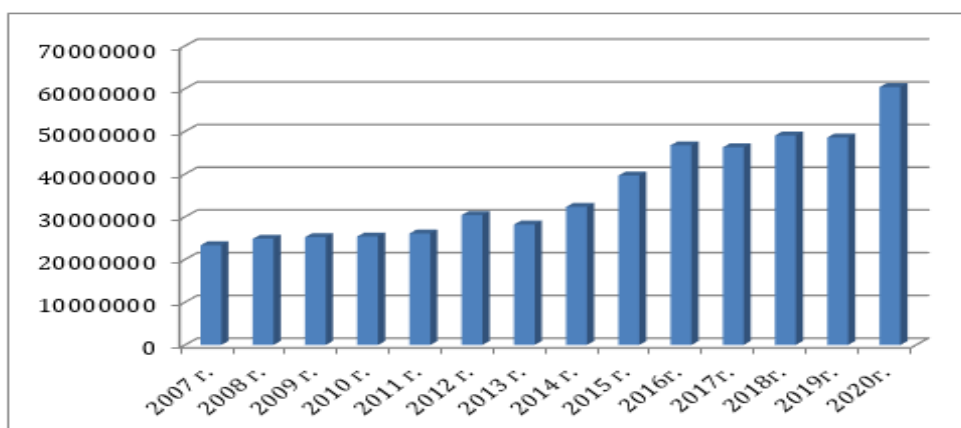
**Table 1. Monthly balance sheet of Issue Department as of 29.10.2021**

Assets	Thousands of BGN	Liabilities	Thousands of BGN
Cash and foreign currency denominated deposits	33856700	Banknotes and coins in circulation	23678911
Monetary gold and other monetary gold instruments	3913175	Obligations to banks	16367834
Investments in securities	22605838	Obligations to the government and budget organizations	10088629
		Obligations to other depositors	1571180
		Banking Department deposit	8669159
<b>Total Assets:</b>	<b>60375713</b>	<b>Total Liabilities:</b>	<b>60375713</b>

Note: Data source BNB statistics

The reserves are meant to provide the normal functioning of the board (fig.2.).

**Figure. 2. Dynamics of gold-currency reserves for the period 2007-2020 (in thousands of BGN)**



Source: Author's Calculations

Under „pressure” on the part of the economic agents there must be an adequate amount of foreign currency (Euro), which is to be exchanged against the local currency (levs) using the

fixed exchange rate. Reserves are not all stored as cash. Their maintenance in cash requires considerable transaction expenditures (expenditures for storage, security, etc.) and is deprived of any economic logic. It has been assumed that part of the reserve will be invested, such is the practice in our country and in the other countries, where monetary councils have been introduced. Of course, this does not diminish the stability of the board. Management of the assets is implemented on the following principles: security, liquidity, profitability. [Manchev, 2008] This means that the invested assets can quickly be brought into cash.

In this relation, the assets can be provisionally considered into two groups: marketable and investment. What's characteristic is that every following position has diminishing liquidity. It is considered that the two balance sheet items (monetary funds and deposits in foreign currency and monetary gold) provide the liquidity of the board. Nevertheless, they also provide profitability, although insignificant. Deposits in foreign currency are made in foreign banks and are accumulated at certain interest rate. Small part of the monetary gold is stored in the form of ingots in a standardized stock exchange form, while another part is also stored in foreign banks accumulating minimum interest. From psychological point-of-view holding gold by the central banks renders its positive effect upon the economic agents. It is not by chance that at times of crisis, the demand of gold intensifies, as an alternative and secure investment.

Investments in securities have the largest share among the assets. Their management has been regulated by standards. State securities of only first-grade issuers are prevailing. BNB Act provides the general instructions. According to art. 28, par. 3, item 4, issuers of debt securities must be „evaluated with one of the two highest scores of two internationally recognised credit rating agencies”. BNB prepares a list of countries, which meet these conditions.

Liabilities represent the obligations of the BNB. In particular, they include: [Minasyan, 2008]

- banknotes and coins in circulation – all cash in the population, at the cashier's offices of the companies and the commercial banks;
- obligations to banks – money in the accounts of the commercial banks at the central bank (the so-called reserves of the commercial banks);
- obligations to the government and budget organizations –so-called fiscal reserve;
- obligations to other depositors – i.e. the Deposit Guarantee Fund;
- Banking Department deposit – this position expresses the exceedance of the reserves above the obligations (over-coverage).

## **5. Conclusion**

The currency board in Bulgaria accomplished its main purpose – providing of price stability. At the same time, reliability of the banking system is also determined by the stability of the currency board. It is a specific monetary system, which successfully performs its role under the conditions of a global economic and political insecurity. Liquidity of the board grows, which is a positive indication against any potential future macro-economic instability. Eventually, the quality and dynamics of the reserves are guarantee and decisive factor for the normal functioning and development of the national economy.

All of this provides us with grounds to believe that the monetary council in Bulgaria creates favourable situation for faster joining of Bulgaria to the Eurozone.

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## Research Article

### **Factors Influencing Customers' Insights on Digital Banking: An Empirical Study**

**Arunkumar Sivakumar<sup>1</sup> & Ravali Priya Pentapati<sup>2</sup> & Shrivats Srinivasan<sup>3</sup>**

#### **Abstract**

In this liberal global economy, technology has substituted all the aspects of the conventional and established style of life, and the banking field is no special case for this dynamic phenomenon. In India, digital banking is expanding at an expeditious pace propelled by marketing master plans assumed by many commercial banks. Traditional and customary banking can never be subverted despite aggressive responses to digital banking. The prime objective of this study and article is to brief the digital banking customer's perspective on "whether digital banking is a supplement or substitution to the traditional way of banking?" The theoretical framework comprises the factors that affect digital banking: they are Service quality, Customers persuasion, demographic variables, and Existing technology, respectively. The population of this project is from Karaikal, Tamil Nadu, India, and was studied using systematic random sampling. The statistical values are obtained using Correlation, Regression analysis, and One Way ANOVA. The proposed study evaluates various factors impacting digital banking and suggests a few steps to take digital banking one step ahead.

**Keywords:** Digital Banking, Customer's Persuasion, E-Servicing

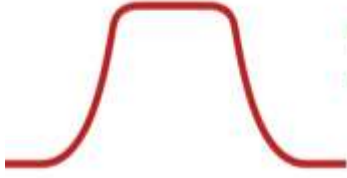
**JEL Codes:** O3, G29, M10

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**Müşterilerin Dijital Bankacılık Üzerine Görüşlerini Etkileyen Faktörler:  
Ampirik Bir Araştırma**

**Arunkumar Sivakumar<sup>1</sup> & Ravali Priya Pentapati<sup>2</sup> & Shrivats Srinivasan<sup>3</sup>**

**Öz**

Mevcut liberal küresel ekonomide teknoloji, geleneksel ve yerleşik yaşam tarzının tüm yönlerinde yerini almıştır ve bankacılık alanı bu dinamik fenomenin dışında kalmaz. Hindistan'da dijital bankacılık, birçok ticari bankanın üstlendiği pazarlama mastır planlarının teşvikiyle hızla genişliyor. Dijital bankacılığa yönelik girişken tepkilere rağmen, geleneksel ve alışılmış bankacılık asla çökertilemez. Bu çalışmanın ve makalenin temel amacı, dijital bankacılık müşterisinin “dijital bankacılık geleneksel bankacılığın tamamlayıcısı mı?, yoksa ikamesi mi?” konusundaki bakış açısını özetlemektir. Teorik çerçeve, dijital bankacılığı etkileyen faktörleri içermektedir: Bunlar sırasıyla hizmet kalitesi, müşterilerin ikna edilebilirliği, demografik değişkenler ve mevcut teknolojidir. Bu projenin evreni Karaikal, Tamil Nadu, Hindistan'dır ve sistematik rastgele örnekleme kullanılarak çalışılmıştır. İstatistiksel değerler korelasyon, regresyon analizi ve tek yönlü ANOVA kullanılarak elde edilmiştir. Çalışmanın sonucu, dijital bankacılığı etkileyen çeşitli faktörleri değerlendirmekte ve dijital bankacılığı bir adım öne çıkarmak için birkaç adım atılmasını önermektedir.

**Anahtar Kelimeler:** Dijital Bankacılık, Müşterinin İkna Edilmesi, E-Servis

**JEL Kodlar:** O3, G29, M10

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## **1. Introduction**

In the 1950s, the Bank of America was one of the primary institutions to develop the concept that electronic computers could take over the digital banking tasks of processing checks and balancing accounts, which was, at that point, extremely labor-intensive. Other institutions gradually joined hands and progressed far away towards complete electronic banking. The first electronic banking devices kept records of deposits and withdrawals from each client, made account balances available instantaneously, monitored overdrafts, stopped payments, and held funds. Thanks to technology, today, even the core activities of banks are automated, which evolved electronic banking into "digital banking." (HDFC BANK, 2021).

Digital Banking provides the comfort and ease of carrying out all traditional banking activities 24\*7 without going around the bank's physical branch to get the work done. In other words, digital banking is the modern approach to accessing and managing accounts. Digital banking is a superset that contains internet banking, mobile banking, M-passbook, Credit cum Debit cards, OTP (One Time Passwords), ATM (Automated Teller Machine), Mobile Applications, chat bots, UPI (Unified Payment Interface), and Ticket booking.

The Government of India has developed a legal framework that governs digital banking. The Information Technology Act, 2000, the Banking Regulation Act, 1949, Indian Contract Act, 1872, Payments and Settlements Act, 2007.

Today banks distinguish their financial deals through innovation and technology. Banks constantly change and improve their cost and profit arrangements to synchronize these environmental changes. Technology has changed the manner of dealings among banks and customers. After introducing a globalization policy in India, the service sector, especially the banking sector, assumed a lot of importance and attracted a lot of foreign investments. Thus, digital banking has widely penetrated the lives of all customers and is more lucrative; however, we must understand that technology is a double-edged sword.

## **2. Statement of the Problem**

Since the outset of digital banking in India, the customers' insights on the digital banking industry have changed radically. The Government's encouragement to use digital banking is a booster for this phenomenon. Digital banking offers a variety of desired features like fund transfer, online purchase, balance inquiry, statement of account. However, it has many threats which cannot be undermined. Few hazards include security, network, high cost, lack of personal relationships, uneasiness, and poor customer service. As digital banking is emerging as an excellent promotional tool for commercial banks, addressing these issues would further strengthen it.

ANI (2017) says that over 150 million adults use digital banking in India; this might sound great, but this accounts for approximately 20% of the population. On the other hand, many rural people don't have a primary internet connection. Therefore, this study is focused on customers' perception of digital, banking-whether a substitute or supplement for traditional banking. Apart from customers' consensus on digital banking, banks have also focused on customers' real needs rather than profits. They are striving to connect with the current generation.

Digital banking is at an early stage in the Karaikal region; due to the increase of customers' demand, the digital banking industry is facing the issue of offering efficient and reliable services to satisfy the customers in Karaikal. Therefore, this research aims to recognize the perceived challenges and benefits of adopting digital banking in Karaikal.

### **3. Objectives of The Study**

The objectives of the study are as follows-

- To apprehend the factors (Customer persuasion, Existing technology, Service quality) affecting the customers' insights on digital banking in the Karaikal region.
- To understand the demographic profile of digital banking customers
- To analyze the problems faced by customers in using digital banking
- To make a recommendation for enhancing digital banking services

### **4. Literature Review**

Singh (2019) focused on measuring the service standards and quality of digital banking and its connection with customers' satisfaction in India. This research identified and discussed crucial factors of digital service quality and its various dimensions. In this research, digital service quality is elucidated as "the extent to which a website facilitates efficient and effective shopping, purchasing and delivery of product and services." Data was procured from 650 people staying in India using a survey. Exploratory and confirmatory factor analysis was used to ascertain the magnitudes of digital banking. To scrutinize the correlation between e-service quality dimensions and customer satisfaction of digital banking, Multiple Regression Analysis was used. The study exposed three factors of digital service quality, namely, " Perceived Credibility," "Responsiveness," and " Efficiency." "Responsiveness" was discovered as a significant and notable factor in the service quality of digital banking. The questionnaire additionally observed a positive correlation between customer satisfaction of digital banking and the e-service quality dimension. Banks can use these inferences to improve their digital banking service quality and satisfy their customers. The results may also open numerous business opportunities in India and other countries in Asia.

Safeena (2018) tries to explore the technology assumption thesis already in operation for framing a combined context for examining the factors of IBT implementation in India. The Indian economy has undergone rapid growth over the last ten years and developed Internet Banking Technology (IBT) to take over long-established conventional banking lines. This change has brought both extreme challenges and opportunities to the bank and its customers. The evaluation displays that the prevailing study on choosing IBT in the Indian economy has been and shown insignificant proof for an integrated model for IBT Adoption. This connotes that diversified research and research is limited for IBT adoption under the Indian context.

According to Roy (2016), there is an integration in perceived risk theory and technology acceptance model in assimilating digital banking adoption among bank account holders in India. This study classifies especially the perceived risk as external risk and internal risks and inspects its impact on customer speculation in adopting digital banking. The results were based on artificial neural network analysis and two-step predictive analytics of structural equation modelling. The neural network analysis indicates that external risk and perceived ease of use are the main parameters that determine how well customers accept digital banking.

As per Boro (2015) research, the study's implications of anticipation and troubles of technological innovations of banks in North-Eastern India. North-Eastern India, encompassing eight states, is an essential territory for this research that was ignored and disintegrated from the rest of mainland India because of various geographical, political, socio-economic, and cultural differences. This study focuses on upgrading research projects interconnected to the technological revolution inside the banking business in North-Eastern India. An in-depth

review was organized with 50 bank respondents about banks' problems, scenarios, challenges, and chances of technological innovation. Opinions aligned with research purposes were analyzed and grouped as simple frequency tables and percentages. The results exhibited that many customers assisting and using technological mediums for banking purposes are young. An ATM is the most direct channel that consumers are using enthusiastically, compared to other technological means like PC, credit cards, RTGS and NEFT, internet and mobile banking, and Mobile Wallets.

Shaikh (ScienceDirect, 2017) states that this research looks at the printed literature on the monetary and banking sector reforms programs embarked on in a progressing country. This research analyses how development projects promote the culture of e-banking and raise financial participation and inclusion in the societies of countries on the path of development. Results of the study suggest a link between these development efforts and the digital banking culture in Pakistan.

Kumar, (2019) This research mainly deals with young customers' attitudes towards digital banking regarding public and private banks in Uttarakhand, India. The primary purpose of this study is to search and examine the determinants that control customers' attitudes towards digital banking.

In their research, Yang et al. (2007) describes their investigation into current trends and evolution of digital banking applications in rural and agrarian areas and their economic repercussions on local financial organizations. Their main aim is to study the competency of those smaller regional and community banks located in informal areas to reach their counterparts in big cities concerning digital banking applications.

In their research, Kishore and Sequeira (2016) stated that the Indian Government initiated financial inclusion programs for funding the unfunded. This program did not gain the anticipated reach. Mobile banking emerged as a feasible solution for financial inclusion among different banking technologies employed by the Government of India.

In the report of Haq & Khan. (2013) authors attempted to know the objections faced by banks. To find out the attributes like education, age, occupation, and income and their influence in adopting digital banking in India successfully. The study depicted that only 28 percent of banking clients used digital banking by evaluating the nature and characteristics of the population. It was also discovered that a relevant relation in-between the use of digital banking and age was not found. It further found no relationship between gender and the usage of digital banking. There is gender neutrality in the usage of digital banking.

Observing Barquin (2015) research, the work shows how consumers of financial services are turning to electronic devices more often to perform banking activities than visiting branches and call centers. The shift is likely to continue despite some structural problems, and occupants should be ready for the outcomes. To understand the robustness, McKinsey, in the year 2014, surveyed 16,000 financial customers over 13 markets in Asia and their banking habits. The study was conducted through online and in-person interviews. It is part of a persisting attempt to track personal-finance swings and shifts in Asia that started in 1998.

Charles k. Ayo (2016) The results of this research reveal that perceived e-service quality governs customer contentment and usage of digital banking. This meant that the high quality of e-service increases satisfaction and consequently results in the more effective use of digital banking. Among the findings, the fitness of system accessibility, e-service support staff, responsiveness, and service portfolio, and in that respective order, were said to be the most remarkable factors in grading e-service quality.

Navneeth Kaur (2015) studied how digital consumers identify the digital banking services of private, foreign sector, and public banks functioning in the banking industry in India. The study constructed an extensive analysis into the service quality aspect in all three types of banks to understand if there is any difference in service quality provided based on the nature of banks. Findings of the proposed Study stated that four factors, namely -Security, website interface, access, and convenience, determine the service quality provided.

Haralya (2021) states innovative products and services were brought to India by digital banking. The deep study informs that digitalization has readdressed the banking operations, products, and services. The study also infers that technology is the driving force of customers' perception of digital banking.

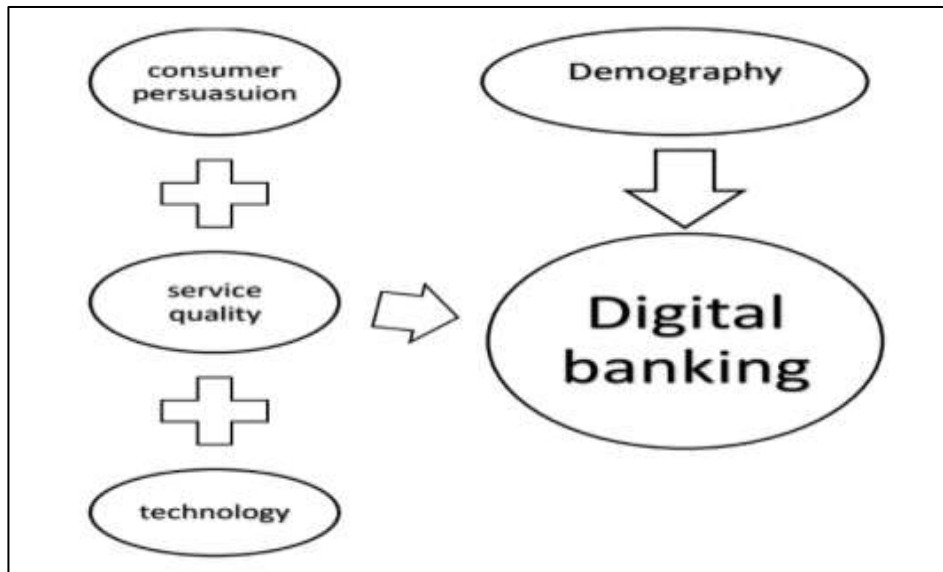
Changela, K., Patel, M., & Parmar, N. (2019) focused on the influence of technology in the banking business in India. Without communication and information technology, we can never consider the banking sector's success; the banking sector's role in the Indian economy was also enlarged. Information technology is an unsegregated framework for evolving and acquiring IT to attain calculated goals. For creating a systematic and structured banking industry, which might respond efficiently to the wants of a developing economy, technology plays an important role.

Malik (2014) reveals that technology transformed the digital banking sector in India by highlighting the major financial revolutions in the past decade. Technologies such as ATM, RTGS, ECS, Retail banking, NEFT, Debit and Credit card, EFT, free consulting services, internet and online banking, mobile banking, and many more innovations led to tremendous improvement in banking services and operation. The paper also highlighted the benefits and challenges of digital banking.

Nair, N. M. (2014) has concluded that the use of technology and innovation in advancing the banking sector in India is one of the significant focal points not only for profit-oriented commercial banks but also for policymakers. The banks in India are using Information Technology to increase the inward processes and provide improvised provisions and assistance to their clients. The practical usage of technology has accelerated precise, errorless, and well-timed management of the large bank's transactions resulting from a large client base. The banking industry in India is also making the most out of the IT revolution all around the globe. By redesigning, calculating, and offering safe, secure, and simple technology, banks can reach the customers' thresholds enhancing the customer's delight. Information technology has been successful and profitable in making a win-win situation for all the parties engaged in the banking sector.

The above-stated research literature supports the factors identified during the study, which is illustrated in the theoretical framework below:

**Figure 1. Theoretical Framework of the Research Study**



## **5. Methodology**

This descriptive study investigates the customer's perception of digital banking in Karaikal- Tamil Nadu - India. This empirical study is analyzed using primary data by collecting data through a well-structured questionnaire (google forms) with a sample size of 385 respondents. Various statistical tools like correlation, ANOVA, and Multiple Regression analysis were utilized to analyze the data. After a rigorous, relevant, exhaustive, and contemporary research review of collected data, the research found the subsequent theoretical framework, which includes four factors: Service Quality, Customers' persuasion, Demographic variables, and Existing technology to understand the banking customer's insight on digital banking. A quantitative study has been conducted to assess the perception. A five-point Likert's scale is also used with scales ranging as "Strongly disagree, Disagree, Neutral, Agree, strongly agree," respectively. To judge the problems faced by customers five-point Likert scale is used with scales ranging "Never, Rare, Sometimes, Often, always." The soft copy of the structured questionnaire was prepared and distributed to the sample population in Karaikal - India.

## 6. Results and Discussion

**Table 1. Demographic Analysis: Outlines The Demographic Profile of Banking Customers**

Gender	(%)	Age	(%)	Monthly income	(%)	Qualification	(%)	Digital banking patronage	(%)	Digital banking services	(%)
Male	40.7	Below 20	9.1	Below 10000	21	Illiterate	4.1	0-2 years	41.8	Transfer funds online	37.4
Female	59.3	21-30	61.9	10001-20001	19.4	Diploma	6.2	3-5 years	31.4	Online purchase and payments	38.7
		31-40	15.3	20001-30001	26.4	UG	42.5	6-8 years	20.5	Regular checking of bank statement	16.6
		41-50	7.0	30001-40001	14.5	PG	44	More than nine years	6.2	Request any card or Cheque book	7.3
		Above 50	6.7	40001-50001	10.4	Others	3.1				
				Above 50001	8.3						
Total	100	Total	100	Total	100	Total	100	Total	100	Total	100

From the above Table 1, we can infer that most respondents, 228 respondents (59.3%), are female, and 157 respondents (40.7%) are male. It is identified that out of the total respondents, 169 respondents (44%) are postgraduates. The data reveals that most of the respondents, 238 (61.9%), associate with the age group of 21-30 years. It is observed that out of 385 respondents, 102 respondents (26.4%) are drawing a salary from 20001-30000. Many of the respondents (161) - (41.8%) have been users of digital banking services for 0-2 years. The study shows that 149 respondents (38.7%) prefer digital banking services for online purchases and payments. This shows the adoption of IBT in Digital banking services according to the demographic status of the collected data.



**Table 2. One-way ANOVA**

Hypothesis		Sum of Squares	DF	Mean Square	Factor	Significance
H <sub>1</sub> : There is a notable difference observed between educational Qualifications and usage of digital banking.	Between groups	9.564	5	2.391	3.847	.004
	Within groups	236.184	380	.622		
	Total	245.748	385			
H <sub>1</sub> : There is a notable difference observed between the monthly income and usage of digital banking.	Between groups	7.838	4	1.568	2.497	.031
	Within groups	237.910	379	.628		
	Total	245.748	385			
H <sub>1</sub> : There is a notable difference observed between usage of digital banking and customer insights on usage.	Between groups	19.610	5	6.537	11.013	.000
	Within groups	226.138	379	.594		
	Total	245.748	385			

The above Table 2 states a notable and significant difference between the qualification, monthly income with the usage of digital banking, and the level of perception of the digital banking customers.

## 7. Multiple Regression Analysis

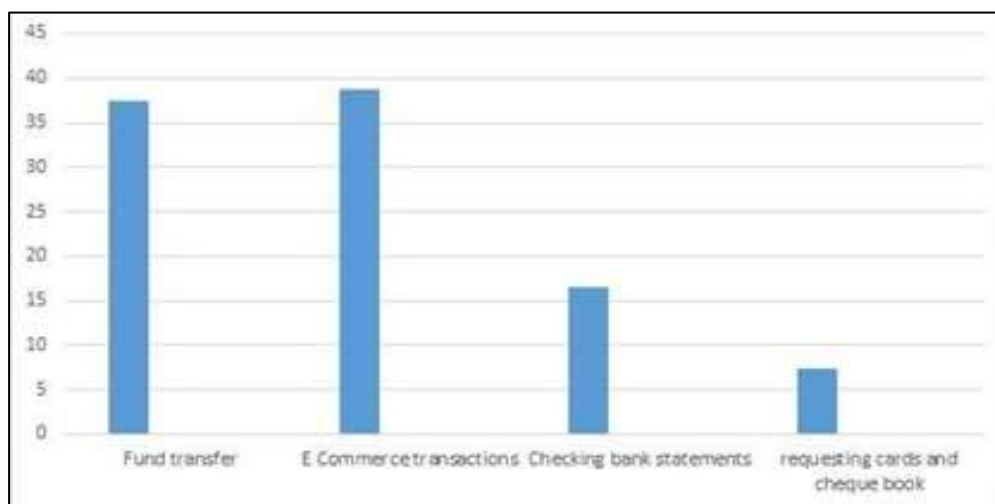
Multiple Regression analysis between service quality and customer perception. Multiple Regression analysis between technology in digital banking and customer perception.

**Table 3. Multiple Regression Analysis**

Coefficient of technology in digital banking and customer perception						
S. No	Predictors	Unstandardized Coefficient		Std beta coefficient	T	Sig.
		B	Std. Error			
1	(Constant)	1.445	.119		12.100	.000
2	Technological advances provide safer digital banking	.133	.051	.182	2.620	.009
3	Clear instructions in the website	.114	.048	.158	2.366	.018
4	Easy login portal	.242	.050	.329	4.875	.000
5	Guiding customers for problem resolving	.075	.045	.104	1.668	.096
6	Easy navigation	.051	.048	.070	1.054	.293
7	Quick internet speed	.158	.056	.202	2.819	.005
8	Ease of Transaction	.009	.054	.013	0.175	.861
R= 0.677 R square = 0.458 (Significance at 5% level)						
Coefficient of service quality and customer perception						
S. No	Predictors	Unstandardized Coefficient		Std beta coefficient	T	Sig.
		B	Std. error			
1	(constant)	1.341	.123		10.864	.000
2	Saves transaction time	.157	.047	.224	3.365	.001
3	Reduces geographic boundaries	.139	.050	.192	2.781	.006
4	Ease of use	.002	.052	.003	.045	.964
5	Fair and nominal charges	.051	.045	.072	1.126	.261
6	Cost effective	.014	.059	.019	.238	.812
7	Safe and secure	.075	.052	.099	1.433	.153
8	Flexible	.020	.051	.027	.388	.698
9	Updates from banks	.131	.052	.174	2.517	.012
R=0.681 R Square = 0.464 (Significance at 5% level)						

From Table 3, we can see that advances in technology provide safer digital banking. Clear instructions in the website, easy login on the online portal, and faster internet access speed is vital for digital banking and have statistical significance on the consumer perception of digital banking. The above Table 3 also reveals that transaction time, reduced geographic boundaries, and updates from banks regularly for different digital banking facilities have statistical significance on the consumer perception of digital banking.

**Figure 2: Consumer Preference on Digital Banking Transactions**



The above chart shows us that India's customers in the Karaikal region prefer digital banking mostly for e-commerce transactions. Fund transfer, checking Bank statements, requesting cards, and checkbooks come in the next order, respectively. It also gives us an understanding that nearly all customers prefer the personal connection and customized service and assistance provided by staff in brick-and-mortar bank branches, i.e., physical branches for big and vital transactions (like opening accounts, obtaining a letter of credit, etc. From the collected data, it is inferred that digital banking is used for petty transactions.

## 8. Conclusion, Suggestion, and Implication

A rigorous analysis of factors ( Service quality, Customer persuasion, Demographic variables, and Existing technology) influencing customers handling the digital banking services reveals a high association between age, educational qualification, monthly income, and digital banking patronage (Chiu, Bool, & Chiu 2017). It was found out that there is no difference between levels of perception on digital banking based on the respondent's age. The study reveals that most of the respondents, 238 (61.9%), are allied to the age group of 21-30 years. It is observed that out of 385 respondents, 102 respondents (26.4%) are drawing salaries between 20001-30000 rupees, and the majority of the respondents, 149 respondents (38.7%), prefer digital banking services for online purchase and payment. The study also reveals a high relation between service quality, technology, and digital banking services.

The results also prove that the significant usage of digital banking services is e-commerce transactions, fund transfer, checking bank statements, and requesting cards and checkbooks (Hilmy, Ilma, & Sajith 2021). The study also identified that customers feel insecure with digital banking as there is no physical contact with the banker, which means that digital banking has opted for minor transactions and not prime transactions; this leads us to conclude that digital banking is not a substitute for traditional banking.

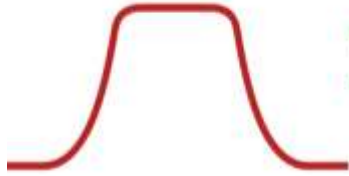
From the research results, we suggest that banks should focus on customers' expectations for the complete success of digital banking. They should educate their customers on the security and privacy of accounts. Public sector banks should compete with the private sector and commercial banks to give digital banking services efficiently. Since this research is confined to the Karaikal region, India alone cannot be generalized, and we recommend further research to expand to other geographical areas.

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## Research Article

### **A Descriptive Study to Determine the Effect of Use of New Social Media Channels in Political Marketing Communications on Generation Z: The Example of Youtube and Twitch**

**Hilal Saadet Aktepe<sup>1</sup> & Tülin Durukan<sup>2</sup>**

#### **Abstract**

The fact that social media has become one of the main communication tools, especially for the Z generation, has made the use of this tool in marketing communication widespread. Although the use of social media as a political marketing tool has a close history for our country, it has taken its place in a strategic position for the upcoming 2023 elections. This election has a special and critical meaning for the parties as it is the first election for the Z generation born after 1996 to vote. As a matter of fact, the social networks-like structure, which is expressed by Kotler with the concept of "netizenship" in the communication between consumers in product and service marketing, has started to exist with the networks established in political marketing of political parties and leaders. This structure has spread rapidly during the Covid 19 pandemic and has begun to spread to the community base, exceeding the boundaries of the Z generation. Twitch live broadcasts, which started broadcasting as an online gaming platform with Youtube live broadcasts during online communication pandemic process, have been the channels that political leaders in our country directly reach, especially to the Z generation. Online broadcasts have advanced in a different way in reaching the masses with traditional media. Within the scope of this study, the social media interactions of Turkish politicians who broadcast on Youtube and Twitch in the years 2020-2021 will be examined and the importance of these new channels in political marketing will be emphasized.

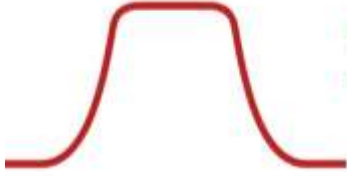
**Keywords:** Political Marketing, Social Media, Marketing Communication, Generation Z.

**JEL Codes:** D38, M31, M38

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Araştırma Makalesi

**Siyasal Pazarlama İletişiminde Yeni Sosyal Medya Kanallarının Kullanımın Z Kuşağı Üzerindeki Etkisini Belirlemeye Yönelik Betimleyici Bir Araştırma: Youtube ve Twitch Örneği**

**Hilal Saadet Aktepe<sup>1</sup> & Tülin Durukan<sup>2</sup>**

**Öz**

Sosyal medyanın özellikle Z kuşağı için temel iletişim araçlarından biri hâline gelmiş olması, bu aracın pazarlama iletişimde kullanımını yaygınlaştırmıştır. Siyasal pazarlama aracı olarak sosyal medya kullanımı ülkemiz için yakın bir geçmişe sahip olmakla birlikte, yaklaşan 2023 seçimleri için stratejik bir konumda yerini almıştır. Bu seçim, 1996 yılı sonrası doğan Z kuşağının oy kullanacağı ilk seçim olması bakımından partiler açısından özel ve kritik bir anlam taşımaktadır. Nitekim ürün ve hizmet pazarlamasında tüketiciler arası iletişimde Kotler tarafında “netandaşlık” kavramı ile ifade edilen sosyal ağlar benzeri yapı, siyasal parti ve liderlerin siyasal pazarlamaları içerisinde de kurulan ağlarla var olmaya başlamıştır. Bu yapı, Covid 19 pandemisi sürecinde hızla yaygınlaşmış ve Z kuşağı sınırlarını da aşarak toplum tabanına yayılmaya başlamıştır. Çevrimiçi topluluklar arası iletişim pandemi sürecinde Youtube canlı yayımları ile çevrimiçi oyun platformu olarak yayın hayatına başlayan Twitch canlı yayımları, ülkemizdeki siyasi liderlerin özellikle Z kuşağına doğrudan ulaştıkları kanallar olmuşlardır. Soru-cevap formatı ile yapılan canlı yayımlar, geleneksel medya kanalı ile kitlelere ulaşmada farklı bir yapıda ilerlemiştir. Bu betimleyici çalışma kapsamında, 2020-2021 yıllarında Türk siyasetçilerden Youtube ve Twitch yayını yapanların, yayın esnasında ve sonrasındaki sosyal medya etkileşimleri incelenerek siyasal pazarlamada bu yeni kanalların önemine vurgu yapılacaktır.

**Anahtar Kelimeler:** Siyasal Pazarlama, Sosyal Medya, Pazarlama İletişimi, Z Kuşağı.

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## 1. Giriş

Dünyada siyasal pazarlama faaliyetleri ve iletişimi, bir bilim dalı altında incelemeye konu olmasından çok daha köklü bir geçmişe uzanmaktadır. Başlangıçta ve kimi yaklaşımlarda seçim kampanyaları dönemiyle sınırlı olarak istifade edilen pazarlama iletişimi, bugün gelinen noktada seçmenler ile siyasal pazarlamanın diğer ucundaki unsurlar için (liderler, fikirler, partiler) uzun vadeli ve kalıcı ilişki kurabilmek adına geniş bir zaman dilimine yayılmıştır. İşletmelerin pazarlama stratejileri rekabet üstünlüğü sağlamak amacıyla yürütülürken siyasi partilerin pazarlama stratejileri de diğer siyasi parti ve liderlerine rekabet üstünlüğü sağlayabilmek amacıyla yürütülmektedir. Siyasal pazarlama karmaşık, geniş kapsamlı ve sürekli gelişen bir süreçtir ve artık reklam veya kampanyalarla sınırlı kalmayıp, politika geliştirme ve liderlik kararlarını da etkilemektedir. Siyasal figürler (lider, parti ve fikir) ürünlerinin satılması yerine seçmenlerle uzun vadeli ilişkiler kurmak için iletişimi kullanırlar (Lees-Marshment, 2019:1). Burada vurgu yapılan uzun vadeli ilişki ve iletişim, pazarlamanın bugün geldiği nokta ile tutarlı bir yaklaşımdır. Uzun vadeli pazarlama stratejileri aslında ürünlerin ve hizmetlerin markalaşma yolculuğuna ve bunun sonucundan da müşteri sadakati ve bağlılığı ile kalıcı ilişkilere odaklanır. Siyasal pazarlama faaliyetleri de artık sadece seçim kampanyaları dönemi ile sınırlı kalmayan ve seçmen bağlılığının uzun vadeli olarak korunmasına odaklanan stratejiler bütünü haline gelmiştir. Pazarlama ve siyasetin dinamik yapıları ve pazarlamanın siyasal iletişime uygulanması ile yakalanan başarılar, siyasal pazarlama iletişiminden istifade edilmesini doğal bir sonucu haline gelmiştir.

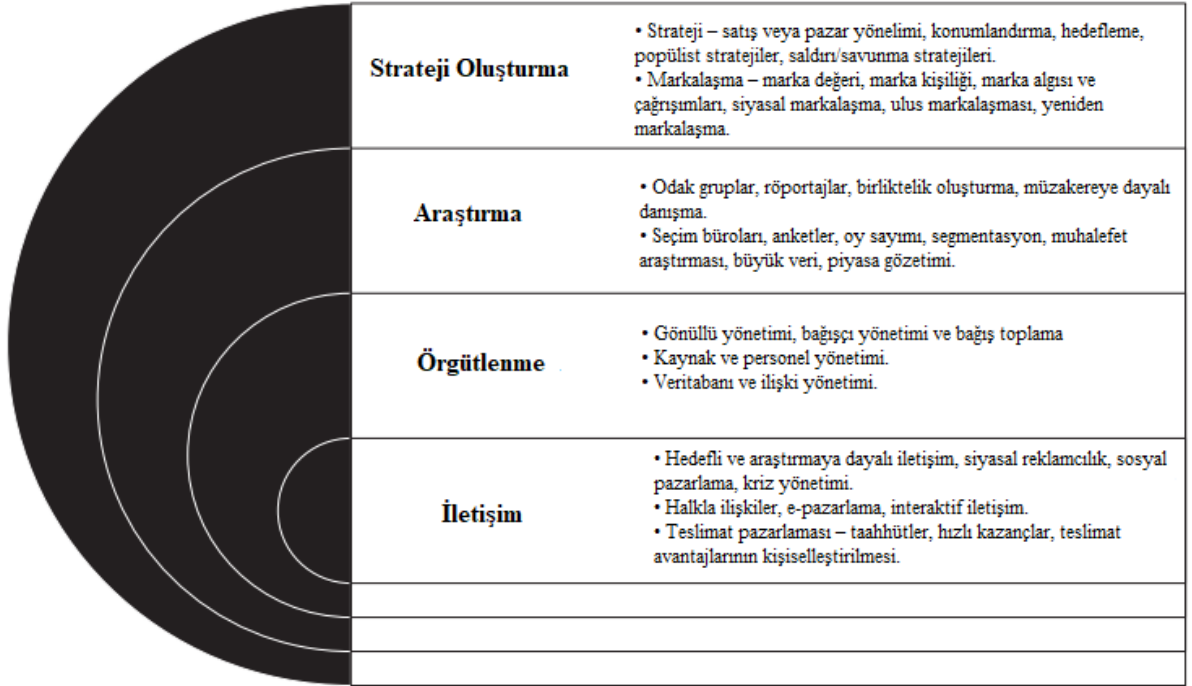
## 2. Siyasal Pazarlama İletişimi

Demokratik sistemlerde siyasal sürece katılan politikacılar için en önemli görev seçmenle iletişimidir (2021:37). İletişim, herhangi bir pazarlama stratejisinin ayrılmaz bir parçasıdır (Ailawadi ve diğerleri, 2009). Pazarlamanın bir alt bileşeni olarak siyasal pazarlama iletişimi ise, kitlesel iletişim araçlarının gelişiminden doğrudan etkilenmiş ve bu gelişmelere göre biçimlenmeye devam etmiştir. Bir iletişim aracı olarak sosyal medya, seçim kampanyaları sırasında adaylar için her yerde bulunan iletişim kanalı anlamına gelmektedir. Facebook ve Twitter gibi platformlar, adayların doğrudan seçmenlere ulaşmasına, destekçileri harekete geçirmesine ve kamuoyu gündemini etkilemesine olanak tanımaktadır. Siyasal iletişimdeki bu temel değişiklikler, sosyal medya aracılığıyla politikacılara daha geniş bir stratejik tercih yelpazesi sunmaktadır (Stier vd. 2018). Seçim kampanyası dönemlerinde sosyal medya paylaşımları artmakta ve duyguları harekete geçirici paylaşımlara odaklanılmaktadır (Üzümlü, 2020:134). Ancak siyasal pazarlama iletişimi artık sadece seçin dönemleriyle sınırlı kalmamaktadır. Siyasi kampanya ve seçim dönemleri (Arofah ve Nugrahajati, 2014:157) seçmenlerin veya seçmenlerin ülkelerindeki ve bölgelerindeki siyasi durum hakkında bilgi edinmenin en önemli yollarından biridir. Siyasal pazarlama araçlarından biri olan siyasal kampanya aracılığıyla, seçmenler, adayları tanıma fırsatı bulabileceklerdir.

Pazarlama stratejilerinin siyasal faaliyetlere entegre edilmesi, hedef seçmenler ile iletişim, siyasal pazarlamanın devamlılığı ve seçmen (müşteri ve devamında toplum) tatmini çerçevesinde önem taşımaktadır (Akyüz, 2015:20). Uzun vadede yapılan siyasal pazarlama faaliyetleri pazarlanması hedeflenen siyasi figürün (lider, parti, fikir) bir marka haline gelmesine olanak tanıyacaktır ve siyasi markalaşma (Lees-Marshment:2019:86) siyasi örgütün veya politikacının halkla bir ilişki ve kimlik oluşturmaya, yeni pazarlarla bağlantı kurmasına ve itibar ve desteği değiştirmesine veya sürdürmesine yardımcı olacaktır.

Seçim dönemlerinin dışında da ilişkiler sürdürülebilmesi için siyasal pazarlamada hedeflere ulaşılabilmesi için kullanabilecekleri fonksiyonel araçlar aşağıdaki şekilde sıralanmıştır.

**Şekil 1: Siyasal pazarlamanın işlevsel araçları**



Kaynak: Lees-Marshment, 2019:5

Yukarıda görülen siyasal pazarlamanın her bir unsuru - strateji oluşturma, araştırma, örgütlenme ve iletişimden oluşan dört alan- birbiriyle bağlantılıdır ve birbirini etkiler. Bölümlendirme, pazar araştırması kapsamında yer alabilirken, daha sonra iletişim, stratejik ürün geliştirme ve "oy kazanma" kampanyalarında seçmenlerin profil yapılarında için kullanılır. Bu dört işlevin en etkili hale gelebilmesi, siyasal pazarlama sürecinde sadece pazarlamadan bir ya da iki araç seçilerek değil siyasal pazarlama yapanların hedeflerine ulaşmak için bir bütün olarak bunlardan yararlanması ile anlamlıdır.

Siyasal pazarlama faaliyeti ve iletişimine sadece mevcut partiler ve liderler üzerinden değil, yeni kurulması planlanan siyasi partiler perspektifinden de bakmak gerekmektedir. Siyasal pazarlama perspektifinden bakıldığında seçmenlerin istek ve beklentilerinin önceden tanımlanması ve bu beklentiler ile uyumlu siyasi partilerin tasarlanması, rekabetin yoğun olduğu siyasal pazarda avantaj sağlayacaktır (Okumuş, 2007:170).

### **3. Siyasal Pazarlama İletişiminde Sosyal Medya Kanalları ile Z Kuşağına Ulaşmak: YouTube ve Twitch Yayınları**

Siyasal pazarlama iletişimde kimlerle iletişim kurulacağı, iletişim araçlarında yenilikçi yöntemlerin seçilmesi yolunu açmıştır. Günümüzde birçok siyasi parti, internet üzerinden birbirine bağlanan yeni medya kullanıcılarının sayısının artması nedeniyle yeni medyayı bir siyasi iletişim kanalı olarak kullanmaktadır (Kholisoh ve Mahmudah, 2020:217). Bir pazarlama dağıtım kanalı olarak sosyal medya, hem hedef kitlelere (seçmenlere) her zaman ulaşmak için hem de seçim kampanyası dönemlerinde bir kampanya aracı olarak değerlendirilmektedir. Sosyal medya kanallarının ise, geleneksel reklamlara göre seçmenler üzerinde daha etkili olduğu kanaatine varılmıştır (Saritaş ve Bütün, 2020:90).

Z kuşağı olarak adlandırılan seçmenlere ise sosyal medya kanalları ile ulaşmak, onların karakter yapıları göz önüne alındığından en doğrudan yol olarak değerlendirilebilir. Ülkemizde

ise, 2023 yılındaki seçimlerde ilk kez oy kullanacak bireyler Z kuşağı olarak isimlendirilen jenerasyon olup, bireysel ve toplumsal kimlik ve değerleri ile alışlagelmiş seçmen davranışlarından çeşitli özellikleriyle farklılaşmaktadır. Bu özelliklerin bazıları Csobanka (2016:67) şu şekilde sıralanmıştır:

- Milenyum dolaylarında doğmuşlardır.
- İnternetin olmadığı dünyayı tanımamışlardır.
- İnternet ve sosyal ağları aktif kullanırlar.
- “Küresel bağlantı”, esneklik ve farklı kültürlerle karşı hoşgörülü yaklaşır.
- Çok iyi cihaz becerileri vardır
- Sürekli «online» olurlar.
- İnterneti çok amaçlı kullanırlar. (blog yazma, müzik dinleme, e-posta yazma)
- Daha hızlı karar verirler.
- Sosyal ağ siteleri iletişimin merkezi ve ana platformudur.

Yukarıdaki son madde, siyasal pazarlama iletişimde siyasal aktörleri (kişiler ve parti organizasyonları) sosyal medya kanallarında interaktif olmaya yönlendirmiştir. Ülkemizde de pek çok siyasal parti lideri ve çeşitli adayları, Z kuşağına yönelik canlı yayınlar ile bu trendi yakalamaya teşvik etmiş görünmektedir. Sosyal medyanın siyasal pazarlama iletişimde kullanımına yönelik aşağıdaki 3 değerlendirme (Stier vd. 2018) sosyal medyanın bu alandaki çok yönlü önemine işaret etmektedir.

- Sadece seçim kampanyası döneminde değil uzun vadeli ilişkilerde kullanılmaktadır.
- Anonim bireyler (seçmenler) daha keskin ve net bilgi akışı talep etmektedirler.
- Liderler, politik kişilikleri haricinde özel yaşama ilişkin duruşları hakkında da paylaşım yapmaktadırlar.

Daha önce de ifade edildiği üzere, siyasal pazarlama strateji ve iletişimi artık uzun vadeli kalıcı ilişki kurmak amacına yönelik tasarlanmaktadır. Sosyal medyanın planlı yönetimi ile bu strateji oldukça uygulanabilir bir yapı özelliği taşımaktadır. Hem siyasi liderlerin kişisel sosyal medya hesapları hem de partilerin sosyal medya hesapları ile milyonlarca seçmene ulaşmak kolaylaşmaktadır. Bu konuda yaygın olarak kişiler siyasi haberler ve bilgiler için YouTube, Facebook ve Twitter gibi sosyal medya platformlarına yönelmişlerdir (Ryoo, Yu ve Han, 2021)

Siyasi figürlerin aktif olarak kullandığı ve tüm dünyada geniş bir tabanda kullanılan Twitter ülkemizde de oldukça önemli bir sosyal medya paylaşım aracıdır. Ülkemizde 1 milyonun üzerinde Twitter takipçisi olan bazı siyasetçiler aşağıdaki tabloda yer almaktadır.

**Tablo 1: Bazı Siyasetçilerin Twitter Takipçi Sayıları**

<b>Siyasetçiler</b>	<b>Twitter Takipçi Sayısı</b>
Recep Tayyip Erdoğan	18,3 milyon
Kemal Kılıçdaroğlu	8 milyon
Ekrem İmamoğlu	6,6 milyon
Mansur Yavaş	5,6 milyon
Devlet Bahçeli	5,4 milyon
Ahmet Davutoğlu	5,9 milyon
Meral Akşener	4,9 milyon
Binali Yıldırım	2,9 milyon

Kaynak: Twitter, Ocak 2022 itibariyle hesaplarından alınan bilgiler.

Yukarıdaki tabloda görüldüğü üzere hem iktidar hem de muhalefet partilerinin liderleri milyonlar ile ifade edilen takipçi sayılarına sahiplerdir. AK Parti Genel Başkanı ve Cumhurbaşkanı Recep Tayyip Erdoğan'ın 18 milyonun üzerinde Twitter takipçisi ile ilk sırada yer almaktadır.

Bir sosyal medya olarak Twitter, anonim ya da bilinen pek çok hesap/kişi arası gündük haber akışının takip edilebildiği ve neredeyse tüm dünya gündeminin kalbinin attığı bir platform haline gelmiştir. Siyasal aktör ve partiler, resmi hesapları üzerinden buradan milyonlarca seçmene ulaşabilmektedir. Z kuşağına ve sosyal medya kullanıcısı diğer seçmenlere diğer sosyal medya kanalları üzerinden ulaşmak da oldukça yaygın hale gelmiştir. Ülkemizde de son yıllarda özellikle YouTube ve Twitch canlı yayımları Z kuşağı ile doğrudan iletişim konusunda en çok ses getiren siyasal pazarlama iletişimi uygulamaları olmuşlardır. Bu alanlar Z kuşağı ile iletişim kurmak çeşitli sayısal veriler aracılığıyla etkisi ölçülebilen bir yapıdır. Canlı yayın katılımcı sayısı, soru-cevap etkinliği gibi parametreler, etkileşimin yönünü olmasa da büyüklüğünün hesaplanmasına [imkân](#) tanımaktadır. Avusturya seçimlerinde yapılan araştırma ile Hughess ve Dann (2010) YouTube'un pazar araştırması için bir araç olarak kullanılmasının avantajını, gündem olma ve izleyici yorumları, taraflara kampanyanın pazar tarafından nasıl algılandığı konusunda iyi bilgi kaynağı olması yönünde değerlendirmişlerdir.

Twitch ise, YouTube'a göre oldukça yeni bir sosyal mecraadır. Çevrimiçi oyun platformu olarak kurulmuştur ancak 2021 yılında ülkemizde çeşitli siyasal aktörler tarafından interaktif siyasal pazarlama iletişiminde bir araç olarak kullanılmıştır. Kimi siyasi aktörlerin yayımları ülkemiz için yayın rekorları kırmıştır. Bu açıdan bakıldığında yüksek etkileşim oranı ve yeniliğe açık siyasi aktör imajı meydana getirmesiyle, iyi bir siyasal pazarlama enstrümanı olduğunu söylemek mümkündür.

YouTube ve Twitch canlı yayımları son yıllarda ülkemizde –yaklaşan seçimlerin de etkisiyle- siyasal pazarlama iletişimi aracı olarak kullanılmaya başlanmıştır. Z kuşağı nezdinde en çok ses getiren bu yayınların başında, 26 Haziran 2020 tarihinde Cumhurbaşkanı Recep Tayyip Erdoğan tarafından YouTube üzerinden Yükseköğretim Kurumları Sınavına girecek öğrencilere yönelik yapılan canlı yayın gelmektedir. Söz konusu sınava girecek olanlar Z kuşağı bireyleri olarak bu tür yayınların sıkı takipçisi olarak ifade edilebilir. Bu canlı yayına pek çok Z kuşağı genci katılmıştır ve aynı zamanda Twitter'da yayına ilişkin çeşitli “hashtag”ler gündem olmuştur. Bu canlı yayının başlangıç teması Yükseköğretim Kurumları Sınavı olmakla beraber, soru-cevap ve sohbet kısmında diğer pek çok konuya değinilmiştir. Twitter'da karşıt görüşler ve yoruma kapalı bir yayın olması ise eleştiri konusu olan hususlardır.

Şekil 2: 26 Haziran 2020 Recep Tayyip Erdoğan Gençlerle Video Konferans Buluşması İsimli YouTube Canlı Yayını



Yukarıdaki şekilde de görüldüğü üzere, fiziksel olarak bir arada olmaya gerek kalmaksızın ülkenin farklı yerlerinden pek çok genç ile bir araya gelinerek, bir sınav teması üzerinden siyasal pazarlama iletişimde sosyal medya kullanılarak seçmenlere ulaşılmaya çalışması yer almaktadır.

Ryoo, Yu ve Han (2021) tarafından ABD’de yapılan araştırmada izleyiciler, YouTube’u gerçek gazeteciliği temsil eden ve ana akım medya ve siyasetteki 'güçlü insanlar' tarafından gizlenen ve/veya en aza indirilen siyasi sorunları cesurca dile getirildiği birçok siyasi YouTube kanalını daha güvenilir bularak alternatif bir medya kuruluşu olarak değerlendirmişlerdir.

Sosyal medya canlı yayınları, uluslararası kullanıcılara anlık olarak görsel-işitsel içerik sunulan dağıtım yöntemidir ve bu dağıtım şekli sosyal medya platformu Twitch’in temel taşıdır (Pollack vd. 2021). Twitch, artık hem canlı yayın yapan ünlülerin hayran kitleleri üzerinde önemli bir güce sahip (potansiyel olarak milyonlarca izleyiciye ulaşan) bir platform, hem de şirketlerin sosyal medya üzerinden markalaşma hedeflerini ileriye taşıyan bir platform haline gelmiştir (Woodcock ve Johnson, 2019). YouTube’a göre daha yeni bir sosyal medya alanı olan Twitch, başlangıçta çevrimiçi oyun platformu olarak kurgulanmıştır. Canlı oynanan oyunlar esnasında kanal sahipleri takipçileri ile iletişim kurabilmektedirler. Burada yapılan paylaşımlar, sadece çevrimiçi oyunlarla sınırlı kalmayarak, herhangi bir zaman diliminde ve herhangi bir konu üzerinde yapılan canlı yayınlar şeklinde bir genişleme yaşamıştır. Twitch artık sadece “gamer” kavramıyla ifade edile ve çevrimiçi video oyuncularını için değil, pek çok konuda canlı yayınların yapılarak kullanıcılara ulaşılan aktif bir sosyal medya platformu olmuş ve ülkemizde de yaygın bir kitleye ulaşmıştır.

Ülkemizde en çok izleyici ve takipçiye sahip bir Twitch kanalı sahibi 17 Mart 2021 tarihinde Ankara Büyükşehir Belediye Başkanı Mansur Yavaş ile canlı yayın yaparak –o tarih itibarıyla- ülkemizdeki en yüksek katılımcılı canlı Twitch yayını yapmıştır. Mansur Yavaş yayına katılacağına bilgisini şahsi Twitter hesabından açıklamış ve yayından elde edilecek gelirlerin tamamını Yeşilin Başkenti isimli fidan projesinde kullanılacağını duyurmuştur. Bir Twitch yayını için temel parametreler olan ortalama izleyici, maksimum izleyici, canlı izleme ve takipçi sayılarında ciddi artışlar ve eş zamanlı olarak Twitter’da gündem olma konusunda oldukça yüksek etkileşimli bir yayın olmuştur. Bu etkileşim de Z sadece Z kuşağı değil sosyal medya kullanıcısı seçmenlere ulaşmada siyasal pazarlama iletişimi açısından oldukça önem taşımaktadır.

Şekil 3: Mansur Yavaş'ın Twitch Yayını Duyurduğu Twitter Paylaşımı



Burada, sosyal medya kavramlarından linç kültürüne kısaca değinmek gerekmektedir. Öncelikle, buradaki linç olgusunun kapsamı, sosyal medya üzerinden yapılan bir sosyal ve sanal linç ile sınırlıdır. Okur (2020) tarafından “Sanal ortamda baskı, hakaret, aşağılama, sindirme veya nefret söylemi ile gerçekleştirilen psikolojik şiddet türü” olarak tanımlanan sanal linç, her türlü sosyal medya paylaşımı, yayını ve videoları üzerinden yapılabilir.

Hem YouTube hem de Twitch yayınları esnasında ve/veya sonrasında diğer tüm sosyal medya araçları üzerinden yapılan yorumlar ve paylaşımlar ile sanal/sosyal linç örnekleri gözlemlenmek mümkündür. Sosyal/sanal linç olarak değerlendirilebilecek davranışlar, herhangi bir canlı yayın esnasında diğer platformlardan (Twitter, Instagram ve Facebook) yapılan paylaşımlar veya canlı yayınların sohbet/soru-cevap bölümünde yapılan yorumlar aracılığıyla gerçekleştirilmektedir. Canlı yayınların yoruma ve soru-cevap etkinliğine kapalı olması ise, ayrı bir linç konusu olmaktadır. Bu da, daha önce de belirtildiği üzere, diğer sosyal medya platformları üzerinden linç eylemleri ile sonuçlanmaktadır. Tüm bunlara rağmen Z kuşağına doğrudan ulaşmanın yolu yine sosyal medya kanallarıdır. Bu platformlar üzerinden duygu ve düşüncelerini ifade etmeyi ve sorularını yöneltmeyi tercih ettikleri için, bir seçmen olarak bu kuşağın bireylerine siyasiler onların konfor alanlarında iletişim kurmaktadır. Özetle, siyasi düzeyde, siyasi gruplar veya adaylar, yoğun rekabetle başa çıkmak için halkla mümkün

olduğunca etkili iletişim kurmanın yollarını aramakta ve bu bağlamda, seçmenlere bilgi aktarmak amacıyla- sosyal medya araçları kullanılmaktadırlar (Gounas, Zarogianni ve Gouna, 2019:59).

#### 4. Sonuç ve Değerlendirme

Kotler (2009) tarafından “netandaş”lık kavramı ile ifade edilen ve başkalarını etkilemedeki rolü, bağlantı kurma ve katkıda bulunma istekleriyle ilgili olan sosyal bağlayıcı bireylerin var olduğu günümüzde özellikle Z kuşağı odaklı siyasal pazarlama iletişiminde şunlar göz önüne alınmalıdır:

- Seçmenler ile partiler/liderler/fikirler arasında sosyal medya kanalları güçlü birer köprüdür.
- Bu köprülerin kullanımında şeffaf ve net tavırlar sergilenmesi beklenilmektedir.
- Yeni kurulan ve örgütlenen siyasi partiler için sosyal medya hızlı bir dağıtım kanalıdır.

Sosyal medya kullanımında sadece Z kuşağı değil, diğer jenerasyonlara yönelik paylaşımlar da seçmenlere ulaşmada kullanılabilir. Siyasal pazarlama iletişimi mevcut ve kurulması planlanan tüm partiler tarafından benimsenmesi gereken ve çok boyutlu ve bütünlük bir yapı olarak değerlendirilmelidir (Attouf, 2017:139). Siyasal pazarlama stratejileri, partiler, liderler ve fikirlerin yerinde ve zamanında uygulanmasıyla başarıyı sağlayacaktır (Tan,2002:33). Seçmenler tarafından siyasi liderlerin ulaşılabilirliği noktasında internet (ve sosyal medya) güven ve iletişim zemini olarak değerlendirilmektedir (Polat, 2015:543).

Sadece Z kuşağına değil, sosyal medya kullanıcıları tüm seçmenlere ulaşmada aktif bir siyasal pazarlama iletişimi, oldukça yüksek etkileşim sağlamaktadır. Ancak karakteristik özellikleri ile bugüne kadarki jenerasyonlardan farklılaşan Z kuşağı gençleri, sosyal medya üzerinden eleştirilerinde de kimi zaman özgün tavırlar sergilemektedir. Özellikle eş zamanlı soru-cevap uygulaması yapılmayan sosyal medya yayınları özellikle Z kuşağı tarafından şiddetli eleştirilere konu olmaktadır. “Linç kültürü” olarak ifade edilen bu durum, söz konusu kuşağın şeffaf iletişim beklentisi içinde olması ve siyasal aktörlerin eleştiriye açık olmaması durumlarında onların beklentileri ile uyumsuz bir tavrıdır. Eleştiriye açık olma beklenti ve hataların kabulü, Z kuşağı için kritik bir önem taşımaktadır. Bu eleştiriler kendilerini ilgilendiren sınav, düzenlemeler ve eğitime ilişkin diğer hususlarda olabildiği gibi ülke gündemine yönelik siyasal konularda da olabilmektedir. Bu tür platformların bu amaçlarla kullanımından bu hususa dikkat etmek gerekmektedir. Soru-cevap etkinliğinin yapılmadığı, yayınlara yorumların kapatıldığı ve katılımcıların sorularına verilen cevapların net olmadığı durumlarda Z kuşağının sert eleştirilerine hedef olunmaktadır ve bu durum bu kuşak tarafından “linç” ifadesiyle tanımlanmaktadır. Ancak, doğrudan etkileşime açık, eleştirilere net yanıtlar ve varsa hataların kabul edilmesi şeklinde duruş sergilendiğinde çeşitli seçmen kitlelerince sempati kazanmanın yanı sıra nicel veriler ile (izlenme oranı, yine sosyal medya diliyle “Trend Topic” olmak gibi) etkili iletişim başarısı yakalanmaktadır.

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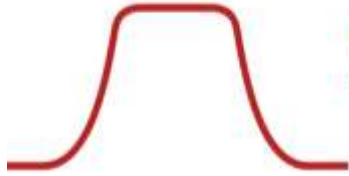
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**Research Article**

**The New Opinion Leaders of Digital Marketing Era: Social Media Influencers**

**Ecem Taneri <sup>1</sup>**

**Abstract**

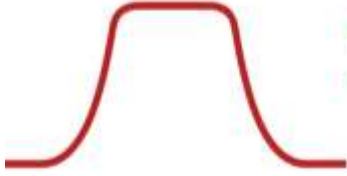
The study examines the meaning of social media and social media influencers, penetration of social media platforms and the positioning of Instagram as a digital marketing tool. In this study, the growth of Instagram and influencer marketing are reviewed, how social media influencers and celebrities collaborate with brands and endorse them in social media platforms are approached. As a case study, digital marketing activities of four of the most preferred e-commerce platforms in Turkey have been examined during Black Friday; *Trendyol*, *HepsiBurada*, *GittiGidiyor* and *Amazon*. The reason why Black Friday, which is globally known as the opening day of shopping season, has been chosen as a case study is that retailers increase their digital marketing activities and market their sales on such special days. In this regard, the official Instagram accounts of the four noted e-commerce platforms have been analysed and Instagram posts with social media influencers and celebrity endorsement during Black Friday period have been studied. The study aims to contribute the literature by implying the usage of influencers by e-commerce platforms in terms of marketing perspective.

**Keywords:** Social Media Marketing, Social Media Influencers, Influencer Marketing, E-Commerce Marketing, Black Friday

**JEL Codes:** L81, L82, M00, M31, M37

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Araştırma Makalesi

**Dijital Pazarlama Çağının Yeni Fikir Liderleri: Sosyal Medya Etkileyicileri**

**Ecem Taneri <sup>1</sup>**

**Öz**

Bu çalışma, sosyal medya ve sosyal medya etkileyicilerinin anlamı, sosyal medya platformlarının etki alanı ve Instagram'ın dijital pazarlama aracı olarak konumlandırılmasını incelemektedir. Çalışmada, Instagram'ın ve etkileyici pazarlamanın büyümesi ele alınmakta, sosyal medya etkileyicilerinin ve ünlülerin markalarla nasıl işbirliği yaptığı, sosyal medya platformlarında nasıl destekledikleri incelenmektedir. Vaka incelemesi olarak Kara Cuma döneminde Türkiye'nin en fazla tercih edilen dört e-ticaret platformunun dijital pazarlama aktiviteleri üzerine çalışılmıştır; *Trendyol*, *HepsiBurada*, *GittiGidiyor* ve *Amazon*. Küresel olarak alışveriş sezonunun açılışının ilk günü kabul edilen Kara Cuma'nın inceleme alanı olarak belirlenmesinin nedeni, perakendecilerin Kara Cuma gibi özel günlerde dijital pazarlama aktivitelerini arttırmaları ve indirimlerini pazarlamalarıdır. Bu bağlamda, belirlenen dört e-ticaret platformunun resmi Instagram hesapları analiz edilmiş ve Kara Cuma döneminde sosyal medya etkileyicileri ve ünlüler ile yaptıkları sponsorlu içerikler çalışılmıştır. Bu çalışma, e-ticaret platformlarının etkileyicileri pazarlama bakış açısı çerçevesinde kullanımlarını değerlendirerek literatüre katkı sağlamayı amaçlamaktadır.

**Anahtar Kelimeler:** Sosyal Medya Pazarlama, Sosyal Medya Etkileyicileri, Etkileyici Pazarlama, E-Ticaret Pazarlama, Kara Cuma

**JEL Kodlar:** L81, L82, M00, M31, M37

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## 1. Introduction

Communication has dated back to the history of human being, and has always been one of the fundamental needs, because we are all social creatures. Social interaction helps us have a healthy mind and life. In the modern world, social media is one of the most popular channels which satisfy human beings' need for communication. In such a world, whose population is around 7.90 billion people, *We are Social July 2021* report states that the number of active social media users is 4.48 billion; which equals to 56,7% of the worldwide population (Kemp, 2021b). The number of active social media<sup>1</sup> users increased in the ratio of 13% in 2020 when compared with the same period of previous year in which the number was reported as 3.96 billion (Kemp, 2020).

With the penetrative and permeative impact on daily lives, social media has provided marketing sector with a new perspective, and as alternative media. According to *December 2020 E-commerce Trend Report of Inveon*, Facebook user survey shows that 54% of the participants say that they made either instant or after seeing a product or service on Instagram ("The Top 7 E-commerce Trend Forecasts For 2021", 2020) The brands that find places in the digitalisation world, in which Instagram has a crucial positioning as new marketing tool, need influencers helping to express and promote themselves, extend to the market as well. Thus, the notion of social media influencer<sup>2</sup> is introduced not only in our lives, but also both in marketing and academic literature.

As the alternative media, social media is being used actively not only in the rest of the world, but also in Turkey. As a matter of the fact that, *We are Social Report 2020* implies that social media penetration in Turkey has reached 64%, while it is 49% in total population. Besides, according to *We are Social January 2021 Report*, the ratio of 16-64 aged internet users who visit an online retail site or store is 89,5% in Turkey (Kemp, 2021a). In this regard, this study mainly concentrates on the digital marketing activities of Turkey's most favoured and preferred e-commerce platforms which collaborate with social media influencers during the period of Black Friday 2021 which covers specifically the period of 1-26 November. The reason why Black Friday has been chosen as a case study is that the brands and companies have been expected to increase digital marketing activities during such specific periods, especially if they actively use their official social media accounts. The study aims to show whether the subjected e-commerce platforms have benefited from social media and influencers, likewise.

## 2. Instagram as Digital Marketing Tool

Today, people spend most of their times on social media in order to be socialized and keep in touch with others. According to *We are Social Report* released on July 2021, the number of current active social media users has reached 4.48 billion, which covers 56,7% of worldwide population and 93% of internet users, that equals to 4.80 billion people. *We are Social* expresses that the daily social media time spending of active users between the ages of 16-64 is approximately 2.24 hours and their time spending by using the Internet in any device is 6.55 hours (Kemp, 2021b). It is unsurprising that social media has penetrated into our lives with such

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<sup>1</sup> Social media not only includes platforms sharing photograph or contacting with friends, but also consists of sending e-mail, watching video and following agenda channels.

<sup>2</sup> In this study, the notion of influencer represents a person or thing that influences somebody/something, especially a person with the ability to influence potential buyers of a product or service by recommending it on social media ("Influencer", n.d.).

a significant priority due to providing instant accessibility to information and annihilating borders of discovery.

*Statista November 2021 Report* lists Facebook as number one social media platform with 2.90 billion users (Statista Research Department, 2021a). Indeed, Facebook Messenger, that Facebook provides its members with direct messaging, is used by 1.3 billion. It is so obvious that the impact of Facebook is non-negligible if we consider that even Whatsapp has two billion users worldwide in the third rank. YouTube has gained second prize after Facebook, with 2.29 billion audience.

The fourth place is honoured with Instagram which has been used as one of them most challenging marketing tool in digitalisation. It offers users to express themselves visually thanks to photographing, editing and sharing features. Besides, Instagram might be evaluated as the combination of favoured social media platforms; Facebook, YouTube and Whatsapp, since it gives opportunity of socialisation, photograph and video sharing needs as Facebook, direct messaging and chatting as Whatsapp, video uploading and watching like YouTube, with IGTV (that is, Instagram TV). Furthermore, instant story sharing which vanishes in 24 hours (like Snapchat) and self-crafted and edited Reel videos (as Tiktok does) chances are also included in its features.

After being launched on October 6, 2010 and downloaded by 25.000 people in the first attempt, Instagram boosted its user number within two months by reaching one million people and welcome 150 million uploaded photos in one year. *Statista* marks that Instagram which is listed as the fourth most used social media platform, has 1.39 billion active users as of October 2021. Furthermore, *Statista* indicates that Turkey has been the sixth leading country in terms of the number of Instagram users as of October 2021 (Statista Research Department, 2021b). Likewise, Instagram is the second most penetrated social media platform amongst active social media users with 89.5% ratio after 94.5% of Facebook in the country (Kemp, 2021a).

As of 2021, 31% of social media users have been active in Instagram in order to take and share photographs and videos, express themselves visually, keep in touch with friends and followers, get financial benefits thanks to collaborations with brands. It signs that the popularity of Instagram will increase over years. Such that, having one billion users in 2020, Instagram has boosted its number to 1.39 billion users as of October 2021, which means that it grew 39% in one year in total population.

The definition of Instagram and how it positions itself have also been discussed in the literature. Instagram is described by Hu, Manikonda and Kambhampati (2014) as a relatively new form of communication where users can easily share their updates by taking photos as well as by tweaking and photo-shopping them through filters.

Users consume photos and videos mostly by viewing a core page stream of current feeds from their friends, listed according to the interaction rate (the more you interact with a specific page, the sooner you are exposed to the content of that page, regardless of the chronological order). These posts can also be liked, commented on, or added to a collection. Such actions will appear in the referenced user's "updates" page so that users can keep track of "likes" and comments about their posts. Given these functions, we can regard Instagram as a kind of "social awareness stream" (Namaan et al., 2010).

### **3. The Trend Celebrities of Social Media: Social Media Influencers**

Blogs, conceptual sites, digitalized interests, and instant circulations shift the channel of celebrity creation from mainstream media to user-generated content. Instant content access and out-of-rating concerns breakdown the traditional understanding about celebrity since each user who has a satisfactory follower tier is accepted as a “celebrity” today. In fact, Instagram is said to breed a new micro-celebrity community (Senft, 2008). The members of this community are not celebrities as such, but their lifestyles and daily habits are different from those of ordinary people. They differentiate themselves with their families, social relationships, pets, diets, sports, fashion styles, or travels. They are one of us; they share the same contents as we do, but they usually conceptualize and construct their pages with a focus on specific areas of interests. These are the new celebrities of our digital world: social media influencers.

Cauberghe, Hudders, and Veirman (2017) mention that social media influencers are those who have built a sizeable social network of people following them. In addition, they are seen as trusted tastemakers in one or several niches.

Although these social media users are invariably described as “bloggers,” “YouTubers” or “Instagrammers,” Abidin (2015) classifies them under the general category of “social media influencer” regardless of which digital platform(s) they are active in. She also states that social media influencers are ordinary Internet users who accumulate a relatively large following on blogs and social media through the textual and visual narration of their personal lives and lifestyles, who engage with their followers in digital and physical spaces, and who financially benefit from their following by integrating advertorials into their blogs or social media posts.

Influencers are content creators who have accumulated a solid base of followers. Through creating content on Instagram, they provide their followers with clues to their personality, everyday lives, experiences, and opinions. By involving influencers in their activities (for instance, by offering them a product for testing, by organizing an exclusive event and inviting them to it, or simply by paying them), brands aim to stimulate influencers to endorse their products, which helps to build up their images among influencers’ pretty huge base of followers, a practice which is called influencer marketing (Abidin, 2016). Unlike conventional commercials, which audiences largely tend to skip either in digital platforms or on television, the effect of influencer marketing could be maximized by selecting a particular influencer for a specific target market in that followers are eager to learn what the followed and admired influencer does.

### **4. Influencer Marketing**

As brands recognize the power of intimacy which is created by social media influencers, they benefit from them in promoting their products or services on various formal and informal events. Formal events are those that are hosted by an influencer but organized and financed by a brand. Such events are mainly organized for the launch or re-launch of a new product or service.

On the other hand, informal events are mostly organized by influencers themselves, such as sweepstakes, lucky dips, or giveaways, for selected followers. All given presents are also sponsored by a brand there, though. Besides, these “tricks” help influencers increase their follower numbers, encourage followers to comment under the related posts, and spread the hashtags determined by the sponsoring brand. Still, one of the major challenges for brands is to identify and select those influencers who can have a strong impact on their target audiences,

who can persuade them to try and adopt new products, and who help to diffuse their use across their social networks (Pophal, 2016).

The extraordinary success of Instagram proves that posts and follower numbers have become the key social currencies in the digital market. Social media influencers are categorized on the basis of their performances and receive profits from their social media marketing activities accordingly. The influencer's value is determined by the number of people who follow her/him in the digital world. In this regard, micro-influencers are described as those who have 10K-50K (from ten to fifty thousand) followers. Mid-tier influencers are followed by 50K-500K followers. Macro-influencers reach 500K-1M (from five hundred thousand to one million) followers, and mega-influencers are followed more than 1 million followers (Mediakix, 2019).

Independently from the volume influencers have, Instagram has proved itself to marketing world as being one of the most powerful influencer marketing tools. 2019 report released by *Mediakix* stated that across all online marketing activities, Instagram posts and stories became the two most effective content formats reaching target audience with 78% and 73% rating respectively (Mediakix, 2019). Instagram was followed by YouTube with 56%, which is announced as the second most used social media platform all around the world. This is also evidence for us to conclude that Instagram and influencer marketing have crushing impact on marketing sector.

*We are Social* notes that 33,1% of female and 25,1% male users between 16-24 years old follow social media influencers. 26,1% female and 21,9% male users who follow influencers on social media are between the ages of 25-34. When looking at the Instagram's advertising audience by gender and age group in Turkey, the ratio of female users is 42,2% and that of male is 57,8%. Potential audience number that Facebook reports can be reached by using adverts on Instagram is 46 million (Kemp, 2021b) which is 54% of Turkey's total population. Among the countries where Instagram reaches the highest percentage of the population, Turkey comes in the fifth rank with 66% ratio (Newberry, 2021).

Regardless of whether it is carried out by macro-influencers or micro-influencers, Instagram is proven to be the most effective content format for influencer marketing. Celebrity usage in ATL (above the line) marketing still continues, but just for those brands which have remarkable marketing budgets. For mid-tier businesses, social media influencers are the best option for promoting themselves. In television commercials or outdoor advertising, apart from the fees charged by celebrities, the production and distribution budgets also challenge brands. On the other hand, they incur almost no costs for the production of Instagram posts. Rather, influencers prefer to use their mobile phones' cameras and to pretend to follow their routines in order to make followers have a sense of authenticity and spontaneity.

According to the survey by *sproutsocial.com* in 2020, 89% of marketers evaluate Instagram as the most important social media channel for influencer marketing (Barnhart, 2020). Moreover, 90% of Instagram users across the world follow at least one business account ("Instagram Business", n.d.), and *Facebook Business* remarks that 83% of users discover new products and services on this platform ("How Instagram Boosts Brands and Drives Sales", 2019).

When summarising the reports and numeric data, Instagram and social media influencers are one of the most successful and effective marketing tools to deliver the required messages of brands to the target audience.

## 5. A Case Study; Influencer Marketing During Black Friday Period

Influencer marketing is expected to be used during the time when the brands are so active to announce their occasions, promotions or events on social media. As a case study, Turkey's biggest and most favoured e-commerce platforms are chosen to be studied on; *Trendyol*, *HepsiBurada*, *GittiGidiyor* and *Amazon*. The four platforms are known as market places which supply the demands of consumers directly from their sellers.

Case study, which involves as a method of qualitative research, is used to investigate specific individuals, groups, events or occasions (Wimmer and Dominick, 2011: 140-141). The research method is selected in order to understand the social media influencer preference of e-commerce in such specific special day as Black Friday. The reason why Black Friday has been selected as a case study is that period specifically refers shopping season and encourages the consumers for shopping. As it has been expected from e-commerce platforms to increase their digital marketing activities, collaborating with social media influencer in order for promotions to be announced might be one of the most preferable marketing strategies. Besides, the results of such a case study might imply for further marketing studies in terms of concentrating on digital marketing activities in special days.

### 5.1. Scope of the Study

In Turkey, there are more than 100 e-commerce platforms with different volumes, however, only five of them differentiate themselves from the rest in terms of business model. *Amazon*, *Trendyol*, *HepsiBurada*, *GittiGidiyor* and *N11* do not concentrate on a specific service or product, but with their market place business model, they answer the majority of customer demands. Namely, they provide a market place for the brands and sellers to promote and sell their goods. Other e-commerce platforms are known with their targeted sales, for instance Turkey's third and fifth biggest e-commerce websites, *Nesine.com* and *Bilyoner*, respectively, are only used for bet and online games. The seventh, *Yemeksepeti* serves as online meal delivery platform (Eticaretsitesi, 2021). Recently, it widens its service field with *Banabi*, which is online market delivery system. Therefore, such e-commerce platforms whose service model is different from *Amazon*, *Trendyol*, *HepsiBurada*, *GittiGidiyor* and *N11*, are excluded from this study.

During this study, which focuses on the social media influencers' collaborations of e-commerce platforms, *N11* has been eliminated because of the fact that it preferred not to work with any influencers or celebrities during Black Friday period.

### 5.2. Findings of the Study

In 2021, Black Friday was promoted about three weeks in Turkey. *Trendyol*, which is the leading e-commerce platform in Turkey (Trendyol, n.d.) started Black Friday Discounts on 8-11 November under the name of *Süper İndirim Günleri* (Super Sales Days) and continued till 26<sup>th</sup> November, the official Black Friday of 2021. The announcements started on 1<sup>st</sup> of November with a social media sweepstake. The participants were eligible for winning Iphone 12 Pro.

The official social media account of *Trendyol*, which owns 4,6 million followers on Instagram, shared 61 posts under the concept of Super Sales Days between the dates 1-26 November. During the time period, *Trendyol* collaborated with 32 social media influencers or celebrities and shared 52 posts with them. The list of influencers and celebrities was prepared in consideration of their follower numbers.



**Table 1. The Social Media Influencers and Celebrities Who Collaborated with *Trendyol* for November Discounts**

Social Media Influencer/Celebrity	Profession/Occupation	Number of Trendyol Posts	Number of Follower	Tier (Global Standardization)
Danla Biliç	Influencer	2	5,8M	Mega Influencer
Burcu Esmersoy	Model	1	4M	Mega Influencer
Cemal Can Canseven	Influencer	3	3,1M	Mega Influencer
Enis Arıkan	Actor	8	2,7M	Mega Influencer
Şeyda Erdoğan	Influencer/Content Producer	1	1,9M	Mega Influencer
Miray Daner	Actress	1	1,4M	Mega Influencer
Alper Rende	Influencer	1	1,3M	Mega Influencer
Somer Sivrioğlu	Chef	1	1,2M	Mega Influencer
Mert Yazıcıoğlu	Actor	1	1,2M	Mega Influencer
Elvin Levinler	Influencer/Content Producer	1	1M	Mega Influencer
Rachel Araz	Influencer	1	842K	Macro Influencer
Zeynep Özbayrak (zypzeze)	Influencer	1	748K	Macro Influencer
Fırat Albayram	Actor/Influencer	1	649K	Macro Influencer
Ezgi Köse (peppycooky)	Influencer	1	594K	Macro Influencer
Polina C. Arseven (polchursanova)	Influencer	1	593K	Macro Influencer
Melodi Elbirliler	Influencer	1	586K	Macro Influencer
Ala Tokel	Influencer	1	550K	Macro Influencer
Sibil Çetinkaya	Influencer	2	459K	Mid-tier Influencer
Aslı Kızmaz	Influencer/Entrepreneur	1	432K	Mid-tier Influencer
Hakkı Alkan	Editor	1	268K	Mid-tier Influencer
Ceren Morova (cerennzi)	Influencer/Content Producer	7	234K	Mid-tier Influencer
Tuana Yücel	Influencer	2	233K	Mid-tier Influencer
Rojda Sarıkaya (decorationwithpr)	Influencer/Content Producer	1	210K	Mid-tier Influencer
İlker Kızmaz	Actor	1	176K	Mid-tier Influencer
Selma Çiçekdal	Yoga	1	155K	Mid-tier Influencer
Alp Kavasoglu	Make-up Artist	1	113K	Mid-tier Influencer
Esra Geziyor	Influencer	1	96,2K	Mid-tier Influencer
Zuhal Okçu Özden (zefashion)	Influencer	3	67,9K	Mid-tier Influencer
İrem Cihanbeylerde (chouettelle)	Influencer	1	64,8K	Mid-tier Influencer
Merve Özübek	Influencer	1	42,6K	Micro Influencer
Paula (paula_mfp)	Influencer	1	26,2K	Micro Influencer
Mücahit Serhat	Influencer	1	11,5K	Micro Influencer

Besides, the brand placement was applied in most popular Turkish television series, *Yasak Elma* by Şevval Sam (2,4M followers), *Sadakatsiz* by Tarık Emir Tekin (196K followers) and *Camdaki Kız* by Burcu Biricik and Enis Arıkan (3,2M and 2,7M followers respectively) and the brand placement sequences were also taken place in *Trendyol*'s Instagram account.

Two commercials were also shot with celebrities and social media influencers and promoted in the brand's official social media account in addition to posts detailed above, as well. The first one which was hosted by Burcu Biricik, Berfu and Esen Yenenler (1,2M and 1M followers), Şevval Sam, Tarık Emir Tekin and Mete Gazoz (256K followers), was promoted 1-

8 November discounts. The second one, in which the married couple Ceyda Düvenli and Bülent Şakrak (2,9M and 952K followers, respectively) took place, advertised 23-26 November discounts.

*HepsiBurada*, which has been active in Turkey since 1998 (“Türkiye'nin HepsiBurada'sı”, n.d.), adopted the hashtags #*efsanekasım* (#legendaryNovember) and #*efsanecuma* (#legendaryFriday) to promote its discounts on its official Instagram account which has two million followers. Cem Yılmaz, one of the most popular comedians in Turkey with 5M followers, was the main ambassador of brand and *HepsiBurada* posted nine different video contents with him. His first video content was broadcasted on 27<sup>th</sup> October 2021. On 31<sup>st</sup> October, a Squid Game Reel shot by the actresses and scriptwriters Gupse Özay and Gülse Birsnel (1,9M and 3,4M followers, respectively) was posted by *HepsiBurada* in terms of last call for November discounts. The discounts in the website of *HepsiBurada* were available between 1-26 November like *Trendyol*.

Finally, the influencer couple Larissa Gacemer, who has 2,7M followers, and Burak Gacemer, whose follower number is 976K, also endorsed the e-commerce platform with their contents, as well.

The third e-commerce brand *GittiGidiyor*, which belongs to Ebay Inc. and is followed by 865.000 followers on Instagram, owned the hashtag #*keşfetmeyebak* (#letsdiscover) and it was endorsed by the famous Turkish actress Elçin Sangu, who is followed by 8,2M Instagram users, with seven posts. The Instagram posts with Elçin Sangu were static, in other words, the brand preferred to post her pictures rather than to produce video contents or Reels with her.

*GittiGidiyor* offered November discounts in three phases, 2-3 November, 10-11 November and 24-26 November. The last stage was boosted by six celebrities and influencers in six different life style videos. The list of celebrities and influencers and the product categories they publicized is given below. The celebrities and influencers were sorted according to their number of followers.

**Table 2. The List of Celebrities and Social Media Influencers Who Collaborated with *GittiGidiyor* During Black Friday Period**

Social Media Influencer/Celebrity	Profession/Occupation	Number of Followers	The Publicized Product Category	Number of Post Likes
Bengü	Singer	1,8M	Baby Care	12.252
Onur Büyüktopçu	Actor	1,7M	Kitchen Equipment	45.770
Başak Gümülçinelioğlu	Actress	1,6M	Hobby and House Plants	26.315
Alican Aytekin	Actor/Influencer	738K	Pet Foods	8.933
Nilay Cafer	Actress	222K	Hair Care Products	1.789
Ahmet Faik (Yiyelimguzelleselim)	Influencer	199K	Home Decoration	1.017

The last but not the least, *Amazon* which is an American multinational e-commerce company and is known as one of the Big Five companies in the U.S.A. (Lotz, 2018), entered Turkish market and started its operations on 19<sup>th</sup> September, 2018 (“Son Dakika...Amazon Türkiye Resmen Açıldı”, 2018). American origin e-commerce platform, with 98.000 Instagram followers, also followed the trend of being endorsed by social media influencers in November. The brand collaborated with actress Gonca Vuslateri and actor Gürgen Öz, each of whom the number of followers is one million. The brand broadcasted three live feeds on each Friday in November under #*gülümsetencuma* (#smileyfiday) and #*amazongülümsetir*

(#amazonmakesyousmile) hashtags on Instagram at 21.00. *Amazon* posted four teasers to promote the live feeds on Instagram and viewing numbers were given below.

**Table 3. The Dates and Viewing Numbers of Instagram Posts of Amazon Which Announced Its Live Feeds under the Hashtags of #gülümsetencuma and #amazongülümsetir**

Post Dates for Announcement	Viewing
11 November 2021 Thursday	398.347
12 November 2021 Friday	11.096
18 November 2021 Thursday	153.503
24 November 2021 Wednesday	6.686

## 6. Conclusion

Social media platforms have been at the forefront of communication channels that have played an active role in the digitalization process of the world in recent years. Such digitalization process has been also reflected to business sectors and marketing activities, as well.

Compared with traditional marketing channels, especially Instagram differentiates itself from other social media platforms by requiring budget-oriented prices and thanks to high exposure volumes. Today, the number of worldwide active social media users is 4.48 billion and 31% of them uses Instagram, as well.

When considering the penetration of Instagram adverts in Turkey, which equals to 54% of Turkey's total population, it is highly expected that brands and retailers, which actively use Instagram, collaborated with social media influencers and celebrities to promote their products, services, discounts and special occasions. In this regard, as a case study, the digital marketing activities of e-commerce platforms, *Trendyol*, *HepsiBurada*, *Amazon* and *GittiGidiyor* during Black Friday period have been examined. The reason why the retailers have been selected as the subjects of case study is that they differentiate themselves in terms of their business models. Unlike the other e-commerce platforms which are mainly established for online sales of specific brands, the four provide sellers with a market place to supply the demands of consumers. On the other hand, N11, which also serves as an online market place has been excluded from this study because of the fact that it was not endorsed or promoted by any celebrities or social media influencers.

The results show that the announcements and promotions of Black Friday were not limited with a single day, 26 November, but the companies promoted the discounts and sales approximately for one month. During that time, they worked with mega, macro, mid-tear and micro influencers together. The reason why they did not narrow down the scale of social media influencers and celebrities might be the purpose of reaching both the mass and the concentrated target audience as well.

When considering the capability of reaching concentrated masses, influencer marketing is the rising trend amongst marketing discipline. Black Friday period has proved that the celebrity or influencer endorsement of discounts, campaigns or promotions are highly preferred by the brands themselves. In this case, the impact of influencers on the social media users have not been measured, however their influence on marketers are not underrated. As it was indicated before that marketers evaluated Instagram as one of the most effective marketing tool and

influencer marketing has being secured in marketing discipline by increasing popularity amongst social media users year by year.

### **7. Limitations and Implication for Further Research**

There are limitations to this study that must be acknowledged. First of all, as a case study, Black Friday period has been selected, but apart from that, other specific days such as New Year and Valentine's Day, must also be taken into account in this basis. Such platforms prefer to work with influencers and celebrities to boost such days as well. However, this limitation might be advised to researchers in terms of further research.

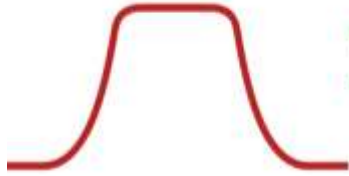
Secondly, only Instagram posts have been emphasised, but the 24-hour stories are missed. Therefore, the study is lack with evaluation of Instagram stories which pointed out Black Friday. Moreover, as noted before, only the official accounts of subjected e-commerce platforms have been examined, however, Instagram posts of collaborated influencers and celebrities have not been taken into consideration. Therefore, in following year new studies about Black Friday may be completed by widening study fields.

Finally, the websites, which are mainly established in order for online sales, also work with celebrities and influencers. The scope of this study is limited with four e-commerce platforms and Black Friday, so it is possible to study on the digital marketing activities of different brands, which own specific product or service categories, on Black Friday or other special days.

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## Research Article

### **Social Enterprises and The Support for Entrepreneurs with Disabilities for an Inclusive Entrepreneurship Ecosystem: The Case of Turkey<sup>1</sup>**

Özlem Gül<sup>2</sup> & Asiye Ayben Çelik<sup>3</sup>

#### **Abstract**

Persons with disability have the same rights and freedoms as everyone else, yet they have serious difficulties in gaining meaningful employment. Governments are responsible for ensuring social inclusion, accessibility, and equity for the disabled people in employment, but should also encourage them to establish enterprises which will empower them and contribute to their full economic participation. Businesses generally target able-bodied consumers, even though disabled people as the untapped market, comprise around 15% of the world's population. Social Enterprises (SE) prioritize social impact and social inclusion, but still require a profit contribution for the sustainability of the business. An SE providing inclusive and accessible products and services for disabled consumers can be run more successfully by a disabled entrepreneur who can internalize the disabled needs. Therefore, how disabled entrepreneurs are supported in their country will be a critical factor in their success. The research objective of this study is to reveal the supports provided in Turkey for disabled entrepreneurs in an inclusive entrepreneurial ecosystem. The findings show that support for entrepreneurship was available in financing, investment, education, R&D and consultancy provided by the state and NGOs. However, accessible support for disabled people was limited to İŞKUR and KOSGEB. Disabled entrepreneurs whose SE targeted disabled consumers were examined as good practice and it was concluded that such ventures should be encouraged, whilst NGOs, social entrepreneurship platforms and the state should strengthen the awareness and improve the accessibility of the opportunities and support available for disabled entrepreneurs.

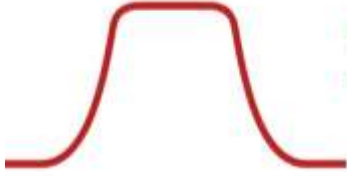
**Keywords:** Disabled Entrepreneurship, Social Enterprise, Social Inclusion, Supports

**JEL Codes:** M130, M140, M190

<sup>1</sup> This study was presented at ICBM 2021 International Congress on Business and Marketing, 16-17 December 2021 and the extended abstract was published in the proceedings book.

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Araştırma Makalesi

**Kapsayıcı Bir Girişimcilik Ekosistemi için Sosyal Girişimler ve Engelli Girişimcilere Yönelik Destekler: Türkiye Örneği**

Özlem Gül<sup>1</sup>& Asiye Ayben Çelik<sup>2</sup>

**Öz**

Engelliler herkesle aynı hak ve özgürlüklere sahiptir, ancak tatminkar bir iş bulma konusunda ciddi zorluklar yaşamaktadırlar. Hükümetler, engellilerin istihdamı ile ilgili toplumsal kapsayıcılığı, erişilebilirliği ve fırsat eşitliğini sağlamaktan sorumludur, ancak aynı zamanda engellileri güçlendirecek ve tam ekonomik katılımlarına katkıda bulunacak girişimler kurmaya da teşvik etmelidirler. Dünya nüfusunun yaklaşık %15'ini oluşturan engelli bireyler doyurulmamış bir pazar olmasına rağmen, işletmeler genellikle sağlıklı tüketicileri hedeflerler. Sosyal Girişimler (SE), sosyal etki ve toplumsal kapyacılığa öncelik verir, ancak yine de işin sürdürülebilirliği için kâr katkısı da gereklidir. Engelli tüketiciler için kapsayıcı ve erişilebilir ürün ve hizmetler sunan bir sosyal girişim, engelli ihtiyaçlarını içselleştirebilen bir engelli girişimci tarafından daha başarılı bir şekilde yürütülebilir. Bu nedenle engelli girişimcilerin ülkelerinde nasıl desteklendiği, başarılarında kritik bir faktör olacaktır. Bu çalışmanın amacı, kapsayıcı bir girişimcilik ekosistemi için Türkiye'de engelli girişimcilere sağlanan destekleri açıklamaktır. Bulgular, gerek devlet eliyle gerekse sivil toplum kuruluşlarınca finansman, yatırım, eğitim, ar-ge, danışmanlık gibi alanlarda girişimciliği destekleyici çözümler üretildiğini, ancak doğrudan engellilere yönelik özel desteklerin sayısının İŞKUR ve KOSGEB ile sınırlı düzeyde kaldığını göstermektedir. Engellilerce, engelli tüketicilerin yaşamını kolaylaştırmaya yönelik kurulan sosyal girişim iyi uygulama örnekleri de incelenmiş ve bu tür girişimlerin sayıca artması için STK, sosyal girişim platformları ve devlet iş birliğinin, engelli girişimcilerin destekler hususunda farkındalığının artması gerekliliğine vurgu yapılmıştır.

**Anahtar Kelimeler:** Engelli Girişimciliği, Sosyal Girişimcilik, Toplumsal Kapsayıcılık, Girişimci Destekleri

**JEL Kodlar:** M130, M140, M190

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## 1. Introduction

Entrepreneurship in our country as well as in the world, due to its creating employment opportunities and contribution to the export and economy, is accepted as a valuable resource for developing economics. Yet today actualizing and enhancing the entrepreneurship brings with it several difficulties. Subjects such as finance, marketing and management are the issues an entrepreneur encounters in the first place. Entrepreneurs seriously need support of government institutions and NGOs both inside and outside of our country. That explains the existence of several organizations supporting entrepreneurs in the fields of finance, training, investment, consultancy, employment, marketing, export, information and research-development.

Entrepreneurship has also a vital role in the inclusion of disabled people to the society. National Disability Data System (2020) stated that 2.5 million people with disabilities live in our country (Ministry of Family and Social Services, 2021). According to the UN Convention on the Rights of Persons with Disabilities, to which Turkey is a party, persons with disabilities have the same rights and freedoms as everyone else, but the governments are responsible for fully and equally benefiting from these rights and freedoms, and it is extremely important to ensure social inclusion, equality of opportunity and accessibility. In this context, according to the data of the Turkey Statistics Institution (2021), the limited labor force participation rate of the disabled population in our country (35.4% for men, 12.5% for women, 22.1% in total) is an indicator of the external dependence of these individuals in sustaining their lives (from Ministry of Family and Social Services, 2021). 15% of the disabled people who are currently employed have found a position in the public sector and 85% in the private sector (İŞKUR, 2020). Thus, turning a business idea making the life of a disabled person easier into real with a social enterprise by an entrepreneur with disabilities will help both the economic advance and individual independency.

In this study, the concept of “*social entrepreneurship*” which is a new concept on the global scale, will be discussed. The perspective on social enterprises, is that the importance of making a profit is an undeniable fact in terms of the sustainability of the enterprise; it mainly tends to the subject of the enterprise and focuses on whether the goods or services to be offered by the enterprise contribute to the solution of a social problem. In this context, ventures that focus on producing products/services to increase the participation of disabled people in social life, especially by disabled entrepreneurs, are the subject of the study. Thus, the research questions aimed to be addressed with this study are;

(1) What are the supports provided in Turkey for disabled entrepreneurs in an inclusive entrepreneurial ecosystem?

(2) Are there any good practices in terms of social enterprises founded by disabled entrepreneurs that will inspire other disabled individuals?

In order to reveal the answers to those questions, the support mechanisms provided by the governmental bodies and NGOs for the entrepreneurs were examined by the authors based on the secondary sources. Then, it's found that the special supports for entrepreneurs with disabilities were only provided by governmental bodies - KOSGEB (Small and Medium Industry Development Organization) and Employment Agency (İŞKUR). So, the supports reinforcing the disabled entrepreneurs were presented in the study. Besides, three successful entrepreneurs, two of them with visual impairment, and one of them with hearing impairment were presented as good practice examples at the end of the study.

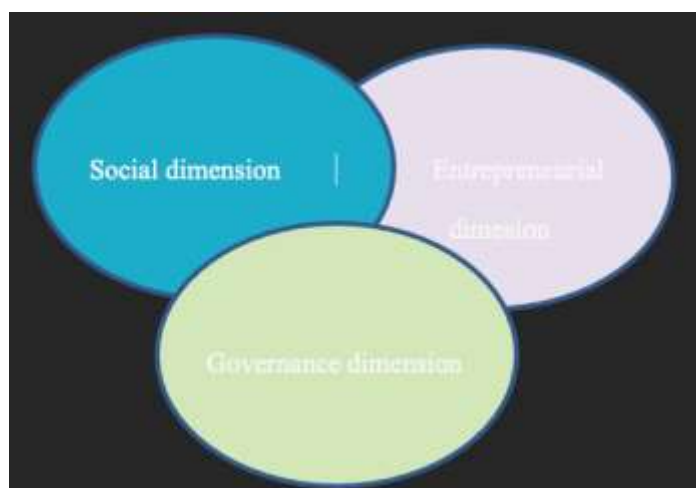
## 2. Social Entrepreneurship Concept

The increase in sociological problems, which have reached global dimensions and diversified by deeply affecting modern societies, brings with it the search for permanent, innovative and radical solutions to these problems in science, technology and academia. Such quest leads the concept of social entrepreneurship concept come to the fore in terms of bringing the final solutions to the social problems in the desired qualifications in recent years (Biçer and Başer, 2019:235).

Conceptually, social entrepreneurship took place in H. Bowen's book "*Social Responsibilities of the Businessmen*", which was first published in 1953 (Carroll, 1999). Since then, definitions of social entrepreneurship have varied. Such that some authors tried to define social entrepreneurship only through non-profit organizations, while others tried to explain it through both public, private and non-governmental organizations. In one of these definitions, a social enterprise is described in such words: "A social enterprise is an operator in the social economy whose main objective is to have a social impact rather than make a profit for their owners or shareholders. It operates by providing goods and services for the market in an entrepreneurial and innovative fashion and uses its profits primarily to achieve social objectives. It is managed in an open and responsible manner and, in particular, involve employees, consumers and stakeholders affected by its commercial activities" (European Commission, 2015:9). For example, in Fowler's definition in 2000, social entrepreneurship is expressed as "the creation of viable socio-economic structures, relationships, institutions, organizations, and practices that enable the acquisition and maintenance of social benefits" (Besler, 2010:7). Güler (2011:84) asserts that when the definitions about the concept are examined, it is noticed that the most frequently repeated characteristics about social entrepreneurship are: "Recognizing social problems, drawing attention to social needs, having a mission to create social value, creating an organization having a double or triple trivet with an economic, social and/or environmental focus, solving problems, adopting innovative approaches for the solution of problems, not accepting limitations on available resources". According to Biçerli (2010:59), the most used example for the social entrepreneurship approach is that giving fish is a philanthropy, teaching how to fish is empowering, and creating a radical industrial change in the fishing industry is a social entrepreneurship approach. In this respect, it can be said that the concept covers topics such as social entrepreneurship, protection, social inclusion, development of employment policies, education, health, information and communication, mobility, security, justice and culture (Namal, Koçancı and Aksoy, 2018: 98).

According to the definitions, it can be said that the social entrepreneurship incorporates in three dimensions:

**Figure 1. Three Dimensions of a Social Enterprise**



Source: European Commission, 2015:vi

With those dimensions, social enterprises can be defined as ventures (1) engaging in manufacturing or trading operations that aims to offer a solution to a social problem, (2) prioritizing social benefit rather than profit, (3) has a democratic management style (European Commission, 2015:v).

In the Policy Document prepared and published by the British Council and Third Sector Foundation (TÜSEV) (2012), the most used words to describe the Social Initiatives summarized in Table 1 below.

**Table 1. The Most Used Words to Describe the Social Initiatives**

Social benefit	Transparent and accountable business	Social purpose	Ethical organizations	Non-profit company
Economic activity	Innovative methods	Entrepreneurial approach	Governance	Sustainability

Source: British Council and Third Sector Foundation (TÜSEV) of Turkey, 2012: 5.

Thus, a definition of a social enterprise can be developed as:

“SEs are not non-profit ventures but are initiatives born to create value for the solution of a social problem through their products. In other words, SEs’ mission mainly focus on creating social value and benefit for the target consumers by gaining profit. Since the continuity and sustainability of the venture depends on a successful business model designed with an entrepreneurial view. Besides, the entity of the SEs can be in several forms -cooperative or companies in the form of sole proprietorship or corporations.”

According to the Social Enterprises and Their Ecosystems in Europe Country Report France, Turkey ranks 35<sup>th</sup> the countries included in the three social enterprise mappings by the European Commission (Petrella and Battesti, 2020). In another report titled Status of Social Enterprises in Turkey by the British Council (2019), education comes first among the fields in which social enterprises operate in Turkey. The education is followed by areas such as manufacturing, creative industries, agriculture, farming, horticulture, retail sales, environment, recycling-awareness, and job creation, respectively. In this picture, it is observed that there is a great need to increase the level of knowledge, awareness and consciousness of individuals on

different subjects, especially in the field of education in our country, and at this point, social enterprises come to the forward with the philosophy of sharing the solution, not the problem.

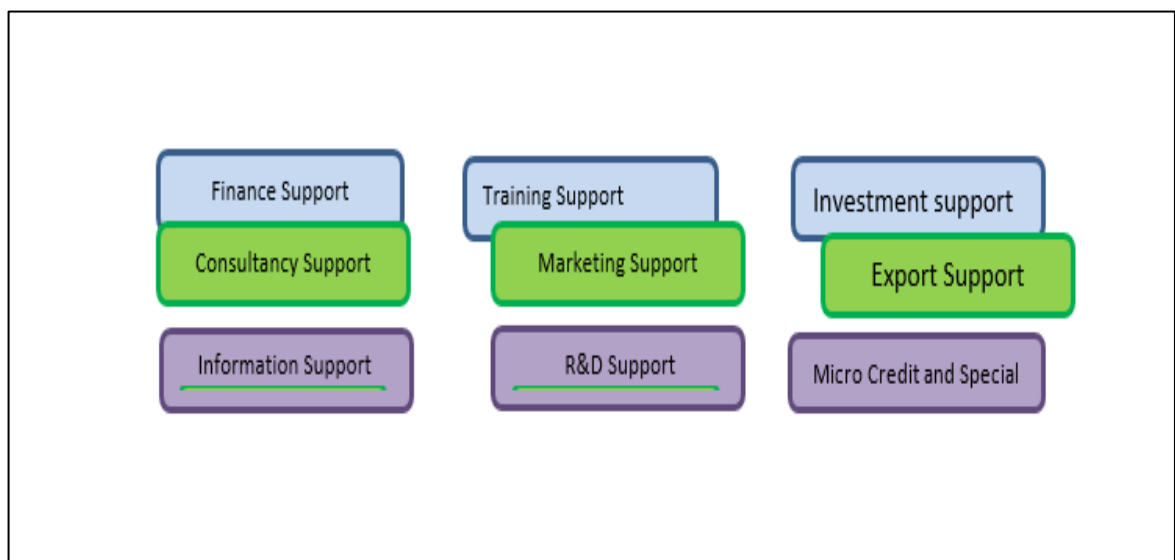
Seventeen objectives set out in line with the Sustainable Development Goals 2030, which are on the agenda not only of our country but also of the world, such as sustainability, environment, equality of opportunity and gender equality, inspire and create a starting point as the subject of social enterprises. In this context, social entrepreneurship platforms also provide a platform of opportunities, where young people get training, mature their ideas in the presence of mentors, and are rewarded by competing with each other, especially on the way to establishing social enterprises where they can realize their business ideas.

On this basis, entrepreneurs can not only have access to a certain financial support, but also experience business establishment/development processes under the guidance of volunteer mentors and experience the advantages of being a part of this social network by being included in this wide network. Social enterprise platforms focusing on general or specific areas such as İmece, ImpactHUB, EWAFood operate in our country.

### 3. Support Mechanisms for The Disabled Entrepreneurs in Turkey

Entrepreneurs need support of many people and organizations on different issues, notably government and non-governmental organizations to establish a business and to survive. These organizations mainly support entrepreneurs in many different fields such as financing, education, investment, consulting, employment, marketing, export, information, research and development. Meanwhile, organizations that provide support to entrepreneurs are different configurations such as private companies, non-governmental organizations, various public institutions and organizations and local administrations. Uluhan (2019) summarizes the main support types given to entrepreneurs in Turkey in his study that can be seen the figure below.

**Figure 2. Support Types in Turkey**



Source: Uluhan, R. 2019:65-67

In Turkey, there are several bodies enriching the entrepreneurship ecosystem with supports available in different fields shown above but the supports accesible especially for the disabled individuals are limited to KOSGEB and İŞKUR. For that reason, in this study

we will just focus on some of the support types provided by two organizations - KOSGEB (Small and Medium Industry Development Organization) and Employment Agency (İŞKUR), which enable the disabled entrepreneurs to access special supports to establish and develop their businesses.

### 3.1. İŞKUR

İŞKUR is responsible for monitoring the developments of the labor market, taking measures and equalizing the labor market supply and demand. For those purposes İŞKUR does job finding, job placement, common vocational training, on- job training as well as applying active labor market policies (İŞKUR, n.d). In private sector the businesses employing 50 or more personnel have to employ disabled persons - min. %3 of total personnel, this percentage is %4 for public organizations. Businesses not complying with this legislation are subject to the fines. İŞKUR, uses the fines collected from employers who do not employ disabled people as a source for funding projects targeting ex-convicts and disabled people. Projects for the disabled people to start up their own businesses are supported. In this context, İŞKUR calls for grants twice a year. Individuals who have KOSGEB entrepreneurship certificate can apply for this grant by preparing business plans. In addition to the employment volume created by the state-sponsored legal practices that make the employment of the disabled obligatory in the participation of the disabled in the labor market in Turkey; İŞKUR provides vocational training and rehabilitation courses as well (İŞKUR, 2021).

In the definition of beneficiaries within the scope of the program; “*individuals who are in a working condition and who can certify that they have lost at least 40% of their ability to work due to various reasons, with a health report*”, are considered as “**disabled individuals**” (İŞKUR, 2020). İŞKUR announces the details of supports provided as the followings.

**Table 2. Main Financial Supports Provided by İŞKUR for Disabled Entrepreneurs**

Support Type	<i>The Subject of the Support</i>	<i>Support Amount</i>
Support for Documentary Cost in Establishment Procedures	<i>the cost incurred in obtaining the documents required in the bureaucratic steps followed in the establishment procedures is up to</i>	<i>Max. 5,000 TL</i>
Support for Overheads	<i>rent, water, electricity, heating, communication and promotion expenses, which can be evaluated within the scope of General Management Expenses realized within a period of one year after the establishment starts operating</i>	<i>Max. of 15,000 TL per year</i>
Supports for Capital Goods and Office Equipment	<i>The costs incurred in the purchase of machinery, equipment, hardware, software, office supplies necessary for business activities, provided that it is proved with a document within one year from the establishment of the enterprise (including tax).</i>	<i>Max. of 45.000 TL,</i>

Source: Ministry of Industry and Technology, 2021

With a financial support of 65.000 TL in total, disabled people are enabled to take their place in the labor market as entrepreneurs by realizing their own business ideas. Statistics show that in the period of 2014-2019, the number of projects that have been applied by disabled entrepreneurs by developing projects and received support after being evaluated positively is 1550 (İŞKUR, 2020). As can be seen in the table below, although the number of applications and acceptances has fluctuated, it is possible to say that disabled individuals remain motivated to turn their business ideas into projects in order to benefit from this support.

**Table 3. Number of Disabled Self-Establishment Applications by Years**

Project Period	Number of the funded projects	Rejected Projects	Total funds
2014	133	49	182
2015	286	155	441
2016	173	74	247
2017	187	83	270
2018	547	273	820
2019	473	310	783
Total	1.550	713	2.743

Source: İŞKUR, 2020, p.59

### 3.2. KOSGEB

KOSGEB established under TR Ministry of Industry and Technology in 1990 with the Law on Establishment of Small and Medium Enterprises Development Organization (Law Nr: 3624- 12.4.1990) in order to support the establishment and sustainability of small and medium enterprises (SMEs) that makes great contributions to the economy in terms of employment and production. KOSGEB also help SMEs through several support programs such as internationalization, research and development, institutionalization to increase their competitiveness and empower them (KOSGEB, n.d).

KOSGEB's responsibilities on entrepreneurship were issued on Article 227 of "the *Presidential Decree on the Organization of the Related and Affiliated Institutions to the Ministries and the coordination of the Other Institutions and Organizations*" and in the item *h*, it is stated that one of the responsibilities of KOSGEB is; "to take the necessary measures for the development and dissemination of the entrepreneurial culture and environment, and to support the initiatives and entrepreneurs in this context" (Official Gazette, 2018:69).

As seen above, the concept of social entrepreneurship is not directly issued in Turkish legislation, but the social dimension of entrepreneurship has been referred to in regulations and practices. Also, in the article about the purpose and establishment of KOSGEB, the purpose of the regulations is stated as; "to meet the economic and social needs of the country, it is aimed to increase the share and efficiency of small and medium-sized enterprises, to increase their competitiveness and level, to integrate in the industry in accordance with economic developments, to increase their share in exports, to support research and development, innovation and cooperation activities and to develop entrepreneurship culture. It also aims to regulate the principles regarding the support programs to be implemented by the Small and Medium Enterprises Development Organization (KOSGEB, 2021)".

KOSGEB can be defined as the public institution that provides the most comprehensive support to entrepreneurs in Turkey with its trainings provided, incubation (incubation) services, credit facilities and grant supports.

Enterprises registered in the KOSGEB database can apply for the support given under the 7 main programmes and take the advantages offered in those programmes, such as Entrepreneurship Support Programme, General Support Programme, SME Project Support Programme, Thematic Project Support Programme, Collaboration Support Programme, R&D, Innovation and Industrial Application Support Programme, Emerging Enterprises Market SME Support Programme ([www.kosgeb.gov.tr](http://www.kosgeb.gov.tr)).

The elements of the support program provided by KOSGEB for the new entrepreneurs are summarized in the table below. Meanwhile, the entrepreneur candidates with disabilities can also benefit from this programme.

**Table 4: The Elements of the New Entrepreneur Support Program**

Support element		Upper limit (TL)	Support Amount (%) 1st and 2nd districts	Support Amount (%) 1 3rd, 4th, 5th and 6th districts
Business establishment support	No re-imburement	2,000	80% is applied to women entrepreneurs, veterans, disabled entrepreneurs, and the relatives of the first-degree martyrs.	90 % is applied to women entrepreneurs, veterans, disabled entrepreneurs, and the relatives of the first-degree martyrs.
Establishment period machinery, equipment, office hardware and software support		18,000		
Operating expenses support		30,000		
Total non-refundable support		50,000		
Fixed investment support	Reimbursed	100,000		

Source: KOSGEB (2018). Entrepreneurship Support Programme, <https://www.kosgeb.gov.tr/site/tr/genel/destekdetay/1231/girisimcilik-destek-programi>, (Accessed: 26.10.2021).

Entrepreneurship Support Program, in which social entrepreneurs can be among the beneficiaries, provides support to the entrepreneur candidates who want to start up a company or the entrepreneurs who have started new businesses within the scope of 4 sub-headings given in the table below:

**Table 5. Entrepreneurship Support Program Components**

Applied Entrepreneurship Training	<ul style="list-style-type: none"> <li>• 60 hours of entrepreneurship training</li> <li>• These trainings can also be given through İŞKUR, Development Agencies, Chambers of Commerce and Industry within the scope of the protocols signed with KOSGEB.</li> </ul>
New Entrepreneur Support	<ul style="list-style-type: none"> <li>• Non-refundable financial support.</li> <li>• Entrepreneurs who have completed the training program and İŞGEM entrepreneurs can benefit.</li> </ul>
Business Development Center (İŞGEM) Support	<ul style="list-style-type: none"> <li>• Business development coaching support for entrepreneurs, access to networks and financial resources; and workplace with convenient facilities, shared office equipments and services are provided.</li> <li>• It is established through the cooperation with the the KOSGEB's municipalities, universities, private administrations, development associations, professional organizations or with non-profit cooperatives.</li> </ul>
Business Plan Award	<ul style="list-style-type: none"> <li>• The competition is organized among the students who take entrepreneurship courses in formal education at the universities that KOSGEB cooperates with.</li> <li>• Among the students whose business plans are in the first three places, the most successful business plan owner is awarded 15,000 TL, the second is 10,000 TL, and the third is 5,000 TL, provided that they have established their business.</li> </ul>

Source: British Council and Third Sector Foundation (TÜSEV) of Turkey, 2012:8.

KOSGEB's support amount changes according to the locations and economic situations of the districts. For instance, in the 1<sup>st</sup> and 2<sup>nd</sup> districts, 80% is applied to women entrepreneurs, veteran, disabled entrepreneurs and the entrepreneurs who are relatives of the first-degree martyrs. Also, 3<sup>rd</sup>, 4<sup>th</sup>, 5<sup>th</sup> and 6<sup>th</sup> districts, 90% is applied to women entrepreneurs, veteran, disabled entrepreneurs and the entrepreneurs who are relatives of the first-degree martyrs (KOSGEB, 2018).

As it is seen, KOSGEB does not have a regulated support program for social enterprises. Despite this, social enterprises that can be considered as SMEs and cooperatives that provide social benefits can benefit from KOSGEB supports. Entrepreneur candidates with disabilities can also benefit from the new entrepreneur support program.

#### **4. Good Practice Examples of Social Ventures Established by The Disabled**

These ventures, which prioritize social impact, accessibility, and social inclusion, are included as good practice examples in the study. They were selected based on their proved success that BlindLook was awarded by Kagider (The Woman Entrepreneurs Association of Turkey) as the women entrepreneur of the year and social impact/entrepreneurship awards by several organizations ([www.blindlook.com](http://www.blindlook.com)). Netgör was achieved to be the social entrepreneur of the year at the Metro Social Entrepreneur Awards in 2021 (Bildirici, 2021), and Teksem was selected by Sabancı Vakfı as “all changemakers” in terms of social justice ([www.sabancivakfi.org](http://www.sabancivakfi.org)).

Information about these exemplary ventures, based on secondary sources, about the founder's individual story, which social problem they have produced solutions for, what goods or services they offer, the format of the business they have established, where they operate, and what their future projections are, can be summarized as follows.



#### **4.1. Blindlook: Sadriye Görece**

Blindlook is a social enterprise founded by Sadriye Görece. She graduated from Boğaziçi University in 2019 and actively involved in many different projects during her life especially for visually impaired individuals. A mobile application developed by Görece and by using this application, the visually impaired people can easily reach the restaurant via a digital audio menu with the blind navigation feature. So, the main goal of the Project is to develop freedom technologies to create independence for 285 million visually impaired people in social life and in the digital world. She states that her dream is creating an equal and barrier-free world with the power of technology (Blindlook, 2021).

#### **4.2. NETGÖR: Ayhan Öztürk**

Entrepreneurial 48-year-old Ayhan Öztürk lost his sight in 2000 due to retinitis pigmentosa also known as "chicken black" or "night blindness". After his illness, which was a turning point in his life, aiming to overcome obstacles by getting education and to have a career in the society, Öztürk believed that education would benefit him and in 2002 he received training on independent movement, personal administration, switchboard and computer operators in Emirgan Reşitpaşa Six Point Rehabilitation Center for the Blind. Öztürk, who established the NETGÖR company in 2010 to produce walking sticks in order to enable the disabled to be more involved in the society and to move independently, aims to bring the disabled to meet with a new technology. Ayhan Öztürk, who was selected as the "Social Entrepreneur of the Year" at the Metro Social Entrepreneur Awards with his project, aims to open the doors of his business to the disabled, in order to open up business areas for them. The walking stick provides the opportunity to watch the navigation on the yellow-lined roads in many different areas such as hospitals and airports, without tripping up, with minimum error (Bildirici, 2021).

#### **4.3. TEKSEM: Gamze Elibol Yavuz**

Gamze Elibol lost the ability to walk when she was 1.5 years old due to a penicillin injection, which was done without knowing that she was allergic. Then, she was confined to a wheelchair. Elibol, who took the interview exams of Mimar Sinan University Fine Arts Faculty Theater Department in 1999 but was not accepted due to her disability, did not give up. After graduating from high school, Gamze Elibol won the theater department of Mimar Sinan University, but there she faced an obstacle which she described it as; "However, one of my biggest wishes in my life was to study theater, but because of the article 'disabled people cannot study theater,' they sent me without even being interviewed.". She established the Turkish Center for Culture, Art and Education for the Accessible to People (TEKSEM) in 2002 by getting together with people who are disabled like herself. For the first time in Turkey, this center enables people with disabilities to freely exist in art and achieve their dreams. TEKSEM provides employment especially to help Disabled Women gain their economic freedom instead of staying in the background and to put forward their own projects (Teksem, 2021).

According to TEKSEM Website (2021) Theater and Handicrafts organizations are held within TEKSEM with the principle of volunteering, and all incomes obtained from these organizations are covered by TEKSEM for education, health, clothing, and treatment expenses of 121 disabled female students. Meanwhile, Gamze Elibol, the founder, and Artistic Director of TEKSEM, staged the musical theater plays she wrote and directed for the first time in Turkey, at the State Theaters, and took the stage to cover the educational scholarship and health expenses of 121 disabled female students with the income she earned from these shows. TEKSEM has placed 852 disabled people in work throughout the country, especially in order to increase the rate of disabled businesswomen in Turkey, to provide employment and to

achieve economic freedom, and has provided 35 volunteer mothers with disabled children the opportunity to work at home and contributed economically.

## **5. Conclusion**

Social inclusion and employment of the disabled people are important issues that are also considered as the development priority areas. Social entrepreneurship as a strong and growing power that enable the disadvantaged groups such as disabled people to reach the services that they need, to gain economic power and be less dependent on others and also expand the dimension of human rights in society can be defined as a relatively new concept but has got a fast-growing importance. The number of social entrepreneurs and social entrepreneurship activities is also increasing in parallel. At international level, there are many organizations promoting and supporting the development of social enterprises however KOSGEB and İŞKUR are the most widely known support mechanisms supplying financial supports to the new entrepreneur candidates. The support mechanisms are mostly geared to address the general target groups rather than specific groups such as the people with disabilities. Also, considering the legal legislation framework, policies regarding social enterprises in Turkey are fragmented and there isn't a specific law referring to social entrepreneurship. However, it can be said that the growing support of European Union's increasing focus on social entrepreneurship and social can be defined as a driving force for social entrepreneurship activities.

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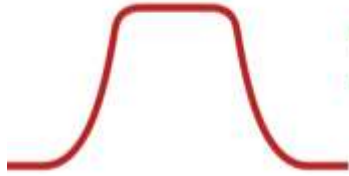
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**Research Article**

**An Investigation into the Green Marketing Effects on Green Consumerism**

**Ahmet Tuz<sup>1</sup> & Begüm Sertyeşilşik<sup>2</sup>**

**Abstract**

Having become more attention grabbing lately, green marketing (GM) is a concept that affects consumers with respect to their purchasing decisions. The priority for consumers gradually concern environment-friendliness of products/services. Thus, market segmentations started to expand to include environmental concerns. A number of studies regarding GM can be found in the literature, as well as green purchase intention (GPI) and green purchasing behavior. The majority of the existing studies concern target market segmentation with respect to demographic variables within the same country and specifically concerning the evaluation of environmental purchasing behavior. However, there are limited studies in the literature, investigating green consumerism from an international point of view. This study analyses the relationship of international consumers' green self-identification levels. In this study, international participants are at the postgraduate level. It is aimed to evaluate how the green self-identification of consumers with the same education level is related to their green product awareness (GPA) and GPI and price sensitivities (PS). A total of 119 respondents filled the questionnaire. Data was analyzed later with SPSS 23. Findings showed that respondents, who define themselves to be environment-friendly, tended to be more aware of green products, in addition to the tendency that GPA has a significant impact on GPI and GPA and that GPA has a significant impact on GPI. Furthermore, the study concluded that the tendency that country significantly affects environment-friendliness. This study is hoped to be useful for researchers and practitioners in the field, who wish to focus on international green consumerism.

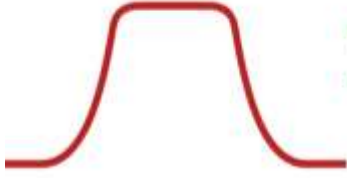
**Keywords:** Green Consumerism, Green Purchase Intention, Green Marketing, Green Product Awareness, Price Sensitiveness.

**JEL Codes:** L21, M31, M37, Q01

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Araştırma Makalesi

**Yeşil Pazarlamanın Yeşil Tüketim Üzerindeki Etkileri Üzerine Bir Araştırma**

**Ahmet Tuz<sup>1</sup> & Begüm Sertyeşilşik<sup>2</sup>**

**Öz**

Yeşil pazarlama, son zamanlarda giderek daha fazla dikkat çeken ve tüketicileri satın alma kararları açısından etkileyen bir kavramdır. Tüketiciler gün geçtikçe ürün ve hizmetlerin çevre dostu olmasına öncelik vermeye başlamışlardır. Böylece, pazar bölümlendirmeleri çevresel kaygıları da içerecek şekilde genişlemeye başlamıştır. Literatürde yeşil satın alma niyeti (YSN) ve yeşil satın alma davranışının yanı sıra yeşil pazarlama ile ilgili bir dizi çalışma bulunmaktadır. Mevcut araştırma çalışmalarının çoğu, aynı ülke içindeki demografik değişkenler ve özellikle çevresel satın alma davranışının değerlendirilmesi ile ilgili olarak hedef pazar bölümlendirmesiyle ilgilidir. Öte yandan, literatürde yeşil tüketici kavramını uluslararası bir bakış açısıyla inceleyen sınırlı sayıda çalışma bulunmaktadır. Bu amaçla, bu çalışma uluslararası tüketicilerin yeşil öz kimlik düzeylerinin (ÇD) ilişkisini analiz etmektedir. Bu çalışmada, uluslararası katılımcılar lisansüstü düzeydedir. Aynı eğitim düzeyine sahip tüketicilerin kendilerini yeşil olarak tanımlamalarının, yeşil ürün farkındalığı (YÜF), yeşil ürün satın alma niyetleri(YSN) ve fiyat duyarlılıkları (FD) ile nasıl ilişkili olduğunun değerlendirilmesi amaçlanmaktadır. Anket yönetimiyle 119 kişiden veri toplanmıştır. Toplanan veriler SPSS 23 yardımıyla Korelasyon Analizi, Lojistik Regresyon Analizi Ki Kare Testi, Normallik Testi, Bağımsız t-testi, ANOVA ve frekans, ortalama ve çapraz tablolama ile analiz edilmiştir. Bulgular, kendilerini çevre dostu olarak tanımlayan katılımcıların, YÜF'ü ve YSN'nin birbiri üzerinde önemli bir etkisi olduğu eğilimine ek olarak, yeşil ürünlerden daha fazla haberdar olma eğiliminde olduklarını göstermiştir. Ayrıca, çalışma, ülkenin çevre dostu olma eğilimini önemli ölçüde etkilediği sonucuna varmıştır. Bu çalışmanın, uluslararası yeşil tüketiciliğe odaklanmak isteyen bu alandaki araştırmacılar ve uygulayıcılar için faydalı olması umulmaktadır.

**Anahtar Kelimeler:** Yeşil Tüketicilik, Yeşil Satın Alma Niyeti, Yeşil Pazarlama, Yeşil Ürün Farkındalığı, Fiyat Duyarlılığı.

**JEL Kodlar:** L21, M31, M37, Q01

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## 1. Introduction<sup>1</sup>

Environmental degradation and pollution fostered green marketing (Tuz & Sertyeşilişik, 2021a). American Marketing Association (AMA) introduced green marketing to the marketing era (Simão & Lisboa, 2017; Zhu & Sarkis, 2016; Yadav & Pathak, 2013), where green marketing has become the encouraging point of marketing and management fields by emphasizing human beings and environment relationship as a new concern (Leonidou & Leonidou, 2011). Green marketing received attention in the late 1980s and 1990s (Simão & Lisboa, 2017; Dangelico & Vocalelli, 2017; Yadav & Pathak, 2013) as a significant subject of studies and research in the marketing field. Polonsky (1994) defined the green marketing as a subset of marketing activities, which evaluate and examine the environmental issues (Zhu & Sarkis, 2016). Green marketing strategies seek to minimize environmental footprint through whole life cycle of production processes and/or services (Tuz & Sertyeşilişik, 2020; Tseng & Hung, 2013) and to focus on green product/service demand creation effectively (Hasan & Ali, 2015; Solaiman, Osman, & Halim, 2015; Shamsuddoha, 2005).

Green product/service, which can be defined as environment-friendly/consciousness products/services having sustainable supply chain management and green manufacturing process (Maniatis, 2016) and being designed to minimize the natural resource depletion and environmental degradation in production, consumption, and post-consumption phases (Dangelico & Vocalelli, 2017; Solaiman et al, 2015; Tseng & Hung, 2013). When consumers take decision on whether or not to purchase a green product/service, green marketing provides consumers information about green product/service (Maniatis, 2016; Haws, Winterich, & Naylor, 2014; Peattie & Charter, 2003). Green consumers that reflect their environmental concern to their purchasing decision has become the main concern of green marketing activities (Suki, Suki & Azman, 2016; Kumar & Ghodeswar, 2015). Green marketing awareness and reflection of environmental knowledge to purchase intention, green consumers are centralized in green marketing strategies through their environmental concern, which refers to green self-identification (Zhu & Sarkis, 2016). Interrelation of green self-identification, environmental knowledge and green marketing awareness affect green consumers' environmentally purchasing behavior (Haws et al, 2014). Consequently, green marketing is a strategic marketing tool supporting companies to understand the consumers' needs and expectations and to respond them by supplying product/service with higher environmental performance. Moreover, green marketing gives way to new marketing opportunities, differentiation, and new consumer segmentation to companies (Peattie & Charter, 2003).

Targeting green consumers, identification of consumers through their characteristics and their green purchase intention (GPI) are the green marketing main segmentation approaches (Dangelico & Vocalelli, 2017). There have been many attempts to segment the market keeping in mind targeting green consumers. There are many studies focusing on variables (e.g., segmentation criteria including environmental and behavioral variables, while demographic variables; psychographic variables including personality and motivation criteria) to segment the target market (e.g., Poongodi & Gowri, 2017; Maniatis, 2016; Haws et al, 2014; Tseng & Hung, 2013). Moreover, apart from the mentioned variables, some studies segment the target market through green consumers' willingness, intention, perception, involvement, and conservation characteristics (e.g., Burke, Eckert, & Davis, 2014; Modi & Patel, 2013; Chitra, 2007; D'Souza, Taghian, & Lamb, 2006; Ginsberg & Bloom, 2004).

Most recent researches (e.g., Poongodi & Gowri, 2017; Haws et al, 2014), which differ

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<sup>1</sup> Ethics committee obligation has been introduced in every survey study conducted since 2020. However, since this study was conducted before 2020, ethics committee approval was not obtained.

in focused variables, focus on segmenting green consumers in the same country to evaluate environmental behavior and purchasing decision. There is a lack of studies focusing on understanding international aspect of green consumerism, the country-based comparison and analysis of green marketing effects on green consumerism. In addition, there is a gap in the green marketing literature on evaluation of the perception and green purchasing intentions of consumers having the same education level (e.g. postgraduate level) and living in different countries. This study aims to examine the relation of green self-identification (Environment-friendliness (EF)) of the international consumers at the same educational level with their green product awareness (GPA), and their GPI and price sensitiveness (PS). The paper's structure is as follows: First, the green consumerism is examined after the introduction part. Second, the research method is described. Finally, the results of analyses are analyzed, limitation and future research opportunities are discussed

## **2. Green Consumerism**

Green consumerism broadly includes awareness of depletion of natural resources (Yadav & Pathak, 2013) and the social impact of green consumer behaviors underlying eco-friendly consumption (Zhu & Sarkis, 2016). Green consumerism can be thought of as a green self-identification of consumers as environmentally friendly (Zhu & Sarkis, 2016). The green consumer, who is the main driver for the green marketing process (Shamsuddoha, 2005), is defined to avoid purchasing any product that may endanger all kinds of living things (Tekade & Sastikar, 2015). Since the number of environmentally sensitive consumers increase significantly, the desire to buy green products conceptually fosters the intention to purchase green products (Hasan & Ali, 2015). The green features of the relevant product and environmental awareness are the main factors affecting the green product choice of consumers (Suki et al, 2016). Consumers having a positive attitude towards environmental concern become more willing to add environmental information to their purchasing decisions, which enable green market expansion, green product production and green marketing (Tuz & Sertyeşilişik, 2021b).

Green consumers are the focus of environmental marketing strategies that focus on reducing their impact on the environment by changing their purchasing behavior and putting pressure on companies (Kumar & Ghodeswar, 2015). Centralizing green consumers in green marketing activities enables companies to understand external pressures and respond to external pressures by increasing their environmental performance (Solaiman et al, 2015). Thus, through green marketing, companies can achieve a unique competitive advantage by improving their corporate image, reputation, and product image (Suki et al, 2016).

Green consumers tend to buy green products, whether for ecological performance, a socially responsible consumption perspective, or personal benefits (Maniatis, 2016; Peattie & Charter, 2003). Consumer's green purchasing decision and behavior can be affected by information on net product ingredients, eco-labeling, product appearance, and whether or not the product is environment-friendly (Suki et al, 2016; Maniatis, 2016; Tseng & Hung, 2013). Haws et al (2014) determined five factors affecting the decision to purchase green products by contributing to environmental awareness as product's environmental impact, personal impact on the environment, purchasing behavior related to environmental protection, waste concern, and environmental protection commitment (Suki et al, 2016). Akenji and Bengtsson (2010) created the "triple I framework" derived from interest, impact, and tool, where Interest represents consumers' environmental knowledge and commitment to environmental protection, while impact represents consumers' GPA. Tools can be classified as green marketing efforts, tangible, assurance, and reliability dimensions of green products/services (Akenji & Bengtsson, 2010). Market targeting and segmentation allows companies to identify consumers



(Dangelico & Vocalelli, 2017). Green marketing has two main approaches to segment consumers: through consumers' characteristics and consumers' GPI (Dangelico & Vocalelli, 2017). According to many studies (e.g., Modi & Patel, 2013; Ginsberg & Bloom, 2004; Peattie, 1999; Ottman & Reily, 1998) in the literature, segmentation in green marketing differentiates from the traditional marketing segmentation. Ottman and Reily (1998) segmented the green consumers according to the willingness of contribution to environmental protection. Peattie (1999) created a green purchase perception matrix, which is the combination of the degree of compromise involved in making a greener purchase and the degree of confidence. As reported in Ginsberg and Bloom (2004)'s global marketing research and consulting company Roper ASW segmented the green consumers depending on the degrees of consumers' environmental concern (Ginsberg & Bloom, 2004), and the rationality and emotionality of green consumers' intention (Dangelico & Vocalelli, 2017). D'Souza et al (2006) created a two-dimensional model, which depends on the cognitive perspective of environmental products and consumers' perceived benefits/risks. Chitra (2007) segmented the green consumers through the perception towards eco-friendly aspects. Modi and Patel (2013) examined environmental variables and focused on pro-environmental behavior for segmenting green consumers, where the latter is influenced by energy economics, which represents economic factor, energy conservation, relating to resource saving, and environmental activism. Burke et al (2014) focused on ethical consumerism and analyzed the consumers' purchasing behavior in terms of selection and rejection of ethical products. Peattie (1992) generalized the green consumer characteristics based on previous studies and defined the green consumers' characteristics as possession of inconsistency, confusion, sophistication in wants and needs, are adult and generally female with environmental consciousness. Furthermore, Shamsuddoha (2005) summarized the green consumer indicators, pointing out the particulars of consumers' greenness.

Many studies in the literature focused on demographic variables in segmentation studies of environment-friendly consumers according to age, income, education level and gender. There are studies suggesting a correlation between the age variable and environment-friendly purchasing behavior (Poongodi & Gowri, 2017; Haws et al, 2014). Some researchers believed in the young generation and found that they performed more green consumer behaviors than the older consumers (Tseng & Hung, 2013). The education variable has positively correlated with environment-friendly consumers and their purchase intention (Poongodi & Gowri, 2017; Haws et al, 2014; Tseng & Hung, 2013). Moreover, the reviewed literature stressed the education variable as more convenient than the other demographic variables (Modi & Patel, 2013).

### **3. Research Method**

#### **3.1. Research Design**

The conceptual model is set as it is illustrated in Figure 1, and the research hypotheses are offered. A well-structured and self-administrated questionnaire is developed and structure referring to the construction of the conceptual model to test the research hypotheses. The questionnaire is developed on scale development procedure and created based on the literature review and structured on 17 questions.

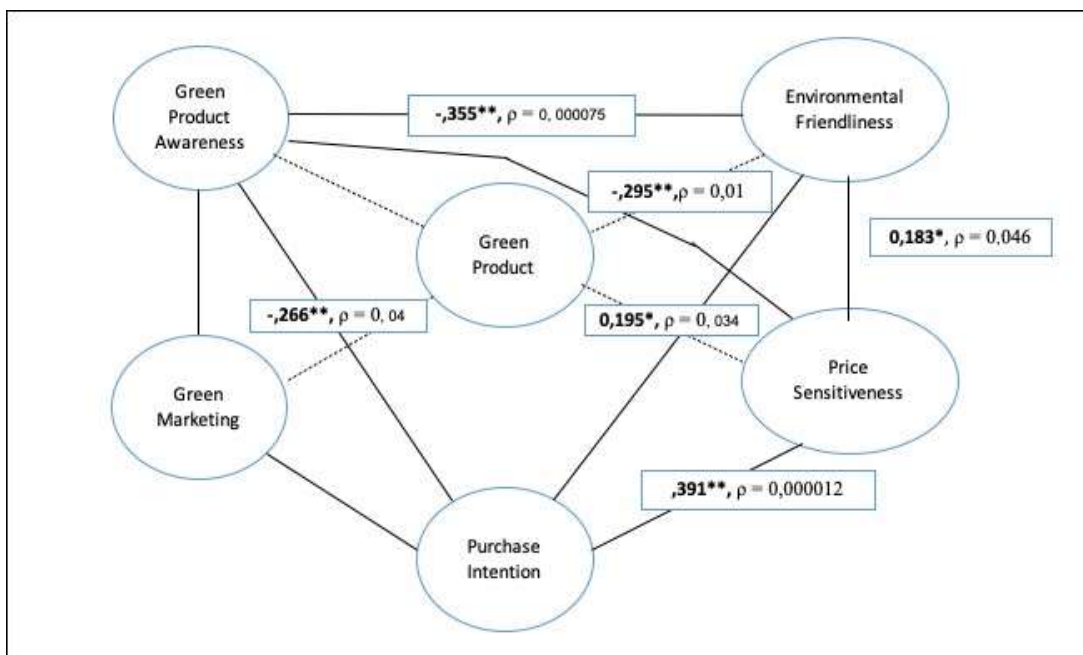
The scales are abbreviated; descriptive analysis questions (Yes/No questions), multiple choice question forms, and 5-point Likert scale forms are used as a multi-item semantic differential scale in the questionnaire to collect and measure the data. The structured questionnaire is divided into two parts, where the first part aims to measure and provide analysis of EF, GPA, GPA, and GPI of the respondents. The second part is focused on expectation of

respondents and tried to find out the objectives, which can be listed as; finding out the reasons of not preferring to purchase green product; analyzing what green marketing can enable; determining how green marketing can be more effective in influencing consumer green product buying behavior.

### 3.2. Data Analysis

The collected data from the questionnaire is analyzed with SPSS 23.0 through different analyses such as Cronbach's Alpha Coefficient, KMO and Bartlett's Test through Factor Analysis, Correlation Analysis, Logistic Regression Analysis, Chi Square Test, Fischer's Exact Test, Independent t-test, ANOVA, and frequency, mean and cross tabulation.

**Figure 1. The Conceptual Model**



Source: authors.

### 3.3. Sample and Data Collection

The sample population of the study comes from an international respondents' group with a postgraduate education level. Primary data is extracted from a face-to-face questionnaire of 130 national and international volunteered respondents in 2018. Ethics committee obligation has been introduced in every survey study conducted since 2020. However, since this study was conducted before 2020, ethics committee approval was not obtained. Elimination of unappropriated data (missing/incomplete) from the database, 119 completely responded questionnaires remained as a target sample with 91.54 % of response rate. 44,54% of the respondents were from the EU countries and 58% of the respondents are female. Majority of the respondents are in the age group of 20-25 years (65,55%).

## 4. Results and Discussion

### 4.1. Reliability and Validity of Measurement Model

GPI, green marketing, and green marketing effects on purchasing behavior scales are tested for their reliability with Cronbach Alpha Method, where 0,6 is recommended to be taken

as Cronbach Alpha's threshold for survey analysis in social research studies (Maniatis, 2016), moreover it should preferably exceed 0.70 (Popp & Woratschek, 2017). The Cronbach Alpha coefficients of each construct are reliable ranging from .74 to .82 and exceeding the accepted reliability threshold of .07.

KMO and Bartlett's Test through factor analysis are assessed to the scales for measuring the reliability of the questionnaire. The KMO and Bartlett's Sphericity factor analysis is used to find out the reliability of the grouping of factors, which should be resulted above .05 (Santos, Basso, & Kimura, 2018). The results of KMO and Bartlett's test are ranging from .69 to .85 and exceeding the accepted reliability threshold of .05. As it is shown in Table 1, all values are valid and met the appointed minimum criteria of reliability and validity.

**Table 1. Validity Results of Analysis**

Construct	Cronbach's Alpha	KMO and Bartlett's Test	Number of Items
GPI	0,746	0,692	7
Green Marketing	0,824	0,851	7
Green Marketing Effects on Consumer Purchasing Behavior	0,792	0,789	15

#### 4.2. Hypotheses Testing

The Correlation Analysis, ANOVA, Regression Analysis, Independent T-Test and Normality Test are conducted to test the structural model hypotheses. The existence of relationship between demographics and other variables such as; EF, GPA, GPI and PS proposed in H0.

It is aimed to reveal the normality test results of the variables in the first step of the hypotheses testing. The acceptable skewness and kurtosis values should be ranged between -2 and +2 to prove the normal distribution of the testing results (George & Marley, 2010). The skewness and kurtosis values indicated that the outputs for the testing variables are normally distributed.

As it is illustrated in Table 2, according to chi-square test, t-test results and normality test results, there is a relationship between demographics and EF and GPI, however, there is no relationship with GPA and PS. Moreover, there is a relationship between gender and PS.

**Table 2. Chi Square, T test and Normality Test Results**

	EF			GPA			GPI			PS		
	Chi-Square Test	T Test		Mann - Whitney Test		T Test		Mann - Whitney Test		T Test		
	Chi Square	t	Sig.	Sig.	t	Sig.	Sig.	t	Sig.	Sig.	t	Sig.
Gender	/Sig.	2,938	0,004	0,699	0,106	0,916	0,001	3,477	0,001	0,097	2,702	0,008
Country	0,023	2,127	0,036	0,498	0,422	0,674	0,008	2,709	0,008	0,274	0,992	0,323
Skewness	Skewness	0,355		Skewness	-0,184		Skewness	0,277		Skewness	-0,134	
Kurtosis	Kurtosis	-0,007		Kurtosis	0,523		Kurtosis	-0,1957		Kurtosis	-0,104	

**Table 3.Hypotheses List**

Hypothesis Number	Proposed Hypothesis
H <sub>1</sub>	There is significant impact of EF on GPA
H <sub>2</sub>	There is significant impact of EF on GPI
H <sub>3</sub>	There is significant impact of EF on PS
H <sub>4</sub>	There is significant impact of GPA on GPI
H <sub>5</sub>	There is significant impact of GPA on PS
H <sub>6</sub>	There is significant impact of GPI on PS

There are 6 hypotheses analyzed to reveal the interaction of EF, GPA, GPI and PS with demographics. It is obtained from correlation analysis that gender and country demographics are correlated with EF and GPI. The proposed hypotheses are listed in Table 3. The hypotheses listed in Table 3 are analyzed through correlation and regression analysis. According to test results, the hypotheses are supported and accepted. The analysis results are indicated in the Table 4.

**Table 4. Correlation and Regression Analysis Results**

	Gender	Country	GPA	EF	GPI	PS
Gender			0,48	-,252**	-,319**	-0,167
Country			0,38	-,193*	-,244**	-0,091
GPA				-0,355	-0,266	-0,295
EF					0,195*	0,183*
GPI						,391**
PS						

\*. Correlation is significant at the 0.05 level (2-tailed).

\*\*. Correlation is significant at the 0.01 level (2-tailed).

	R	R Sq.	Beta		T	Sig.	Pearson Correlation		ANOVA		Durbin Watson
			Unstd.	Std.			Corr.	Sig	F	Sig	
EF - GPA	0,355	0,126	-0,354	-0,355	-4,104	0,000	-0,355	0,000	16,842	0,000	1,667
EF - GPI	0,195	0,38	0,134	0,195	2,146	0,034	0,195	0,017	4,606	0,034	1,924
EF - PS	0,183	0,34	0,148	0,183	2,015	0,046	0,183	0,023	4,06	0,046	1,651
GPA - GPI	0,266	0,71	-0,182	-0,266	-2,968	0,004	-0,266	0,002	8,807	0,004	2,063
GPA - PS	0,295	0,87	-0,238	-0,295	-3,341	0,001	-0,295	0,001	11,164	0,001	1,701
GPI - PS	0,391	0,153	0,458	0,391	4,573	0,000	0,391	0,000	20,911	0,000	1,635

It is essential to find out how the respondents see themselves from EF perspective. All male respondents define themselves as environment-friendly (EU;  $\chi^2 = 22,421$ ,  $p=0,000053 < 0,01$ ; non-EU;  $\chi^2 = 19,710$ ,  $p=0,000195 < 0,01$ ). Female respondents define themselves as environment-friendly, where non-EU respondents ( $\chi^2 = 11,029$ ,  $p=0,004 < 0,05$ ) has a significant value at the 0,05 level while the value for EU respondents ( $\chi^2 = 5,200$ ,  $p=0,074 < 0,1$ ) is significant at the 0,1 level. It is being asked level of GPA. Supporting H0 and H1, all Non-EU respondents (Male Pearson Corr.  $-0,401$ ,  $p=0,025 < 0,05$ ; Female Pearson Corr.  $-0,589$ ,  $p=0,000 < 0,01$ ) who define themselves as EF are aware of green product.

GPA significantly affects the GPI. Supporting H0, H2 and H4, the majority of the respondents have purchased green product; all male respondents, who are aware of green product, are more prone to purchase green products (EU: Pearson Corr.  $-0,360$ ,  $p=0,026 < 0,05$ ; Non-EU: Pearson Corr.  $-0,501$ ,  $p=0,04 < 0,05$ ).

There is significant impact of GPI, GPA on PS. Supporting H0, H3, H5 and H6, the majority of respondents think that green products have higher price than non-green products. All respondents are willing to purchase green product in the case of having same price with non-green products, whereas any price increase in green product changes the green product purchase willing to a seldom GPI; non-EU male respondents, who are aware of green product (Pearson Corr.  $-0,3950$ ,  $p=0,028 < 0,05$ ) will change their GPI from at all times to often and seldom purchasing behavior (Pearson Corr.  $0,490$ ,  $p=0,005 < 0,01$ ), moreover, EU male respondents will have a seldomly purchase intention against any price increase (Pearson Corr.  $0,424$ ,  $p=0,005 < 0,01$ ).

Binary logistic regression analysis is implemented to determine the variables effecting GPI. As it is shown in the Table 5, it is aimed to find out the dependence of the regression models whether GPI is based on the GPA, EF, PS, and demographics. Country (Wald=  $5,478$ ,  $p=0,019 < 0,05$ ) is one of the influencer parameters of respondent's GPI; non-EU respondents give more priority to buy green product than EU respondents. Gender (Wald=  $3,764$ ,  $p=0,052 < 0,10$ ) influences GPI, where female prioritizes to purchase green product than male consumers. PS is one of the most influence parameter effecting respondent's GPI (Wald=  $13,124$ ,  $p=0,00029 < 0,01$ ); Female Non-EU citizens do not prioritize the green product purchase due to the price increases. Female non-EU respondents prefer not to use and/or seldomly use green products due to lack of confidence in performance (Wald=  $3,392$ ,  $p=0,065 < 0,1$ ) and lack of awareness (Wald=  $2,757$ ,  $p=0,097 < 0,1$ ). Moreover, from the green marketing strategies perspective, non-EU citizens believe that the information on the product (Wald=  $6,467$ ,  $p=0,011 < 0,05$ ) and green theme advertisements (Wald=  $3,483$ ,  $p=0,062 < 0,1$ ) should be trustworthy.

**Table 5. Binary Logistics Regression Analysis Results**

	B	S.E.	Wald	Sig.	Relationship Intensity
Gender	1,436	0,74	3,764*	0,052	Cox & Snell R <sup>2</sup> = 0,454
Country	1,974	0,843	5,478**	0,019	Nagelkerke R <sup>2</sup> = 0,609
PS	3,362	0,928	13,124***	0,00029	
GPA	-0,405	0,501	0,653	0,419	
EF	-0,164	0,469	0,123	0,726	
Constant	-12,381	5,227	5,611**	0,018	
			Omnibus Tests of model coefficient 0,000028		
			Prediction percentage 86,50%		
* $\rho < 0,1$					
** $\rho < 0,05$					
*** $\rho < 0,01$					

Green product characteristics is raised as a question to understand what the respondents understand from green product. The results underline that 88,2% of the respondents described green product as environment-friendly, 54,6% of respondents describe green product as energy saving, whereas 47,1 % of respondents think green product as reusable. Majority of the respondents do not consider the green product's economic performance whereas only 15,2% respondents describe green product as cost effective.

Organic food is the top product to be preferred to purchase as green product; EU male respondents (83,8%) and non-EU country male respondents (80,00 %), while all female respondents living in the EU and 80,6% living in the non-EU countries prefer to buy organic food at the most as green product. Durability is the convincing elements for purchasing green product for the respondents generally. Male respondents give priority to durability (EU respondents: 68,42%, non-EU respondents: 58,06%), whereas female respondents prioritize design element (EU respondents: 66,67%, non-EU respondents: 68,57%). Packaging is the least convincing element for purchasing green products for all respondents (generally 35,21%).

Social media tends to create the most awareness of green products for both genders respondents (86,8% of male,92,0% of female), however, not properly promotion, not easily available in the shopping malls and not informative label of green products are the reasons of seldom use of green products for the respondents who do not purchase or sometimes repeat purchase the green products globally.

Increasing consumers' awareness of green product is one of the green marketing factors, which has a meaningful relationship with the gender, while companies' attempt to address society's new concern and to enhance quality of life are the significant enabling factors of green products marketing for all international respondents from different countries, who do not purchase or sometimes repeat purchasing green products.

Product and price are the marketing mix elements, which strongly influence EU female and male respondents and non-EU male respondents; whereas non-EU female respondents are influenced by product and promotion marketing elements strongly, price has the least power on Non-EU citizen female respondents. The half of the respondents (48,3 %) are neutral about the green marketing effectiveness than regular marketing. Product packaging, which is a good information resource to see the green contents of the product is one of the significant green marketing strategies for all respondents. Furthermore, from the international perspective,

advertisement, which contains and delivers health and safety message about green products generates awareness of green products' benefits for health and environment, is one of the meaningful green marketing strategies influencing the respondents' green product buying behavior. All respondents find out green themes being used in advertisement of products trustworthy and believed educating people through some public forums about green products will be effective for creating green product consuming behavior.

Product packages which include the green contents, advertisement of health and safety advantages, existence of green/sustainability certifications, environment-friendliness of the product are the effecting marketing strategies influencing the respondents' consuming green product behavior, who do not purchase or sometimes repeat purchasing green products.

## 5. Conclusion

This study examined the relation of green self-identification of the international consumers (EF) at the same educational level with their GPA and their green product purchasing behaviors (GPI and PS). It has been found that there is a statistically approved correlation between demographics (gender and country) and EF and GPI.

GPI is influenced by country (Wald= 5,478,  $\rho=0,019 < 0,05$ ) where non-EU respondents give more priority to buy green product than EU respondents. Moreover, Gender (Wald= 3,764,  $\rho=0,052 < 0,10$ ) influences GPI, where female prioritizes to purchase green product than male consumers.

The results indicated that gender, country, and PS have a meaningful impact on the respondent's green product purchase behavior. Moreover, self-identification as environmentally friendly had a significant impact on GPA and GPI. Female non-EU respondents do not prioritize the green product purchase due to the price increases. Female non-EU respondents prefer not to use and/or seldomly use green products due to lack of confidence in performance (Wald= 3,7392,  $\rho=0,065 < 0,1$ ) and lack of awareness (Wald= 2,757,  $\rho=0,097 < 0,1$ ).

The results showed that green marketing has a significant impact on green consumerism. country and gender demographics have significant impact on determination of green marketing mix tools.

Non-EU respondents believe the information on the product (Wald= 6,467,  $\rho=0,011 < 0,05$ ) and green theme advertisements (Wald= 3,483,  $\rho=0,062 < 0,1$ ) should be trustworthy.

Social media tend to create the most awareness of green products for both genders respondents, however, not properly promotion, not easily available in the shopping malls and not informative label of green products are the reasons for seldom use of green products for the respondents who do not purchase or sometimes repeat purchasing the green products globally.

Product and price are the marketing mix elements, which strongly influence EU female and male gender and non-EU male respondents; whereas female non-EU respondents are influenced by product and promotion marketing elements strongly whereas price has the least power on non-EU female respondents.

Product packaging, which is a good information resource to see the green contents of the product is one of the significant green marketing strategies for all respondents. Furthermore, from the country perspective, advertisement, which contains and delivers health and safety message about green products generates awareness of green products' benefits for health and environment, is one of the meaningful green marketing strategies influencing the consuming

green product buying behavior.

All respondents find out green themes being used in advertisement of products trustworthy and believed educating people through some public forums about green products will be effective for creating green product consuming behavior.

Product packages which include the green contents, advertisement of health and safety advantages, existence of green/sustainability certifications, environment-friendliness of the product are the effecting marketing strategies influencing the respondents' consuming green product behavior, who do not purchase or sometimes repeat purchasing the green products.

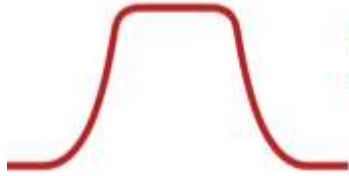
This research contributes to the body of green marketing, green consumer segmentation and green consumerism. In this research, the lack of green consumerism analyses based on the same level educated people, who are living in different countries is stressed. The limitation of this research is that findings of this current research cannot be generalized due to the small sample size. Further researches are recommended to be carried out on international green consumerism in different industries in different countries with a large sample size. This research can be useful for professionals in the relevant field.



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## Research Article

### **The Impact of Digital Media on Consumer Culture**

**Zehra Cansu Rendeci <sup>1</sup>**

#### **Abstract**

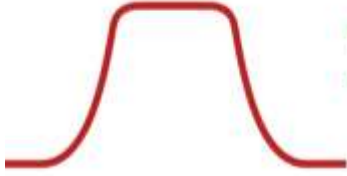
Changes after the coronavirus pandemic did not only change the way individuals protect their well-being, but also their lifestyles and consumption activities. The relationship between consumption and lifestyle changed; the perspective towards sustainability changed to the detriment of global production changed and the need for mediated communication changed the way in which media is consumed. This, in turn, changed brand narratives too, for individuals favored do-it-yourself activities such as baking, cooking and knitting among many more. In this regard, studying consumer culture alongside varying lifestyles of consumers is important, because it is the only way to fully understand the effects of the changing world and how consumers attach meanings to it. From this perspective, consumer culture must be understood well from the framework of consumer behavior. Despite the growing discussions concerning social media consumption in consumer culture research, there are not many attempts to discover the relationship between consumer culture and social media use. This study aims to identify the role digital media plays in shaping the post-coronavirus consumer culture by reviewing consumer practices, reflecting consumer culture, during the 2020 lockdown in Turkey. A content analysis is carried out with hashtags to illustrate those with the highest engagement rates on Instagram. A critical consumer culture concept is at the center to highlight the elements of a post-coronavirus consumer culture. The study is hoped to contribute to the existing literature by attempting to track the traces of a novel type of consumer culture.

**Keywords:** Consumer Culture, Instagram, Digital Media Analysis

**JEL Codes:** L82, E21, M00

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**Dijital Medyanın Tüketim Kültürü Üzerindeki Etkisi**

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**Öz**

Korona virüs pandemisinin ardından gelen değişiklikler yalnızca bireylerin sağlıklarını koruma biçimlerini değil, aynı zamanda yaşam tarzlarını ve tüketim faaliyetlerini de dönüştürmüştür. Tüketim ve yaşam tarzı arasındaki ilişki değişmiş, sürdürülebilirliğe bakış açısı küresel üretimin aleyhine dönmüş ve aracılılandırılmış iletişime olan ihtiyaç medyanın tüketilme şeklini değiştirmiştir.

Pek çok farklı aktivitenin yanı sıra bireyler evde kapalı kaldıkları sürede kendileri yapabilecekleri yemek ve hamur işi yapma ya da örgü örme gibi faaliyetlere ilgi gösterdikleri için bu durum karşısında markaların kendilerini anlatma biçimleri de değişime uğramıştır. Bu anlamda, tüketicilerin maruz kaldığı tüketim kültürü ile birlikte tüketicilerin yaşam tarzlarının nasıl değiştiğinin incelenmesi önem taşımaktadır, zira değişen dünyanın etkilerini tam olarak anlayabilmenin tek yolu tüketicilerin bu dünyayı nasıl anlamlandırdıklarından geçmektedir. Bu nedenle tüketici davranışları çerçevesinde tüketim kültürü anlaşılmalıdır. Sosyal medya tüketimi tüketim kültürüne ilişkin çalışmalarda gittikçe artan bir yere sahip olsa da tüketim kültürü ve sosyal medya kullanımı arasındaki ilişkiyi irdeleyen çalışmalara pek rastlanmamaktadır. Bu bağlamda, bu çalışma da tüketim kültürünü Türkiye'nin 2020 yılında deneyimlediği kapanma dönemi süresince yansıtan tüketici pratiklerini incelemek suretiyle korona virüs sonrası dönemde tüketim kültürünün şekillenmesinde dijital medyanın oynadığı rolü belirleme niyetiyle hazırlanmıştır. Belirlenen zaman aralığında en yüksek etkileşim düzeyine sahip Instagram gönderilerinin etiketleri içerik analizi yöntemi ile incelenmiştir. Ayrıca virüs sonrası dönemdeki tüketim kültürünün bileşenlerini vurgulamak için eleştirel tüketim kültürü kavramı merkezde tutulmuştur. Çalışmanın yeni tip bir tüketim kültürünün izlerini sürmek suretiyle mevcut literatüre katkı sağlaması umulmaktadır.

**Anahtar Kelimeler:** Tüketim Kültürü, Instagram, Dijital Medya Analizi

**JEL Kodlar:** L82, E21, M00

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## **1. Introduction**

Theories in the field of communication and media studies that attempt to explain the relationship between media and society in terms of how consumer culture spreads throughout societies and eventually the globe. However, they often focus on the impact of capitalism, taking their starting point as the Industrial Revolution. Therefore, they deem media as an intermediary to disseminate messages of consumption to consumer societies. Discussions in this field before Covid-19 were grounded on the constant hunt of individuals to find the objects of their desires as they see them on various media to the extent of debating whether social human beings live to consume or consume to live (Bauman, 2010:83). However, the current media texts must be investigated in parallel with the prevailing concepts of consumer culture with the ‘new normal’. This term is not used herein to refer only to the virtualization of everyday life, but also to refer to the prediction of a new and more equitable form of capitalism, where health is more important than possession, money is more carefully spent and in line with actual needs, individual production surpasses consumption and relationships become more important than objects, be it with the environment or other individuals within the society (Kotler, 2020). From this perspective, mediatization theories to shed light on the links between consumer culture and consumer practices must be investigated in light of the new normal. Furthermore, much of the existing work in this field, rely on the examinations of traditional media. To that end, the link between Covid-19, capitalism and consumer culture, must be investigated (Sobande, 2020). Despite the growing discussions concerning social media consumption in consumer culture research, there are not many attempts to neither discover the relationship between such concepts nor focus on rhetoric versus reality or traditional versus digital consumer culture (Kviat, 2021). Drawing off on this review, this study attempts to answer the following research question: “What role does digital media play in shaping the post-covid-19 consumer culture?”

## **2. Literature Review**

### **2.1. Social Changes in Consumer Behavior After Covid-19**

Much like various crises preceding it, Covid-19 drastically changed the way individuals live, produce and consume. There have been outbreaks, political conflicts and economic recessions across the world too, but Covid-19 pandemic is on its way to entirely transforming individuals’ lifestyles in the 21st century. Across the world, lockdowns or stay-at-home restrictions drove consumers to delve deeper into online channels for delivery of services and communication (Briedis et al., 2020 as cited in Paik & Lee, 2021). Changes in consumption habits in a number of areas were hence observed. One of the widespread effects of the pandemic has been the provocation of emotions by a globally contagious disease, particularly influencing consumer choices (Galoni, Sarpenter & Rao, 2020). During the time of the pandemic, consumers forged new habits in various fields, including their use of technology and how they consume news, the spread of which prompted perceived fear and risk (Naeem, 2021). These new habits can be seen in various fields. For example, the attempt to avoid human contact has resulted in the popularization of do-it-yourself endeavors. The do-it-yourself habits reflect lifestyle changes, a different symbolization by consumers and a post-materialistic mentality, pointing to a shift in culture in symbolic, individual and cultural terms (Üstündağlı Erten & Güzeloğlu, 2021). Payment methods also changed in this time; alternative methods that help consumers avoid physical contact became more popular and the effects of this adoption of a new technology persists as regular now (Flavian, Guinaliu & Yu, 2020). Similarly, the pandemic encouraged the use of e-wallets in Indonesia and Malaysia, which is both an economic conclusion and evidently a lifestyle change (Aji, Berakon & Maizaitulaidawati, 2020). Another reflection of this global crisis, with respect to lifestyles, was observed in

religious consumption habits under the influence of public policies and society, revealing prayer practices in relation with adaptive behavior (Rostiani, Toyib & Khoiriyah, 2021). Spiritual engagement with brands in the market and such attachments are also observed, which are not directly linked with economic rationalism (Karpen & Conduit, 2020).

From this perspective, the existing studies in the consumption transformation during this time of global crisis point to one that is also related to cultures and societies. Social effects of Covid-19 such as restrictions to stay home, social distancing and other measures to keep individuals' health in check on a public level, were also observed in market dynamics due to the interrelation between them (Mehta, Saxena & Purohit, 2020). Thus, social change on a greater level than that on merely individualistic consumption patterns is in question. The disease itself can wind up infecting all human beings, whereas the social effects are not equally distributed, affecting certain ethnic groups and social classes more than others (Fuchs, 2020). Moreover, a recent study, conducted across Europe to examine the lives of low income households during Covid-19 pandemic, focuses on the effect this disruption had on everyday lives and specifically reflections on social justice (O'Connell & Brannen, 2021). The intention to help others, who are perceived to be less fortunate than oneself, known as prosocial behavior in social sciences, displayed changes during Covid-19 as well. A recent study concludes that psychological ownership brings along greater chances to engage in such behavior, when individuals are presented with a relevant opportunity (Jami, Kouchaki & Gino, 2021) and in the case of the pandemic, the opportunities became abundant. Additionally, other concepts that have gained more importance during the time of this global crisis, such as environmentalism and sustainability, are foreseen to continue as such (Dermody et al., 2021). In this sense, globalization itself is predicted to be affected by the pandemic due to the growing sentiments against it and consumer movements away from global production chains (Saari et al., 2020:22). These concepts can also be observed in the increasing interest towards minimalism, the sharing economy, rental services and the overthrowing of ownership and materialism with such concepts (Morewedge et al., 2019; Zervas, Proserpio & Byers, 2017 as cited in Wilson & Bellezza, 2022). Thus, it is possible to claim that the sharing economy has now spread throughout the consumer culture across the globe, but what happens to sharing and renting as the risk of Covid-19 contraction is still very much alive, is a matter for research too (Lamberton & Goldsmith, 2020).

On the other hand, the lack of consumer experience due to restrictions and lockdowns not only affects consumers' lives, but the value of product itself too. In a study conducted on the experience of watching football, authors conclude that detachment, disenchantment and protest prevail in the field, when there are no viewers in the stadium during footballs games due to Covid-19 restrictions (Bull & Whittam, 2021). The sensation of disenchantment, generated by the consumer culture and along with the lack of enchanting cathedrals of consumption such as the stadiums (Ritzer, 2005), has changed with the new world order of the pandemic.

## **2.2. Consumer Culture and The Role of Media**

In order to have a better understanding of how marketers produce experiences, carefully craft symbolic meanings and engage with both the consumers and innovations in the market, consumer culture must be examined (Rokka, 2021). Consumer culture carries the connotation that consumption, as an activity, has a cultural aspect with meanings attributed by consumers. Within the scope of critical media studies, meanings are relayed to individuals via various media. At this point, ideological orientations of media channels also influence individuals' lifestyles and practices of making sense of the world around them. Thus, the role of media gained even more importance during the time of this global crisis, for individuals across the world were limited to mediated communication.

Social practices naturally changed along with the requirements to isolate or abide by government mandated restrictions, putting emphasis on a lifestyle that carries out said practices almost entirely in virtual ways, highlighting the mediatization of everyday life and rendering digital media more visible than ever (Kannengießer & McCurdy, 2020). This was also visible in the delivery of virus-related news, for such information shapes consumption activities as well, even to the simple extent to which individuals choose online deliveries. False news about the virus and their rapid spread, the collective fear of imminent death that followed due to such news, largely affected everyday lives of consumers. This news had to do with both the origin of coronavirus and the manners of contracting the disease (Fuchs, 2020). From the perspective of media studies, such news is disseminated by certain governments to spread and reinforce nationalism and hatred via traditional and social media, highlighting the significance of studying the role of media in the shaping of consumer culture.

Dating back to even before Covid-19, the virtualization of everyday life is manifested in social media, the use of which during this global crisis, significantly expanded (Saari et al., 2020:11; Yel & Ünlü Dalaylı, 2021). Consumers' needs in not only purchasing and shopping methods, but also those related with recreation and creativity, shifted towards do-it-yourself and customized features, which mainly emerged consequent to the dissemination of such trends on various social media, in addition to changes in incomes and readjusted expenses (Lang et al., 2021).

Having mentioned that media shapes the way in which individuals make sense of the world, consumers' views on other countries were affected during this time as well. In a study, examining the impact of country of origin, revealed that such cues influenced consumers' willingness to purchase a product and evaluate prices in e-commerce settings from such a framework (Moriuchi, 2021). Similarly, consumers' perceptions regarding brand origins and country of manufacturing, which ultimately affect their willingness to pay price premiums or simply make preferences in various categories, were already under the influence of geopolitical and economic conflicts, which became further strained with Covid-19 pandemic (Chen et al., 2021). These perceptions are related to the narratives of brands, to which consumers were exposed to on social media. From this perspective, focusing on the narrative navigations of brands and how storytelling strategies shape consumers' engagement with them can help shed light on the role digital narratives on social media play (Feiereisen et al., 2020). On a larger scale, prosumption on social media with concepts such as baking, cooking, virtual dinner parties and displays of volunteering, highlight the social and gendered hierarchy in the global consumer society media shapes (Swan, 2020; Karpen & Conduit, 2020).

After such drastic changes in social and everyday life settings, consumers today tend to engage with brands in different ways than they used to and with varying expectations from varying perspectives, shaping their frameworks of making sense and attributing meaning (Charm et al., 2020 as cited in Karpen & Conduit, 2020). From a theoretical perspective, understanding consumer culture can help shed light on both the consumers' motives and consumption patterns and the future practices of marketers regarding the shaping of products, prices, communication and distribution strategies during times of economic challenges among others (Ozdamar Ertekin, Oflac & Serbetcioglu, 2020). Studying consumer culture must be conducted simultaneously with varying lifestyles of consumers, for it is the only way to fully understand the effects of the changing world and how consumers attach meanings to it (Atik et al., 2020). In order to examine the various transformative impacts of media with regards to societies, cultures, economies and the environment, the socio-ecological effects of mediatization must be recognized (Kannengießer & McCurdy, 2020). In this vein, media practices and the accompanying sociocultural change are often examined with mediatization

research and comparative methods are preferred to explore the cultural characteristics involved in this process to (Salazar, 2020).

### **2.3. Critical Communication Theories On Consumer Culture**

A multi-disciplinary approach can be observed in the early analyses of consumer culture, focusing not only on quantitative methods of research, but also on process, content and experience to have a better understanding of the qualitative nature of the phenomenon too (Evans, 2020). In this sense, this study aims to bring consumer behavior and critical media studies together to scrutinize the role media plays in consumption during such a globally transforming period of time, as life as we know it switched from offline to online. To that end, critical communication theories placing emphasis on consumer culture, must be mentioned.

Accordingly, in modern consumer cultures and consumer societies, images, rather than products are consumed and the entirety of images came together in this sense comprise the 'media spectacles' (Debord, 1992). The spectacle is the social relation amongst people in a society, rather than a mere gathering of images to be displayed. This way, the existing system, i.e. the consumer society, is justified via the images. Although this concept was originally introduced as early as the 1960s, it still successfully depicts the current circumstances of social media. The media spectacle, consisting of images, becomes life itself. In this sense, what individuals see is what they consume and technology is the main means of communication for it. Almost in support of this argument, the latest report on global social media use states that there are now 4.66 billion internet users across the world with 316 million users having joined some time in the last 12 months, while 99% of total social media users are connected via mobile means (Chaffey, 2021). Revealing mobility and connectivity together, this finding also illustrates the indispensable position social media made for itself in everyday lives.

The spectacles of media and consumer culture shape and mediate consumer experiences and everyday lives (Kellner, 2003:2). Furthermore, cultural associations and illusions are conveyed to individuals or consumers via media messages, before being received by consumers and meanings are attached (Featherstone, 2007:14). Baudrillard (2013) argues that consumption shapes contemporary societies via media messages and becomes the main instrument in shaping worldviews, while drawing attention to the symbolic dimension of consumption alongside the symbolic motives of consumers, mentioning semiology as a method to investigate this field. In this sense, the images or in other words, the elements of the 'media spectacle', then, are to be scrutinized to understand the links between consumption and societies. Ritzer (2005), on the other hand, states that consumption has penetrated the most private areas of individuals via technological advances such as the internet, telephone and computers. While there was no global crisis in mind at the time of this proposition, such penetration appears to have been a blessing during the pandemic due to limited means of interaction. Jameson (1984), much like many other postmodern theorists in media studies, suggests the mediation of popular culture to have a better understanding on the mediatization of cultures. Accordingly, media and popular culture are in a cyclic relationship, where mass media promotes products of popular culture and products of popular culture are covered widely in mass media due to the interest of large masses. Still, this view existed before the emergence of social media, even though it attempts to explain the relationship between mediatization and social life. Finally, Bourdieu (1984) posits the means of distribution of symbolic products such as media and advertisements, which he calls new cultural intermediaries. Accordingly, consumer culture is disseminated and taught to individuals in a society via television personalities and public figures individuals often see in media.

### **3. Method**



This study examines the role digital media play in shaping the post-Covid-19 consumer culture. To that end, a content analysis is conducted on Instagram to observe consumption trends on social media during the mandatory lockdown in Turkey. Instagram posts with 5 different hashtags are subjected to a content analysis. The hashtags in question are *hayatevesiğar* (*life fits home*), *evdehayatvar* (*there is life at home*), *koronagünleri* (*corona days*), *karantinagünlükleri* (*quarantine diaries*) and *evdekal* (*stay home*). These hashtags were selected for they are thought to be related to individuals' time spent at home during the time of lockdown in Turkey, which was enforced by the Turkish government by the Ministry of Health of the Republic of Turkey on March 11<sup>th</sup>, 2020. Hashtags are selected in the Turkish language, for the study aims to examine consumption habits of Turkish Instagram users. Instagram is the choice of platform, for it is not studied as frequently as Twitter with respect to content analyses and it offers both visual and textual content.

### **3.1. Sample of The Study**

The sample size for the study is determined to be 385. The population for the research study was accepted to be 38 million, for the social media user numbers of Turkey in 2019 revealed 38 million Instagram users across the country at the time (Türkiye'nin sosyal medya karnesi belli oldu, 2020). A sample size calculator was used (Raosoft, 2020) and sample size was determined to be 385 with 5% margin of error and 95% confidence level. The hashtags were investigated between May 25<sup>th</sup>, 2020 and June 1<sup>st</sup>, 2020. For the sake of the analysis, post captions were scrutinized. In the event of a lack of caption text, visual content of the posts was examined. Accordingly, 5 hashtags were identified: *hayatevesiğar* (*life fits home*), *evdehayatvar* (*there is life at home*), *koronagünleri* (*corona days*), *karantinagünlükleri* (*quarantine diaries*) and *evdekal* (*stay home*). Hashtags are selected in Turkish, for the study is attempted to observe Turkish consumption circumstances during the lockdown. In order to serve to the same purpose, posts that include direct sales, advertisements and corporation accounts are excluded. Content from the same account is not included to ensure diversity. Finally, only personal accounts that can be seen publicly are investigated to eliminate corporate campaigns. Since Instagram does not offer a preference, where posts between particular dates can be examined, the posts on the selected day of the research study are examined according to their popularity, for the option in question shows the posts that reach highest engagements. This also means that the investigated posts are seen by a larger number of people than others posted on the same dates. The coding was conducted separately with two independent researchers for cross-checking and reliability purposes.

### **3.2. Limitations of The Study**

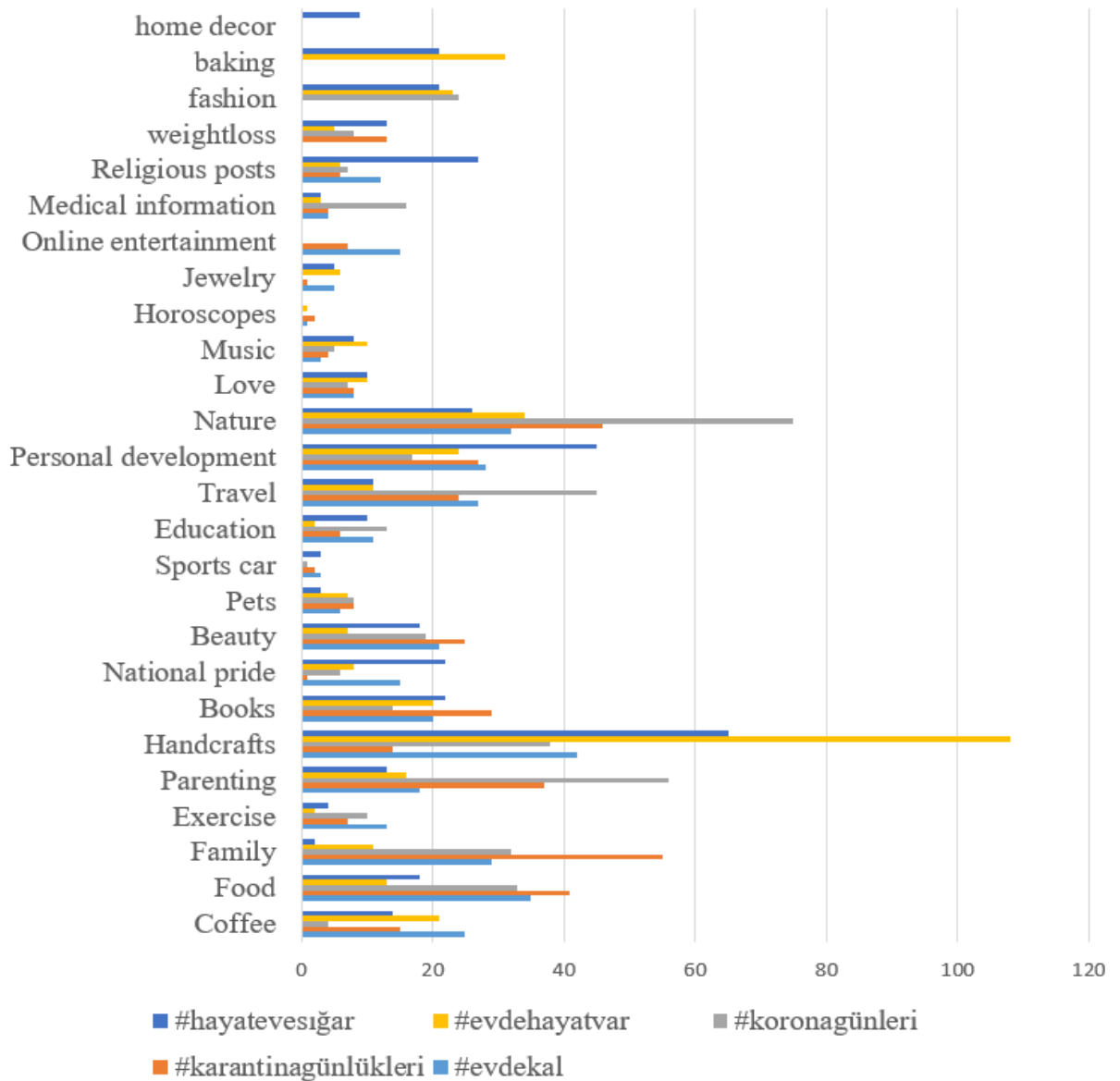
The study is limited to Turkish Instagram users. To that end, posts from only Turkish account holders were examined. Posts with highest engagement numbers were selected for the designated hashtags. This method ensures that posts with the highest engagement rates according to Instagram's algorithm were examined. At the same time, Instagram does not provide the option to examine specific hashtags from prior dates. Another limitation of the study relates to the privacy settings of the accounts; only public accounts were examined within the scope of the study, since private accounts are not listed in hashtag search endeavors. Moreover, investigated captions and posts are limited to times of the corona virus outbreak and the accompanying lockdown.

### **3.3. Results**

The investigation of hashtags, related to spending time at home, are investigated to trace patterns of consumption under the lockdown conditions. Accordingly, the content analysis revealed multiple categories in terms of themes, which were observed in 385 posts in each of

the five hashtags. For the first hashtag, #evdekal, the most common themes are handcraft (42), food (35) and nature (32); for #karantinagünlükleri, family (55), nature (46), food (41) and fashion (38); for #koronagünleri, nature (75), parenting (55), traveling (45) and hand crafts (37); for #evdehayatvar, hand crafts (100), nature (34), personal development (24) and fashion (23); and finally for #hayatevesiğar, the most commonly observed themes are hand crafts (61), personal development (45), religion (27), baking (21) and fashion (21), the distribution of which can be viewed in Figure 1.

**Figure 1: Content Distribution of Examined Hashtags**



While there are multiple categories under different hashtags, the most common ones accordingly are observed to be hand crafts, food, fashion, nature, parenting, traveling, personal development, religion and baking. Hand crafts, as they were observed in various Instagram posts, include accessories and items that are hand made by account holders, but are not practical. Specifically, during the time of the corona virus outbreak, bakeries and take-out services in restaurants remained open in Turkey, as was the case in many other countries with state-sanctioned lockdown measures (Ministry of Internal Affairs, 2020). However, baking at home and displaying one's cooking and baking skills appear to be common; followed by displays concerning fashion, clothing and nature. This may bring to mind Veblen's indicators to

distinguish conspicuous consumption; displaying the amount, type and levels of consumer goods, religious acts without productivity, purchasing items based on their aesthetic values instead of practicality, rustic details, love for nature, exercising without a viable need other than to be fit or compete, social mobility, small dogs and similar pets that have no other purpose than to appear pretty and virtually all novelties (Veblen, 1995:103 – 112). Food and baking are also listed items in Veblen's descriptions of the leisure class, for they are meant to be for sustenance, but are consumed and displayed as luxury commodities by the leisure class, which are also observed in the analyses. Nature is yet another common denominator of the identified categories as a result of the content analysis. Much like the basis of critical studies on consumer culture, modern individuals in industrial societies become obsessed with nature so much that they cut down trees in their original locations and bring them to city centers to build parks. Pets, home décor and women's efforts to look good at home, even when a quarantine is in question, are also encountered in the analysis with respect to the deeply embedded roots of consumer culture. Relatively more abstract themes in the analysis, on the other hand, were personal development and religion, both of which indicate a changing roadmap for consumer culture. Rather than consumer goods and services, which are often examined within the scope of consumer behavior, appear to be replaced by intangible assets regarding the individual's investments to their selves. While this observation indicates a change in the course of modern consumption habits, the fact that consumers display their purchases or consumption choices to others, regardless of whether or not they personally know them, remains intact. Conducted to predict consumer trends and insights after the pandemic, PwC's *The Future of Consumer World Report* (2021) lists digital stores, socially responsible brands, digital supply chains, healthy food products and cyber-security as the top priorities for consumers after the pandemic. In parallel with the report, findings of the study show that fashion and textile products continued to be sold on digital platforms – on Instagram, in this case, while healthy food trends are observed in individuals' enthusiasm in homemade food products. Thus, the study concludes that Instagram as a digital medium does not only play a prominent role in consumer culture, it also acts as a mediator for the sake of the consumption spectacle, possibly to the extent of influencing consumer decisions. Further studies must focus on other digital media to expand the scope of this study's findings. While studies that approach consumer culture during the early times of the Covid-19 pandemic, as they were covered in the literature review, shed light on consumer behavior from various perspectives such as the tendencies to select online services and communication means (Briedis et al., 2020 as cited in Paik & Lee, 2021); the use of technology (Galoni, Sarpenter & Rao, 2020; Naeem, 2021); do-it-yourself activities (Üstündağlı Erten & Güzeloğlu, 2021); payment methods (Flavian, Guinaliu & Yu, 2020) and lifestyle changes (Aji, Berakon & Khoiriyah, 2021). This study is hoped to contribute to the literature by way of addressing the intersection between media and consumer behavior, which is yet to be investigated.

#### **4. Conclusion**

Throughout history, there have been a number of factors that have changed consumption patterns and covid-19 pandemic was not an exception. The pandemic has been investigated from different perspectives in different fields. In this framework, this study examines the role Instagram played during the mandatory lockdown in Turkey in 2020 to have a better grasp on the role social media play in shaping the post-coronavirus consumer culture. To that end, a literature review was conducted to identify recent studies on consumer behavior and how the pandemic changed consumer patterns.

Existing studies have been attempted to be understood from the framework of communication studies, because consumer culture is a notion that has been covered in both disciplines – consumer behavior and critical communication theories. A content analysis was

carried out to investigate the items consumers display during their time in the lockdown with the assumption that the reflection of existing trends during the lockdown may persist after the pandemic too. The study concludes that digital media use is still prominent, even when consumers are excluded from their habitual consumption patterns due to the lockdown, which reinforces the spectacle aspect of consumer activities, as they are mentioned in critical communication studies. It is herein recommended that further studies investigate the link between consumer displays on social media and digital word-of-mouth, since the spread of consumer culture may just as well move onto an entirely digital platform, leaving behind the traditional sense of the term.

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