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CONTENT

Title and Author/s	Page
<p>The corporate governance and their effect on public companies <i>Halka açık şirketlerde kurumsal yönetim ve etkileri</i> Mehmet Sukru Tekbas, Harun Guzeldere.....</p>	1 – 17
DOI: 10.17261/Pressacademia.201519775	
<p>Wealth added index (WAI) in performance measurement: an empirical application on BIST 30 index <i>Performans ölçümünde servet yaratma endeksi (WAI): BIST 30 için ampirik bir uygulama</i> Ulas Unlu, Oguz Saygin, Ersan Ersoy.....</p>	18 – 28
DOI: 10.17261/Pressacademia.201519776	
<p>An analysis of tax buoyancy in Turkey <i>Türkiye’de vergi canlılığının analizi</i> Sevda Akar, Ozge Uysal Sahin.....</p>	29 – 43
DOI: 10.17261/Pressacademia.201519777	
<p>The impact of monetary policy decisions on the stock prices during the period of inflation targeting: an empirical study in BIST <i>Enflasyon hedeflemesi döneminde para politikasının hisse senedi endeksleri üzerindeki etkisi: BIST üzerine ampirik bir uygulama</i> Ahmet Kerem Ozdemir, Emir Ottluoglu.....</p>	44 – 57
DOI: 10.17261/Pressacademia.201519778	
<p>A study of the relationship between banking sector’s profitability and interest rates on deposits using Johansen Cointegration and Granger Causality test <i>Bankacılık sektörünün karlılığı ile mevduat faiz oranları arasındaki ilişkinin Johansen Eşbütünleşme ve Granger Nedensellik testi ile araştırılması</i> Osman Uluyol, Samiye Ekim.....</p>	58 – 74
DOI: 10.17261/Pressacademia.201519779	
<p>The effects of financial news on stock performance: case of BIST-30 companies <i>Finansal içerikli duyuruların hisse performansına etkisi: BIST-30 şirketleri örneği</i> Kemal Eyuboglu, Halil Ibrahim Bulut.....</p>	75 – 88
DOI: 10.17261/Pressacademia.201519780	

Final version of capitalism: economic intelligence in knowledge economy <i>Ceyhun Haydaroglu</i> DOI: 10.17261/Pressacademia.201519781	89 – 106
Constraints function of reputation on embezzlement behavior of controlling shareholders: a study about the listed companies of China <i>Han Dongping, Wei Li, Imran Khan, Caicai Guo</i> DOI: 10.17261/Pressacademia.201519782	107 – 123
Dynamic relationship between exchange rates and stock prices in Asia on period 2009-2013 <i>Fauziah, Moeljadi, Kusuma Ratnawati</i> DOI: 10.17261/Pressacademia.201519783	124 – 134



RELATIONSHIP BETWEEN EMOTIONAL INTELLIGENCE AND CONFLICT RESOLVING STYLES: A STUDY IN TOURISM SECTOR (OSMANIYE SAMPLE)

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Keywords

Emotional intelligence, employee, tourism sector, conflict resolution.

ABSTRACT

The aim of this study is to research the relationship between emotional intelligence and the conflict solving styles of the individuals employed in tourism sector. The scope of the research comprises the individuals employed in tourism establishments such as accommodation establishments, entertainment facilities and travel agencies. While the data of the research are obtained via survey method, a survey form is prepared based on scales for emotional intelligence and conflict solving methods which are determined through literature research. At the end of the research, 117 valid surveys are picked up and the research is restricted by the answers of employees given in relation to the self evaluation. In this research, reliability analysis, t-test, one-way analysis of variance (ANOVA), correlation and regression analyses are applied using packaged software of statistics. According to the results of the reliability analysis, the general reliability of emotional intelligence scale is 0,823, and the general conflict solving styles scale is 0,867. These results show that the reliability of the survey is high and within acceptable limits. As a result of correlation and regression analyses, the effects of independent variables regarding to emotional intelligence upon the dependent variable of conflict solving styles are found to be statistically significant and in positive way.

JEL Classification

M12,M14

ÇALIŞANLARIN DUYGUSAL ZEKÂ VE ÇATIŞMA ÇÖZME STİLLERİ İLİŞKİSİ: TURİZM SEKTÖRÜNDE BİR ARAŞTIRMA (OSMANIYE ÖRNEĞİ)

Anahtar Kelimeler

Duygusal zekâ, işgören, turizm sektörü, çatışma çözme.

ÖZET

Bu çalışmanın amacı turizm sektöründe çalışan bireylerin duygusal zekâ ve çatışma çözme stilleri arasındaki ilişkinin incelenmesidir. Araştırmanın kapsamını Osmaniye ilinde faaliyet gösteren konaklama işletmeleri, yiyecek-icecek işletmeleri ve seyahat acenteleri gibi turizm işletmelerinde çalışan bireyler oluşturmaktadır. Araştırmanın verileri anket yöntemi ile elde edilmiş olup yapılan literatür taraması sonucunda belirlenen duygusal zeka ve çatışma çözme yöntemleri ölçeklerine dayanarak bir anket formu hazırlanmıştır. Araştırma sonunda 117 geçerli anket elde edilmiş ve söz konusu çalışanların ölçme araçlarına kendilerini değerlendirme ile ilgili verdikleri cevaplarla sınırlıdır. Araştırmada Güvenilirlik Analizi, T testi, Tek Yönlü Varyans Analizi (ANOVA), Korelasyon ve Regresyon Analizleri uygulanmış olup bu analizler için istatistik paket programı kullanılmıştır. Yapılan güvenilirlik analizi sonuçlarına göre duygusal zeka ölçeğinin genel güvenilirliği ,823; çatışma çözme stilleri ölçeğinin genel güvenilirliği ise ,867 olarak elde edilmiştir. Bu sonuçlar, anketin genel güvenilirliğinin yüksek ve kabul edilebilir sınırlar içinde olduğunu göstermektedir. Yapılan korelasyon ve regresyon analizleri sonucunda, duygusal zekâya ait bağımsız değişkenlerin çatışma çözme stillerine bağlı değişkene olan etkileri istatistiksel açıdan yapılan regresyon analizi sonucunda anlamlı düzeyde ve pozitif bir ilişki olduğu gözlenmiştir.

JEL Sınıflandırması

M12,M14

1. GİRİŞ

Kişiler arası anlaşmazlıklardan, devletlerarası yaşanan fiili müdahalelere kadar geniş bir anlam yelpazesine sahip olan çatışma, tüm insanlık tarihi boyunca çeşitli boyutlarda yaşanmaktadır. Toplumsal varlık olan insanların, organik olarak bir millete ve bir ülkeye ait olması bir arada yaşamak zorunluluğunu doğurmaktadır olup, bu olgu nedeniyle yaşamın hemen her döneminde çatışma olgusu ile karşı karşıya kalınmaktadır. Bu nedenle; toplumsal bir yaşamın gerçeği olarak kabul edilen çatışma olgusu pek çok etken ya da faktörün bir sonucu olarak, gerçek veya tüzel grupların yaşamlarının her evresinde ve değişik düzeylerde gözlemlenmektedir (Akkirman,1998:1).

Birçok çalışanın bulunduğu işletmelerde veya kişilerin sosyal ortamlarında; farklı ve bir biri ile çelişen fikir, amaç, beklenti, istek gibi duygu ve düşüncelerin olması gayet normaldir. *"sadece bir değil; yeryüzündeki insan sayısı kadar dünya vardır"* sözü ortaya çıkan durumu net bir biçimde anlatmaktadır. her bakımdan ele alındığında oldukça büyük boyutları bulunan çatışma kavramı, günümüze değin bir çok bilim dalına araştırma konusu olmuştur. Turizm alanında faaliyet gösteren işletmeler gibi hizmet amaçlı organizasyonlarda insan ilişkilerinin yoğun bir şekilde yaşanmaktadır. Değişik kişisel özelliklere sahip olan çalışanlar ile Dünyanın değişik ülkelerinden ve kültürlerinden gelen ziyaretçilerin aynı ortamda bulunması nedeniyle kişisel, örgütsel ya da çevresel etkilere bağlı olarak anlaşmazlık, uyuşmazlık, engelleme gibi çatışmaların görülmesi kaçınılmazdır. Çatışmaların ana unsuru olarak kıt kaynakların bölüşülmesi, kişisel çıkarların ön planda tutulması, amaçların gerçekleştirilme önceliği gibi durumlardan bahsedilebileceği gibi, bir nedene bağlı olmaksızın iletişim kopukluğu veya yetersizliği gibi kişisel ya da örgütsel kaynaklı durumlardan da bahsedilebilir (Demir,2010:201).

Sahip olduğu duygusal zekâyı kullanan, farklı bir ifadeyle kendi duygularını tanıyan ve yönlendirebilen, diğer insanların duygularına, talep ve ihtiyaçlarına karşı duyarlı olan yöneticiler ve çalışanlar; çalışma ortamındaki güvene bağlı olarak iletişim kurmaktadır. Bu şekilde düşündüklerini açık ve net olarak dile getirmekle, gerek kendilerini gerekse de birlikte çalıştıkları işgörenleri ve müşterilerini arzu edilen sonuca yönelik olarak rahat bir halde idare edebilmekte, çok sıkı şartlarda bile pozitif düşünme yapısını koruyarak motivasyonun yüksek kalmasını sağlamakta ve çatışmaları, ortaya çıkan olumlu havayı koruyarak sonlandırmaktadırlar. Dolayısıyla, bahsetmiş olduğumuz nitelikleriyle duygusal zekâsı gelişmiş çalışanların şirketlerinin başarısında katkıları oldukça fazladır (Çetinkaya ve Alparslan,2011; 364). Bu çalışmada incelenen duygusal zekâ ve çatışma kavramları birçok araştırmacı ve yazar tarafından ifade edilirken ortaya çıkan ortak sonuç, *"Çatışmanın insanların etkileşimde bulunduğu her ortamda kaçınılmaz bir olgu olduğudur"* yani meselenin özü itibarıyla, yapılan çalışmalar duygusal zekâ ve çatışmanın bir sonuç, bir süreç ya da bir iletişim biçimi tarzında algılamalardaki farklılıklara bağlı olarak incelendiğini göstermektedir.

2. LİTERATÜR TARAMASI

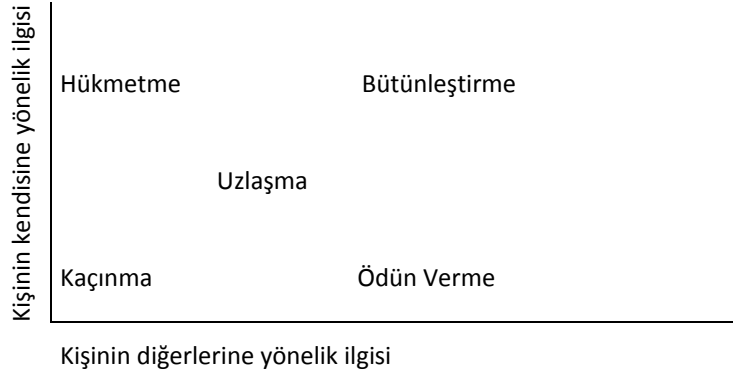
2.1. Çatışma Kavramı ve Bireylerarası Çatışma Çözme Yöntemleri

Kavram olarak çatışma yeni bir ifade değildir, İnsanların günlük yaşantısının bir parçasıdır ve yüzyıllar boyunca ülkeler, krallıklar, klanlar, dinler, ırklar ve cinsiyetler arasında

yaşanmış ve yaşanmaya da devam edecektir. Çatışmaların türlerini ve genel yapılarını çözmek amacıyla araştırmacılar, çatışma yönetimine katkı sağlayacak birçok araştırma yapmışlardır. Yapılan araştırmalara göre, söylenebilir ki *"insan olmak ve birbirine bağlı şartlar içinde yaşamak ya da çalışmak, çatışma yaratır"* (Eidson,2003:36-37).

Bireyin hangi açıdan değerlendirdiği hususuna bağlı olarak, çatışmanın çok kapsamlı olarak yapılmış tek bir tanımı bulunmamaktadır. Psikoloji, davranış bilimleri, sosyoloji, iletişim ve antropoloji gibi çeşitli disiplinler tarafından yapılan tanımlarda ortak hakim tema; değişen ihtiyaçlar, amaçlar veya menfaatler ve bir tarafın diğer tarafa bu ihtiyaçları, hedefleri ya da menfaatleri elde etmek için müdahalesi ya da karşı tarafın müdahale algılamasıdır (Waitchalla,2006:1905). Ayrıca, genel olarak çatışma kavramı ile ilişkilendirilebilecek birçok terim bulunmaktadır. Rekabet, gerginlik, tartışma, muhalefet, düşmanlık, kavga, çekişme, şiddet, sürtüşmeler, zıtlasmalar, anlaşmazlıklar gibi terimler çatışma kavramının ifade etmede temel unsurunu oluşturmaktadırlar (Tozkoparan, 2013; 191).

Daha öncede bahsetmiş olduğumuz gibi çatışma olgusunun tam olarak bir tanımını yapmak oldukça güçtür. Çünkü çatışmalar birbirinden çok farklı ortamlarda ve farklı seviyelerde ortaya çıkmaktadır. Ancak genel olarak basit bir şekilde Çatışmayı; birden çok kişi veya grup arasında çeşitli nedenlerden ortaya çıkan bir geçimsizlik, anlaşmazlık, gerginlik ya da benzer diğer olumsuzluklar şeklinde tanımlayabiliriz. Robbins (2005: 422) ise, çatışmayı bir kişi ya da tarafın diğer taraf ya da kişinin olumsuz etkilendiğini fark ettiğinde başlayan bir süreç olarak tanımlamıştır. Her iki tanımdan da değişik olarak Can (2002: 323)'a göre çatışma, kişi ya da gurupların tercihlerinde zorlayıcı etkiler ile karşılaşması ve sonucunda da karar verme mekanizmalarında bozulmaların ortaya çıkmasıdır. Eren (2004: 553)'e göre ise örgütlerde ortaya çıkan çatışma, bireylerin ve grupların aynı ortamda farklı isteklerle çalışma sorunlarından kaynaklanan, olağan faaliyetleri engelleyen ve karışıklığa neden olan olaylar olarak tanımlanmıştır (Akça ve Erigüç, 2006; 128). Yapmış olduğumuz araştırmada ölçeğinden faydalandığımız Aflazur Rahim (1983) tarafından "Örgütsel Çatışma Ölçeği-II" geliştirilmiştir. Şekil-1'de görüldüğü üzere araştırmacının yapmış olduğu çalışmaya göre kişilerin kendilerine ve diğerlerine yönelik ilgileri boyutunda ortaya çıkan çatışmaların çözümünde; *"bütünleştirme, hükmetme, ödün verme, kaçınma ve uzlaşma"* olmak üzere beş yöntem belirlenmiştir. Söz konusu bu beş çatışma çözme yöntemlerini özellikleri şu şekildedir (Rahim, 2002);



Şekil 1. Çatışma Çözme Yöntemleri

Bütünleştirme: Bütünleştirme yönteminden, bireyin gerek kendisine gerekse de diğer kişi ve guruplara yönelik ilgisinin üst seviyede bulunduğu durumlarda bahsedilebilir. İletişim kanallarının açık tutulması, bilgilerin ortak değerlendirilmesi, seçeneklerin araştırılması, farklılıkların saptanması ve belirlenen sorunun çözümüne odaklanması söz konusudur. Farklı çatışmaların çözümünde en iyi yöntem olduğunu söyleyebiliriz. Bu yöntemde özellikle komplike çatışmaların çözümünde, geleceğe yönelik planların geliştirilmesinde, örgütsel amaçların ve politikalarının tespit edilmesinde etkilidir. Ancak, bu yöntemle problemlerin çözülebilmesi için uygun ve bol bir zamanın bulunması zorunluluktur. Bu duruma göre, kararların ivedi olarak alınması ve uygulanması gereken durumlar ile basit sorunların çözümünde uygulanması gerekli bir yöntem değildir.

Ödün Verme: Çalışanın kendisine yönelik ilgisinin daha az, farklı kişi ve guruplara yönelik ilgisinin yoğun olduğu durumlarda beliren bir yöntemdir. Bu çatışma çözme sitilini benimsemiş olan bireyler, diğer tarafın amaçlarına kavuşmasına önem vererek, kişisel beklentilerini geri plana alırlar. Yani, farklı istek ve amaçları göz ardı ederken, benzerlikleri ön plana çıkarırlar. Bu yaklaşımda, ortaya çıkan sorunlar hakkında detaylı bilgi sahibi olunmadığı veya çıkacak sonuçların diğer taraf bakımından çok fazla önemli olduğu durumlarda kullanılabilir. Ödün verme, çatışma yaşanan tarafla iletişimin önem arz ettiği ya da belli bir çıkarın söz konusu olabileceği durumlarda da görünmektedir.

Hükmetme: Hükmetme, ödün verme sitilinin tam tersi olarak kişinin kendisine yönelik ilgisinin yoğun olduğu, buna karşın diğer kişilere yönelik ilgisinin ise düşük seviyede olduğu durumlarda görülmektedir. Söz konusu yaklaşımda, diğer tarafta bulunan kişi ve gurupların amaç ve istekleri dikkate alınmayarak, karşı tarafa hükmedici bir tutum sergilenir. Çatışma çözümede hükmetme, kararların ivedi olarak alınması ve uygulanması gerektiği durumlarda daha çok kullanılmaktadır. Ancak, çatışma durumunun karmaşık olduğu ve önemli problemler için uygun bir yöntem olduğu söylenemez.

Kaçınma: Kaçınma yöntemi, kişinin hem kendisine hem de diğerlerine yönelik ilgisinin düşük olduğu durumlarda görülmektedir. Kaçınmacı bir kişi, hem kendi elde edeceği sonuçları hem de karşı tarafın elde edeceği sonuçları sağlama konusunda başarısız olur. Söz konusu çatışma çözme yöntemi, karşı tarafla yüzleşmenin doğuracağı olumsuz sonuçlar, sorunun çözümüyle elde edilecek sonuçlardan çok daha önemliyse tercih edilebilir. Bu yöntem aynı zamanda, karmaşık sorunların çözümünden önce taraflara zaman kazandırmak amacıyla da uygun bir yaklaşım olarak düşünülebilir. Ancak, önemli sorunlarla karşılaşıldığında ya da alınması gereken kararlar için beklenilmemesi gerekiyorsa, kaçınmacı yaklaşım uygun bir yöntem olmayacaktır.

Uzlaşma: Uzlaşma yaklaşımı, kişinin kendisine ve diğerlerine yönelik ilgisinin orta düzeyde olduğu durumlarda görülür. Söz konusu yöntemde taraflar ortak bir çözüme ulaşabilmek için belirli fedakârlıklar yaparlar. Özellikle eşit güce sahip tarafların çatışma süreçlerinde çıkmaza girildiğinde ya da diğer çatışma çözme yöntemlerinin mevcut durumda etkili olmayacağı düşünülüyorsa uzlaşma uygun bir yöntem olabilmektedir. Diğer taraftan, karmaşık sorunların çözümünde ve taraflardan birinin daha güçlü olduğu durumlarda uygun bir yaklaşım değildir.

Rahim'e (2011) göre söz konusu çatışma çözme yöntemlerinden hangisinin benimsendiği, çatışma içerisindeki tarafların kazanç ve kayıpları için belirleyicidir. Bütünleştirme yaklaşımının uygulandığı çatışma durumlarında tarafların her biri kazanç sağlamaktadır. Uzlaşma durumunda tarafların kazanç sağlayabilmeleri için belirli kayıpları kabul etmeleri gerekmektedir. Diğer taraftan, ödün verme ve hükmetme yaklaşımlarında taraflardan biri kayba uğrarken, diğer taraf kazanç sağlamaktadır. Kaçınma yönteminde ise her iki tarafın da kaybı söz konusu olmaktadır.

2.2. Duygusal Zekâ

Zekâ Kavramını, bireyin sosyal anlamda ve kendisine ait standartlarına göre yaşamında arzu ettiği seviyeye ulaşma yeteneği olarak açıklayabileceğimiz gibi, kişinin istek ve arzularına ulaşmak için güçlü olan tarafını ön plana çıkartarak zayıf yönlerini kapatma ve eksikliklerini giderme becerisi olarak da nitelendirilmektedir (Stenberg,2003:139-154). Farklı diğer bir tanıma göre ise zekâ, uygun yer ve zamanda, amaçlar doğrultusunda, toplumsal geçerliliği ve kişiye özgü zihinsel davranışlarda bulunabilme, düşünme gerektiren soyut kavramları ve olayları kısa süre içerisinde kavrayabilme, ortaya çıkan sorunlara doğru teşhisler koyarak zamanında çözüm yolları üretebilme, çok zor durumlarda bile sahip olduğu enerjiyi daha fazla artırıp heyecanlanmalara karşı koyabilme kapasitesidir (Güney,2000).

Duygusal zeka kavramı, Goleman (1995: 51), tarafından "kendini harekete geçirebilme, aksiliklere rağmen yoluna devam edebilme, etkenleri kontrol ederek doyumu erteleyebilme, ruh halini düzenleyebilme, sıkıntıların düşünmeyi engellemesine izin vermeme, kendisini başkalarının yerine koyabilme (empati) yetisi" olarak ifade edilirken, Salovey ve Mayer (1990) tarafından ise "Bireyin kendisi ve başkalarının duygularının farkında olması, sorunların çözümünde davranışlarını kontrol etme, bunları ayırt edebilme, başarıya ulaşma, insanlarla iyi ilişkiler kurmada ve bu süreçten elde ettiği bilgiyi düşünce ve eyleminde etkin kullanabilmesi" olarak tanımlamaktadır. Cooper ve Sawaf (1996:12), bu iki tanıma benzer bir yaklaşımla duygusal zekayı, "duyguların gücünü ve algılayışını, insan enerjisi, bilgisi, ilişkileri ve etkisinin bir kaynağı olarak duyumsama, anlama ve etkin bir biçimde kullanma yeteneği" olarak belirtmektedir. Bar-On (1997) ise sosyal duygusal zekâ tanımlaması yapmakta ve "dış çevrenin baskı ve talepleriyle basa çıkabilmeyi sağlayan bilişsel olmayan yetenek ve kabiliyetler" olarak tanımlamaktadır.

Duygusal zekâ, öncelikli olarak kişinin kendi duygularının farkına varması ve ifade etmesiyle başlar. Burada ifade edilmek istenilen yüzdeki ifadeleri, ses tonundaki, sanatsal ve bilimsel objelerdeki, iletişim kanallarının yaymış olduğu duyguları hissedebilmek ve algılayıp ifade edebilmektir (Mayer vd., 2004; İşmen, 2001). Öte yandan duygusal olarak farkına varma , duygusal zekanın ileride faydalı olacak ve yön verme özelliği bulunan bir kazanım olarak ifade edilmektedir (Quebeman ve Rozell, 2002). Çünkü kişisel ve örgütsel çatışmanın en önemli sebeplerinden birisi de algılamadaki farklılıklardır. Duyguları algılama yeteneği sosyal ve iş yaşamında etkin iletişim kurmak için oldukça önemlidir (Demir, 2002). Birey, duyguları açık ve doğru olarak yorumladığı takdirde duygusal etkileşimin sonucu oluşan tepkilere daha hazırlıklı olabilmekte, yanlış anlama ve algılamaların ortadan kalkarak güçlü bir ilişkinin oluşmasına katkı sağlayabilmektedir (Lopes vd., 2003). Etkileşimin normal, anlaşılabilir ve kabul edilebilir çerçevede oluşması taraflar arasında

uyuşmazlık, anlaşmazlık ya da karşıt fikirlerin zarar verici boyutlara ulaşmasını engellemektedir.

Duyguları anlama, farklı duyguları (örneğin, başlangıçta iki duyguyu) aynı anda hissetmek gibi karışık duyguları anlayabilme, birinden diğerine geçişi tanımlayabilme yeteneğidir. Karmaşık duygu ve duygu zincirlerini, aradaki geçişleri anlama yeteneği, duyguları anlama olarak ifade edilmektedir. Duyguların anlaşılmasıyla, çatışma alanlarını daha iyi anlamak, yöneticilerin örgütsel hedeflere ulaşmak için insan kaynaklarını daha verimli kullanmasını sağlar (Demir, 2010:203). Duyguları anlama, duygusal bilgiyle analiz ve yorumlama yeteneğine dayanmaktadır (Caruso ve Salovey, 2004: 55). Duygularla ilgili sembol, işaret vb. belirleyici unsurlar anlaşılır olmalı diğer yeteneklerle etkileşimde anlama yeteneğini kolaylaştırılmalıdır (Stys ve Brown, 2004). Duygular arasındaki geçişlerin yapılabilmesi duygusal anlama yeteneğinin bu geçişleri yapabilme düzeyine bağlıdır (Ashkanasy vd., 2004). Değişik koşullarda duygusal gelişmelerin oluşabileceğini anlamak, duygusal zekâ düzeyi yüksek bireylerin özelliğidir. Çünkü bu özelliğe sahip bireyler gelecekte olabilecek durumların yararını ve zararını daha iyi kavramaktadırlar (Weinberger, 2003). Duyguları anlama yeteneği günlük yaşam ile iş hayatı arasındaki ilişkinin düzenlenmesi ya da genel ruh halinin çalışma yaşamına etkisini anlamada da önem taşımaktadır (Bailie ve Ekermans, 2006).

3. ARAŞTIRMA VE YÖNTEM

3.1. Araştırmanın Amacı ve Kapsamı

Bu çalışmanın temel amacı turizm sektöründe çalışan bireylerin duygusal zekâ ve çatışma çözme stilleri arasındaki ilişkinin incelenmesine yöneliktir. Araştırmanın uygulama yönünden kapsamını Osmaniye ilinde faaliyet gösteren konaklama işletmeleri, yiyecek&içecek işletmeleri ve seyahat acenteleri gibi turizm işletmelerinde çalışan yaklaşık 150 işgören oluşturmaktadır. Bu nedenle araştırmanın saha uygulama kısmı Osmaniye ilinde faaliyet gösteren turizm işletmeleri olarak belirlenmiştir. Araştırmada anket uygulaması yapılan işgörenlerin bir turizm işletmesinde çalışıyor olması önemli bir koşuldur. Söz konusu turizm işletmelerinde çalışan işgörenlerin tamamına anket formu dağıtılmış ancak bazı kişilerin izinli ya da raporlu olmaları veya anket uygulaması yapıldığı zaman içerisinde tesiste olmamaları nedeniyle 117 anket cevaplanmıştır. Araştırma, 117 turizm çalışanının ölçme araçlarına kendilerini değerlendirme ile ilgili verdikleri cevaplarla sınırlıdır. Ulaşılan sonuçlar herhangi bir genellemeyi içermemekte, sadece araştırma yapılan örnekleme ilişkin sonuçları ortaya koymaktadır.

Turizm sektöründe çalışanların duygusal zekâ ve çatışma çözme ilişkisinin belirlenmeye çalışıldığı bu araştırma, Çukurova Bölgesindeki Osmaniye ilinde faaliyette bulunan turizm işletmelerinden (*konaklama işletmesi, yiyecek&içecek işletmesi ve seyahat acentesi*) elde edilen verilere göre değerlendirilmiştir. Bu yüzden söz konusu ilin turizm potansiyeli hakkında bilgi sahibi olunması gerekmektedir. İl’de 11 adet konaklama işletmesi, 9 adet seyahat acentesi ve 1 adet yiyecek içecek&işletmesi faaliyet göstermektedir. “Kaleler ve Yaylalar Şehri” olarak anılan Osmaniye ilindeki turizm işletmelerinin sayısı ve kapasiteleri ile ilgili bilgiler aşağıda tablo 1’de gösterilmiştir.

Tablo 1: Osmaniye İlinde Faaliyet Gösteren Konaklama İşletmeleri Bilgileri

Sınıfı	Otel İsimleri	Oda Sayısı	Yatak Sayısı	Yıldız Sayısı	Türü
Turizm İşletme Belgeli	Büyük Osmaniye Oteli	100	200	5 Yıldız	Otel
	Karatepe Park Oteli	51	102	3 Yıldız	
	Şahin Oteli	65	120	2 Yıldız	
*Yatırım İşletme Belgeli	Amanos Oteli	100	200	4 Yıldız	Otel
	Bahçe Park Oteli	42	88	3 Yıldız	
Belediye Belgeli	Güney Oteli	11	24	3. Sınıf	Otel
	Çınar Oteli	27	60	3. Sınıf	
	Uçar Oteli	25	50	3. Sınıf	
	Andırın Oteli	15	39	3. Sınıf	
	Butik Otel	12	26	3. sınıf	
	Sülemiş Tur. Tesisleri	40	76	1. Sınıf	
Toplam		476	959		

Kaynak: Osmaniye İl Kültür ve Turizm Müdürlüğü, Turizm İstatistik Bilgileri Brifing.2014

* Henüz işletme faaliyete açılmamış olup inşaat aşaması devam etmektedir.

Tablo 1 incelendiğinde konaklama kapasiteleri açısından Osmaniye ilinde 3 adet turizm işletme belgeli, 2 adet turizm yatırım belgeli ve 6 adet belediye belgeli olarak toplam 11 tesisin faaliyet gösterdiği görülmektedir. Turizm işletme veya yatırım işletme belgeli olan tesisler Kültür ve Turizm Bakanlığına bağlı olup, diğer konaklama tesisleri ise belediyeye bağlı olarak işlem görmektedir. Yukarıda tablo 1’de yer alan yatırım işletme belgeli tesislerin yatırım aşaması devam ettiği için söz konusu 2 tesis henüz işletme faaliyetine açılmamıştır. Bu nedenle bu tesisler oda ve yıldız sayısı bakımından yapılan hesaplamaların dışında tutulmuştur. Osmaniye ilinde turizm işletme belgeli olarak faaliyet gösteren konaklama tesis kapasitelerinin yaklaşık % 47,4’ünü Büyük Osmaniye Oteli, % 28.43’ünü Şahin Oteli ve % 24.17’sini ise Karatepe Park Oteli oluşturmaktadır. Yine belediye belgeli olarak faaliyet gösteren tesisler açısından ise yaklaşık % 27.63’ü Kadiri Sülemiş Turistik Tesisleri, % 21.90’nı Çınar Oteli, % 18.18’ini Uçar oteli, % 14.18’ini Andırın Oteli, % 9.45’ini Butik Oteli ve % 8.66’sını ise Güney Oteli oluşturmaktadır. Bu oranlar Osmaniye ilinde faaliyet gösteren işletmelerin yıldız sayıları veya sınıfları ile orantılı olduğunu göstermektedir.

Yukarıda yer alan bilgilere ek olarak ayrıca Osmaniye ilinde faaliyet gösteren toplam 9 adet turizm seyahat acentesi bulunmaktadır. Söz konusu acentelerin hepsi A grubu seyahat acentesi grubunda yer alırken sadece 7 tanesi merkez ve 2 tanesi de şube konumu pozisyonundadır.

3.2. Araştırmanın Yöntemi

Araştırmanın verileri anket yöntemi ile elde edilmiştir. Araştırmanın kapsamını oluşturan kişilere anketler elden ulaştırılarak cevap alınmıştır. Yapılan literatür taraması sonucunda belirlenen duygusal zeka ve çatışma çözme stilleri ölçeklerine dayanarak bir anket formu hazırlanmıştır. Ankette, tanımlayıcı ve çıkarımsal istatistiksel analizde kullanılmak üzere toplam 52 ifade (önerme) yer almıştır. Anket formunda yer alan ilk bölüm, katılımcıların

demografik özellikleri ile işletme bilgilerini belirlemeye yönelik olup burada 8 ifade kullanılmıştır. Yine anket formunun ikinci bölümünde yer alan 16 ifade duygusal zekâ, 28 ifade ise çatışma çözme stilleri ilişkisine yönelik ölçeklere ilişkin ifadelerdir. Bu ifadeler "1=Kesinlikle Katılıyorum, 2= Katılıyorum, 3= Kararsızım, 4= Katılmıyorum, 5= Kesinlikle Katılmıyorum" madde-cevap matrisi formatında ve Likert tipi 5'li dereceleme şeklinde hazırlanmıştır. Anketten elde edilen verilerin çözümlenmesinde; demografik özelliklere ilişkin bulguların frekans ve yüzde tabloları oluşturulmuştur. Araştırmada Güvenilirlik Analizi, T testi, Tek Yönlü Varyans Analizi (ANOVA), Korelasyon ve Regresyon analizleri uygulanmış olup bu analizler için SPSS 18,0 For Windows istatistik paket programı kullanılmıştır.

3.3. Araştırmada Kullanılan Ölçekler

Araştırmada çatışmayı çözümlenme yönetimi ve duygusal zekâ ölçeği olmak üzere iki ölçekten yararlanılmıştır.

Çatışmayı Çözümlenme Yöntemi Ölçeği: Araştırmamızda çatışmayı çözümlenme yöntemi ölçeği olarak Rahim ölçeği (1983) kullanılmıştır. Rahim'in 28 soruluk ölçeği araştırmaya dâhil edilmiştir. Anketin orijinaline bağlı kalınarak; 5'li Likert yönteminde (1=kesinlikle katılıyorum; 5=kesinlikle katılmıyorum) derecelendirilmiştir. Ölçeğin Türkçeye uyarlaması geçerlilik ve güvenilirlik çalışması Kozan (1989) tarafından yapılmıştır. Söz konusu ölçeğin "bütünleştirme", "ödün verme", "hükmetme", "kaçınma" ve "uzlaşma" olmak üzere beş alt boyutu bulunmaktadır. Alt boyutlardan bütünleştirme toplam yedi maddeden (1., 4., 5., 12., 22., 23. ve 28. maddeler), ödün verme altı maddeden (2., 10.,11., 13., 19. ve 24. maddeler), hükmetme beş maddeden (8., 9., 18., 21. ve 25. maddeler), kaçınma altı maddeden (3., 6., 16., 17., 26. ve 27. maddeler) ve uzlaşma ise dört maddeden (7., 14., 15. ve 20. maddeler) oluşmaktadır.

Duygusal Zekâ Ölçeği: Araştırmaya katılan bireylerin duygusal zekâ düzeylerini ölçmek amacıyla Wong ve Law (2002) tarafından geliştirilmiş olan "Duygusal Zekâ Ölçeği" kullanılmıştır. 16 ifadeden oluşan ölçeğin, "öz duygu değerlendirmesi", "başkaları için duygu değerlendirmesi", "duygu kullanımı" ve "duygu kontrolü" olmak üzere toplam dört alt boyutu bulunmaktadır. Alt boyutlardan öz duygu değerlendirmesi toplam dört maddeden (7., 11., 14.,ve 16. maddeler), başkaları için duygu değerlendirmesi dört maddeden (2., 6., 8.,ve 9. maddeler), duygu kullanımı dört maddeden (3., 5., 10.,ve 12. maddeler), ve duygu kontrolü dört maddeden (1., 4., 13.,ve 15. maddeler) oluşmaktadır.

3.4. Analiz ve Bulgular

Araştırma kapsamında Osmaniye İlinde faaliyet gösteren turizm işletmelerinde çalışan personele verilen anket formu ile 117 çalışana ait verilerin analizi sonucunda elde edilen bulgulara yer verilmiş ve bu bulgulara yorumlarla açıklama getirilmiştir.

3.4.1. Katılımcıların Demografik Özelliklerine İlişkin Bulgular

Katılımcıların; cinsiyet, yaş, eğitim durumu, medeni hali, işletmedeki pozisyonu, turizm sektöründe toplam çalışma süresi ve bulunduğu işletmedeki çalışma süresi konularındaki demografik özelliklerini belirlemeye yönelik 8 adet soru yöneltilmiştir. Bu sorulardan elde

edilen verilerin frekans (n) ve yüzde (%) değerleri hesaplanmış ve elde edilen sonuçlar aşağıda tablo 2' de gösterilmiştir.

Tablo 2: Katılımcıların Demografik Özellikleri

Cinsiyet	Sayı	Yüzde	Medeni Durum	Sayı	Yüzde
Bayan	27	23,1	Evli	49	41,9
Erkek	90	76,9	Bekar	68	58,1
Yaş			Çalışılan Departman		
18-25	29	24,8	Ön büro	23	19,7
26-30	27	23,1	Yiyecek-İçecek	22	18,8
31-35	32	27,4	Muhasebe	5	4,3
36-45	22	18,8	Kat Hizmetleri	14	12,0
46 ve üzeri	7	6	Mutfak	28	23,9
Eğitim Düzeyi			Diğer Departmanlar	25	21,4
Okuryazar	35	29,9	Çalışma Süresi		
İlköğretim	40	34,2	1 Yıl ve 1 yıldan az	54	46,2
Lise	26	22,2	2 Yıl	15	12,8
Önlisans	11	9,4	3 Yıl	20	17,1
Lisans	5	4,3	4 yıl ve üzeri	26	22,2
İşletmenin Yıldız			Oda Sayısı		
İki Yıldız	14	12	1-49 arası	6	5,1
Üç Yıldız	32	27,4	50-99 arası	47	40,2
Dört Yıldız	--	--	100 ve üzeri	53	45,3
Beş yıldız	41	35	Diğer	11	9,4
Diğer	30	25,6			

Tablo 2'de yer alan bilgilere göre, katılımcıların % 76,9'u erkek, % 23,1'i ise bayandır. Katılımcıların % 27,4'ünün yaşı 31-35 aralığında, % 18,8'i ise 36-45 aralığında olup, % 47,9'unun yaşı ise 30'dan küçüktür. Geriye kalan % 6'sının yaş aralığı ise 46 ve üzeridir. Katılımcıların % 58,1'i bekar, % 41,9'u ise evlidir. Katılımcıların yaklaşık % 47,9'unun 30 yaş ve altında olması, %76,9'unun erkek ve % 58,1'nin bekar olması turizm sektörünün dinamik işgücüne öncelik vermesinin basit bir göstergesidir. Buna benzer çalışmalarda da yer aldığı gibi büyük çoğunluğun ilkökul mezunu olduğu çalışanların yalnızca % 45,3'ünün 100 ve üzeri odalı turizm işletmelerinde çalışırken, halen bulunduğu işletmede 4 yıl ve üzerinde çalışanların oranı ise % 22,2'dir.

Katılımcıların işletmede çalıştıkları departman dağılımına bakıldığında ise % 23,9'unun mutfak, % 19,7'sinin ön büro, %18,8'inin yiyecek-içecek, %12'sinin kat hizmetleri ve geriye kalan %25,7'sinin ise diğer departmanlarda olduğu görülmektedir. Katılımcıların % 35'i 5 yıldızlı, % 27,4'ü 3 yıldızlı, %25,6'sı diğer turizm tesisleri ve % 12'si ise 2 yıldızlı turizm işletmelerinde çalışmaktadır.

3.4.2. Güvenilirlik Analizi Sonuçları

Aşağıdaki Tablo 3’de araştırmada uygulanan anket formundaki çalışanların duygusal zekâ ve çatışma çözme stilleri ölçeklerine ve alt boyutlarına yönelik faktörlerin istatistiksel olarak güvenilirlik testi sonuçları (Cronbach Alpha) yer almaktadır.

Tablo 3: Faktörlerin Güvenilirlik (α) Değerleri

FAKTÖRLER	Soru Sayısı	Cronbach Değerleri
Çatışma Çözme Stilleri	28	,867
<i>Bütünleştirme</i>	7	,687
<i>Ödün Verme</i>	6	,563
<i>Hükmetme</i>	5	,679
<i>Kaçınma</i>	6	,611
<i>Uzlaşma</i>	4	,746
Duygusal Zekâ	16	,823
<i>Öz Duygu Değerlendirmesi</i>	4	,571
<i>Başkaları İçin Duygu Değerlendirmesi</i>	4	,705
<i>Duygu Kullanımı</i>	4	,581
<i>Duygu Kontrolü</i>	4	,711

Yapılan güvenilirlik analizi sonuçlarına göre çatışma çözme stillerine ilişkin faktörlerin genel güvenilirliği ,867; duygusal zeka faktörlerinin genel güvenilirliği ise ,823 olarak elde edilmiştir. Bu sonuçlar, anketin genel güvenilirliğinin yüksek derecede olduğu ve kabul edilebilir sınırlar içinde olduğunu göstermektedir.

3.4.3. T-Testi Sonuçları

Araştırmaya katılan çalışanların duygusal zeka ve çatışma çözme yöntemleri arasındaki ilişki düzeylerinin cinsiyet, medeni durum, yaş, eğitim düzeyi, çalıştığı departman, çalışma süresi, işletmenin yıldızı ve oda sayısına göre anlamlı bir fark gösterip göstermediğini belirlemek için T-testi uygulanmıştır.

Tablo 4: Faktörler ile Cinsiyet ve Medeni Durum Arasındaki T-Testi Sonuçları

Faktörler	Değişkenler	F Değeri	Sig. (2) Değeri
Başkalarının Duygu Değerlendirmesi	Medeni durum	5,44	0,03

Tablo 4’de faktörler ile cinsiyet ve medeni durum arasındaki bağımsız t-testi sonuçları yer almaktadır. %5 anlamlılık düzeyinde elde edilen analiz sonuçlarına göre cinsiyet değişkeni ile faktörler arasında anlamlı bir ilişki bulunamazken sadece “başkalarının duygu değerlendirme” faktörü ile medeni durum değişkeni arasında anlamlı bir ilişki bulunmuştur.

3.4.4. Korelasyon Analizine İlişkin Sonuçlar

Pearson korelasyon analizi, iki sürekli değişkenin doğrusal ilişkisinin derecesini ölçmek için kullanılan istatistiksel bir yöntemdir. Pearson korelasyon katsayısı r ile gösterilir ve -1 ile +1 arasında değerler alır. Katsayının -1 olması değişkenler arasında negatif yönlü mükemmel bir doğrusal ilişkiyi gösterirken, +1 olması pozitif yönlü doğrusal bir ilişkiyi gösterir. İki değişken arasında korelasyon katsayısı aşağıdaki gibi yorumlanır (Kalaycı,2010:116).

Korelasyon analizi kurulurken duygusal zeka kavramının alt boyutu olan öz duygu değerlendirmesi (ÖDD), başkalarının duygu değerlendirmesi (BDD), duygu kullanımı (DK), duygu kontrolü (DKT) bağımsız değişkenler olarak alınırken; bağımlı değişkenler sırasıyla çatışma çözme stilleri kavramının alt boyutları olan bütünleştirme, ödün verme, hükmetme, kaçınma ve uzlaşma olarak veriler aktarılmıştır.

Tablo 5: Korelasyon Analizine İlişkin Sonuçlar

	Bütünleştirme	Ödün Verme	Hükmetme	Kaçınma	Uzlaşma	Öz Duygu Değerlendirmesi	Başkalarının Duygu Değerlendirmesi	Duygu Kullanımı	Duygu Kontrolü
Büt.	1								
Ödn Ver.	,523*,000	1							
Hük.	,401**,000	,293**,001	1						
Kaç.	,547**,000	,571*,000	,507*,000	1					
Uzlaş.	,667**,000	,572**,000	,296**,001	,427**,000	1				
Öz Duy. Değ.	,307**,001	,158,088	,186*,045	,174,061	,195*,036	1			
Baş. Duy Değ.	,564**,000	,465**,000	,388**,000	,462**,000	,580**,000	,237*,010	1		
Duy Kul.	,478**,000	,230*,012	,214*,021	,246*,008	,361**,000	,655**,000	,297**,001	1	
Duy Kont.	,470**,000	,197*,033	,241**,009	,205*,027	,200*,030	,468**,000	,437**,000	,568*,000	1

** Korelasyon 0.01 düzeyinde anlamlı

* Korelasyon 0.05 düzeyinde anlamlı

Duygusal zekanın alt boyutları ile çatışmanın alt boyutları arasındaki ilişkinin yönünü ve kuvvetini belirlemek için yapılan korelasyon analizine ait değerler Tablo 5’de yer verilmiştir. En yüksek korelasyon değerine sahip olan “başkalarının duygu değerlendirmesi” ile Uzlaşma değişkenleri arasında korelasyon değeri 0,580 düzeyinde gerçekleşmiş olup aralarında orta, pozitif yönlü ve anlamlı bir ilişki olduğu saptanmıştır

($r=0,580$; $p=0,000<0.01$). Benzer şekilde Osmaniye ilinde faaliyet gösteren turizm işletmelerinde çalışan personellerin çatışma alanı arttıkça beraberinde duygusal zekâ yeteneklerini daha etkin kullanabilecekleri söylenebilir. En düşük korelasyon değerine sahip olan “öz duygu değerlendirmesi” ile “ödün verme” değişkenleri arasındaki korelasyon değeri ise 0,158 olup aralarında çok düşük, pozitif ve anlamlı bir ilişki görülmektedir ($r=0,158$; $p=0,000<0.01$). Başka bir açıdan bakıldığında ise Osmaniye ilindeki turizm işletmelerinde çalışanların çatışma alanı arttıkça pozitif yönde kaçınma boyutunun da artabileceği ifade edilebilir.

3.4.5. Tek Yönlü Varyans Analizine (ANOVA) İlişkin Sonuçlar

Araştırmaya katılan Osmaniye ilindeki turizm sektörü çalışanlarının duygusal zekâ ve çatışma çözme stilleri arasındaki ilişki düzeylerinin cinsiyet, medeni durum, yaş, eğitim düzeyi, çalıştığı departman, çalışma süresi, işletmenin yıldızı ve oda sayısına göre anlamlı bir fark gösterip göstermediğini belirlemek için Tek Yönlü Varyans Analizi (ANOVA) uygulanmıştır.

Tablo 6: Faktörler ile Değişkenler Arasındaki Tek Yönlü Varyans Analizi Sonuçları

FAKTÖRLER		DEĞİŞKENLER	ANOVA	
			F Değeri	Sig. Değeri
Bağımlı Değişkenler	Bütünleştirme	Yıldız Sayısı	3,49	0,01
		Oda Sayısı	2,72	0,04
	Hükmetme	Diğer Departmanlar	2,51	0,03
	Uzlaşma	Eğitim Düzeyi	2,54	0,04
Bağımsız Değişkenler	Öz Duygu Değerlendirmesi	Yıldız	3,21	0,01
	Başkaları için Duygu Değerlendirmesi	Medeni durum	4,63	0,03
		Yıldız sayısı	2,92	0,02
	Duygu Kullanımı	Yıldız Sayısı	2,48	0,04
		Oda Sayısı	3,32	0,02
	Duygu Kontrolü	Yıldız Sayısı	3,43	0,01
Oda Sayısı		6,37	0,00	

Tablo 6’da değişkenler ile faktörler arasında gerçekleştirilen ve %5 anlamlılık düzeyinde aralarında anlamlı ilişkilerin bulunduğu durumlara ait Tek Yönlü Varyans (ANOVA) analizi sonuçlarına yer verilmiştir. Analizden elde edilen sonuçlara göre bütünleştirme faktörü ile yıldız ve oda sayısı değişkenleri arasında, hükmetme faktörüyle diğer departmanlar değişkeni arasında, uzlaşma faktörüyle eğitim değişkeni arasında, öz duygu değerlendirmesi faktörüyle yıldız değişkeni arasında, başkaları için duygu değerlendirmesi faktörüyle medeni durum ve yıldız değişkenleri arasında, duygu kullanımı faktörü ile yıldız ve oda sayısı değişkenleri arasında, duygu kontrolü faktörüyle yıldız ve oda sayısı değişkenleri arasında anlamlı düzeyde ilişki bulunmuştur. Ödün verme ve kaçınma faktörleriyle bütün değişkenler arasındaki ilişkiyi incelediğimizde ise anlamlı bir ilişki bulunmadığı için tabloya dahil edilmemiştir.

3.4.6. Regresyon Analizine İlişkin Sonuçlar

Regresyon analizi, bir bağımlı değişken ile bir bağımsız (basit regresyon) veya birden fazla bağımsız değişken (çoklu regresyon) arasındaki ilişkilerin bir matematiksel eşitlik ile açıklanması sürecidir (Kalaycı,2010).

Regresyon analizi kurulurken duygusal zeka kavramının alt boyutu olan öz duygu değerlendirmesi (ÖDD), başkalarının duygu değerlendirmesi (BDD), duygu kullanımı (DK), duygu kontrolü (DKT) bağımsız değişkenler olarak alınırken; bağımlı değişkenler sırasıyla çatışma çözme stilleri kavramının alt boyutları olan bütünleştirme, ödün verme, hükmetme, kaçınma ve uzlaşma olarak SPSS 18.0'a veriler aktarılmıştır.

Tablo 7: Regresyon Analizine İlişkin Sonuçlar

		BAĞIMLI DEĞİŞKENLER					
		Çatışma	Bütünleştirme	Ödün Verme	Hükmetme	Kaçınma	Uzlaşma
R²		0,457	0,435	0,229	0,163	0,23	0,412
F		23,559	21,57	8,329	5,472	8,368	19,658
Sabit		0,985	0,607	1,436	1,187	1,172	0,523
Bağımsız Değişkenler	Öz Duygu Değerlendirmesi	-0,021	-0,066	-0,009	0,076	0,004	-0,109
	Başkalarının Duygu Değerlendirmesi	0,431*	0,318*	0,417*	0,394*	0,426*	0,6*
	Duygu Kullanımı	0,246*	0,304*	0,169	0,089	0,189	0,477*
	Duygu Kontrolü	-0,051	0,104	-0,078	0,039	-0,081	-0,241

a. Tahminleyiciler: (sabit), Öz duygu değerlendirmesi, Başkalarının duygu değerlendirmesi, Duygu kullanımı, Duygu Kontrolü

b. Bağımlı Değişkenler: Çatışma (genel), Bütünleştirme, Ödün Verme, Hükmetme, Kaçınma, Uzlaşma

*0,01 anlamlılık düzeyinde istatistiksel açıdan anlamlıdır.

Yukarıdaki tablo 7'da duygusal zekânın alt boyutları ile çatışma çözme stillerinin alt boyutları ve kendisi arasındaki regresyon analizi sonuçları yer almaktadır. Duygusal zekânın alt boyutlarının bağımlı değişkeni % 45,7 R² ile açıklamaktadır. BDD ve DK değişkeni % 0,01 anlamlı düzeyde istatistiksel açıdan anlamlı bulunmuştur. Çatışmaya en fazla etki eden bağımsız değişken % 1 anlamlılık düzeyinde BDD değişkeni olarak gerçekleşmiştir. Tüm bağımlı değişkenler için en fazla etki eden bağımsız değişken BDD değişkeni olup pozitif yönde etkilemektedir.

Çatışma, bütünleştirme, ödün verme, hükmetme, kaçınma ve uzlaşma değişkenlerine en fazla etki eden değişken olan "başkalarının duygu değerlendirmesi" değişkenindeki bir

birimlik artış, bağımlı değişkenler üzerinde sırasıyla 0.431, 0.318, 0.417, 0.394, 0.426 ve 0.6'lık bir artışa yol açacaktır.

4.SONUÇ

Araştırmanın birinci basamağında Wong ve Law'ın Duygusal Zekâ Ölçeği'nin geçerlilik ve güvenilirlik çalışması yapılmıştır. Araştırma sonucunda *Öz Duygu Değerlendirmesi*, *Başkalarının Duygu Değerlendirmesi*, *Duygu Kullanımı* ve *Duygu Kontrolü* gibi duygusal zekânın alt boyutlarının geçerli ve güvenilir olduğu tespit edilmiştir.

Araştırmanın ikinci basamağında duygusal zekânın alt boyutlarıyla çatışma çözme yöntemleri arasında ilişkinin olup olmadığı araştırılmıştır. Araştırmanın sonucunda; çalışan bireyin "*başkalarının duygu değerlendirme*" ile çatışma çözümünde uzlaşma yöntemine yönelmesi arasında ilişki olmasının anlamı, Osmaniye ilinde bulunan turizm işletmelerindeki çalışan personellerin çatışma alanı arttıkça beraberinde duygusal zekâ yeteneklerini daha etkin kullanabilecekleri anlamına gelmektedir. Esasen beklenen davranış bireyin hem kendi duygularından hem de başkalarının duygu değerlendirme faktörlerinden haberdar olmasının uzlaşma yöntemiyle ilişkili olmasıdır. Sözkonusu değişkenler arasında orta, pozitif yönlü ve anlamlı bir ilişki olduğu saptanmıştır ($r=0,580$; $p=0,000<0.01$). Dolayısıyla birey hem kendi hem de başkalarının duygu değerlendirme farkında olursa uzlaşma yöntemine daha çok başvurması yanlış olmayacaktır.

Araştırmanın ikinci değer sonucu ise çatışma çözme yöntemlerinin alt boyutlarına en fazla etki eden bağımsız değişkenin "*başkalarının duygu değerlendirme*" faktörü sonucuna ulaşılmıştır. Bir başka deyişle çatışma çözme yöntemleriyle duygusal zekânın alt boyutu olan "*başkalarının duygu değerlendirme*" faktörü arasında yüksek ve pozitif yönde bir ilişki olduğu tespit edilmiştir. Dolayısıyla duygusal zekânın alt boyutu olan "*başkalarının duygu değerlendirme*" faktöründeki bir birimlik bir artış bağımlı değişkenler üzerinde sırasıyla 0.431, 0.318, 0.417, 0.394, 0.426 ve 0,6'lık bir artışa yol açacaktır. Bu sonuca göre Osmaniye ilinde bulunan turizm işletmelerindeki çalışan personellerin çatışma çözme yöntemlerinin tümünde duygusal zekânın alt boyutlarından "*başkalarının duygu değerlendirme*" faktörünü daha etkin bir biçimde kullanabilecekleri anlamına gelmektedir.

Son olarak en düşük korelasyon değerine sahip olan "*öz duygu değerlendirme*" ile "*ödün verme*" değişkenleri arasındaki korelasyon değeri 0,158 olup aralarında çok düşük, pozitif ve anlamlı bir ilişki olduğu görülmektedir ($r=0,158$; $p=0,000<0.01$). Başka bir açıdan bakıldığında ise Osmaniye ilindeki turizm işletmelerinde çalışanların çatışma alanı arttıkça pozitif yönde "kaçınma" boyutunun da artabileceği ifade edilebilir. Görmemezlikten gelme şeklinde bir yaklaşım özelliğine sahip olan kaçınma yaklaşımında düşük düzeyde olmakla birlikte bu sonuç anlamlıdır. Bu sonuç korelasyon katsayısı düşük olmakla birlikte temel hipotezimizle uyumlu bir sonuçtur.

Bu sonuçlara göre, katılımcıların ortalamasının üzerinde duygusal zekaya sahip olduğunu, çalışanların birbirleriyle etkileşimlerinin kalitesinin yine ortalama düzeyin üzerinde olduğu, çalışanların birbirleriyle çatışma durumunda kaldıklarında çatışmayı çözmek için zaman zaman bütünleştirme, ödün verme, hükmetme, kaçınma, uzlaşma yöntemlerinden birini

kullandıklarını söylemek mümkündür. Katılımcıların yaşları, kıdem süreleri ve işyerinde bulunduğu pozisyonlarına göre duygusal zeka ve çatışma çözme yöntemleri anlamlı şekilde farklılık yaratmadığı gibi, cinsiyet değişkeni açısından da yine kişilerin duygusal zekalarında ve çatışma çözme yöntemleri arasında anlamlı farklılıklar ortaya çıkmamıştır. Duygusal zeka kişilerin duygularını iyi yönetebilmesi ve kontrol edebilmesi anlamına gelmekte olup, katılımcıların kadın veya erkek olmaları duygusal zeka açısından anlamlı bir farklılaşma göstermemektedir. Benzer şekilde yine kişilerin kadın ve erkek olmaları üstleriyle aralarındaki ilişkilerin kalitesini de farklılaştırmamaktadır.

Birbirleriyle çatışma durumunda kalan çalışanlar sorunu çözmek için bazen görüş farklılıklarının giderilmesine yönelik işbirliği yaparak, bazen de karşılıklı çıkarları göz önünde bulundurarak, özellikle de kendi isteklerini önemli derecede ön planda tutarak, ya da çatışmayı görmezden gelerek ya da boyun eğme gibi davranışlar göstererek, çatışmayı çözebilme yolunu seçerken kişilerin duygusal zekâları onları daha çok baskınlık ve uzlaşma yöntemini seçmesine yönlendirmekte, kişilerin aralarındaki olumlu ilişkileri de, çatışma çözüme bütünleştirme yöntemini tercih etmelerine kısmen de olsa aracılık etmektedir.

Sonuç olarak bu araştırmayla duygusal zekâ ve çatışma çözme yöntemlerinin ilişkili olduğu sonucuna ulaşılmıştır. Quebbeman ve Rozell (2002), yöneticilerin, örgütsel ortamda çatışmayla karşılaşacağını gözden uzak tutmamaları gerektiğini; daha az saldırgan bireylerle karşılaşmak istiyorlarsa yüksek duygusal zekâya sahip bireyleri işyerlerine kazandırmaları gerektiğini ifade etmişlerdir. Benzer yaklaşımla, Osmaniye ilinde faaliyet gösteren turizm işletmelerinde çatışmanın bulunacağını kabul edilmesi ve çalışanların duygusal zeka seviyelerinin çatışma çözme yöntemlerine etkilerinin bulunduğunun akıldan çıkarılmaması gerektiği tavsiye edilebilir.

Yapılan çalışma, belli bir katılımcı grubu ele alınarak gerçekleştirildiğinden herhangi bir genelleme içermemektedir. Daha geniş bir katılımcı grubuna benzer uygulamanın yapılması ile çalışmanın daha da genellenebilir sonuçlara ulaşacağı düşünülmektedir. İleriki araştırmaların farklı sektörlerde ve çok daha fazla sayıda katılımcıyla gerçekleştirilmesi tavsiye edilebilir. Yine duygusal zeka ve çatışma çözme yöntemleri arasındaki ilişkide psiko sosyal çalışma koşullarının aracı değişken olarak araştırılması konuyu daha iyi irdelememizi sağlayabilecektir.

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DEMOGRAPHIC DIVERSITY IN THE BOARDROOM: EVIDENCE FROM BORSA ISTANBUL

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ABSTRACT

This study investigates demographic diversity in the boards of public firms quoted at Borsa Istanbul. The findings show that female directors are neither less educated nor less professionally qualified than male directors. However, consistent with the glass ceiling arguments, the percentage of female directors that are CEOs or chairmen is lower compared to male directors. Also, a lower percentage of them are independent and serve on audit committees. The findings also show that a lower percentage of foreign directors are independent, busy and serve on audit committees compared to Turkish directors. In addition, directors that are CEOs, busy directors or independent directors are younger. However, chairmen of firms are older. Lastly, the findings show that firms with foreign directors have lower total advice quality, compared to firms with no foreign directors. However, firms with female directors do not have a significantly different advice quality, compared to firms with no female directors.

JEL Classification

G34, M14

1. INTRODUCTION

Numerous studies (Burgess and Tharenous, 2002; Carter et al., 2003; Arfken et al., 2004; Peterson and Philpot, 2007; Anderson et al., 2011; Dobbin and Jung, 2011) investigate the importance of diversity in the directors of boards. These studies argue that increased diversity could potentially promote creativity, efficient problem-solving, a better understanding of the markets by matching the diversity of the markets, improved skill sets, improved company image, increased speed in the decision making process and enhanced effectiveness of corporate leadership. Erhardt et al., 2003 argues that diversity measures can be divided into two groups: (i) observable (demographic) diversity measures such as gender, nationality and age, and (ii) non-observable diversity measures such as education and professional expertise. In this study, I investigate observable diversity in the boards of public firms listed at Borsa Istanbul.

There is no doubt that finance scholars value the terms *performance* and *firm value* the most. Thus, the majority of previous work on diversity in public firms quoted at Borsa Istanbul (Ararat et al., 2010; Ocak, 2013; Solakoglu, 2013; and Karayel and Dogan, 2014) focus on the performance implications of demographic diversity with a main focus on gender diversity. Still, the characteristics of directors are important for firms as well, because company performance would depend on company strategies, which depend on

the characteristics of strategic decision makers in that company (Heijltjes et al., 2003; Van Veen and Marsman, 2008).

Therefore, a detailed investigation of characteristics of directors with various demographic backgrounds could add to our understanding of the potential effects of the existence of these diverse directors on firm performance and value. That is the main goal of this paper.

The first topic I investigate is the existence of female directors on boards. The percentage of female directors on boards has increased in the last decade, especially in the post-SOX period (Bernardi et al., 2006; Dalton and Dalton, 2010). Still, this percentage is substantially low, except in countries such as Norway and Spain (Ferreira, 2010). One of the potential explanations for this is that female directors could be perceived as lacking the necessary qualifications for board appointments (Peterson and Philpot, 2007; Terjesen et al., 2009). However, empirical evidence does not support this explanation (Adams and Flynn, 2005; Dunn, 2012; Virtanen, 2012).

There is no doubt that the addition of female directors to boards could provide the benefits of increased diversity summarized in the first paragraph. In addition, female directors could (i) provide boards with knowledge of female market segmentation and transformational leadership styles (Singh et al., 2008), (ii) serve as role models for lower level female executives (Sealy and Singh, 2010), (iii) help create a female worker friendly environment (Tate and Yang, 2014), and (iv) improve company image and reputation (Burgess and Tharenous, 2002; Brammer et al., 2009). Thus their existence in boards could be expected to be valued highly by financial markets (Bear et al., 2010; Campbell and Vera, 2010; Ntim, 2014). Still, existence of female directors on boards could introduce potential costs as a result of problems such as (i) conflicts and communication problems, (ii) biases against their sound decisions as a result of male directors considering them as out-group members (Shin, 2012), and (iii) the lack of independence of female directors (Ruigrok et al., 2007).

The majority of empirical studies provide evidence suggesting that the existence of female directors have positive effects on various corporate issues such as (i) improved performance and value (Erhardt et al., 2003; Carter et al., 2003; Francoeur et al., 2008; Anderson et al., 2011; Lücknerath-Rovers, 2013; Peni, 2014), (ii) increased board meeting attendance, (iii) increased CEO performance-turnover sensitivity (Adams and Ferreira, 2009), and (iv) smaller gender gap in compensation of top executives (Shin, 2012). However, Rose (2007) and Carter et al. (2010) find no relationship between firm performance and representation of female directors on boards. Abdullah (2013), on the other hand, provides evidence suggestive of a negative relationship. In addition, Conyon and Mallin (1997) and Peterson and Philpot (2007) show that female board members are less likely to serve on the committees of boards compared to male directors. Studies investigating the effects of female directors on firm performance for Turkish capital markets provide mixed findings (Ararat et al., 2010; Ocak, 2013; Solakoglu, 2013; Karayel and Dogan, 2014).

Based on these arguments, one could expect the potential benefits of the existence of female directors on boards to outweigh potential costs, and thus, a high percentage of female directors on boards. However, the findings of this study show that only 11% of

directors of public firms are female directors. In addition, the percentage of female directors that are CEOs or chairmen is significantly lower compared to the percentage of male directors. This raises the question of why the glass ceiling (Karen and Thompson, 1997) still exists. One could potentially suggest lower qualification as the underlying reason. However, the findings show that female directors are not less educated than male directors.

Also, female directors are not professionally less-qualified than male directors. Still, a lower percentage of them are independent and serve on audit committees. In addition, boards with female directors do not have a lower total advice quality than boards with no female directors.

The next issue I investigate is national diversity. Globalization of markets around the globe has led to internalization of business operations of many firms (Heijltjes et al., 2003), resulting in global partners, foreign institutional shareholders, foreign direct investments, and sales to international markets. This requires firms to have an understanding of dynamics of foreign markets. One way that this could be achieved more effectively is the existence of directors with knowledge and experience in those markets, and advising provided by them (Ramaswamy and Li, 2001; Ruigrok et al., 2006; Van Veen and Marsman, 2008; Greve et al., 2009; Masulis et al., 2012; and Daniel et al., 2013, Morikawa, 2014). In addition, these directors could provide the potential benefits of director heterogeneity discussed so far.

Foreign directors on boards could also (i) bring international experience to the board, (ii) provide boards with valuable external connections such as those to business, social and political circles (Masulis et al., 2012), (iii) signal firms' intentions for globalization (Ramaswamy and Li, 2001), (iv) signal efforts of a company against discrimination (Erhardt et al., 2003), and (v) improve the reputation of firms in the market (Oxelheim and Randoy, 2003). Also, if these foreign directors are tied to foreign shareholders/partners in local firms, their existence could potentially signal more effective monitoring as a result of improved oversight from foreign shareholders (Ararat et al., 2010). In addition, the existence of such directors could have an effect on the decision making process of firms, which would be expected to be reflected to firm performance (Ramaswamy and Li, 2001; Van Veen and Marsman, 2008).

Indeed, there could be potential costs related to the existence of foreign directors on boards such as conflicts and communication problems (Erhardt et al., 2003). In addition, if the director resides abroad, a decrease in effectiveness of monitoring could be expected as a result of (i) difficulties and time constraints in visits to headquarters, (ii) less access to firm-specific information, (iii) decreased ability of the director to cope with issues such as the accounting applications, business applications and regulations of another country, (iv) extra time and energy consumption required for international traveling and time zone differences (Masulis et al., 2012), and (v) potential language barriers (Piekkari et al., 2013).

Masulis et al. (2012) provide evidence suggesting that the existence of foreign directors have negative effects on firm performance. However, Daniel et al. (2013) show that foreign directors have a positive effect on firm value. Oxelheim and Randoy (2003), and Ntim (2013) provide parallel findings.

Based on these arguments and empirical evidence, one could expect shareholders to elect foreign directors to boards if they believe that the potential benefits associated with their existence would outweigh the costs. Especially firms with global operations and foreign partners could be expected to have a higher percentage of foreign directors on their boards. The results show that around 11% of directors in the sample are foreigners. Compared to Turkish directors, a lower percentage of foreign directors are independent directors.

Also, a lower percentage of foreign directors are finance experts or lawyers. In addition, a lower percentage of them serve on audit committees of firms. Lastly, firms with foreign directors on their boards have lower total advice quality, compared to firms with no foreign directors on their boards. These patterns could be explained by the behavior of foreign companies that have partnerships with Turkish companies in electing their employees as foreign directors for increased oversight purposes, rather than companies hiring foreign directors with the belief that they would be more effective directors compared to domestic directors. Untabulated results support this argument. The results show that in 2012, the mean foreign director ratio for firms with no foreign blockholders was 2.84%, whereas it was 36.82% for firms with at least one foreign blockholder.

The last issue I investigate is age diversity. Directors beyond a certain age have received criticism from the public media, especially following the crisis of 2008 (Berman, 2008). In addition, reform advocates in some developed economies suggest the imposition of mandatory retirement ages for directors and CEOs (Arioglu, 2013). Economics, psychology, and sociology literature provides evidence of the negative effects of age on work performance (Waelchli and Zeller, 2013), which could apply to members of boards, as well.

As they get older, directors (i) could become less effective (Core et al., 1999), (ii) might require stronger explicit incentives as they get closer to retirement age (Gibbons and Murphy, 1992), and (iii) would be expected to use less sophisticated techniques in their decision-making processes, such as those related to the investment strategy of firms, having potential effects on value of the firms (Graham and Harvey, 2001). On the other hand, older directors could provide boards with stability, experience and wisdom (Anderson et al., 2011), and be beneficial in the development of younger directors. However, younger directors might work harder in order to show their worth to the market, as a result of their career concerns. They could also potentially bring more risk-aversion and energy to the boardroom (Anderson et al., 2011).

In empirical studies, Wegge et al. (2008), McIntyre et al. (2007) show that age diversity has a positive effect on firm performance. However, Korniotis and Kumar (2011) and Waelchli and Zeller (2013) provide evidence suggesting that director age has negative effects on firm decisions and performance. In terms of initial public offerings and reverse leveraged buyouts, which are associated with "more effective" governance applications by firms, there is evidence suggesting that these firms appoint younger directors and CEOs (Gertner and Kaplan, 1996; Boone et al., 2007; Cornelli and Karakaş, 2012).

Based on these arguments, one could expect chairmen of companies to be older since these positions would require experience and wisdom. On the other hand, remaining

members of boards and committee members could be expected to be younger based on the argument of Anderson et al. (2011). As expected, directors that are chairmen are significantly older compared to other directors. On the other hand, directors that are CEOs are significantly younger than directors, who are not CEOs. As expected, busy and independent directors are significantly younger.

Before succeeding, it should be noted that previous studies investigating diversity at Borsa Istanbul firms limit their samples to no more than 101 firms that are public.

On the other hand, my sample includes directors on boards of around 290 firms, covering all the firms quoted at the National and Secondary markets of Borsa Istanbul.

2. DATA

In this study, I use hand-collected data, which is gathered from annual reports of firms. These are reports that public Turkish companies are required to submit to the Public Disclosure Platform. I also utilized data collected from the official web pages of the companies. I excluded banks that are quoted at Borsa Istanbul. Before 2012, firms were not required to share detailed information regarding their directors with the public. Therefore, I conduct this study on firms that were public by the end of the years 2012 and 2013. This leaves me with a sample of 2079 board members for the end of year 2012, and 2066 board members for the end of year 2013. It should also be noted that the data for some of the variables employed in this study is not available for all the directors. For instance, for some directors, firms do not inform the public regarding professional expertise or age of directors.

In this study, director ownership states the percentage of shares owned by a director alone. The highest level of degree earned by a director is defined by the education level. Abroad education states whether the director has a degree of bachelors or higher earned from an institution, which is not located in Turkey. A finance expert is a director, who has been, or currently is the CEO or on the board of a financial institution. A director is defined as an accounting expert if she certifies as a CPA or equivalent. Professor and Lawyer define the profession of the director if she is in that profession. Membership number states total number of firms, that are not non-profit, whose boards directors sit on. A director is defined as independent if she meets independence requirements imposed by the Principles of Corporate Governance. In addition, a busy director is the one, who is an independent director on focal firm and is on board of at least three different firms that are not non-profits, following Fich and Shivdasani (2006). Various committee membership variables state whether director is on those boards, separately.

Table 1: Descriptive Statistics for Directors

The sample includes firms quoted at Borsa Istanbul National and Secondary markets at the end of the years 2012 and 2013, with 2079 board members for the end of year 2012, and 2066 board members for the end of year 2013. The education level of a director shows the highest level of degree earned by her. Abroad education states whether she has earned a degree of bachelors or higher from an institution not located in Turkey. A director is defined as a finance expert if she has been, or currently is the CEO or on the board of a financial institution. A director is defined as an accounting expert if she certifies as a CPA or equivalent. Average directorship number states how many non-profit firms' board the directors the director stays on. A director is defined as an independent director if she meets the independence requirements imposed by the Principles of Corporate Governance. A director is defined as a busy director, if she is an independent director on the focal firm and she is on the board of at least three different firms that are not non-profits.

Director Characteristics		
	2012	2013
Number of Directors	2079	2066
Female	238	229
Foreigner	226	237
PhD Degree	181	186
Masters Degree	567	543
College Degree	1006	1016
High School or Lower	92	86
Abroad Education	778	753
Finance Expert	745	769
Accounting Expert	210	213
Lawyer	126	111
Professor	119	119
Audit Committee Member	551	559
Governance Committee Member	628	664
Risk Committee Member	236	487
Average Directorship Number	3.32	3.45
Age	54.33	54.71
Independent Director	607	613
Busy Director	171	195

To calculate the proxy for the advising quality of boards, I follow Coles et al. (2014). I determine which other firms' boards the independent director stays and count number of directors on those firms' boards (excluding her). Then, I calculate total number of outside board connections for independent board members on a specific board, eliminating duplicate ties for board members. This sum is called "total advising". In addition, I consider external connections only in other public firms, since data is not available for non-public firms. For example if director *ABC XYZ* stays on the board of *T Corp.* as an

external connection, and T Corp. is not a public company, I am not able to find the other directors in that company, whom Abc Xyz is connected to.

The descriptive statistics regarding the sample are presented in Table 1. The Table shows that around 11% of the directors on company boards are females. 11% of directors are foreigners. It can also be observed that over 95% of the directors have degrees earned at least at bachelor level. A good portion of these directors are finance experts. However, same cannot be stated in terms of being accounting experts, lawyers, or professors. These directors hold, on average around 3.40 board seats in for-profit firms. The average director age is approximately 54. Out of these directors, almost 30% are independent. In addition, approximately 9% of them are busy.

3. RESULTS

3.1. Gender

Findings regarding female directors are presented in Table 2. The Table shows that around 11% of directors in public firm boards are females. The percentages of female directors that are CEOs or chairmen in firms are significantly lower compared to male directors. In 2013, 3.49% of female directors are CEOs, whereas 7.68% of male directors are CEOs. Out of these 229 female directors, 7.11% are chairmen. On the other hand 14.62% of male directors are chairmen. Even though female directors do not appear to be significantly less educated or less of experts as shown in Table 2, they still hold less leadership positions in firms. These findings could potentially be explained by the glass ceiling, which is suggested to prevent female from being promoted to top positions in teams, such as boards (Karen and Thompson, 1997).

On the other hand, around 20% of female directors are independent, which is significantly lower compared to male directors. This evidence is consistent with the arguments of Ruigrok et al. (2007), even though it contradicts the findings of Conyon and Mallin (1997). One potential explanation could be that, as Ruigrok et al. (2007) argue, these directors are appointed to boards based on recommendations of CEOs or chairmen of boards, who run family controlled firms and these female directors are members of families, and are not independent.

Table 2 also presents that 3.93% of these female directors are foreigners. However, a significantly higher percentage of male directors are foreigners, 12.41%. This could be explained by the fact that even in other countries, percentage of female directors are significantly lower in boardrooms and therefore, in the case that these foreign directors are appointed to boards as a result of partnerships with or ownership by foreign companies, it is natural that their existence in boards are lower.

In terms of education qualifications of these female directors, 3.09% have PhD, 31.44% have masters, and 58.24% have bachelor degrees. These figures point out to the fact that female directors are not under-educated, compared to male directors. The opposite could have been expected to be observed maybe couple decades ago. In terms of higher education degrees earned from institutions that are not located in Turkey, around 41% of directors have these degrees, which is almost the same for male directors.

In terms of age, what is observed is that female directors are significantly younger. On average, they are 48.74 years old, whereas male directors are 55.38 years old. A potential explanation for this would be that in earlier decades, females' school attendance and employment rates were lower and thus majority of the older directors are male directors. This is in accordance with the figures presented in Table 4.

On the other hand, in terms of professional expertise, what is observed is that 46.63% of female directors are finance experts. 7.32% of them are accounting experts, 5.16% of them are lawyers, and 3.29% of them are professors. These findings suggest that, in terms of professional qualification, female directors are not significantly less qualified than male directors. Thus, a potential argument suggesting that the percentage of female directors on boards being low is an outcome of their lower qualifications (Peterson and Philpot, 2007; Terjesen et al., 2009) does not appear to be valid.

Another figure presented in Table 2 is the existence of female directors on important board committees. Table 2 shows that 18.75% of female directors are appointed to auditing committees, which is significantly lower compared to male directors. One could argue that this is an outcome of their lower qualifications. However, the findings so far do not support this view. An alternative explanation could be the fact that a lower percentage of female directors are independent directors and PCG requires audit committees to be composed of solely independent directors. If the qualification argument was to be valid, then a similar pattern could have been observed in terms of appointments to other board committees. However, it is not. 30.80% of female directors serve on governance committees, whereas 20.54% of them serve on risk committees. These figures are not significantly lower, compared to male directors.

In terms of total board membership numbers, female directors, on average, stay on boards of 3.30 for-profit firms' boards. This figure is 3.47 board seats for male directors. This evidence could be considered to suggest that female directors are assigned to board seats as often as male directors. However, it contradicts the main finding of low female presentation on boards. A potential explanation could be that these female directors stay on boards of firms that are controlled by a group or family, and female directors receive board appointments on these non-public firms' boards as a result of their ties with the group or family. In terms of the percentage of female directors that are busy, the figure is 7.25%. This percentage is not significantly different compared to male directors. Also, female directors are not different than male directors in terms of average share ownership.

Table 2: Gender Diversity

The sample includes firms quoted at Borsa Istanbul National and Secondary markets at the end of the years 2012 and 2013, with 2079 board members for the end of year 2012, and 2066 board members for the end of year 2013. The education level of a director shows the highest level of degree earned by her. Abroad education states whether she has earned a degree of bachelors or higher from an institution not located in Turkey. A director is defined as a finance expert if she has been, or currently is the CEO or on the board of a financial institution. A director is defined as an accounting expert if she certifies as a CPA or equivalent. Average directorship number states how many non-profit firms' board the directors the director stays on. A director is defined as an independent director if she meets the independence requirements imposed by the Principles of Corporate Governance. A director is defined as a busy director, if she is an independent director on the focal firm and she is on the board of at least three different firms that are not non-profits. Total advising quality is calculated following Coles et al. (2014).

	2012		2013	
	PANEL A: Means and Percentages of Directors			
	Female	Male	Female	Male
Number of Directors	238	1841	229	1837
CEO	***3.36%	7.82%	***3.49%	7.68%
Chairman	***7.26%	14.87%	***7.11%	14.62%
Independent	***20.17%	30.51%	***19.21%	30.97%
Foreigner	***2.52%	11.95%	***3.93%	12.41%
PhD Degree	3.90%	10.54%	3.09%	10.99%
Masters Degree	34.14%	30.28%	31.44%	29.44%
College Degree	54.14%	54.40%	58.24%	55.16%
High School or Lower	7.80%	4.78%	7.23%	4.41%
Abroad Education	41.95%	42.32%	41.24%	41.26%
Age	***47.70	55.11	***48.74	55.38
Finance Expert	*44.50%	38.57%	*46.63%	40.34%
Accounting Expert	**6.02%	11.80%	*7.32%	11.92%
Lawyer	6.14%	6.43%	5.16%	5.80%
Professor	*2.63%	6.49%	*3.29%	6.50%
Audit Committee Member	***18.14%	29.13%	***18.75%	28.79%
Governance Committee Member	29.33%	32.13%	30.80%	33.13%
Risk Committee Member	15.11%	11.57%	20.54%	24.55%
Average Membership #	3.31	3.32	3.30	3.47
Busy Director	*5.77%	9.70%	*7.25%	10.73%
Average Share Ownership	1.82%	2.04%	1.59%	2.16%
	PANEL B: The Existence of Female Directors on Boards			
	No	Yes	No	Yes
Total Advice Quality	*4.42	6.14	4.05	5.61

***, **, and * present significance at 1%, 5%, and 10% levels.

A very important observation is derived from Panel B of Table 2. The Table shows that in terms of total advice quality, boards that have female directors do not significantly differ from boards with no female directors. The mean total advice quality measure has a value of 4.05 for firms with female directors, whereas this figure is 5.61 for firms with no female directors. I observe similar patterns for 2012.

3.2.Nationality

Table 3 presents findings regarding foreign directors. Around 11% of directors in the sample are foreigners. Among these foreign directors, 4.64% are CEOs in firms, whereas 10.55% are chairmen, at the end of 2013. These figures reveal that the percentage of foreign directors with top hierarchical positions is not significantly less, compared to non-foreigner directors. This suggests that a modified version of a glass ceiling does not exist for foreign directors. In addition, this could be an outcome of substantial share ownership in public firms by foreign companies and foreign partners of controlling groups electing directors tied to them. The potential ties, which could violate independence, to these foreign companies could also explain the observation that a significantly less percentage of foreign directors are independent directors.

In terms of educational background, Table 3 shows that 10.48% of these foreign directors have PhD degrees, whereas 30.00% have masters and 55.70% have bachelor degrees. Based on these observations, it can be argued that foreign directors are not lower, or as one could potentially expect, higher educated than domestic directors. However, a potential argument about the quality of the degrees earned could be made, since a very significantly higher percentage of these directors have degrees earned from institutions located outside of Turkey, 98.48%. This figure is not surprising but it is still important, since the common view in Turkey is that education abroad is of higher quality. Rankings of higher education institutions around the globe are supportive of this argument.

Regarding their professional expertise, a significantly lower percentage of foreign directors are finance experts, compared to domestic directors, 32.83%. However, they do not differ from domestic directors, in terms of the percentages of them that are accounting experts and lawyers. Yet, the percentage of them that are professors is significantly lower, 1.90%. This could potentially be explained by an argument that as a nature of their occupation, professors that are board members at the same time locate in their domestic countries. Thus they are not very highly likely to receive board directorships in Turkey, unless they are retired.

It can also be observed in Table 3 that a significantly lower percentage of foreign directors are on audit committees of firms, 11.16%. This figure is 29.83% for domestic directors. This could be explained by the argument of Masulis et al. (2012). It is possible that these directors are not familiar with the local accounting applications and regulations, which would be an important factor especially for audit committee membership, as opposed to other committees. The figures are supportive. The percentage of foreign directors that serve on governance committees is 27.90%, while 24.03% of them serve on risk committees. These figures are not significantly different compared to domestic directors. The average directorship in for-profit firms and the percentage of busy directors among foreign directors is significantly lower compared to domestic directors; 2.92 directorship on average. However, I believe that these figures do not necessarily imply that foreign directors are less busy. It is possible firms at Borsa Istanbul do not disclose information about all current board memberships of these directors, in other countries.

Alternatively, it is possible that, as an outcome of their ties with foreign controlling groups or partners, these directors locate to Turkey and mainly focus on the operations of focal firms, and quit their board positions in home countries.

Table 3: National Diversity

The sample includes firms quoted at Borsa Istanbul National and Secondary markets at the end of the years 2012 and 2013, with 2079 board members for the end of year 2012, and 2066 board members for the end of year 2013. The education level of a director shows the highest level of degree earned by her. Abroad education states whether she has earned a degree of bachelors or higher from an institution not located in Turkey. A director is defined as a finance expert if she has been, or currently is the CEO or on the board of a financial institution. A director is defined as an accounting expert if she certifies as a CPA or equivalent. Average directorship number states how many non-profit firms' board the directors the director stays on. A director is defined as an independent director if she meets the independence requirements imposed by the Principles of Corporate Governance. A director is defined as a busy director, if she is an independent director on the focal firm and she is on the board of at least three different firms that are not non-profits. Total advising quality is calculated following Coles et al. (2014).

	2012		2013	
	PANEL A: Means and Percentages of Directors			
	Foreigner	Not Foreigner	Foreigner	Not Foreigner
Number of Directors	226	1853	237	1829
CEO	5.75%	7.50%	*4.64%	7.55%
Chairman	10.62%	14.42%	10.55%	14.22%
Independent	***15.04%	31.07%	***12.66%	31.88%
Female	***2.65%	12.52%	***3.80%	12.03%
Male	***97.35%	87.48%	***96.20%	87.97%
PhD Degree	10.50%	9.71%	10.48%	10.04%
Masters Degree	33.00%	30.41%	30.00%	29.57%
College Degree	55.50%	54.34%	55.70%	55.23%
High School or Lower	1.00%	5.55%	3.82%	5.16%
Abroad Education	***98.49%	35.47%	***98.48%	34.30%
Age	**52.35	54.55	53.55	54.83
Finance Expert	34.00%	39.87%	**32.83%	42.00%
Accounting Expert	*7.50%	11.57%	9.60%	11.63%
Lawyer	8.96%	6.09%	8.10%	5.45%
Professor	***1.89%	6.55%	***1.90%	6.67%
Audit Committee Member	***12.96%	29.70%	***11.16%	29.83%
Governance Committee Member	*26.89%	32.46%	*27.90%	33.52%
Risk Committee Member	*16.04%	11.48%	24.03%	24.12%
Average Membership #	3.11	3.35	**2.92	3.52
Busy Director	**6.44%	9.60%	***5.78%	10.96%
Average Share Ownership	***0.04%	2.22%	***0.04%	2.32%
PANEL B: The Existence of Foreign Directors on Boards				
	No	Yes	No	Yes
Total Advice Quality	**4.75	7.25	***3.76	8.15

***, **, and * present significance at 1%, 5%, and 10% levels.

In terms of share ownership in firms, foreign directors own a significantly lower percentage compared to domestic directors, 0.04%. This could be an outcome of them not being tied to families that control firms, which would be the case for domestic directors. In addition, it can be observed in Panel B that firms with foreign directors have lower total advice quality compared to firms with no foreign directors; with values of 3.76 and 8.15 consecutively. This could be, however, an outcome of the observation that a lower percentage of foreign directors are independent, which has a direct effect on the advising quality metric employed. I observe similar patterns for 2012.

3.3. Age

The findings regarding the age diversity are presented in Table 4 and Table 5. Table 4 presents the percentages of directors in certain age brackets, with various characteristics. The brackets in the Table are constructed based on the 25%, 50% and 75% percentiles of age distributions of directors in the specific years. Table 5 presents the comparison of average age values between various groups, such as directors who are CEOs and who are not.

What Table 4 shows is that at the end of 2013, a lower percentage of directors in the oldest directors group are CEOs in the companies, 3.27%. This could potentially be a result of expectations of lower dynamism from older directors, assuming that CEOs would be expected to be more active. In terms of chairmen of boards, the Table shows that a lower percentage of directors in the youngest directors group are chairmen of the firms, compared to other age groups. This could be an outcome of a belief that these younger directors would lack the wisdom and experience required for the chairman position. Another explanation would be that, since majority of the firms quoted at Borsa Istanbul are controlled firms (Arioglu, 2014), the eldest of the controlling family remains as the chairman of the firm.

An interesting pattern observed in Table 4 is that as the age bracket of directors increases, the percentage of them that are independent increases. It could be possible that these directors are appointed as independent directors as they get older and build reputations as effective monitors. Another explanation could be that with their experience, older directors are believed to be more effective monitors, the reason why independent directors are appointed. These could also be the underlying reasons for the observation that as the age bracket gets higher, a higher percentage of directors serve on audit committees, as well. Another interesting pattern is observed for the percentage of directors that are females in an age brackets. As the age bracket gets higher, the percentage of female directors gets lower. This could be an outcome of the fact that, in the earlier decades, females were not very likely to join work force in Turkey, and thus the percentage of female directors that are old is low.

Table 4: Age Diversity

The sample includes firms quoted at Borsa Istanbul National and Secondary markets at the end of the years 2012 and 2013, with 2079 board members for the end of year 2012, and 2066 board members for the end of year 2013. The education level of a director shows the highest level of degree earned by her. Abroad education states whether she has earned a degree of bachelors or higher from an institution not located in Turkey. A director is defined as a finance expert if she has been, or currently is the CEO or on the board of a financial institution. A director is defined as an accounting expert if she certifies as a CPA or equivalent. Average directorship number states how many non-profit firms' board the directors the director stays on. A director is defined as an independent director if she meets the independence requirements imposed by the Principles of Corporate Governance. A director is defined as a busy director, if she is an independent director on the focal firm and she is on the board of at least three different firms that are not non-profits. Total advising quality is calculated following Coles et al. (2014).

	2012				2013			
	Age Groups				Age Groups			
	22-47	48-54	55-62	63-91	23-47	48-54	55-62	63-92
Number of Directors	836	417	429	397	838	404	426	398
CEO	8.01%	8.63%	8.39%	3.27%	7.52%	9.16%	8.22%	3.52%
Chairman	8.56%	17.75%	16.71%	18.39%	8.41%	17.33%	16.20%	18.78%
Independent	24.85%	22.65%	34.35%	40.30%	25.78%	23.02%	34.51%	39.45%
Female	17.22%	11.27%	7.69%	3.53%	15.87%	12.87%	6.81%	3.77%
Male	82.78%	88.73%	92.31%	96.47%	84.13%	87.13%	93.19%	96.23%
Foreigner	13.64%	11.51%	8.39%	7.05%	14.44%	12.62%	9.15%	6.53%
PhD Degree	7.89%	10.73%	10.09%	11.59%	8.25%	11.00%	8.85%	13.60%
Masters Degree	35.58%	30.48%	28.51%	25.19%	34.62%	25.75%	31.33%	23.90%
College Degree	51.52%	55.12%	56.71%	54.91%	52.91%	58.50%	56.93%	54.60%
High School or Lower	5.01%	3.67%	4.69%	8.06%	4.21%	4.75%	2.88%	7.90%
Abroad Education	45.69%	45.37%	33.49%	43.22%	43.95%	43.00%	35.89%	41.01%
Age	40.62	50.95	58.28	69.98	40.57	51.04	58.36	70.18
Finance Expert	38.20%	46.47%	35.60%	37.47%	40.95%	48.76%	38.21%	36.36%
Accounting Expert	8.91%	10.22%	12.88%	13.80%	9.80%	11.44%	12.26%	13.10%
Lawyer	7.64%	4.61%	3.97%	8.56%	6.90%	3.97%	2.35%	9.05%
Professor	4.23%	5.83%	6.31%	9.32%	5.08%	5.21%	5.88%	9.30%
Audit Committee Member	24.16%	22.33%	32.05%	36.75%	23.49%	23.37%	31.50%	36.55%
Governance Committee Member	31.74%	30.67%	34.06%	30.97%	31.77%	33.42%	34.37%	32.99%
Risk Committee Member	11.48%	9.73%	12.56%	14.70%	22.87%	23.62%	26.25%	24.87%
Average Membership Number	3.01	3.64	3.39	3.54	3.02	3.78	3.85	3.53
Busy Director	4.35%	11.29%	11.79%	14.01%	6.11%	9.11%	17.20%	12.57%
Average Share Ownership	1.93%	1.91%	1.84%	2.48%	1.83%	2.32%	1.65%	2.93%

Table 5: Mean Age Values for Comparison Groups

The sample includes firms quoted at Borsa Istanbul National and Secondary markets at the end of the years 2012 and 2013, with 2079 board members for the end of year 2012, and 2066 board members for the end of year 2013. The education level of a director shows the highest level of degree earned by her. Abroad education states whether she has earned a degree of bachelors or higher from an institution not located in Turkey. A director is defined as a finance expert if she has been, or currently is the CEO or on the board of a financial institution. A director is defined as an accounting expert if she certifies as a CPA or equivalent. Average directorship number states how many non-profit firms' board the directors the director stays on. A director is defined as an independent director if she meets the independence requirements imposed by the Principles of Corporate Governance. A director is defined as a busy director, if she is an independent director on the focal firm and she is on the board of at least three different firms that are not non-profits. Total advising quality is calculated following Coles et al. (2014).

	2012	2013
	Mean Age	Mean Age
CEO	***51.73	***51.88
Not CEO	54.54	54.93
Chairman	***57.08	***57.58
Not Chairman	53.83	54.19
Busy	***57.71	***57.29
Not Busy	53.89	54.21
Independent	***56.64	***56.67
Not Independent	53.36	53.83
Female	***47.70	***48.74
Male	55.11	55.38
Foreigner	**52.35	53.55
Not Foreigner	54.55	54.83
Audit Committee Member	***56.42	***56.70
Not Audit Committee Member	53.55	53.98
Governance Committee Member	54.41	54.83
Not Governance Committee Member	54.34	54.73
Risk Committee Member	55.02	54.61
Not Risk Committee Member	54.27	54.82

***, **, and * present significance at 1%, 5%, and 10% levels.

An interesting pattern is also observed regarding the percentage of foreign directors in each age bracket. As the age Bracket gets higher, the percentage of directors that are foreigners in that age bracket decreases. This could be consequent of a preference by older foreign directors not to be on a board in a foreign country after a certain age, or their willingness to locate back to their home countries after a certain age. An opposite pattern is observed for academicians in each age group. As the age bracket gets higher, the percentage of professors in that group increases. It could be possible that academicians prefer not to be on boards of firms in early stages of their careers. Another reason might be that academicians build their reputations as they get older and have more research and expertise on specific topics and thus are appointed by firms to boards. They could also be preferring to delay any potential board directorships until they retire and still want to be in the business environment. These patterns are observed for both the end of 2012 and 2013.

The figures in Table 5 are supportive of the evidence in Table 4, and the discussions above regarding the observations about Table 4. At the end of 2013, directors that are CEOs are significantly younger than directors, who are not CEOs. For the CEO group, the mean age value is 51.88, whereas it is 54.93 for the other group, at the end of 2013. However, for chairmen, the opposite is observed. Directors that are chairmen are significantly older, compared to other directors, with an average age of 57.58, as opposed to 54.19. On the other hand, busy directors and independent directors are significantly younger, compared to non-busy and non-independent directors. For busy directors, the mean age value is 57.38, whereas this value is 56.67 for independent directors. Lastly, the mean age value for directors, who are on audit committees, is 56.70, significantly higher than directors that are not on these boards. I observe similar patterns for the end of 2012.

4. CONCLUSIONS

In this study, I investigate demographic diversity of directors on boards of firms quoted at Borsa Istanbul. Demographic attributes such as gender, age and nationality of directors have attracted substantial attention in corporate governance literature. These demographic characteristics of directors on boards are believed to provide the boardroom with diversity, which is argued to have various benefits for boards and the way their members think and perform.

My findings show that female presentation on boards is low. In addition, the percentages of female directors that are CEOs or chairmen in the firms are significantly lower compared to the percentages of male directors. They are neither less educated nor less professionally qualified than male directors. These findings are supportive of the arguments regarding the existence of a potential glass ceiling. My findings also reveal that a lower percentage of female directors are independent. A lower percentage of female directors serve on audit committees, whereas there is no significance difference, compared to male directors, in terms of the percentage of female directors serving on governance and risk committees.

Based on these findings, one could suggest that public firms could appoint more female directors to boards in order to benefit from potential diversity effects they would have, especially knowing that they are not less educated or professionally qualified compared to male directors. Future research can more formally and in a causal matter investigate the underlying reasons for these observations regarding female directors. In addition, market reaction to appointments of or departures from boards of female directors could be investigated to understand how markets perceive female directors' existence on boards.

Regarding foreign directors, a low percentage of directors on boards of firms quoted at Borsa Istanbul are foreigners. A less percentage of foreign directors are independent directors. Naturally, majority of them have degrees earned from institutions located outside of Turkey. Also, a lower percentage of foreign directors are finance experts or lawyers, and serve on audit committees of firms, with lower share ownership in firms. The average directorship in for-profit firms and the percentage of busy directors among foreign directors is lower compared to domestic directors. In addition, firms with foreign directors on boards have lower total advice quality, compared to firms with no foreign directors on boards.

Based on these findings, one could suggest that public firms could increase the percentage of foreign directors, especially if they or are planning to have operations in other countries, in order to benefit from positive aspects of diversification. However, it might not be possible to attract foreign directors to move to Turkey for a aboard membership. And in the case that they accept to be board members in Turkish public firms and prefer to reside abroad, potential costs of national diversity in the boardroom could be pronounced. In future studies researchers can investigate the business operations of Turkish firms in other countries and their likelihood of appointing directors from those countries to the boards. Based on the arguments by proponents and opponents of the effectiveness of foreign directors on monitoring, researchers can investigate the relationship between the existence of foreign directors and the likelihood of instances such as fraud or financial restatements.

I also investigate age diversity in public firms and show that directors that are CEOs are younger than directors, who are not CEOs. An opposite pattern is observed in terms of chairmen and their age. Directors that are chairmen are older. In addition, busy directors and independent directors are younger. Lastly, the mean age value for directors on audit committees is lower than directors that are not on these committees. In future studies, researchers can examine the reaction of the market when directors or chairmen announce their retirement as a result of age. Lastly, the preference for older chairmen by firms could be investigated through the examination of the potential founder positions of these chairmen.

Overall, I believe that as the era of corporate governance research is starting for Turkish capital markets, as a consequence of increased accessibility of detailed information following the new Turkish Commercial Code and the Principles of Corporate Governance, there is much to be investigated regarding diversity in the boardroom.

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AN EXAMINATION OF CONSUMERS' PERCEPTUAL DIFFERENCES OF STORE NAMES IN TURKISH LANGUAGE AND FOREIGN LANGUAGES AND A PHONETICAL EXAMINATION OF CONNOTED METAPHORES

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Keywords

Brandname, brand association, retailing, metaphor, phonetics.

ABSTRACT

Store name is an important factor in retailing sector. A number of factor including store display window and store atmosphere play significant role in the relationships of retailer with their customers. But store name is of significant importance in attracting customers to store. Especially the connotation of a store name for customers plays an important role in the word-of-mouth communication and in attracting customers to a newly opened store or a store which has not been visited previously. The process of store name selection may be considered as a branding process. Brand name is perceived by customers as a collection of some connotations. The purpose of this study is to examine the differences in consumers' perceptions of store names in the Turkish and foreign languages and to uncover customers perceptions via using metaphors related to store names with domestic and foreign languages. Also we wanted to examine these metaphores by using a phonetical analysis. Findings indicate that there are some differences in consumers' perceptions of store names with Turkish language and with foreign languages and some store names tend to associate with some metaphores more frequently. It is expected that the findings of this study will provide some directions to future studies on this topic. In this study we have conducted a survey on 280 participants inhabiting in the state of Düzce, sampled with a convenience sampling methodology. Both quantitative and qualitative methods in the study and SPSS 16 was used in the data analysis.

JEL Classification

M30,M31,M39

TÜKETİCİLERİN YABANCI VE TÜRKÇE DİLDE MAĞAZA İSİMLERİ İLE İLGİLİ ALGISAL FARKLILIKLARI VE BAZI ÇAĞRIŞIMSAL METAFORLARIN FONETİK İNCELEMESİ

Anahtar Kelimeler

Marka adı, marka çağrışımı, perakendecilik, metafor, fonetik.

ÖZET

Mağazacılık sektörünün önemli kritiklerinden birisi mağaza ismi tercihidir. Mağazaların müşteri ile doğru iletişimlerinde vitrin dizaynından, mağaza içi atmosfere kadar bir çok unsur etkili olabilmektedir. Ancak, müşteriye mağazaya çeken en birincil unsur sahip olduğu isimdir. Özellikle, ağızdan ağza iletişimde, daha önce gitmedikleri veya yeni bir mağaza ismini duyduklarında, onları mağazaya çekecek olan mağaza isminin kendisinde yaratacağı çağrışımlar olabilmektedir. Bu mağaza ismi tercihleri markalaşma süreci olarak değerlendirilmektedir. Marka ismi, birtakım çağrışımlar bütünü olarak tüketiciye ulaşmaktadır. Bu araştırmanın amacı, tüketicilerin, yabancı ve Türkçe isimli mağaza algılarındaki farklılaşmaları irdelemek ve yabancı mağaza isimleri ile ilgili birtakım çağrışimsal metaforları ortaya koymaktır. Ayrıca, bu metaforlar fonetik bir yaklaşımla incelenmektedir. Araştırma sonuçlarına göre, yabancı ve Türkçe isimli mağazalar arasında marka çağrışım faktörleri bakımından farklılıklar mevcuttur ve bazı marka isimlerinde belirli metaforlar ön plana çıkmaktadır. Çalışmanın, daha sonra gerçekleştirilebilecek geniş kapsamlı çalışmalara yönlendirici nitelikte olması da beklenmektedir. Araştırma, kolayda örnekleme yöntemi ile seçilen ve Düzce ilinde ikamet etmekte olan 280 katılımcı üzerinde yüz yüze anket uygulaması şeklinde yapılmıştır. Araştırmada hem nicel hem nitel teknikler kullanılmış olup, nicel veriler SPSS 16.0 programı yardımıyla analiz edilmiştir.

JEL Sınıflandırması

M30,M31,M39

1. GİRİŞ

Perakende mağazaları ürünlerin sergilendiği ve tüketici ile bire bir iletişim kurulan stratejik iletişim noktalarıdır. Bu açıdan bakıldığında mağazaya bir kez gelen bir tüketicinin müşteri statüsüne geçmesi ve bunu takiben sadakat merdiveninde yükselmesinde perakende noktaları stratejik bir önem taşımaktadır. Bu sebeple tüketiciden müşteriye giden yolda üzerinde durulması gereken çeşitli hususlar vardır. Bu bağlamda literatürde yer almakta olan çalışmalara göre, mağazanın dizaynı, raflama sistemleri, ışıklandırması, kullanılan renkler, vitrin konsepti, çalınan müzikler, ortam kokusu ve müşteri ile satış temsilcileri arasındaki iletişim ve müşteriye karşı sergilenen tutumlar müşteriye etkilemede öne çıkan kritik unsurlar olarak zikredilmektedir. Bunların yanında, mağaza isimleri de müşterilerle etkileşimde ve müşterileri etkilemede önemli bir unsur olarak karşımıza çıkmaktadır. Tercih edilen isimler, mağazanın hangi tüketici kesimine hitap ettiği, işini nasıl yaptığı ve hatta ürün ve hizmet kalitesinin nasıl olabileceği konusunda zihinlerde birtakım çağrışımlar uyandırmaktadır. Tüketici zihninde uyanan bu çağrışımlar, tüketicinin sözkonusu mağazayı değerlendirmesinde bir yargı oluşturmaktadır. Bu yargılar, ilgili mağazaya karşı tüketici tutumunu ve duygularını yönlendirmektedir. Tüketicilerin her ne kadar rasyonel düşündüğü varsayılsa da, düşüncelerimizin ilk etkileyicilerinin duygular olduğu bilinmektedir (Zaltman, 2004). Başka bir ifadeyle, ilk yargılarımız, duygularımız tarafından yönlendirilmektedir. Bu duygular, zihinsel olarak ne kadar derine işlerse değerlendirmelerin hafızalara işlenmesi de o kadar kolay olmaktadır. Aynı zamanda, bu duygular, uzun süreli hafızaya da yerleşmektedir. Mağaza isimlerinin hatırlanabilirliğinin sağlanması ve tüketici ile duygusal bir bağ kurulmasında, doğru isim tercihi önemli bir kriterdir. Bu açıdan isimleri oluşturan harflerin stilleri, renkleri ve kullanılan harfler dikkat edilmesi gereken unsurlardır. Özellikle, bu harflerin telaffuzunda, kulaklara ulaşan ses tınıları duyguları harekete geçirdiğinden oldukça önem taşımaktadır. Pazarlama literatüründe yer alan araştırmaların ortaya koymuştur ki, marka isimlerindeki harfler, ürünün sektörü, hedef kitlesi, türü ve şekli konusunda birtakım çağrışımlar yaratmaktadır. Dolayısıyla, mağaza isimlerindeki harfler, tüketici ile gerçekleştirilen sözsüz iletişimde temel faktör olarak karşımıza çıkmaktadır.

Bu araştırmada özellikle, yerli ve yabancı dillerde belirlenen mağaza isimlerinin çağrışımsal farklılıkları üzerinde durulmaya çalışılmaktadır. Aynı zamanda, marka isminde bulunan harflerin, isim uzunluklarının ve isim anlamlarının yarattığı çağrışımlar da ortaya koyulmaktadır. Bazı perakende mağazalar sattıkları ürün markalarını mağaza isimlerinde kullanırken, bazıları ise farklı isimler tercih etmektedirler. Genelde, ulusal veya global markalar mağaza ismi seçerken ürünlerinin isimlerini tercih etmektedirler. Marka bilinirliği olmayan ürünlerin satıldığı mağazalarda ise mağaza isimleri, girişimcinin kendi tercihi ile seçilmektedir. Bu araştırmada, ürün markası olmayan mağaza markaları ele alınmaktadır. Literatürde, mağaza ismi tercihleri, markalaşma süreci kapsamında değerlendirildiğinden, bu çalışmada, öncelikle, marka isim tercihlerinde dikkat edilmesi gereken unsurlar ve marka çağrışımları konularına değinilmektedir.

2. LİTERATÜR ARAŞTIRMASI

2.1. Markalaşma ve Marka İsmi

Üretim temelli toplum anlayışından tüketim temelli toplum anlayışına geçiş her bakımdan rekabet farklılıkları yaratmaktadır. Artık günümüzde ürünler değil, markalar yarışmaktadır. Daha sembolik bir tüketim hâkimdir. Hedonik hazların devreye girdiği, deneyimlerin yaşatılmaya çalışıldığı ve tamamıyla tüketici zihnine odaklı çağrışimsal tanıtım uygulamalarıyla bir rekabet yaratılmaya çalışılmaktadır. İşletmeler için piyasadaki hâkimiyet ve uzun ömür değil, tüketici zihnindeki hâkimiyet ve uzun süreli hafızada konumlanma önemlidir. Dolayısıyla, bir marka yaratmak için birtakım ayrıntılara dikkat etmek gerekmektedir.

Bir marka inşa etmek, oldukça uzun soluklu bir iştir. Bu iş, öncelikle iyi bir vizyon ve işletmeyi bu vizyona ulaştıracak doğru stratejileri gerektirmektedir. Vizyon, bir uzak görüş olarak, işletmenin yıllar sonra kendisini nerede gördüğü ile alakalıdır. Dolayısıyla, bu hedeflenen konumun, tüketici zihninde de oluşturulması gerekmektedir. Bu da çeşitli tutundurma ve tanıtım stratejileriyle gerçekleştirilebilecek olup, etkisini uzun zamanda gösterebilecektir. Bugünden gerçekleştirilen çabalar ve bu çabalar için harcanan bedeller, uzun dönem sonra karlılık olarak geri dönebilecektir. Öyleyse, markalaşma aynı zamanda ciddi bir yatırımı da gerektirmektedir denilebilmektedir.

Peki, ekstra bir maliyet getirmesine rağmen neden işletmeler ürünlerini markalamayı tercih etmektedir? Bu sorunun cevabı, markalamanın işletmelere birtakım avantajlar sağladığına dikkat çekmektedir (Kotler,1988:465). Öncelikle, marka ismi, satıcılar için sipariş işleme ve problemleri izlemede kolaylık tanımaktadır. Şöyle ki; bir bira satıcısı, eğer sattığı bir biranın bayat olmasından dolayı müşterisinden şikâyet alırsa, bu şikâyete neden olan biranın nerede, ne zaman ve hangi şartlarda üretildiği gibi konularda bilgiye rahatlıkla ulaşabilmektedir. Yani markalı ürünün piyasada takibi kolay olmaktadır. İkincisi; satıcı markası ve ticari marka, rakiplerin aynı özellikteki bir ürünü kopyalamalarına karşı yasal bir koruma sağlamaktadır. Üçüncüsü; markalama, satıcılara karlı ve sadık bir müşteri kitlesine sahip olma fırsatı vermektedir. Marka bağımlılığı satıcıları rekabete karşı korurken, pazarlama karmalarının planlanmasında kontrol imkânı sağlamaktadır. Dördüncüsü; markalama satıcılara pazar bölümlenmede yardımcı olmaktadır. Örneğin, P&G basit bir deterjan satmak yerine, beklenen faydası çok özel olan hedef pazarlara farklılaştırarak formüle edilmiş sekiz ayrı marka sunabilir. Beşincisi; ürün markaları toplu bir imaj inşa edilmesine ve bu sayede marka ismini taşıyarak işletmenin büyüklüğünün ve kalitesinin tanıtılmasına yardımcı olmaktadır (Kapfeerer, 1992:211). Pazarlama ve iletişim stratejisinde en zor görevlerden biri, iyi bir marka ismi bulmaktır. Marka ismini seçerken, hedef kitle, ürünlerin özellikleri ve rakiplerden farklılaştırılması gibi etkenlerin göz önünde bulundurulması gerekmektedir.

Marka adının seçimi, markalaşma yolunda kritik bir adımdır. Zihinlerde konumlanmak istenilen çağrışım noktalarına isabetli bağlantılar kurulmalıdır. Marka yaratmak profesyonelce yapılması gereken bir iş olmasına rağmen, genellikle marka oluştururken, şirket sahipleri, beğendikleri herhangi bir ismi marka ismi olarak seçmektedirler. Oysa, bir markanın yaratılmasında uyulması gereken belirli kurallar mevcuttur ve bu iş kesinlikle profesyonellere bırakılmalıdır.

Bir ürün ya da hizmete isim verirken, işletmeler, çeşitli olanaklardan yararlanabilirler: Bir kişinin adını (Honda, Calvin Klein), bir yer adını (American Airlines, Kentucky Fried Chicken), niteliğini (Safeway mağazaları, Duracell pilleri), bir yaşam tarzını (Weight, Healthy Choice) ya da yapay bir adı (Exxon, Kodak) seçebilirler (Crispell ve Brendenbug, 1993).

İşletmeler, genellikle marka isimlerini, muhtemel isimler listesinden seçerler. Bu isimlerin değerleri tartışılır, bazıları terk edilir, kalanlar da nihai tercihten önce hedef alınmış müşteriler üzerinde tecrübe edilir. Günümüzde çok sayıda işletme, geliştirilecek ve tecrübe edilecek isimler belirlemek için bir pazarlama araştırması firmasını kiralarlar. Bu şirketler, mesele çözücü grupları, bilgisayar veri tabanlarını kullanırlar. Akla getirilen isimler telaffuz edildikleri zaman ağızdan çıkan ses kalitesine ve diğer kalitelere göre sınıflandırılırlar. Global pazarların hızlı büyüdüğü düşünülürse, şirketler, küreselce etkili marka isimleri seçmelidirler. Bu isimler anlamlı olmalı ve diğer dillerde de telaffuz edilebilmelidir (Kotler, 2000:412).

2.2. Marka Çağrışımları

Bir marka yalnızca insanların zihninde var olmaktadır. Marka, bellek elemanları arasında kurulu bir çağrışım ağıdır. Bu çağrışımlar farklı olgulara ilişkin düşüncelerin ve duygusal uyarıların, birbiriyle ilişkili olarak, uzun zamanda birikimsel ve eşanlı bir işlemden geçirilmesinin sonucunda ortaya çıkmaktadır (Giep Franzen, 2005:48). Çağrışımlar, tüketiciler tarafından ürünün somut ve fiziksel özellikleri ile birlikte markanın sunum ya da iletişim uygulamalarından çıkarsanmaktadır. Çağrışım türleri, doğrudan ve dolaylı olarak ürünle ilgili nitelik ve yararları içermektedir. Örneğin markanın reklamlarda sık görünmesi, tüketicilerde güçlü bir marka algılaması için çağrışım yaratabilmektedir. Marka çağrışımları, pazarlama iletişimi için çok yönlü ve önemli işlevlere sahiptir. Çağrışımlar, bilgi işlem sürecinde, olumlu tutumlar, duygular yaratmada, satınalma nedenini geliştirmede ve genişleme için esas oluşturma biçimlerinde değer yaratmaktadır. Bu, markanın yaratılmasında ve oluşturulmasında temel bir değerdir (Aaker, 1991:114).

Marka çağrışımlarını *ürün odaklı marka çağrışımları (birincil çağrışımlar)* ve *ürünle ilgili olmayan (ikincil çağrışımlar)* çağrışımlar olarak değerlendirebilmektedir. Birincil çağrışımlar, ürünün sahip olduğu niteliklerinden kaynaklanmaktadır. Ürün nitelikleri, tüketiciyi satınalma anında etkileyen en birincil güdüleme aracıdır. Ürünün fiziksel ve kurgusal olarak iki tür niteliğinden söz edilebilmektedir (Berkman ve Gilson, 1987:173). Fiziksel nitelikler; ısı, para, ağırlık, uzaklık gibi fiziksel ölçütlerle kolaylıkla ölçülebilecek nesnel özelliklerdir. Kurgusal nitelikler ise; sigara içim tadı, parlaklık, hoşluk (haz vericilik, yağ oranı) gibi kolaylıkla ölçülemeyen özelliklerdir (Aaker, Batra ve Myers, 1992:202). İkincil çağrışımlar, tüketicilerin ürünün sunumu ve markaya yönelik iletişimden çıkarsadığı, yorumladığı çağrışımlardır (Aaker ve Keller, 1993, s.119). Bu tür çağrışımlarda ürün ya da hizmetle nitelikler arasında doğrudan bir ilişki yoktur. İkincil çağrışımlar, markanın biçimlendirilmesi ve marka kişiliğinin geliştirilmesinde marka konumlandırılmaya temel oluşturabilirler.

Marka temel olarak, firmanın tüketicilere bir dizi nitelik, fayda ve hizmeti devamlı olarak sunacağı sözüdür. Marka altı temel anlamda tüketicilere ulaşmaktadır (Kotler, 2000:404):

Nitelikler: Marka, akla ilk olarak bazı nitelikler getirmektedir. Örneğin, Mercedes markası dendiğinde, pahalılık, güzel dizayn ve yapım, dayanıklılık, yüksek prestij, yüksek satış değeri, hız gibi nitelikler akla gelmektedir. Firma bu niteliklerden bir veya daha fazlasını reklamlarda kullanabilmektedir. Yıllardır Mercedes reklamı "Dünyadaki diğer arabalardan farklı üretilmiştir" şeklinde yapılmıştır. Bu, arabanın diğer nitelikleri için bir konumlandırma platformu oluşturmuştur.

Faydalar: Marka sadece bir dizi niteliklerden oluşmaz. Tüketiciler nitelikleri değil faydaları satın almaktadırlar. Nitelikler fonksiyonel ya da duygusal faydalara dönüştürülmelidir. "Dayanıklılık" niteliği, "her birkaç senede bir araba değiştirmeme gerek kalmayacak" şeklinde bir fonksiyonel faydaya "pahalı" niteliği, "araba kendimi daha önemli ve saygı gören biri gibi hissetmemi sağlıyor" şeklinde duygusal bir faydaya dönüştürebilmektedir.

Değerler: En iyi şirketlerin hepsinde, kararlarına yön veren bir değerler sistemi vardır (Disney' in hayal gücü ve yararlılık öz değerleri gibi). Bir marka, tüketiciye sunacağı değerleri hakkında bir şeyler söylemelidir: güvenlik, bütünlük, kalite, titizlik, performans gibi (Moser, 2003: 33).

Kültür: Marka kültürü, tüm çalışan ve ortakların inançlar, davranışlar ve belirli bir markaya ait karakteristiklerin toplamıdır (Knapp, 2003:115). Örneğin, Mercedes Alman kültürünün temsil etmektedir; organize olmuş, yüksek kaliteli ve etkili.

Kişilik: Markalar insanlar gibidirler. Ayrıca, ürün ve kişiliğin birleşimidirler. Ürün ve hizmetler, bir kişiliğesahip olarak tüketici piyasasında farklılıklarını ortaya koymaktadırlar (Ar, 2004:72). Örneğin Harley-Davidson markası, motorsikletçi, asi, ağır, sert bir kişiliği temsil ederken, tüketici, performans veya güvenlik gibi unsurlara bakmaksızın bu markaya sıkı sıkıya bağlanabilmektedir. Yapılan bir araştırmada, katılımcılara yönlendirilen bir soruda (Eğer marka bir insan, hayvan ya da bir obje olsaydı aklınıza ne gelirdi?) alınan cevaplara göre, Mercedes için, patron, aslan vb. şeklinde bir kişilik ortaya çıkmıştır.

Kullanıcı: Marka ayrıca kullanıcı tiplerini de gruplandırmaktadır. Yirmi yaşında bir sekreteri, Mercedes kullanırken görürsek bu bizi şaşırtır. Bunun yerine Mercedes' i 55 yaşlarında bir yöneticinin kullanması beklenmektedir.

Bu araştırmada, yukarıdaki çağrışımlar ışığında bir karşılaştırma yapılmaktadır. Ancak, faktörler şu başlıklar altında değerlendirilmektedir; kalite, nitelikler, değer, kişilik. Fayda çağrışımları, kalite faktörü altında değerlendirilirken, kullanıcı ve kültür farklılaşması konularına değinilmemiştir. Çünkü araştırmanın temel hedefinde, yabancı isimli mağazalar ile Türkçe isimli mağazalar arasındaki algısal farklılıklar vardır. Kullanıcı kişiliği farklılıkları ise diğer destekleyici sorularda ele alınmıştır. Bu mağazalardaki kültürel farklılıklar açıkça ortadadır. Bu nedenle bu faktöre çalışmada yer verilmemiştir. Araştırmaya dahil edilen değişkenlere ait ifadeler, Aaker (1991, 1992, 1993)' in çalışmalarından adapte edilmiştir.

2.3. Marka İsmine Fonetik Yaklaşım

Fonetik (phoneme) yaklaşım, çoğunlukla eğitim bilimlerinde kullanılmakta olup, harflerin insan zihnindeki etkilerini incelemektedir (Schreuder ve Bon (1989)'dan aktaran Stuart, 2005).

Eğitim literatüründe, dilbilimsel özelliklere göre sınıflandırılan harflerin, kelime içerisindeki sıralanışları ve okunuşlarının, öğrenme ve hatırlamaya olan etkileri üzerinde yoğunlaşmaktadır (Underwood ve Birggs: 1984, Boyer ve Ehri: 2011, Sung vd.: 2013). Çoğunlukla eğitim bilimlerinde üzerinde durulan bir konu olmasına rağmen, pazarlama alanındaki önemi de anlaşılmalı başlamıştır. Pazarlama literatüründe, marka isminin yarattığı çağrışımları yakından ilgilendirebilecek fonetik analizler dikkati çekmektedir (Argo, vd., 2010). Kelimelerin telaffuzunda, harflerin kulaklarda bıraktığı tınlarının, duygular üzerindeki etkileri marka çağrışımlarında önemli bir unsur olarak görülmektedir (Kohli ve Labahn: 1997; Usunier ve Shaner, 2002; Bauer ve Altarriba: 2008, Vitevitch ve Donoso, 2012). Yapılan çalışmalarda, özellikle, marka isimlerinde kullanılan harflerin farklı dillerdeki telaffuzları ve kulağa gelen tınlarında hangi ürün türleri ve ürün özellikleri ile bağdaştırıldıkları üzerinde durulmaktadır.

Araştırmalara göre, bazı marka isimleri, tüketiciler açısından daha arkadaşıl ve memnuniyet verici görülebilmektedir. Özellikle içerisinde ince ünlülerin bulunduğu marka isimleri, daha sofistike ve samimi görülebilmektedir. Kalın ünlülerin bulunduğu marka isimleri ise daha sağlam ve gerçekçi görülebilmektedir (Klink ve Athaide, 2012). Klink (2000)'e göre, konuşurken dilin ağız içerisindeki hareketlerine göre çıkartılan birtakım sesli harflerin, marka ismi ile ilgili yargısal değerlendirmelerde etkisi bulunmaktadır. Bu harfler, dilin ön tarafından ses olarak çıkartılmalarına göre, ön sesliler ve arka tarafla çıkartılmalarına göre arka sesliler olarak sınıflandırılmaktadır (Türkçede bunlara ince (e,i,ö,ü) ve kalın (a,ı,o,u) sesliler denilmektedir). Athaide ve Klink (2012)'e göre marka isimlerinde ince ünlü harfler kullanmak, ürünün küçüklüğü, hafifliği, yumuşaklığı, inceliği, haslığı, soğukluğu, acısı, kadınlığı, halsizliği, hafifliği ve güzelliği gibi çağrışımlara neden olmaktadır. Yorkston ve Menon (2004)'ün benzer bir çalışmasında, *a* harfinin olduğu marka isimleri büyük, ağır, yavaş ve mat özellikleri ile eşleştirilirken, *i* harfinin bulunduğu isimler, küçük, hafif, canlı ve keskin özellikleri ile bağdaştırılmaktadır. Ayrıca, dilbilimsel olarak, bu ünlülerin yan yana çift olarak yazılıp uzatıldığı da görülmektedir (boot, feet gibi.). Bu durumda etkiler de farklılaşmaktadır. Örneğin, kısa kalın harfler (a gibi), uzun kalın harflerden (aa gibi) daha güçlü harf karakterleri olarak görülürken, uzun ve kısa ince harfler arasında böyle bir farklılığın olmadığı düşünülmektedir (Hinton vd.: 1994, Makino vd.: 1999).

Marka ismindeki harfler, markanın hangi kategoride bir ürünü temsil ettiğini de çağrıştırabilmektedir. Baxter ve Lawrey (2011)'e göre büyük arabalar içinde kalın ünlü harf bulunan marka isimleri, minyatür arabalar ise içinde ince ünlü harf bulunan marka isimleri ile eşleştirilebilmektedir. Daha kapsamlı bir örnek olarak, Lowrey ve Shrum (2007)'ün araştırması ele alınabilir. Bu çalışmada, kalın ünlü (dilnin arka kısmından çıkartılan) ve ince ünlü harfler (dilnin ön tarafından çıkartılan) olarak seçilen "a" ve "i" harflerinin içinde yer aldığı üç ve dört harfli, hiçbir anlamı olmayan kelimeler cevaplayıcılara gösterilmiştir. Cevaplayıcılardan bu kelimeleri hangi ürün kategorileri ile eşleştirdikleri sorulmuştur. Alınan cevaplara göre, *a* harfi içeren kelimeler, 4X4 SUV'lar ve Hammer jipler için daha uygun isim olarak görülürken, *i* harfini içeren kelimeler, üstü açık araba ve bıçak ürünleri için daha uygun görülmüşlerdir. Hatta, cevaplayıcıların, İngilizce dilinin yanında, İspanyolca, Çince ve Fransızca dil yeterliliklerine göre de farklılaşmalar incelenmiş, bu anlamda bir farklılaşma olmadığı görülmüştür (logografiksel ve fonetik yazım farklılıklarına göre).

Lowrey vd. (2008)' nin benzer arařtırmasında, Fransızca ve İngilizce dillerinde farklılıklar görölmüş, Fransızca yazılan marka isimlerinde marka ismi tercihi daha zayıf bulunmuřtur. Aynı zamanda, katılımcıların marka isimleri arasındaki bu farklılıkları, farkındalıklarının dıřında algıladıkları da ortaya konulmuřtur (Shrum vd., 2012). Yani tüketiciler, marka isimlerine karřı otomatik olarak tepki vermektedirler. Bu, diđer bir yandan, marka ismine karřı olan tepkilerin duyulara yönelik olduđuna da iřaret etmektedir.

Benzer bir yaklařımla, sert ünsüzler (p,ç,t,k) ve yumuřak ünsüzler (b,c,d,g,ğ) ile sürekli ünsüzler (f,s,ř,h,p) ve süreksiz ünsüzler (k,l,m,n) arasında da farklılıklar görölmektedir. İngiliz dilbilim kurallarına göre, ünsüz harfler "duraklar (stops)" (dil, diř ve dudak ile kesilen) ve "frikatifler (fricatives)" olarak sınıflandırılmaktadır. *a b, d* ve "sesli duraklar" (voiced stops), *h, p, t ve k* "sessiz duraklar (voiceless stops)", *c, v* ve *z* "sesli frikatifler (voiced fricatives)", *d* ve *s* "sessiz frikatifler (voiceless fricatives)" olarak adlandırılmaktadır (Ladefoged, 1975). Klink (2003)'e göre, içinde ince ünlüler ile yumuřak ünsüzler bulunan marka isimleri, kalın ünlüler ile sert ünsüzler bulunan marka isimlerine göre daha açık renkli, açılı (köşeli) şekilli ve daha küçük marka şekline sahip olan markalar olduđu düşüncesi uyandırmaktadır. Ayrıca, harflerin köşeli ve yuvarlak olması da bir takım çağrışımlar yaratabilmektedir. Harflerin koyu ve açık renkte yazılmaları daha sert ve yumuřak algılarını yönlendirebilmektedir. Yuvarlak harfler daha yumuřak hissiyat uyandırırken diđerleri daha sert bir imaj yaratabilmektedir. Ancak yazı stili farklılıklarında tam tersi etkiler görölebilmektedir (Ariel ve Times gibi.) (Doyle ve Bottomley, 2011).

Ayrıca, marka isimlerinin uzun süreli hafızaya yerleřtirilmesinde de harflerin etkisi olduđu düşünölmektedir. Vanden vd. (1984)' e göre sert ünsüzlerle (p,t,k) bařlayan marka isimlerinin hatırlanabilirlikleri daha kolay olabilmektedir (pepsi ve kola gibi). Hatta, marka bilinirliđi yüksek markaların başarısının altında bu sır olduđu düşünölmektedir. Schloss (1981'den aktaran Ar, 2004:61) yaptığı bir arařtırmada, *b, c, k, m, p* ve *s* harfleri ile bařlayan markaların tüketiciler tarafından en çok tutulan markalar olduđunu ortaya koymuřtur.

Literatürden anlařıldıđı üzere, tüketicilerin marka tercihlerinde, harflerin tınıları önemlidir. Özellikle kadın ve erkek tüketicilerin deđerlendirmelerinde bu hassasiyet daha da artabilmektedir. Kadınlar, marka isimlerinde ince ünlü harflere daha fazla eđilimli görölmektedir (Klink, 2009). Yumuřak ve sürekli ünsüzler diđer tersi durumlarına göre daha feminen, küçük, canlı ve hafif görölebilmektedir (Klink, 2000:14). Hatta, marka isimlerinde kelimelerle birlikte sayıların da kullanılması etkileřimi farklılařtırabilmektedir (Pavia ve Costa, 1993). Dolayısıyla, marka isimlerinin belirlenmesinde yaratılmak istenen imaja ve ürün kategorisine göre bu durumla uyum sađlayan harfler tercih edilmelidir (Park ve Osera, 2008:189)

3. VERİ VE YÖNTEM

3.1. Arařtırmanın Amacı

Bu arařtırmada, genel anlamda, tüketicilerin, yabancı isimli ve Türkçe isimli mađazalar ile ilgili çağrışımsal faktörler bakımından, algısal farklılıkları ortaya konulmaktadır. Ancak, burada özellikle bölgesel markalařmalar üzerine odaklanılmaktadır. Yani, markalařma, iřletmeler için, ulusal ve uluslar arası alanda gerçekleřtirilirken, aslında, řehir bazında, aynı etkiyi yaratıp yaratmadıkları da önemli bir unsur olarak görölmektedir.

Şöyle ki, ülkenin doğusu, batısı, kuzeyi, güneyi ve bu bölgelerdeki her bir yöreyi ele aldığımızda, ne kadar farklı kültürel farklılaşmalar olduğu aşikârdır. Bu farklılaşmalar, sosyal kültür, ekonomik kültür ya da etnik köken farklılıkları bakımından olabilmektedir. Dolayısıyla, bir marka imajı yaratma yolunda seçilen mağaza isimleri, yerel bölge insanının dikkatini çekemeyebilmekte, yabancı sermaye algısıyla reddedilebilmekte ya da yerel bir marka olduğu anlaşılabilir. Hatta çoğu mağaza isminin telaffuzunda bile karışıklıklar olabilmektedir. Özellikle, İngilizce isimlerin okunuşu ve yazılışı farklı olduğundan, İngilizce bilgisi yetersiz olan birçok tüketici, mağaza ismini, tabelalarda, duyduğu gibi aramaktadır. Böylece, tutundurma çabaları etkisiz kalabilmektedir. Bunun en güzel örneğini, *Wenice* markası göstermiştir. Firma, tüketicilerin marka ismi ile ilgili bu farklı algılarını şu sloganları ile yenmeye çalışmıştır; "*Wenis Giyim, Venis Diye Okunur, Venice Diye Yazılır!*" (Bu sloganı, özellikle radyo reklamlarında kullanmıştır). Bu açıdan düşünüldüğünde, bölgesel anlamda, tüketiciler yabancı isimli mağazalardan rahatsız olabilmekte ve çoğu zamanda bunları dile getirmektedirler. Peki, gerçekten de büyük bir çoğunluk bunu istiyor mudur?. İşte bu araştırmada, çok büyük bir kitleye ulaşılamasa da, makul çoğunlukta bir örneklem kümesiyle, genel eğilimlerle tahminler yürütülmeye çalışılmaktadır.

Ayrıca, Düzce ilinde bulunan bazı hizmet ve ürün mağazalarının marka isimleri üzerindeki, çağrışımsal algılar da incelenmektedir. Çağrışımsal algılar derken, duydukları yabancı isimleri ne ile özdeşleştirdikleri sorulmaktadır. Burada da, özellikle, anlamını bilmedikleri (çoğu yabancı isim olduğundan) bir marka adına karşı ne şekilde bir yakınlık kurdukları çözümlenmeye çalışılmaktadır. Bunu ortaya koymak için de benzetim tekniğinden faydalanılmaktadır. Katılımcıların, hangi hayvanları hangi marka isimleri ile özdeşleştirdikleri irdelenmektedir. Böylece, hayvanlardan yola çıkılarak, markayı nasıl kişileştirdikleri ortaya konulmaya çalışılmaktadır. Bu anlamda, işletmelere, marka kişilikleri konusunda, öneriler geliştirilebileceği düşünülmektedir.

3.2.Örneklem ve Veri Toplama

Araştırmada, kapalı ve açık uçlu sorularla, nicel ve nitel teknikler karışık olarak kullanılmıştır. Kolayda örnekleme ile seçilmiş 280 denek üzerinde yüz yüze anket yöntemiyle araştırma gerçekleştirilmiştir. Pazarlama araştırmalarında cinsiyet faktörünün ayrımcı özelliğinden çok bahsedilmektedir. Bu anlamda, analiz sonuçlarının farklılıkları bakımından, yönlendirici bir etkinin görülmemesi için, özellikle kadın ve erkek sayısı denk tutulmaya çalışılmıştır. Araştırma soruları, demografik özellikler, çağrışım faktörleri, destekleyici sorular ve çağrışım soruları olmak üzere dört bölümden oluşmaktadır. Yabancı isimli mağazalar ve Türkçe isimli mağazalar, çağrışım faktörleri olarak, kalite, kişilik, değer ve niteliksel değişkenler ile karşılaştırılmıştır. Cevaplayıcılardan, mağazaları, bu değişkenler açısından 100 puan üzerinden değerlendirmeleri istenmiştir. Ancak, her bir değişken için 100 puanın bir kısmını yabancı isimli mağazalar ve diğer kısmını Türkçe isimli mağazalara pay etmeleri istenmiştir.

Destekleyici olarak şu sorular yöneltilmiştir; Yabancı isimli mağazalar hangi kesime hitap etmektedir?, Alacağınız ürün ya da hizmetlerde gideceğiniz firmanın Türkçe ya da yabancı isim olmasına dikkat eder misiniz?, Cevabınız Evet ise niçin dikkat edersiniz?, Eğer bir mağaza açsaydınız Türkçe bir isim mi yoksa yabancı bir isim mi koyardınız? Neden?, Yabancı isimli bir mağaza adı duyduğunuzda gitmek ister misiniz? Neden?.

Son olarak marka çağrışımları ile ilgili, cevaplayıcılara, bazı yabancı mağazaların isimleri söylenmiş ve bu isimleri duyduklarında hangi hayvana bu ismi verebilecekleri sorulmuştur. Araştırma 2014 yılı, nisan ayında gerçekleştirilmiş olup, bu tarihlerde Düzcce ilinde popüler bazı mağaza isimleri çalışmaya dahil edilmiştir. Bu isimler şunlardır; *Tudors* (Erkek Giyim), *Hill Brasserie* (İtalyan Kafe), *Lizza* (Restoran), *White House* (Kafe), *Cisse* (Aksesuar), *HeYouShe* (Kadın-Erkek Giyim), *Sherlockhoms* (Erkek Giyim), *Estrella* (Bayan Kuaför). Bu mağazaların, farklı hedef kitlelere veya sektörlere hitap ediyor olmaları araştırmayı çok yönlü olarak incelemeye fırsat tanımaktadır.

Araştırmada, kapalı uçlu sorular, tanımlayıcı istatistikler ve frekans dağılımları yardımıyla yorumlanırken, açık uçlu sorular, söylem analizi ile yorumlanmıştır. Ayrıca, isim benzetimleri fonetik yaklaşım ile çözümlenmeye çalışılmıştır. Sayısal verilerin analizi için SPSS 16.0 programından faydalanılmıştır.

4. BULGULAR

4.1. Tanımlayıcı İstatistikler

Tablo 1. Demografik Özellikler

	N	%		N	%
Cinsiyet			Meslek		
Kadın	150	54	Memur	17	6
Erkek	130	46	Emekli	16	6
Yaş			Ev Hanımı	28	10
15-20	90	32	Serbest meslek	28	10
21-30	126	45	Öğrenci	156	55
31-45	43	15	Özel sektör Çalışanı	35	13
46 ve Üstü	21	8			
Eğitim			Gelir		
İlköğretim	47	17	750 TL ve altı	80	29
Lise	74	26	751 TL - 2.250 TL	161	58
Üniversite	154	55	2.251 TL - 3.750 TL	28	10
Üniversite Sonrası İleri Düzey Eğitim	5	2	3.751 TL ve Üzeri	11	4
Toplam	280	100		280	100

Katılımcıların marka çağrışımları ile ilgili olarak, Türkçe ve yabancı isimli mağazaları değerlendirme puanları arasında anlamlı bir farklılık olup olmadığını görebilmek için, eşleştirilmiş t-testi (paired-sample t-test) uygulanmıştır. Sorular, 100 üzerinden puanlandırma sistemi kullanılarak cevaplandırıldığından, oran ölçekli verilere uygun bir analiz tekniği seçilmiştir. Aynı zamanda veriler, normal dağılıma uygunluk testi sonucu (Kolmogorow- Smirnov testi)'na göre normal bir dağılım göstermediğinden, non-parametrik teknikler kullanılmıştır.

Wilcoxon işaretli sıralar toplamı testi, t-testinin parametrik olmayan uygulamasıdır ve eşleştirilmiş t-testi olarak ifade edilmektedir. Eşleştirilmiş t-testi sonucu aşağıdaki tabloda gösterildiği gibidir:

	Z	p
KaliteY- KaliteT	-8,214	0.000
KişilikY – KişilikT	-6,667 ^a	0.000
DeğerY – DeğerT	-7,886 ^a	0.000
NitelikY – NitelikT	-9,403 ^a	0.000

a: Yabancı İsimli Mağaza Puanları < Türkçe İsimli Mağaza Puanları

Tablo değerleri incelendiğinde, her bir çağrışım faktörü için yabancı isimli mağazalar ile Türkçe isimli mağaza değerlendirmeleri arasında anlamlı farklılıklar görülmüştür ($p < 0,05$). Buna göre, katılımcılar yabancı isimli mağazaları, hizmet kaliteleri, olumlu kişiliksel imajları, tüketicilere sundukları değer ve olumlu marka nitelikleri bakımından daha yüksek puan vermişlerdir. Verilen puanların ortalamaları, en yüksek ve en küçük değerleri ve standart sapmaları aşağıdaki tabloda gösterildiği gibidir:

	N	Ortalama	S.S.	Minimum	Maksimum
KaliteY	280	57,7518	15,57063	5	155
KişilikY	280	55,0665	13,4773	5	100
DeğerY	280	60,2589	51,46881	5	882
NitelikY	280	59,4459	16,75227	5	171
KaliteT	280	43,2995	14,46102	0	95
KişilikT	280	44,9351	13,48618	0	95
DeğerT	280	42,7054	14,91573	0	95
NitelikT	280	40,9656	15,36762	0	95

Katılımcılara, yabancı isimli mağazaların, hangi kesim tüketicilere hitap ettikleri ile ilgili yöneltilen soruya verdikleri cevaba göre % 57' si üst kesim, % 38' i orta kesim ve % 5' i ise alt kesime hitap ettiğini düşünmektedirler. Ayrıca bir ürün ya da hizmette firmanın Türkçe ya da yabancı isimli mağaza olmasına dikkat edip etmedikleri sorulduğunda ise, verdikleri cevaba göre, % 62' si dikkat etmemekte ve % 38' i dikkat etmektedir. Ayrıca, bu sorulara verilen cevaplar demografik özelliklere göre karşılaştırıldığında mağaza ismine gösterilen dikkat ile cinsiyet arasında anlamlı bir farklılık görülmüştür (χ^2 : 16,477, sd: 2, $p < 0,001$). Bu analize göre, kadınlar, mağaza ismine, erkeklere göre daha fazla dikkat etmektedirler.

Cevaplayıcılara mağaza ismine niçin dikkat ettiklerini sorduğumuzda, verilen cevaplarda çoğunlukla, yabancı isimli mağazaları daha kaliteli, verdiği sözü tutan, güvenilir, merak uyandıran ve yüksek imajlı mağazalar olarak düşündüklerini, bu yüzden bu mağazaları tercih ettiklerini söylemektedirler. Aynı zamanda, milliyetçilik duyguları ağır bastığından ve yerel sanayiye desteklemek istediklerinden Türkçe isimli mağazaları tercih ettiklerini söyleyenler de çoğunluk içindedir.

Katılımcıların, bir mağaza açmak istediklerinde yabancı ya da Türkçe isim tercihleri ile ilgili yöneltilen soruda, % 62' si Türkçe, % 33' ü ise yabancı isim kullanabileceklerini dile getirmişlerdir.

Ayrıca, katılımcıların bu isim tercihlerindeki nedenleri de sorulmuştur. Böylece, bir önceki soru da desteklenmiş olunacaktır. Katılımcılar, yabancı isimleri, dikkat çekici, cazibeli, daha farklı, daha modern bulmakta ve günümüzde yabancı isimlerin daha çok tutulduğunu, rağbet gördüğünü ve gençler tarafından tercih edildiğini düşünmektedirler. Türkçe isimler ise, milli dilimiz olduğundan, halkın daha iyi anlayabileceğinden, daha alt kesimlere hitap edebileceğinden ve dilimizi korumak ve duyurmak adına fayda sağlayacağından tercih edilmektedir.

Katılımcılara, yabancı isimde bir mağaza duyduklarında, gitme tercihleri ve nedenleri sorulmuştur. Buna göre, büyük bir çoğunluğu, duyduğu zaman gitmek isteyeceğini dile getirirken (170 kişi), bunun nedeni olarak da, daha kaliteli mallar ve hizmetler sunacakları ve bu kaliteye layık fiyat dengesi olacağını, farklı bir hizmet sunabileceklerini ve böylece diğer Türk mağazalarıyla karşılaştırabileceklerini düşünmektedirler. Kalan kişiler ise, gitmek isteği duymadıklarını, vakit olursa gidebileceklerini ve hali hazırda gittikleri mağazalar varken merak etmeyeceklerini dile getirmişlerdir.

4.2. Fonetik Değerlendirme

Son olarak, katılımcıların mağaza ismi algılarıyla ilgili bir takım benzetimlerden faydalanılmıştır. Sekiz mağaza ismi üzerinde gerçekleştirilen araştırmada, kendilerine söylenen bazı isimleri hangi cins hayvana takabilecekleri sorulmuştur. Bu isimler, hizmet ve ürün mağazalarına aittir. Bu isimlere yakıştırdıkları hayvanlar şu şekildedir;

Tudors için, 78 kişi köpek olabileceğini dile getirmiştir. *Hill Brasserie* için 18 kişi fil, 23 kişi kedi, 16 kişi köpek olabileceğini düşünmektedir. *Lizza* için, 75 kişi kedi, 64 kişi köpek, *White House* için 55 kişi tavşan, *Cisse* için 66 kişi kedi ve 33 kişi kuş, *HeYouShe* için 38 kişi balık, *Sherlockhoms* için 32 kişi yılan ve 21 kişi köpek ve son olarak *Estrella* için 29 kişi kuş, 26 kişi kedi ve 16 kişi at olabileceğini dile getirmiştir.

Ayrıca, katılımcılara niçin bu hayvanları düşündükleri de sorulmuştur. Elde edilen veriler fonetik analiz ile açıklanmaya çalışılmıştır. Buna göre; *Tudors* ismi, "t" (sert ünsüz) ve "o" (kalın ünlü) harflerinin baskınlığı, sebebiyle gücün simgesi olarak düşünülmüş ve köpeklerde bu özelliklerin varlığı ön görülerek çağrıştırılmıştır. Bir erkek giyim mağazası olarak, erkekler sosyal yapıda gücün simgesi olarak da tanımlandığından, hedef kitle ile marka isminin uyumlaştığı söylenebilmektedir. *Hill Brasserie*, *Hill* kelimesinin Türkçede *fil* i çağrıştırması sebebiyle bu hayvan düşünülmüştür. Aynı zamanda, kulağa narin gelen ince ünlüler kullanıldığı için kedi ile özdeşleştirilmiştir. Çünkü kedileri, sevimli ve uysal görmektedirler.

Ayrıca "ss" yanyana uzatılmış sürekli ünsüzün varlığı da isme sevimlilik ve samimiyet katmıştır. Bu restoran, sunulan fiyatlar bakımından üst gelir grubu kişilere hitap etmekte ve İtalyan yemekleri sunmaktadır. Dolayısıyla, üst gelir grubu olarak nazlı bir müşteri kesimi ile kedi figürü bağdaştırılabilmektedir. *Lizza* ismi, katılımcılara kısa ve kulağa hoş geldiğinden kediye ve süs köpeklerine yakıştırılmıştır. Aynı şekilde, bu isimde de ince ünlüden sonra sürekli ünsüz gelmiştir. Dolayısıyla yumuşak algısı burada da kendisini göstermektedir. Ancak, bu mağaza, çok katlı restoran olarak orta gelir segmentine hitap etmekte ve oldukça geniş yemek türü sunmaktadır. Bu bakımdan, tam anlamıyla bir hedef kitle uyumu görülememiştir. *White House* isminde, white kelimesinin Türkçe anlamı beyaz olduğu için, doğrudan tavşanı anımsatmıştır. Bu kafe, tamamıyla beyaz tasarlanmış ve tamamen *teenage* olarak adlandırılan yaş grubuna (17-21 yaş aralığı) hitap etmektedir. Kafe olarak, gençlere, fastfood yiyecekler, içecekler ve nargile de sunmaktadır. İsmi fonetik yaklaşıma göre feminen yapısı ön plandadır. Ancak, ismi ile hedef kitle konumlandırması arasında bu anlamda bir ilişki kurulamamıştır. *Cisse* ismi de ince ünlü ve sürekli ünsüz içerdiğinden kedi ve kuş ile eşleştirilmiştir. Kuşlar, renkli fizikleriyle, adeta doğanın aksesuarı gibidirler. Dolayısıyla, bir aksesuar mağazası olarak, bu mağazanın ismi ile özdeşleşebildiği düşünülmektedir. *HeYouShe* ismi ise, Japon ismini anımsattığından Japon balığı olarak algılanmıştır. Mağaza, genç kesime hitap eden erkek ve kadın giyim ile hizmet vermektedir. Japon balıkları, renkli ve estetik görünüşleri ile dikkat çekmektedirler. Dolayısıyla, gençlerin renkli dünyaları ile bir bağlantı kurulabilmektedir. Ancak, mağaza bir Japon kültürü yansıması değildir, bu bakımdan marka adı bir dezavantaj olabilmektedir. *Sherlockhoms* ismi uzun olduğu için sürüngen hayvanlarla özdeşleştirilmiştir. Eğer kertenkele ifadeleri de sayılırsa yılan ve kertenkele ifade sayısı 44'e çıkmaktadır. Bu da ciddi bir yoğunluğu göstermektedir. Bu mağaza, genç erkek giyim üzerine hizmet vermektedir. Sunduğu marjinal kıyafet modelleri ile bir farklılık yaratmaktadır. Hayvanlar âleminde, yılanlar ve sürüngenler de soğukkanlı varlıklar olarak, diğer hayvanlardan daha korkutucu ancak çok cazibeli görülmektedirler. Bu bakımdan, marka ismi ile yaratılmaya çalışılan imaj arasında bir uyumluluğa rast gelinmektedir. Son olarak, *Esterella* ismi, yumuşak, estetik, güzellik simgelediği düşüncesiyle, kuş, kedi ve at'a yakıştırılmıştır. Ayrıca, ince ünlüler ile sürekli ve yumuşak ünsüzlerin varlığı ismin feminen yapısını yansıtmaktadır. Bayan kuaförü olarak hizmet veren bu mağazanın, ismi ile yaptığı hizmet ve yarattığı imaj örtüşmektedir.

5. SONUÇ

Araştırma sonuçları incelendiğinde, markalaşmaya çalışan girişimcilerin, mağaza ismi kullanımlarında birtakım çağrışımlara dikkat etmesi gerektiği görülmektedir. Markalama, yaratılmak istenen imaj için bir araçtır. Bu aracı doğru kullanabilmek, imajı destekleyebilecek çağrışımlara bağlıdır. Genel anlamda birçok tüketici, mağaza isimlerinin, telaffuz bile edemeyecekleri kadar zor yabancı isimler taşımasından şikâyet etmektedirler. Böyle bir durumda, anlayabilecekleri ve konuşabilecekleri dilde isimlerin kullanılması daha uygun gelebilir. Ancak alınan cevaplar irdelendiğinde, tüketici yabancı isimleri daha çekici görmekte ve yabancı ismin yabancı bir kültürü temsil edeceği düşüncesiyle bu mağazalardan daha iyi bir kalite beklentisi içinde bulunmaktadır. Yani yabancı menşeli ürünler, yerli ürünlerden daha kaliteli algılanmakta ve yabancı menşeli ancak yabancı bir isimle çağrıştırılabilmektedir.

Cevaplayıcılar, yabancı isimli bir mağazanın açıldığını duyduklarında, merak etmekte ve gitmek istemektedirler. Her ne kadar Türkçe isim koymayı tercih edeceklerini söyleseler de yabancı isimleri daha cazip görmektedirler. Hatta kadınlar yabancı isimlere daha çok dikkat etmektedirler. Çünkü kadınlar hedonik alışveriş stilleri bakımından daha duygusal müşterilerdir. Bu anlamda, marka imajı ve deneyim gibi unsurlar onların ilgi alanlarıdır. Erkeklerin ise, birbirlerine kıyasla dikkatleri eşittir. Yabancı isim kullanılması konusunda, büyük çoğunluk Türkçe isim koymayı tercih edeceklerini söylerken, özel sektör çalışanları diğerlerinden farklı olarak, yabancı ismi daha makul görmüşlerdir. Aslında, burada mesleki ilgileri nedeniyle bir ayrım görülmüştür. Özel sektörde görülen rekabet, çalışanları da daha stratejik düşünmeye yönlendirmekte ve çalışanlar genel anlamda özel şirketleri daha iyi hizmet veren ve çalışma şartları bakımından daha güvenilir yerler olarak görmektedirler. Dolayısıyla, yabancı markalardaki kalite algısı, bir çağrışım niteliği olarak kullanılabilir.

İsim çağrışımlarına bakıldığında, mağaza ya da ürün markalarının, yaratmak istedikleri kişiliksel algılarda, isimlerinde bulundukları harfler çok önemlidir. Harflerin etkisi başka araştırmalarda da ortaya konulmuştur. Burada bu harflerin yükledikleri kişiliksel anlamlar görülmektedir. İsimlerin, kısalıkları ve uzunlukları, bazı harflerin baskınlıkları ve yumuşaklıkları bu değişimlerde etkili olabileceği düşünülmektedir.

Bu araştırmada, bir takım genel bilgilere ulaşılması yönünde algısal farklılıklar ele alınmıştır. Bu farklılıkların daha ince ayrıntılarla ele alınması, farklı nitel tekniklerle daha derin bilgilerin elde edilmesi, etkileyici birtakım faktörlerin de incelenmesi ve araştırmanın daha geniş kitlelere uygulanması önerilebilmektedir.

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ACCOUNTING EDUCATION AT FACULTY OF ECONOMIC ADMINISTRATIVE SCIENCE IN KYRGYZSTAN UNIVERSITIES AND EXPECTATION OF STUDENTS FROM ACCOUNTING EDUCATION, A CASE STUDY IN BISHKEK

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ABSTRACT

Rapid changes in the application of enterprise has had a dominant effect on accounting education in the globalized world. While the continuous and rapidly changing process, it is becoming more important for the financial statement users to obtain true and trustworthy knowledge from accounting education at the university level. The financial language of accounting must be adopted as part of these changes. Accounting must produce true and trustworthy knowledge for the enterprises. There is a lot of effectiveness to increase the efficiency of accounting education for graduate. However, firstly, it must meet the needs of learners, and the effectiveness of accounting education should be evaluated. The results of this research must be used to redesign accounting education; this is crucial for improving the effectiveness of accounting education. Accounting education reform should take into account the needs and applications of the accounting occupation. Theory and application are linked, so old knowledge and new knowledge must be synthesized.

JEL Classification

I21, M40, M41

1. INTRODUCTION

Today, globalization and the increasing of importance of the knowledge in the development of economic and technological fields and new production systems demand vocational training that is adjusted according to new opportunities and needs. The need for reliable qualitative financial information to describe the environment of management has also increased.

Vocational training gives students knowledge, skills and behaviors necessary for his or her profession. The effectiveness of vocational training depends on the coordination between instructional staff, students and academic programs. Training programs can be applied to meet the needs of students while being continuously reevaluated and developed. When training programs are being prepared, both the expectations of members of the profession for the profession and scientific requirements of the profession should be at the forefront (Köse, 2007:215). Accounting education is a vocational training and it should give an individual the necessary knowledge and skills necessary for his or her profession.

Knowledge and skills are gained by students by means of course programs and scientific competence related to the accounting profession. These standards are organised by both national and international standards.

The accounting system producing financial information in management is based on human factors. The importance of an educated and qualified workforce is of the utmost importance producing financial information. In order to meet this need, improving the quality of accounting education has become inevitable. Course programs that meet these criteria of scientific competence can be used as a measure of the quality of education (Zaif and Ayanoğlu, 2007:120). Theory and practice are integral parts of accounting education. At every stage of education, it must be understood together which knowledges are given basically and new knowledge. They must ensure integration with each other knowledges. And application must be done for strengthening for all these knowledges (Çukacı and Elagöz, 2006).

In this study, a survey was given at the undergraduate level at the universities of Bishkek, in the capital of Kyrgyzstan. This survey seeks the state, adequacy and currency of accounting education, and whether it meets the expectations of the students admitted as stakeholders. In the evaluation of the data obtained from the study, recommendations for improvements will be made.

2. OBJECTIVE AND IMPORTANCE OF ACCOUNTING

Accounting education is very important for the ability to see environmental conditions in which the accountant works, and for facilitating gain skills to identify and solve problems. However, accounting education should be supported with training in other areas of the trade such as business, management, production, marketing, economics, finance, tax, law, technology, mathematics, statistics and so on. Therefore, accounting education is important in terms of providing the qualifications which will help an accountant gain necessary skills, and implement and maintain these skills. However, the quality of accounting education should be improved in order to recognize this significance. The quality of accounting education is also needed for the production of information that today's changing conditions of specialized accounting education necessitate. Improving the quality of accounting education depends on improving the quality of processes, technology and the human (accountant) which are the basic elements of accounting information systems. The focal point of this is education. The main factors that determine the quality of education are the courses, the contents of the courses, teaching methods, teaching tools, equipment and environment, the course instructors, the students and the application of the knowledge given to them (Kalmış and Yılmaz, 2004). The main aim in accounting education is managing the planning and applications to be made in order to provide accurate and reliable knowledge of accounting for those who can use financial information.

During the economic and technological development, the knowledge importance increased for the administrations. According for this reason the administrations must analyze the environment in correct form. And they need quality and reliable financial information for analyzing to this situation (Zaif and Ayanoğlu, 2007: 126). Asset control directed at managers' access to financial control and necessary financial information for

future planning creates an information system. The information produced by accounting makes up accounting information systems.

Accounting information systems generally seek to:

- 1) Fulfill management's responsibility for assets of the management,
- 2) Control business activities
- 3) Provide necessary information in order to plan business activities for future (asevim.home.anadolu.edu.tr, 26.12.11)

When this information to be provided by accounting information systems are taken into consideration, accounting information systems are seen to be three-dimensional systems in terms of time. With a view to this property accounting information systems are systems that provide information about past events, activities being held, events to happen in the future and situations to come with plans and budgets.

Accounting information should be clear, useable (it should have decisive value and contain duration) and reliable (it should be provable with different measurement methods and be impartial enough not to include wrong interpretation) so as to be useful (Haftaci, 2008:12). Accounting information systems are a basic component of accounting education. Now, when making decisions on issues such as the use of information, the scope of the accounting information system, structure, design, usage and process of reporting financial information, delivery of the prepared information to related people, the current and future role of the technology of computer aided information are essential to learn. In order to achieve these aims, students who study accounting need to understand and study what accounting systems are and how they work for the purpose of data collection, recording, processing, filing and transmission (Sürmeli and the others, 2001:50-51).

3. ACCOUNTING EDUCATION IN THE UNIVERSITIES

Accounting education at the undergraduate level is significant in terms of gaining knowledge of modern accounting expertise. However, in its current state it is far from providing this expertise. The main reason for this, as given above, is that the lectures (the most common form of accounting education), their contents, teaching methods and tools, equipment and environment, teachers and students and applications of this information are far from the requirements emerging today (Kalmış and Yılmaz, 2004).

Accounting education should develop a student's ability using developed technologies of knowledge. The determination of useful information, collection, processing, checking integrity, and summarizing the reported information and instructing them how to use the reported information at the decision-making stage (Gökçen, 1998:43). According to this definition revealing the purpose of accounting education, "harmony between theory and practice" is significant for effective accounting education. A student studying accounting should be able to associate the basic information from their education with the outside world (Zaif, 2004). An accountant should be an individual who can make reports and audit using international standards, who acts as an expert on taxes, who can analyze financial statements and who can direct the flow of resources in the economy.

Universities are not able to make quick changes in terms of market education, as they are unable to get information from Market forces as quickly as businesses can (Albrecht and Sack, 2012). In this case, despite the rapid changes occurring in business, there is a gap in accounting education as a result of slow changes. In order to fill this gap, accounting course schedules should be changed and students should adapt to these changes. The university accounting education should be carried out so that it can help students to develop themselves as independent individuals and encourage them (Beyazıtılı ve Çelik, 2004).

The training process should include teamwork, real case studies, oral presentations, class participation of professional managers, and the use of technology accounting programs. The quality of accounting education depends on the process of the training of the graduates who can meet the changing demands of practitioners (Mohammed and Lashine, 2003: 4). Another solution is that the course programs are remade according to changing demands (Boyd, Boyd and Boyd, 2000: 7). In this context, when the course program for accounting education is prepared, the lessons should not be considered as a series of technical rules. The course program should be carried out using real examples that emphasize an analytical and global point of view (Mohammed and Lashine, 2003: 7). Values, ethics and honesty should be included in the course program.

4. AIM, METHODS AND HYPOTHESIS OF THE STUDY

There have been significant changes in the environment of business operations. These changes are generally due to global competition and global market conditions. The elements causing these changes can be studied in three groups. The first of them is technology. The second is the effect of globalization on the business environment. The third important element is the effect of institutional investors, meaning the integration of markets and economic forces (Beyazıtılı and Çelik, 2004). The progress in business causes six main problems to arise in accounting education. They can be expressed this way (Albrecht and Sack, 2012):

- Teaching techniques: the teachers focus on teaching techniques based on memorization rather than creativity.
- The development of teaching staff and the reward system: an interdisciplinary relationship couldn't develop.
- Technology: the teachers don't focused on about the the technologies effectiveness to administrations decisions to how to better enable business are not concentrated properly.
- Strategic perspective: many universities have not got any strategic plan for those worst going.

When accounting practises are taken into consideration, accountants do not agree on the objectives and methods of accounting education at the undergraduate level.

While some defend that traditional passive teaching methods based on memorization of practice and principles are more appropriate, others suggest that modern methods should be applied, setting aside traditional education. The modern methods aim to educate

professionals with interpersonal communication skills and the ability to keep pace with the changes of the accounting world (Beyazıtılı and Çelik, 2004).

Determination of the properties and definition of the product in the accounting education has been one of the most important issues of the business environment in the last fifty years. The product on which there is a consensus is a “competence-based accounting education”. The problem is that often, such an education is not provided. Together with the accounting standards being determined on an international level and dynamism linking to the systematic, preparations have been made by many researches, reporting and establishing “accounting education standards” announced and continued with appropriation, publication and its coming into effect (Öncü and Aktaş, 2004). The biggest misconception is assuming that accounting education will only be studied by people who will work in this area. Haven’t banking scandals been recorded in world history as a unique example, despite the publication of the bank’s financial tables for more than fifty years? Who can say that stocks are for small investors’ according to while financial statements of the companies have been publicly listed for 20 years? If accounting education is just for people who prepare the financial statement it has definitely failed. Because the prepared financial statements are far from being understand and providing information. People ranging from managers to employees =, from parter to small credit institutions, from large consumers and vendors to government, from researches to public use financial tables. In this case, accounting education is not only for those preparing these tables, but also for those who use them (Göksel, 2004).

In much research carried out in abroad, it has been revealed that perceptions of students have an important impact in choosing a career. In another study conducted in Ireland on students’ points of view on the accounting profession and accountancy, it was concluded that they find the accounting profession boring, depending on predetermined rules. These perceptions stem from the influence of the school environment and teachers (Byrne and Willis, 2005). In another study conducted in Israel, it was found that accounting students’ career choices became clear around graduation (Danziger and Yoram, 2006). In research carried out in New Zealand it was concluded that different factors such as family, business environment and financial situation have influence on choosing the accounting profession (Ahmed, Alam and Alam, 1997).

Similar studies have been conducted in the USA, Canada and Australia in order to identify the factors influencing accounting students’ career choices. Similarly, Carpenter and Strawser (1970) carried out a study on job selection preferences of accounting students. However, Paolillo and Estes studied the factors that influence career choice among branches of the profession such as accounting, engineering, medicine and law in 1982. Felton and colleagues studied the factors influencing students while choosing the accounting profession in Canada in 1994. 897 students were surveyed o 5 factors influencing career choice studying this study.

These factors are listed as initial high gain, long term high gain, and professional reputation, awards in the profession and professional accounting education in school. In addition to these studies, Auyeung and Sands began a different study in 1997. It was found that the influence of factors related to choosing accounting as a profession show a difference according to cultural structures of the students in this study.

However, another study by Mustafa Paksoy and colleagues examined and evaluated the adequacy of accounting education (Paksoy et. Al., 2005:74). Students' degree of satisfaction in accounting courses was concluded to be at the intermediate level in the research. A research was conducted by Eleren and Kayahan in 2007. The point of view of the students studying accounting to the accounting lessons were studied in this research. At the result of the study, it has come to light that trade school-based students are more successful in accounting courses and if accounting courses are conducted in line with students' expectation and demands, their success will increase (Demir and Çam, 2006).

5. THE PURPOSE AND IMPORTANCE OF THE STUDY

The purpose of this chapter is to explain hypotheses and the methods used in this study. A questionnaire has been done to control whether students' expectations are met and if students are considered stakeholders of their education at the undergraduate level at universities operating in Bishkek, the capital of Kyrgyzstan. Particularly, the expectations of the students in the faculty of Economics and Administrative Sciences have examined;

- To determine the level of education and the contribution to be provided by accounting education.
- To identify opinions on accounting education
- To determine the school's opinion about the city/town and its influence on education.
- To identify the level of knowledge about which job opportunities the faculty will provide them.

The suggestion about eliminatig deficiencies arose while evaluating data obtained from the study. Kyrgyzstan as a developing is establishing the standards of accounting for the first time. Of course, there is an algorithm in the present system. Yet, the recommendation from the data obtained from the study is expected to contribute the accounting system of Kyrgyzstan.

5.1 Methods of the Study

Scanning literature will be done initially in the scope of research. Texts of the questionnaire prepared for the participants will be implemented one by done and texts of the question will be prepared. The data obtained from the questionnaire texts by means of SPSS program will be subjected to be evaluated using statistical methods.

5.2 Scope and Limitations

The universities operating in Bishkek, the capital of the Kyrgyzstan and keeping their repute at an international level and the students studying accounting at the university will be included in the research scope. An uncommon curriculum, education in a foreign language, and limited time are considered restrictive elements of this study.

5.3 Assumptions and Hypotheses of the Study

Assumptions of the study are listed as follows:

1. Accounting education of all universities is provided at minimum standards in relevant institutes.

2. The participants understood the survey questions fully and accurately.
3. The participants gave the correct answers to the survey questions.
4. The participants of the survey are willing and have not been subjected to any orientation.

Hypotheses of the study are listed below:

1. Accounting education is being conducted in theory; students studying accounting aren't given adequate application opportunities.
2. Accounting education is affected by deficiencies in the education system.
3. Accounting education is affected by teachers who don't specialize in accounting.
4. Computer-based education is not being used adequately.
5. Professional ethics and values are taught to the students studying accounting.

5.4 Evaluation of Findings

In the research, according to the information obtained from the Ministry of Education and National Statistical Office of Kyrgyzstan, it has been determined that there are 56 universities total and 10 of them have lessons related to accounting. It has been identified that there are 3 or 4 faculties in these universities having lessons related accounting. It has not been detected exactly how many students there are in these faculties. However, it has been found that there are about 25 to 30 students in each class in these faculties. Due to the uncertainty of numbers, the evaluation was conducted when 30 students were present. The survey was conducted on the students that are expected to graduate. Accordingly, the maximum number of the students possibly evaluated was 1200 (10*4*30). The survey was considered finished with 221 samples with 5% error and 90% confidence level in calculations made on the basis of these data. The survey is considered finished with 146 samples with 10% mistakes and 99% confidence level. The questionnaire was conducted in 6 universities total in the scope of the study. The universities where the questionnaire has been conducted are considered the largest universities in Kyrgyzstan and are all located in Bishkek.

It was also noted that few universities outside Bishkek offer accounting education. The table below shows Kyrgyz universities involved in the study:

Table 1: The Universities where the survey of accounting education was conducted.

Kyrgyz-Russian Slavic University
Kyrgyz Economic University
Kyrgyz State University of Construction, Transportation and Architecture
Kyrgyz State Technical University
International Ataturk-Alatoo University
Kyrgyzstan Turkey Manas University

These universities offer undergraduate courses related to accounting in different faculties. The faculties with undergraduate level courses are listed below.

Table 2: The Faculties Having Lessons Accounting Education

Finance and Banking
Advertising Management
Economics and Management in Business
Accounting and Auditing
World Economy
Management
Finance
Economics

245 of 300 distributed questionnaires were completed. 7 of them have been excluded due to the deficiencies of the data, while 238 questionnaires have been included in the evaluation. When the number calculated 99% confidence interval is compared with 10% mistakes, it can be said that reached figure represents the students studying accounting education in Kyrgyzstan. Cronbach's alpha test was used for testing the reliability of questionnaires. Cronbach's alpha coefficient was measured as 0.714 in the analysis of the reliability of the test. Values above 0.70 are considered to be very reliable in Cronbach's alpha test.

Findings related to the research are indicated in the tables below as the distributions percents. Demographic characteristics and information for the students are presented in table 3.

Table 3: Distribution Characters of the Students Studying Accounting

Areas Subjected To Test	Participants of the questionnaire	Percents Value
A.The University where you study		
Kyrgyz – Russian Slavic University	84	35,29%
Kyrgyz Economic University	37	15,55%
Kyrgyz State University of Construction, Transportation and Architecture	18	7,56%
Kyrgyz State Technical University	25	10,50%
International Ataturk-Alatoo University	30	12,61%
Kyrgyzstan Turkey Manas University	44	18,49%
TOTAL	238	100,00%
B. The faculty where you study		
Finance and Banking	39	16,39%
Advertising Management	8	3,36%
Economics and Management in Business	19	7,98%
Accounting and Auditing	98	41,18%
World Economy	9	3,78%
Management	41	17,23%
Finance	23	9,66%

Economy	1	0,42%
TOTAL	238	100,00%
<u>C. Your class</u>		
1.th class	0	0,00%
2.nd class	1	0,42%
3.th class	55	23,11%
4.th class	171	71,85%
5.th class	11	4,62%
TOTAL	238	100,00%
<u>D. Your gender</u>		
Female	83	34,87%
Male	155	65,13%
TOTAL	238	100,00%
<u>E. Type of your education</u>		
Paid	149	62,40%
Free	89	37,60%

0,35 of the samples participating in the study are students of Kyzgyz – Russian Slavic University, 0,155 are students of Kyrgyz Economic University, 0,076 are students of Kyrgyz State University of Construction, Transportation and Architecture, 0,105 are students of Kyrgyz State Technical University, 0,126 are students of International Ataturk-Alatoo University, 0,185 are students of Kyrgyzstan-Turkey Manas University.

0,164 of these students study in the Department of Finance and Banking, 0,034 of them study in the Department of Advertising Management, 0,08 of them study in the Department of Economics and Management in Business, 0,412 of them study in the Department of Accounting and Audit, 0,038 of them study in the Department of World Economy, 0,172 of them study in the Department of Management, 0,097 of them study in the Department of Finance and 0,004 of them study in the Department of Economics.

0.231 of the students participating in the study are 3rd year students, 0.718 of them are 4th year students and 0.046 of them are 5th year students. 0.349 of these students are male, 0.651 of them are female students. 0.624 of participants pay for education, 0.376 of them are educated for free.

Table 4 shows the opinions of survey participants on the state of education. A 5-point Likert scale has been used for this part of the study. The participants were asked to rank their opinions on a scale of 1 to 5 according to importance. The participants were asked to answer as “ Strongly object ” (1), “ Agree a little” (2), “Agree to some extent ”(3), “Agree very much”(4), “Totally agree” (5).

Table 4: The Opinions of the Students at Graduate Level in Kyrgyzstan about Accounting Education

	Strongly object n/%	Agree a little n/%	Agree to some extent n/%	Agree very much n/%	Totally agree n/%	TOTAL n/%
6.1. I know the content of the accounting course	5/2,10	34/14,29	57/23,95	96/40,34	46/19,33	238/100
6.2. I am glad with the contents of the theme of accounting course	10/4,20	42/17,65	59/24,79	83/34,87	44/18,49	238/100
6.3. The total hours for the accounting courses aren't adequate to understand all themes	30/12,61	38/15,97	48/20,17	70/29,41	52/21,85	238/100
6.4. Necessary literature (textbooks, supplementary books) aren't adequate for practicing accounting and studying it.	38/15,97	53/22,27	61/25,63	54/22,69	32/13,45	238/100
6.5 The number of practical trainings (solving problems, exercises) for accounting course are insufficient.	26/10,92	50/21,01	41/17,23	70/29,41	51/21,43	238/100
6.6. Initial documents for education in practical training are adjusted.	50/21,01	45/18,91	54/22,69	52/21,85	37/15,55	238/100
6.7. Seminar and conference are held on Accounting problems in the university.	86/36,13	64/26,89	39/16,39	24/10,08	25/10,50	238/100
6.8. Supplementary materials are used enough in conducting lesson.	63/26,47	60/25,21	46/19,33	45/18,91	24/10,08	238/100
6.9. Synopses related to lesson are handed out.	32/13,45	44/18,49	39/16,39	88/36,97	35/14,71	238/100
6.10. Software packages are being explained in accounting courses.	99/41,60	31/13,03	24/10,08	39/16,39	45/18,91	238/100
6.11. The teaching methods used in accounting courses will easy to understand lessons.	27/11,34	48/20,17	67/28,15	66/27,73	30/12,61	238/100
6.12. Teachers speak clearly.	22/9,24	35/14,71	46/19,33	86/36,13	49/20,59	238/100
6.13. In the accounting, I can't get always answer for the question I am interested.	27/11,34	36/15,13	60/25,21	69/28,99	46/19,33	238/100
6.14. Teachers give me enough consideration out of lesson.	37/15,55	51/21,43	70/29,41	51/21,43	29/12,18	238/100
6.15. I have learned at least one program properly during accounting course.	121/50,8 4	37/15,55	40/16,81	28/11,76	12/5,04	238/100
6.16. The knowledge gained from accounting course is enough to learn other courses related to it (Finance accounting, Finance Management etc)	40/16,81	44/18,49	67/28,15	64/26,89	23/9,66	238/100
6.17. I can find enough source in	26/10,92	51/21,43	46/19,33	69/28,99	46/19,33	238/100

accounting courses.						
6.18. The main reason for getting insufficient knowledge is teacher's preparation scanty content of the lesson in accounting courses.	41/17,23	61/25,63	64/26,89	53/22,27	19/7,98	238/100
6.19. The main reason for getting insufficient knowledge in accounting courses is inadequate source.	49/20,59	72/30,25	56/23,53	41/17,23	20/8,40	238/100
6.20. The main reason for getting insufficient knowledge in accounting courses is inadequate application areas (class, laboratories, computer programs, etc)	43/18,07	51/21,43	46/19,33	48/20,17	50/21,01	238/100
6.21. The main reason for getting insufficient knowledge in accounting courses is teacher's coming from other fields.	62/26,05	69/28,99	55/23,11	31/13,03	21/8,82	238/100
6.22. Professional values and ethics are given to students studying accounting sufficiently.	16/6,72	46/19,33	67/28,15	73/30,67	36/15,13	238/100
6.23. I have enough information about professional values and ethics related to accounting profession.	20/8,40	54/22,69	78/32,77	59/24,79	27/11,34	238/100
6.24. I have enough system of knowledge in accounting course for activities to be carried out in the field chosen by me.	47/19,75	57/23,95	54/22,69	67/28,15	13/5,46	238/100
6.25. I have enough theoretical knowledge sufficiently directed at accounting practices (in accounting courses) in my business.	40/16,81	59/24,79	62/26,05	67/28,15	10/4,20	238/100
6.26. My gained knowledge doesn't meet demands of Employers in market.	26/10,92	42/17,65	77/32,35	57/23,95	36/15,13	238/100
6.27. I need to attend accounting courses	11/4,62	20/8,40	28/11,76	57/23,95	122/51,26	238/100

0.021 of the participants have pointed out that they don't know the contents of the accounting courses, 0.98 of them have said that they have information, even partly, related to this issue. 0.968 of the participants indicated that they are glad with the contents of the theme. 0.884 of the students contributing to the study were in the opinion that total hours for accounting courses were not sufficient in terms of covering all the themes and 0.126 of them said that the hours for lessons were sufficient. While 0.84 of the participants pointed out that necessary literatures (text books, supplementary books etc) are enough for learning and practicing accounting lesson, 0.16 of them considered them to be insufficient.

While 0.214 of the participants indicated that the number of practicing lessons allocated for accounting courses was inadequate during education, 0.21 of them said that they

didn't agree with this opinion or agree little. 0.65 of them agreed with the opinion that seminar and conference were held relating to accounting problems in the university. 0.73 of the participants pointed out that supplementary materials were used enough during the explanation of the lesson. While 0.866 of them, at least partly, said that notes for lecture were handed out, 0.134 of them said that notes weren't distributed.

0.584 of the participants of the study agreed even a little that software packages also were explained in accounting courses. 0.416 of them didn't agree with it at all. 0.897 of the participants said that the methods used in conducting lessons would facilitate their understanding the lesson. While 0.908 of the participants expressed that the teacher spoke clearly, 0.092 of them said that they had a problem with it. 0.193 of the students participating in the study pointed out that they could always get answer for the question interesting them, 0.113 of them indicated impossibility of getting answer for necessary questions.

0.122 of the participants of the study claimed that the teacher paid them, even partly, attention about the lesson out of the lesson. 0.155 of them didn't think so. 0.492 of them expressed their having learned at least one accounting program during their education. However, 0.508 of them declared that they didn't learn any program on this theme. 0.364 of the participants alleged that the knowledge gained from accounting courses was sufficient for learning other lessons closely to it (Cost accounting, Financial management etc), 0.168 of them didn't agree with it .

As 0.483 of the participants of the survey were in the opinion that they could find enough sources in accounting courses, 0.109 of them expressed their being unable to find any. While 0.08 of the students indicated that the reason for deficiency of learning stemmed from the fact that the teacher prepared insufficient content of the lesson, 0.92 of them considered this state to be caused by other situations.

While 0.084 of the students indicated that the reason for learning insufficiently stemmed from lack of the sources, 0.916 of them considered other situations to cause it. 0.21 of the students assumed that the main reason for inadequate learning is due to the lack of the application areas (classroom, laboratories, computer programs etc) when 0.89 of them thought other situations to cause it. According to 0.088 of the students, the basic reason for insufficient learning is because of the fact that the teacher came from other areas, 0.912 of them thought another situation causing for it. When 0.933 of the participants agreed with the fact that they were educated about professional values and ethics, 0.067 of them thought quite differently about it.

While 0.916 of the participants expressed their having enough professional value and ethics informations, even partly, related to accounting profession, 0.084 of them said that they didn't know them. 0.803 of them claimed that they were equipped with adequate knowledge, even little, for activities to be conducted in accounting areas, 0.197 denied it. 0.932 of the students admitted having theoretical knowledge sufficiently directed at accounting applications even partly. According to 0.109 of them, their knowledge didn't meet the demands of the employers in the market. 0.39 of them thought quite differently. 0.964 of the participants expressed their willingness to attend accounting courses even a little, 0.046 of them weren't in need of doing so.

5.5 Testing Hypotheses

Hypotheses proposed in the study were tested by Chi-square test. Average of two different groups are compared in Chi-square test. Testing hypotheses related to the study were valued below.

Table 5: Testing Hypotheses with Chi- Square Test Table

HYPOTHESES		Value	df	P	Result
H ₁ : Accounting lesson is being conducted theoretically, the students studying accounting are given enough opportunity to practice.	Chi-Square Test	29,990	16	,018	+

If the values in the significance column of the Chi-square Test are to be considered for revealed hypotheses, it is clear that all of them are less than 0,05. Thus, we can say that the relationship among the claims put forward are significant at level $p < 0,05$ statistically. The hypotheses brought forward according to the results of Chi-square Test in the study were adopted.

6. CONCLUSION AND EVALUATION

Together with globalization, the dizzying changes and developments in business environment are experienced. In addition, the graduates with traditional accounting understanding were far from the quality demanded by the industry. These developments significantly influence the business in terms of finance. This situation has increased the importance of financial knowledge. The source of financial knowledge is undoubtedly accounting. Accounting knowledge is being formed basically by the education gained in university. In this context, a student who studied accounting should absolutely associate basic knowledge taken from the stage of 'education' with the outside world.

In addition, the student studying the required accounting education should have personality with social and cultural values and he or she should to know and apply the rules of professional ethics. That is to say, accountants should be individuals who register, monitor and report in international standards while adhering to professional ethics rules. The individual should also behave as a tax expert, analyze financial tables and be able to direct the flow of the resources in the economy, rather than simply acting as a clerk bookkeeping and preparing reports. Accounting education in universities and course curricula should be drawn up so as to give the students this understanding, and it should be updated on the basis of international accounting standards.

If it is considered generally, we believe that taking the following suggestions into consideration in order to increase the quality of the accounting education will be useful in terms of the accounting profession and business:

- The new business environment and phenomenon of globalization require professional accountants to provide versatile consulting services as well as their classic tasks. In this information age, universities should give lessons that integrate technology so as to meet the demands of this new business environment.
- In the process of learning, making the students active participants of the lesson rather than making them passive learners, providing the case study and this way passing from rote learning to practical training, using tools of information technology and establishing effective communication between the teacher and business world will increase efficiency in accounting education and provide improvement of the accounting education. The incorporation of a computer-based education system will increase the professional quality of graduate students.
- A curriculum that unites theory and practice of international accounting standards and integrates technology should be developed. This curriculum should emphasize themes such as decision making mechanisms, their role in the society, and the principles of professional ethics.
- It has become clear that when learning technique is considered in accounting education, the most used method is "learning based on teacher's explaining". In terms of being conducted and understood, this method brings several problems. Instead of this technique, active teaching and learning should be used. So, by adopting an approach based on learning, applicable studies, real case studies, and preparing homework and reports will increase students' knowledge. This will also develop reasoning, analytical thinking and problem solving skills of the student and enable his or her present suggestion and comments by analyzing the result of the applications of theoretical knowledge. Students should be given an opportunity to be active instead of passive.
- Using the learning technique of result of the teachers' and the expert's (financial consultant, financial analyst, tax inspector etc) explanations in accounting education (congresses, seminars, conferences can be held by expert of the theme) will be efficient in the students' preparation for today's demands.
- Teaching loads are to be reduced so that the teachers can develop themselves continually. The rest of their time teachers can do a study, they exchange information through interaction related to accounting education between professional studies and business world and they can also improve themselves on various topics.
- It is mandatory that accounting education be given only by expert teacher specialized in this field. These lessons being conducted by the teachers who aren't specialized in accounting education will adversely affect the quality of education.
- Besides accounting themes in accounting education, accounting applications (Just-In-Time-Production, Target Costing, Costing Based on Activity, Kaizen Costing, Watching Costing Production Life, Total Quality Costs, Management of Supply Chain, ERP, CRM, etc.) should also be taught.

- Accounting education should not be restricted to the classroom, it should support continuous learning while it is making up platforms in electronic environment. Particularly, vocational institutions should remove new developments of accounting field to accessible and free electronic environment for everybody.

The International Association for Accounting Education and Research (IAAER) is an organization working to increase the quality of accounting education and study worldwide. In this context, developments related to the current situation in Kyrgyzstan and international accounting education should be compared, the differences between them should be revealed and the strategies to be followed by the institutions will be determined according to these differences.

It is clear that in reaching the international level, accounting education comes across several obstacles such as; shortage of sources, lack of interest of students and teachers, lack of demand, lack of experts and curriculum load. Similar problems are found accounting education of Kyrgyzstan into consonance with international themes. Besides these problems, international accounting themes have been added into undergraduate and graduate programs in some universities.

According to the results revealed in conducted studies, there are no major problems for students studying accounting in Kyrgyzstan. Generally, students studying accounting are aware of the content of themes. This case can be interpreted as though country cannot fully adapted to free market economy, so the system works perfectly, too. In our opinion, the country still cannot adjust to conditions of free market economy.

It can be seen that accounting applications have not spread the country systematically. Despite having charts of accounts, uniform accounting principles are not paid attention to properly when businesses record accounts. There is not enough clear record keeping in business.

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WORKPLACE COLLABORATION: KEY TO SUSTENABLE ENTERPRISE SUCCESS IN NIGERIA'S MANUFACTURING SECTOR

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Keywords

Team collaboration,
social network,
group collaboration,
enterprise collaboration,
community collaboration

ABSTRACT

This study examined workplace collaboration and its relationship with enterprise success in the manufacturing sector of Nigerian economy with special emphasis on the south -south region which includes only Bayelsa and Rivers State. The data is obtained using structured questionnaires administered to an accessible population of 75 top and middle level managers within five (5) selected manufacturing organizations, recognized and registered with the manufacturers association of Nigeria (MAN) Rivers/Bayelsa State branch and operating geographically within River State in which the study was domiciled. The findings of this study “workplace collaboration” proves that the success of an organization depends on how they are able to work in team to produce a valuable product, their communication level with their customers, their relationship with other organizations to perform better and how they relate with the host community and their immediate environment. Therefore, management of the manufacturing sector in the Nigeria economy should encourage community collaboration to bridge the hostile gap between them and the environment. Social network collaboration is also critical for the formation of a broad-based followership and interdependence among all actors. Team and enterprise collaborations as well are essential for building a united workforce that ultimately results in organizational productivity.

JEL Classification

M12, M54

1. INTRODUCTION

In modern day business operations, the performance of business is strictly measured by the productivity achieved in form of profit. Productivity of business organizations can be highly fostered by division of labour and specialization in conjunction with team work, groups as well as collaboration. It is because of this reason that Hansen et al, (2004) says “when you stand alone; the chances of withstanding challenges and overcoming are low. But when there’s unity, victory is certain and overcoming challenges is possible”. Valentine, M. et al (2012) define collaboration as those behaviours that facilitate effective member interaction with team defined as a group of two or more individuals who perform some work related task, interact with one another dynamically, have a foreseeable shared future and share a common fate. In our present society, the continuity or existence of business organizations solely rely on how productive they are doing. Our enterprise culture is that of collectivity not individuality. There are evidences of disarray in industries because the pursuit for individual’s goals tends to derail the pursuit of organizational goal. This development tends to undermine total enterprise productivity. It is therefore our

intention to use this study on workplace collaboration to address the workplace disconnect. Collaboration is a process through which a group of people constructively explore their ideas to search for a solution that extend one's own limited vision.

This assertion becomes true with Bill Clinton word in (2009) which says "we all do better when we work together. Our differences do matter, but our common humanity matters more". Today, as business move at an ever increasing rate, working in isolation puts companies at a disadvantage which is why visual meetings, which engage everyone in the room are important. Collaboration leads to the innovative solution and results that business needs to succeed. Collaboration exists in diverse ways and in each of these types of collaboration, new ideas are generated and explored. However, collaboration is not just a single event or even something easy to do effectively without practice. Collaboration is a process that continues and better over time. The more a group of people collaborate, the more significant the working relationships become more comfortable and fluid, teams are better able to share and discuss ideas, which means the result will be increasingly successful, this is true with the words of Paul Farber in a lesson on direction in (2013) where he uses Senora Roy's word which says "we can accomplish more together than we would dream possible working by ourselves". Organizational productivity on the other hand is determined by a broad range of factors, some can be evaluated quantitatively, while others require a qualitative, analytical approach. When assessing productivity, it is important to fully understand each of the key drivers that impact productivity. In addition to evaluating each driver individually, it is necessary to determine how well these drivers work together and function as a whole. Changes to one drive might and probably will have effect on others. Effective assessment involves understanding how each drive contributes to overall productivity. With this, it is important for all employee of an organization to know from the very beginning the aim, mission and vision of the organization. This is done when synergy is achieved through the levels and culture of collaboration in the workplace. (Salas, et al, 2008)

It is evidently clear that lots of studies have made some contributions on employee productivity using other evolving indices but the thrust of this research is critically to evaluate strategically social and economic bonding dimension to the search for improved productivity on the parts of employees to enhance a sustainable enterprise success especially in the manufacturing sector in Nigeria. The test of workplace collaboration becomes the further approach in resolving the issues of loafing and disconnect in enterprise bonding.

2. LITERATURE REVIEW

Collaboration means the interdependent components of performance required to effectively coordinate the performance of multiple individuals; as such, it is nested within the broader concept of team performance. According to Bryson, et al (2006) collaboration is the process through which group of people constructively explore their ideas to search for a solution that extends one's own limited vision. According to Xyrichis, et al (2008) collaboration, teamwork, formal group is the combination of people's effort, ideas, discussions put together in order to achieve organizational aim and increase productivity. According to Gradja, (2004) collaboration is a big theme in business today for a reason of

building a team oriented workforce. People thrive in an environment that frees them to collaborate. The first step to getting started is equipping each team member for robust participation. There are many ways to cultivate a collaborative environment which include: *Communication of company's expectation*: it is clear that collaboration is the minimum standard. Defining roles and responsibilities within the team is necessary. Every team member should understand their position and what is required of them. In a collaborative environment, every team member takes responsibility for good outcomes. Every member need to know that they are accountable for customer satisfaction and productivity of the organization. *Setting Team goals* - There is need to ensure concise, measurable goal are set on a quarterly basis. Getting the team to focus on goals will keep individual efforts aligned with desired outcomes. Willingness to re-evaluate goals is needed.

All goals should be published in the organization's handbook or vision book and each team member should be acquainted with this. For team members to know if they are achieving these goals, each quarter, the outcome of goals should be published to make them more focused and transparent. *Fostering a creative atmosphere* - this is done by allowing team members to question and brainstorm in a non-judgmental framework. Encouraging the team to look at obstacles as being conquerable - nurturing a "can do" company attitude. *Building Cohesion*: it is important to include every person on the team in as many large decisions as possible. Creating a means of communicating current work flows to avoid duplication of effort. Initiate daily team huddles where each team member shares what they will be accomplishing. This keeps everyone on the same playbook and enables team members to re-direct their efforts as needed. *Knowing One Another* - different personality dynamics, skill sets out and experiences are present in every team. It is worth the effort to have each member complete a simple personality profile. Share the results and openly discuss likes and dislikes with regard to communication, tasks and personal focus. It is necessary to utilize insight discovery to provide personality and work style assessment. There is also the need to print the resulting insight on each team member's nameplate. *Leverage team member strengths*: position each team member for success by assigning tasks that play to their respective strengths. Reward both individual and team accomplishments regularly. Collaboration must be consistent and purposeful, with resources dedicated to its success. There might be existence of many superheroes in an organization already; but it is important to build productivity exponentially by getting them to work as a collaborative team. (Austin, 2000)

Social network collaboration is fundamentally changing the way that businesses operate. This shift wouldn't be possible without a range of innovations that have changed the world over the last 40 years. Offices witness a versatile change in 1969 with the introduction of across data networks which were the first terminal that aided communication and makes work more easier within and outside the organization. For the past decades, traditional social network came in the form of bulletin boards, this was the first discussion system where users can connect and share messages that limits communication barrier of many organizations until the emergence of electronic mail, it reshapes the business landscape, breaking down geographic boundaries and fuelling the birth of global corporations. Most social network services are web-based and provide means for users to interact. This include instant messaging, online community where

people can share ideas, post pictures of new work especially those into art and designs for people in the same field with more knowledge to put final touches to their works. (Barnes, et al, 2010). Social network on the other hand have additional features such as creating groups that share common interests or affiliations, upload or stream live videos, and hold discussions in forums. Geo-social networking co-opts internet mapping services to organize user participation around geographic features and their attributer. These networks often act as a customer relationship management tool for companies selling products and services. Companies also use social networks for advertising in the form of banner and text ad. (Kegler et al, (2010).

Team Collaboration: Behind any creative success story, one will usually find a great team, a group of passionate people who raised each other's game. When thinking about productivity, we often focus on the individual, yet it's by optimizing team that we can truly take our projects to the next level.

Working in team as opposed to working individually, enables the developers to take advantage of the individual strength of each team collaborators as well as their combined strength. Team collaboration takes stress off individuals involved and allows for more consistent and effective work session. Team collaboration saves clients time and money, it can take place even from large distances between team members using desktop sharing, web conferencing and online presentation software solution. It allows team members to work and collaborate together in real time via the internet. This form of online team collaboration can drastically save companies time and money. (Ezzamel,1998). Using a web collaboration and web conferencing software, teams can employ the skills of experts in other states or countries for their project and collaborate together online. If remote support or remote access technologies are utilized, team members can collaborate together from across borders and oceans and work remotely on a common project document (Stevens, et al, 1994). When people work together in an atmosphere of trust and accountability towards a common goal, they put aside turf issues and politics and focus on the tasks to be done. This focus of resources overcome barriers helps to identify new opportunities and builds a momentum that leads to some major benefits which include better problem solving, greater productivity and more effective use of resources. According to Laroche, L. (2001), there is virtually no environment in which teams if done right can't have a measurable impact on the performance of the organization. Unless you have built a sense of teamwork among your employees, they will have no shared performance goals, no joint work effort, and no mutual accountability, which can increase productivity. Teamwork needs a very important tool according to Bradshaw, (2000) which is unity. Whether we are talking about a sport team, work team, school team, health care team, church team, or home base business team, it is essential that we get everyone on the bus and moving in the right direction. When a team comes together, they are able to succeed together but if unity is so important, then why are more team not more united. Why are there so few great teams and so many average and dysfunctional team? The answer is that it is easier to bring people together, agendas, egos, politics, power struggle, negativity, energy vampires, poor leadership, mismanagement, complaining, and a lack of vision, focus and purpose all prevents a team from uniting and performing at their highest level. There are hundreds of negative forces and factors that can sabotage the organization, teamwork unity and success. The good news is that unified team shows, it is

possible to overcome all the barriers. Unity happens when leaders are committed to and engaged in the process of building a united winning team. It requires focus, time and energy. Changing the mindset is essential. *Openness and candor*: the more reluctant people are to express their feeling and be honest with each other, the more likely suspicion and distrust will exist. When real teamwork is present, team members, because they basically trust each other are more open and honest with each other.

Acceptance of assignment: it might make us happier if we could choose all our work, however, it is unrealistic. Still, when real teamwork exists, team members willingly accept assignment. *Progress and result assessed*: Teamwork requires that members be result-directed as opposed to process-oriented. Their focus is on their objectives, and their activities are directed towards those goals. Periodically, under direction of a leader, the team assesses its progress. The knowledge serves to guide future team action. This includes identification of barriers and what can be done to rid the team off them.

Shared trust: to build a healthy team, members essentially trust one another and in spite of occasional conflicts, members get along well and enjoy each other's company. They cooperate and get the work done. *Involvement and participation*. There are three general types of people in the world: those who watch what others do: those who do not know or care about what is happening and those who make things happen. Teamwork requires that members be involved in their work and participate in team activities. .

Enterprise collaboration does not just exist; there is need for enterprise social software. It includes social and network modification to corporate intranets and other classic software platform used by large companies to organize the communication systems. In contrast to traditional enterprise software which imposes structure prior to use, enterprise social software tends to encourage use prior to providing structure. This enterprise software must have the functionality of linking groups or users and content together so as to achieve more than being alone. There are some specific social software tools which programmers have adapted for enterprise use, this include hypertext, wikis, micro blogging etc. enterprise collaboration facilitator, enterprise ergonomics: navigation more suited for the user and it saves more time. The collaborative operation as a whole removes some traditional boundaries of hierarchy and organizations increase interaction among themselves and customers, simplified integration with partners. (Ajayi, 2013).

Community collaboration occurs when groups or agencies come together to establish peaceful community. The community is composed of a multitude of entities such as homes, schools, places of worship, media, etc. everyone in the community is accountable for peaceful living.

Aimers, et al (2008) are of the opinion that every business organization has some complex involvements with other people, groups and organizations in society. Some of these involvements are intended and desired; others are unintentional and not desired. But the people and organizations with which a business enterprise is involved have an interest in the decisions, actions, and practices of the enterprise. For example, customers, suppliers, creditors and local communities are those affected by the profitability and economic success of the operating organization. Their supports and attitude towards the organization can equally be critical to the enterprise's success or failure. Community

participation has become a part of most business lifestyles. Studies shows that both large and small organizations, whether they are local firms or branches of national firms, tends to be active in community affairs because leaders bring knowledge and ability to civic and community matters. Much of these activities involve participation in local and regional groups (e.g. business councils and community association and round tables): advisers to schools, community groups, and collaborative. Through such activities, executives become familiar with local needs and issues and involved in finding ways for businesses and communities to cooperate. The relationship of business and community is one of mutual interdependence. Each has responsibilities to the other because each has social power to affect the other. This power responsibility equation applies to both parties and reminds that success is a matter of mutual support, rather than opposition. Organizations normally expect various types of support from local communities in which they operate if they share good relationship.

They expect to be accepted as participant in the community affairs because of the relationship, to provide community services such as a dependable water supply, police protection. Companies are encouraged to remain in a community and grow if they are able to maintain good relationship with the community. The variety of expectations that communities have with organizations if there is a good relationship between them as follows: Assistance for less advantage people in the community Support for air and water pollution control. Support for artistic and cultural activities, Employment and advancement of minorities, Assistance to urban planning and development, Support to local health-care programmes, Donation of equipment to local school system, Aid to community hospital drives, Support of local programmes for recycling, Support of local bond issues for the community improvement. (Fray et al, 2006)

3. METHODS

Analyses are carried out at the organizational level and units of measurement are selected purposively. The study adopts both the descriptive and inferential statistical as applicable under quasi-experimental scientific methods and data is generated using the cross sectional survey. The primary data is obtained using structured questionnaires administered to an accessible population of 75 top and middle level managers within five (5) selected manufacturing organizations, recognized and registered with the manufacturers association of Nigeria (MAN) Rivers/Bayelsa State branch and operating geographically within River State in which the study was domiciled. The predictor variable; workplace collaboration; is operationally measured using (i) team collaboration (ii) social networking collaboration (iii) community collaboration, and (iv) enterprise collaboration. All four variables are scaled on a five (5) point Likert scale and measured on 3 – indicators each giving a total of 12 – indicators for a summarized scale on workplace collaboration. The criterion variable; organizational productivity; is scaled on a similar five (5) point Likert scale for consistency and analytical purposes and measured on a 5 –indicator instrument which addresses organizational growth and production volume relative to members inputs.

Table 1: Cronbach Reliability Coefficients

Reliability of Study Instruments

Variables		Indicators	Alpha. Coeff.
Workplace Collaboration	Team Collaboration	3	.904
	Social Networking Collaboration	3	.918
	Community Collaboration	3	.880
	Enterprise Collaboration	3	.882
Organizational Productivity		5	.885

The Cronbach reliability for the variables is illustrated in table 1 with all variables carrying reliable values and coefficients for consistency as opined by Cronbach;s 1951 tests (Sekaran, 2003).

4. RESULTS

The results of this study shows the relationship between workplace collaboration which is tested using the four dimensions of Team, Social network, Community and enterprise brands of collaboration that manifested the respective degrees of significance in relationship as shown in the presented results below. Workplace collaboration is essentially critical as a socio-economic bonding strategy that has shown to improve commitment to enterprise drive for sustainable success. These results are empirically presented below in their respective analytical tables.

Table 2: Operational Measures of Workplace Collaboration

Descriptive Statistics on variables

	N	Minimum	Maximum	Mean	Std. Deviation
Teamwork	75	1.00	5.00	4.0933	.82666
Network	75	1.33	5.00	4.1422	.78876
Community	75	1.33	5.00	4.1333	.75138
Enterprise	75	1.00	5.00	4.1556	.79286
Valid N (listwise)	75				

The descriptive statistics on the operational measures of workplace collaboration is illustrated in table 2. Team collaboration (Teamwork: $x > 3.0 = 4.0933$; $S < 2.0 = 0.82666$), Social network collaboration (Network: $x > 3.0 = 4.1422$; $S > 2.0 = 0.78876$), Community collaboration (Community: $x > 3.0 = 4.1333$; $S > 2.0 = 0.75138$) and Enterprise collaboration

(Enterprise: $x > 3.0 = 4.1556$; $S > 2.0 = 0.79286$). Output values show relatively high and significant agreement to the variables as well as low levels of response deviations.

Table 3: The predictor and criterion variable descriptive

	N	Minimum	Maximum	Mean	Std. Deviation
Productivity	75	1.20	5.00	4.1627	.69880
Collaboration	75	1.25	4.83	4.1311	.75389
Valid N (listwise)	75				

The descriptive statistics on the predictor variable; workplace collaboration, and the criterion variable; Organizational productivity is illustrated in table 3. Organizational productivity (productivity: $x > 3.0 = 4.1627$; $S < 2.0 = 0.69880$) and workplace collaboration (Collaboration: $x > 3.0 = 4.1311$; $S > 2.0 = 0.75389$). Output values show relatively high and significant agreement to the variables of the study as well as low levels of response deviations.

Table 4: Tests for Hypotheses

Statistical tool	Criterion	Variables	Correlation Coefficient	Sig. (2-tailed)
Spearman's rho	Productivity	Productivity	1.000	
		Teamwork	.825**	.000
		Network	.588**	.000
		Community	.552**	.000
		Enterprise	.566**	.000

In table 4 the output results for the tests on the associations between the operational measures of the predictor variable which is workplace collaboration; team collaboration, social network collaboration, community collaboration and enterprise collaboration; and the criterion variable; organizational productivity. Team collaboration and Organizational productivity (H_{O1} : $\rho = .825$, $p < 0.05$): the tentative null statement of no significant relationship between both variables is rejected based on the rho and p value presented in table 4. Social network collaboration and Organizational productivity (H_{O2} : $\rho = .588$, $p < 0.05$): the tentative null statement of no significant relationship between both variables is rejected based on the rho and p value presented in table 4. Community collaboration and Organizational productivity (H_{O3} : $\rho = .552$, $p < 0.05$): the tentative null statement of no significant relationship between both variables is rejected based on the rho and p-value presented in table 4. Enterprise collaboration and Organizational productivity (H_{O1} :

rho = .566, $p < 0.05$): the tentative null statement of no significant relationship between both variables is rejected based on the rho and p-value presented in table 4.

5. CONCLUSION AND RECOMMENDATIONS

From the results of the study as shown in the analysis, it is obvious that the bane of entrepreneurial success in the manufacturing sector in Nigeria especially in the Niger Delta core geographical boundaries of Rivers and Bayelsa states has been poor collaboration on all fronts in the sector. Collaboration can be achieved at enterprise level, team level, community level as well as the social network level. These various levels of collaborations are critical for the performance of the manufacturing sector in Nigeria. It is expected that there will be improvements in the area of communication, co-operation, customers' satisfaction. In addition, this will lead to the reduction of dispute and work stoppage but create more productive workforce. The findings of this study "workplace collaboration" proves that the success of an organization depends on how they are able to work in team to produce a valuable product, their communication level with their customers, their relationship with other organizations to perform better and how they relate with the host community and their immediate environment. Therefore, management of the manufacturing sector in the Nigeria economy should encourage community collaboration to bridge the hostile gap between them and the environment.

Social network collaboration is also critical for the formation of a broad-based followership and interdependence among all actors and the team and enterprise collaborations are essential to build a united workforce that ultimately results to organizational productivity.

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THE PROFIT IN PROPRIETARY EDUCATION: AN EXPLORATORY EXAMINATION OF STUDENT LOAN RATES AND EARNINGS

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I22, I12, G11

ABSTRACT

Increases in tuition at traditional universities and the changes needs of adult learners had resulted in the rise of for-profit post secondary institutions in the United States. Previous literature have examined choice selection and compared traditional and nontraditional higher education curricula. This author's research has found limited scholarly examination of the relationships between student loan defaults and revenue. This article will empirically analyze these factors to determine that there is a significant correlation of student default rates and revenues at proprietary institutions.

1. INTRODUCTION

Globalization and economic changes have increased the need for higher education. Adult learners are seeking quality, low-cost, non-traditional instruction to further their careers. Despite the online and distance learning option provided by nonprofit universities, for-profit higher education organizations are challenging teacher-driven, research-based institutions. For the purposes of this article, the term for-profit universities & colleges and proprietary institutions will be interchangeable and refers to higher education systems publicly traded in U.S. markets. Once seen as vocational and certification-based schools, Fortune 500's 2014 top for-profit companies – Graham Holdings Inc. (#614); Apollo Education Group Inc. (#638); Education Management Corporation (#837); and DeVry Education Inc. (#978) now attract approximately 621,300 students and generate a combined revenue of \$9.24 billion in 2013. These organizations quickly adapt programs to meet challenging industry needs. For-profit universities' degree programs now rival nonprofit universities by offering associate, bachelor, master and doctoral degrees in the arts, sciences, as well as technical career fields.

Previous literature on this topic as primarily examined the differences in nonprofit and for-profit instructional philosophies, for-profit private equity benefits, the behavioral traits that influence students to select for-profit institutions. The preliminary review of literature finds a breach in the analysis of additional factors that affect the bottom line at for-profit universities. This includes studies considering the number of degree programs offered by Graham Holdings, Apollo Education Group, Education Management Corp., and DeVry, Inc.

Next, the financial status of each university will be examined under the evidence in the national rise in student loan defaults.

Student loan default is defined by the U.S. Department of education as failure to make payments on student loans as scheduled according to the terms of the promissory note signed at the time of the loan. The U.S. Federal Higher Education Act of 1965 designated student financial aid under Title IV funds. To maintain eligibility to participate in these programs, institutions must comply with regulatory requirements including financial aid management, educational programs and recruiting practices under the Higher Education Opportunity Act of 2008 (HEOA). Additionally, federal regulations enacted the 90/10 rule that institutions receiving at least 90% of its revenue in two fiscal years from Title IV programs could lose its eligibility to participate. These factors create a delicate balancing act for proprietary institutions that heavily rely on tuition to support its operations.

The purpose of this paper will be to empirically review scholarly and industry studies concerning the viability and longevity for for-profit universities. This research will add to the limited body of scholarly studies regarding the relationship of for-profit educational programs and financial status. This article will be structured as follows: a review of previous literature regarding the increase in higher education student enrollment; the rise of for-profit universities; criticisms and the future of these companies. Next, the paper will utilize data gathered from the United States Department of Education, U.S. Census and for-profit universities' financial statements from 2011-2013 to determine relationships and correlations between and within the four for-profit organizations to determine the outcomes of the following hypothesis:

H1: A proprietary institution's student loan default rate is correlated to its annual earnings.

The remainder of this paper is as follows. Section 2 reviews the increase in student enrollment in post-secondary education, the rise of proprietary institutions and the criticisms and benefits of career-oriented higher education. Section 3 highlights the data & sample and develops the methodology for the pilot study. Section 4 reports the results of our empirical tests. Section 6 summaries the article and Section 7 addresses implications and extended research.

2. LITERATURE REVIEW

2.1. History

According to the National Center for Education Statistics (NCES), the total average income of full-time workers, age 25-34 in 2012 was \$38,000 per year. Those workers with a bachelor's degree or higher averaged \$50,000 per year. In the same year NCES reported 1,017,538 associates; 1,791,046 bachelors; 754,229 masters; and 170,062 doctor's degrees were confirmed in the United States (NCES, 2014). The United States Census projects that there will be 21,082,000 students enrolled in college in 2015. In that same year it is projected that 3,603,000 degrees will be conferred (U.S. Census, 2011). According to the National Center for Education Statistics (NCES), postsecondary education is a \$559 billion industry. There is a need for higher education to access leadership positions and to greater civic involvement (Floyd, 2007). Studies by Apling (1993), Kinser (2006) and Phipps, Harrison, and Merisotis (1999) have examined the student demographics at for-profit universities and found that in

certificate programs the student is likely a white female, less than 24 years old from a low-income background. In four-year profit universities the profile is starkly different with the propensity of students being white males over the age of 29 years (Sheldon, 2009). The characteristics of the higher education student are changing as more adults are returning to the classroom to improve technical skills and receive degrees to become competitive in the changing, global economy. Balancing career and family, these mature students seek convenience and accelerated degree programs.

Traditional public and profit nonprofit colleges attempt to accommodate this student segment with satellite campuses and distance learning programs but rising tuition costs and traditional curriculum lack attractiveness. For-profit universities, sometime referred to as proprietary schools, provide flexible scheduling with year-round enrollment, online options, small class sizes, convenient locations and credit for life experiences. The types of program for-profit institutions offer can also influence student decisions about enrollment (Morey, 2004). These higher education institutions have found economies of scale through the elimination of expensive facilities, tenured, research-centered faculty and athletics. These characteristics of for-profit universities are attracting a large and growing population of students entering the education market – particularly working adults, part-time students, and students with children (NCSL, 2014).

For-profit institutions have been in existence since the colonial era (Ruch, 2001). In the 19th century commercial schools were developed for the purpose of business training. After World War II, for-profits schools were receipts of the newly created G.I. Bill, providing educational opportunities for returning soldiers. It would not be until mid-1970 that for-profit universities would receive federal aid, utilized by a large portion of students. Since the early 1990's the undergraduate enrollment at for-profit universities has grown at a faster rate than public and private nonprofit universities in the United States. The past 20 years has seen the enrollment at for-profit universities increase by 225% according to the National Conference of State Legislatures (NCSL). In the ten year span of 2000 to 2010 enrollment at these schools grew to 1.7 million students (NCES, 2014). According to the National Center for Education Statistics, in 2012 for-profit universities conferred 207, 108 associate's; 132,654 bachelor's; 79,491 master's; and 5,852 doctor's degrees. Despite this growth in degree programs, certification programs still top the list at 430,457 awarded in 2012.

As previously discussed, the changing needs of higher education students and changes in the economy makes the cost of education a critical factor. Four-year for-profit institutions' average tuition and fees were \$13,900 in 2012 compared to \$28,100 at private nonprofits. Likewise, two-year for-profits averaged \$14,200 for full-time tuition while private nonprofits averaged \$14,300 (NCES, 2014). Morey (2004) posits that cost reduction strategies places for-profit universities above public postsecondary institutions but below private nonprofits, exactly in the desired target region.

A second financial benefit for a proprietary institution is its publicly traded status. Categorized as private-equity funds, these institutions are similar to venture capital. Private-equity funds typically by ownership or minority stake in established companies with a history of profits (Blumenstyk, 2003). These institutions are traded on both the NAS-DAQ and New York Stock Exchange. Due to recent stock market volatility, private-equity funds have

been the optimal choice to raise capital in the for-profit university segment. The streamlined and structured operations and curricula is attractive to investors as an indicator of potential high return on investment. The rapid growth of for-profit universities has made them viable investments, even for prominent college endowments such as Brown University and John Hopkins University. This article will conduct several statistical tests using data gathered from Fortune 500's top for-profit higher education groups. The following section will provide a brief overview of each company.

Graham Holdings, Inc. is a multi-division incorporating for-profit institutions, cable and television broadcastings. The former holding of The Washington Post newspaper, this company operates Kaplan Schools, founded in 1937, it is a mixture of test prep, higher education and professional learning centers. The companies postsecondary division, Kaplan Higher Education is composed of both domestic, professional learning centers with 16 campuses serving approximately 45,076 students. Kaplan University, a subunit within this division, offers online masters, bachelor's and associate's degree programs in education, business, criminal justice, healthcare and other fields. Kaplan University's 11 campuses and online courses enrolled approximately 42,900 in 2013. In the same year, the institution awarded 15,295 degrees. Kaplan University receives "higher scores than the national average in effective teaching practices, quality of interactions, learning strategies and higher-order learning" (www.ghco.com). It is also ranked by U.S. News as the best online bachelor's degree program.

CEO, Donald Graham stated in the company's 2013 financial report that the future of their "U.S. higher education business is in question" (www.ghco.com). This is due in part to governmental arguments to control tuition costs, increase the enrollment and graduation of minority students and to monitor the value of education against graduates' salaries. Mr. Graham states that the government is not focused on assisting for-profit universities in meeting these goals. Kaplan's response to government recommendations to have minority students repay a larger portion of their student loan is to reduce their program offerings that have served this student segment. To combat this issue as well as ensure that the minority student population was not overlooked, the company created the Kaplan Commitment. It is a multiple week trial period in which students can enroll in courses to determine if Kaplan Higher Education is a right fit. During this period the student incurs no cost but the program has generated a giant cost to the company, approximately \$100 million since its 2010 inception. A result, Kaplan Higher Education's enrollment has been steadily decreasing from 80,000 in 2011 to 65,000 in 2013.

62% of Graham Holdings revenue is generated from its educational division (www.ghco.com). Operating revenues from 2011 to 2013 averaged \$3,490,000 with average common stockholders' equity at 9.0% in 2013 (www.ghco.com). U.S. Federal student financial aid made up approximately 76% (approximately \$819 million) of Kaplan Higher Education's revenue in 2013. Kaplan University reports in its 2013 financial statements that for their two-year student cohort default rates, the program averages at 15%, lower than the federal exceeding rate of 40%. Adjusting to market and demand changes, the company will continue its 2012 initiative to consolidate its market presence at some fixed-facility campuses. To address the growing governmental concerns, Graham Holding's CEO has vowed to continue to find ways to lower tuition costs, increase the enrollment and

graduation of low-incomes students and provide measurable methods of the value and employability of a Kaplan University education.

Apollo Education Group was founded in 1973 and is the world's largest private education provider (www.apollogrp.edu) with subsidiaries such as Apollo Global and Western International University. Apollo's flagship subsidiary, the University of Phoenix, host 226 campuses serving 489,558 students in both online and classroom environments.

The University of Phoenix offers a number of associate's; bachelor's; master's and doctoral degree programs in fields such as human services, psychology, business and technology. For the purposes of this study, the University of Phoenix will be examined, excluding the company's international education programs and professional development programs.

Overall the company's revenues and operating profits declined in 2013. The 2013 fiscal year brought the Apollo Education Group \$3.7 billion in revenues, generating \$2.19 per share, down from \$3.22 per share in 2012. Of this total, \$3,304,464 (90%) is attributed to the University of Phoenix. Student loan amounts can reach \$12,500 for part-time students and \$20,500 for graduate students (www.apollogrp.edu, p. 17). 83% of the university's revenue in 2013 was generated from tuition and fees with 77% of student loans making up the university's Title IV funds. The issue of student default rates is not a critical issue for the University of Phoenix's latest two- and three-year cohorts at 14.3% and 26% respectively in 2011.

CEO Greg Cappelli stated in the company's 2013 financial report that the "mission is to combine our education and career enhancement tools with our students' talents to move forward in life" (www.apollogrp.edu, p. 3). This effort includes providing educational experiences that directly correlate to a student's career choice. Apollo Education Group set several initiatives in 2013 including additional certificate programs, creating adaptive learning systems, implementing a new learning platform and developing new retention initiatives. Despite these efforts, the Apollo Education Group is also consolidating its locations by closing 115 campuses in 36 states. Additionally the company plans to streamline administrative and student services.

Education Management Corporation is a 40-year old company comprised of four student-centered subsidiaries – The Art Institutes, Argosy University, Brown Mackie College and South University. Operating in 107 locations in 32 states and Canada, Education Management Corporation serves approximately 132,000 students in campus, online and hybrid degree programs. Programs include media arts; information technology; culinary; fashion; and legal fields.

In 2013, Education Management Corporation generated \$2.5 billion in net revenues with 73.4% of their gross receipts (\$1,976,800,000) generated by Title IV financial assistance, this was down from 84.2% in 2012. This decrease also resulted in an earnings per share of - \$2.15. In 2013, the company's net annual retention rate was 60%. For the past three years, none of Education Management Corporation's subsidiaries has not been greater than 25% for their two-year cohort student default rate.

The company has established the goal of achieving 1,000,000 graduates by 2020 (www.edmc.com, p. 4). This will be accomplished through increasing student retention and completion rates; improving tuition costs; fostered an engaged learning environment and

protect the company's market share and reputation at the local, regional and national levels.

Founded in 1931, DeVry, Inc.'s mission is supports nine subsidiary, postsecondary institutions in the United States and abroad. This includes US-based DeVry University, DeVry Brazil, Chamberlain College of Nursing, and Ross University of medicine and veterinary medicine. Operating in 90+ locations, DeVry, Inc. serves approximately 160,000 students. Its associate's bachelor's; master's and doctoral programs cover a diverse career field including accounting; computer technology; healthcare administration; justice administration; and web graphic design.. 90% of its 2012 graduates are placed in the job market within six-months and with averages salaries of \$43,500 annually.

In 2013 DeVry, Inc.'s revenue reached \$1.96 billion, a decrease of 5% from the previous year. The company's shareholders' equity reached \$1,397,156 compared to \$1,356,393 in the previous year. Having a 13.3% four-year cohort student loan default rate, DeVry University's comparatively low cohort default rate is a direct correlation to its commitment to graduate employment success (<http://www.devryfacts.com>). DeVry has a two-fold plan for future enhancements including providing a more robust disclosure of student outcomes including tracking the number of graduates, those that continue to graduate school or employment and their ability to repay student loans. Secondly, CEO Daniel Hamburger proposes a change in the company's name to DeVry Education Group to reflect the educational environment while maintain is 80+ year reputation.

2.2. Criticisms and Benefits

It is the entrance of the for-profit institutions into the core college curriculum that raises concern and presents challenges (Winston, 1999a). Some critics note that most students who enroll at for-profit universities do so because they were "advised" on a particular program from a sales team masked at "admission counselors". The uniform curriculum at many for-profit institutions does not allow the instructor the flexibility of teaching to the specific needs of the class. This adherence to a centralized curriculum can also be attributed to the lean faculty with many instructors fully employed within their field and are hired according to the scheduled needs of the institution. Another concern with for-profit curriculum is the student-centered evaluation of programs. 33-50% of traditional university faculty workload is centered on research. Without this function, faculty at proprietary institutions have more time for teaching (Morey, 2004). Unlike the grant and appropriations received from public and private, nonprofit universities, for-profit institutions view students as customers and evaluate programs and staff by the rating of its "customers." Authors such as Ruch (2001) posit that the mature student population at for-profits will demand rigor and relevance from their educational experience due to the need to attain professional certification. Morey's (2004) research found that the University of Phoenix prepare course syllabi every three years and offer no electives. Experts argue that curriculum rigidity and "customer satisfaction" does not ensure that students are receiving the education for citizenship and access to opportunities that accompanies a traditional public or nonprofit education (Morey, 2004).

A benefit of for-profit universities is that they are market driven but this is also weakness of these institutions as revealed by increasing student loans, competitive job markets and

growing student loan defaults. Nearly 95% of for-profit university revenue is generated from tuition and fees (Ruch, 2001). According to NCES, two-year public colleges, derive 17% of revenue from tuition and fees with 71% from government grants and appropriations. Private nonprofits receive 74% from tuition and private for-profit 89%. The same 89% tuition and fee base serves as the main source of revenue at 4-year for-profit colleges where as 39% and 21% apply to private nonprofit and public colleges respectively.

In 2011 student loan defaults at 4-year private for-profit universities over shadowed both public and private nonprofit at 13.4% compared to 6.8% and 5.1% respectively (NCES, 2014). Critics argue that programs leave students with large amounts of debt, few employable skills, and at a greater risk of not completing a degree at all (NCSL, 2014).

Increasing student loan defaults and pressures to further regulate for-profit universities' eligibility for student loans has attracted the attention of federal and state governments. The U.S. Department of Education issued the following release in 2013 regarding the issue financial aid eligibility for higher education institutions:

Certain schools are subject to sanctions for having two-year default rates of 25 percent or more for three consecutive years, or over 40 percent for one year. As a result, these schools will face the loss of eligibility in federal student aid programs unless they bring successful appeals. (U.S. Department of Education, 2013).

States such as Connecticut, Maryland and California have taken steps to, at some level, regulate for-profit universities to ensure proper allocation of student financial aid including monitoring student loan defaults (NCSL, 2014). Michigan, for example, has classified for-profit schools under the state department of energy and labor when enables schools to sell student product or services with proceeds supporting the school. This move from the jurisdiction of the state department of education means these schools no longer have authority to confer degrees upon students. David Breneman, one of the editors of *"Earning for Learning: The Rise of For-Profit Universities,"* posits the regulatory environment will not present an obstacle to the growth of for-profit universities. The books cites that technological developments, unbundled services and economies of scale will continue to make this higher education segment a viable competitor in the years to come. Although most nonprofit universities initially did not view for-profits as a source of competition, public perceptions of the merit of this higher education segment has changed and traditional universities are beginning to take note (Newman and Couturier, 2001).

Due to the limited scholarly literature and empirical studies on for-profit universities and concerns regarding the viability of the education and increasing student loan defaults, this article pursues the examination of the relationships between program offerings, student loan default rates and earnings at proprietary institutions.

3. METHODOLOGY

This exploratory study will be empirical in design using secondary data from the financial statements of four for-profit institutions named in Fortune 500 2014 list as well as governmental reports. Using multiple regression with a confidence level of 95%, the study will provide an outcome for the following hypothesis:

H01: There is a significant relationship between student loan default rates and annual earnings.

H1a: There is no relationship between student loan default rates and annual earnings.

4. RESULTS

Regression tests was computed to assess the relationship between 2013 revenues for the identified for-profit universities and the 2010 two-year student default rates. Using a p-value of .05, the R value of .723 indicates a high degree of correlation. The test's r^2 indicates that 52.2% of the default rate explains the institutions' 2013 revenue. The hypothesis will be rejected and the alter hypothesis, that there is a significant relationship between revenue and student fault rates will be accepted.

A .544 KMO measure indicates that the small sample (N=10) size is adequate. Despite small correlations and student loans being the largest outlier at 23.2, the conformity of the Bartlett's test confirms that 63% of the relationships are explained by other variables. An analysis of the scree plot using Eigen values, shows there are three significant variables (see Appendix A). The type of institution has an initial communality of .671, lower than the remaining variables indicating a lower regression relationship.

Table 1: Communalities^a

	Initial	Extraction
Type of Insitution	0.671	0.619
any aid	0.99	0.999
Federal grant	0.986	0.977
Student loan	0.956	0.953
Work study	0.958	0.999
Vetrans' benefits	0.778	0.999
Parent PLUS loan	0.938	0.883

Extraction Method: Maximum Likelihood.

a. One or more communality estimates greater than 1 were encountered during iterations. The resulting solution should be interpreted with caution.

Finally, 91% of the total variance has been explained by the three significant variables with a goodness of fit of .432, indicating that there are no further shared variances in extracting additional factors (see Appendix B). The second hypothesis is rejected, accepting the

alternative that there are dormant variables in the relationships of types of institutions and financial aid sources for undergraduate students in the US.

5. CONCLUSION

The need for education for career mobility has resulted in education becoming a lifelong necessity (Morey, 2004). Academia continues to monitor the impact for-profit universities. Most fundamentally, for-profit higher education and nonprofit education institutions are different at their core (Morey, 2004). The former's bottom line is to provide convenient and expedited education while maximizing profit. The latter's goal is to develop democratically well-rounded students that have experienced various echelons within academia.

The curriculum structure of for-profit institutions centers on learning outcomes and practical application. This manifest is in the flexibility and variety of degree programs. For-profit universities have demonstrated cost-efficient, consumer-oriented and profit maximizing ways of developing and delivering training programs (Morey, 2004). But this has also come at a cost at the majority of for-profit institution's revenues are derived from tuition and fees. The rising cost of education, cut backs in student loans and rising student loans defaults are beginning to impact this industry. This article's analysis was focused on the impacts of student default rates and financial aid on revenue. The results of the regression analysis determined that an institution's revenues are over 50% explained by the percentage results of student default rates. This also coincides with the literature's summary that the profiled for-profit universities are responding to federal government concerns in the rising student loan default rates, especially at proprietary institutions. The researcher acknowledges that there are limitations to the study including but not limited to the sample size used in conducting statistical tests; the selected examination period; and unknown errors with the secondary data used in the analysis; and time and data constraints in completing the research.

6. IMPLICATIONS AND FUTURE RESEARCH

Intended for financial stakeholders, the research will provide additional predictors in future financial aid, loan default and profits for these private-equity institutions. There are several avenues for future research in regard to this topic. The study may be expanded to include a larger sample for proprietary institutions in a comparison of earnings prior to and proceeding HEOA. An exploration of ethnicity, specifically in the U.S. Hispanic population, student loan default rates and revenues may be analyzed for a more detailed predictor of future financial trends in for-profit universities. Further research can conduct a longitudinal study regarding the financial growth or decline of for-profit universities based on campus location. Finally, longitudinal research may be conducted to observe a cohort's relationship between job placement rate, salary track and student default rates.

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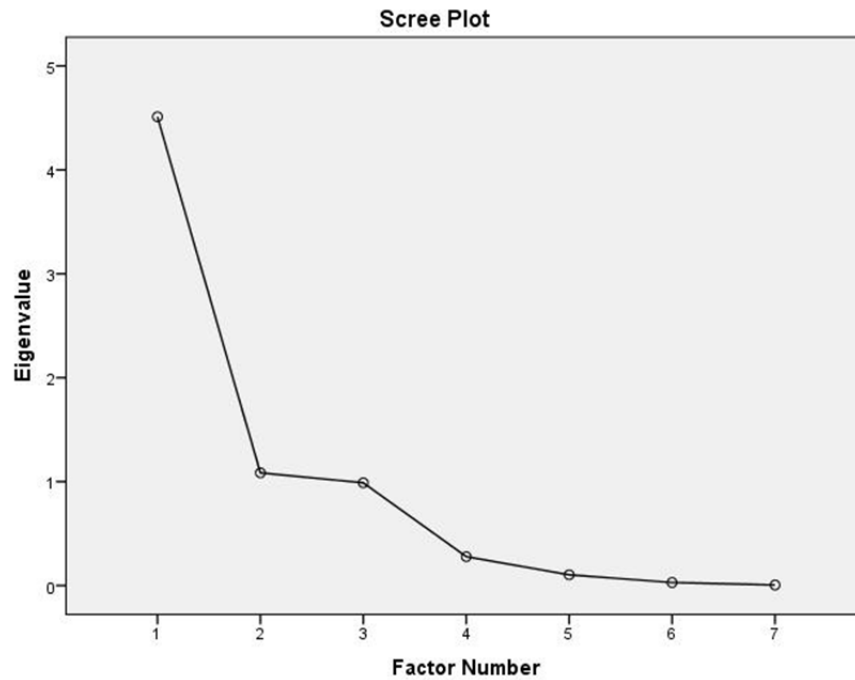
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APPENDIX I - Eigen Values



APPENDIX II - Total Variance Explained

Factor	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings ^a
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total
1	4.511	64.44	64.44	3.768	53.835	53.835	4.208
2	1.085	15.494	79.934	1.384	19.773	73.608	1.211
3	0.989	14.126	94.06	1.276	18.226	91.834	2.073
4	0.278	3.973	98.033				
5	0.103	1.478	99.511				
6	0.029	0.415	99.926				
7	0.005	0.074	100				



EVALUATION OF STAFF WORKING IN SERVICE SECTOR ATTITUDES TOWARDS TO INNOVATION MANAGEMENT

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Learning culture, innovation management, service sector.

ABSTRACT

In today's highly competitive business conditions, the survival of businesses mostly depends on their innovation and creativity abilities. At this point, to be able to innovate, it is necessary to manage innovation in the enterprise and to create a new business. The purpose of this study is to analyze the extent of innovation management issue in the banking sector. We have conducted interview with 60 bank employees in 7 different branches of banks operating in Denizli. Some important results obtained from this study are as follows; demographic findings between the groups in terms of banks are differences in degree of implementation activities. Again, as the demographic findings in the differences between the groups emerged on the banks direct manage innovation.

JEL Classification

M10, O30, G21

1. INTRODUCTION

In our contemporary world where outside conditions are evolving at a great pace, it can be observed that such phenomenon as competition, alteration, speed, risk, uncertainty and dynamism are being part of work life, even part of our individual life quickly. Today's businesses need to achieve superiority in the competitive environment so as to maintain their existence and to make their business sustainable. In order to have sustainable competitive advantage, businesses need to adapt their structures, systems, processes and strategies to the altering conditions. This can only be achieved by making continuous innovations and managing this process.

In this study, attitudes of banking sector employees towards innovation management are analyzed. The research was conducted among the employees of bank branches located in Denizli through random sampling method.

The following part of the study covers literature review and basic concepts about innovation management. The third part of the study is about data collection and the research methodology. In the fourth part, the findings of the study were evaluated using statistical analyses. ANOVA and t-test have been used for this purpose. The final part of the study presents the results and recommendations.

2. INOVATION MANAGEMENT

Things that do not renew themselves cannot develop and they may eventually disappear. Innovation, once perceived as something just for scientists, engineers or artists, is now the core focus of anybody who desires to maintain his/her work and wants to develop himself/herself (Sarıhan, 2007: 131).

Concept of innovation which is translated into Turkish as "inovasyon" (Gökcek, 2007:4) was derived from the Latin word of "innovare" which means renewal, alteration (Narayanan, 2001:67). The common thread innovation means "something new" (Gopalakrishnan and Damanpour, 1997: 16). Although there is no consensus over its Turkish usage, it is argued that this word is a technical term and it must stay in the form of "inovasyon" which is derived from English. Some argue that the word "novelty" cannot be the right term to use because it implies different meanings other than the concept in the English. Turkish Language Society conducted a study to resolve this confusion and offered to use word "inovasyon" as phrase for innovation (<http://www.tdk.gov.tr>). A consensus has not been reached in this matter yet. Although meaning content of the word is not reflected thoroughly, currently word "innovation" carries the closest meaning (Gökcek, 2007: 4).

"Innovation" means to transform an idea into a new or developed product or service that can be marketable. In more simple way, "innovation" is a process starting from the invention stage of an idea to the application stage. "Innovation" represents putting the ideas which have not been thought before into commercial applications; thus developing power of competition. Namely, finding the thing which never existed before, or making something which has not been made before. Through "innovations", businesses may be able to get more revenue and profit (Kırım, 2006: 5).

Based on the E.U. and OECD literature, "innovation" as a process represents "transforming an idea into a product or service that can be marketable; new or developed production or distribution method; or new social service method". Same word explains "marketable or developed product, method or service" that arises as a result of transformation process (European Commission, 1995; Narrated by Akyos, 2007).

"Innovation" is creating something new and making the market accept it. "Innovation" is relevant with processes, products, services and technologies (Terrence, 2004: 2). Not only relevant with product and services, it can be expressed as a process relevant with putting new ideas regarding any event, phenomenon or a condition into practice. In this respect, "innovation" should not be considered in a technical framework.

Peter Drucker, who has several studies about "innovation", stated about managing "innovation" in his book called "Innovation and the Entrepreneurship" that "Innovation is a real study and it can and should be managed as an institutional function. But, this does not mean that it is same sort of activity with other company activities. Thus, "innovation" is not a performing work, instead is a knowing work. Additionally, it is stated that "innovation" requires talent, intelligence and knowledge; however additionally it requires effort, perseverance, and devotion. Otherwise, managements do not have a chance for success" (Drucker, 2003: 120; Narrated by Acaray, 2007: 62).

3. DATA AND METHODOLOGY

The purpose of the study is to investigate whether the banks apply “innovation” management or not. Another focus of the study was to evaluate attitude of the employees toward “innovation” management in terms of their demographic characteristics. This is a descriptive research; and conducted through randomized sampling method across the bank branches operating in Denizli City.

While universe of the research consists of bank branches operating in Denizli, sampling set consists of the staff from all positions employed in these branches. Through random sampling, staffs from 7 branches out of 25 nation-wide banks which operate in Denizli, namely Ziraat Bank, İş Bank, Garanti Bank, Finansbank, ING Bank, Bank Asya and Asya Katılım Bank were interviewed; and 60 valid survey forms were obtained for evaluation.

Survey forms were used for data collection. Questionnaires were answered by Branch Managers, Directors, Vice Directors, Specialists and their Assistants, Service Attendants, Customer Represents and etc. During the interview, first, instructions were explained to the respondents; then the questionnaire was partially administered face-to-face and partially left to the respondents to give them fill-out time and to be collected on the next day.

The first section of the questionnaire form consists of the questions regarding demographic characteristics of employees. In the second section of the form, a five-scale Likert method which includes choices between “strongly disagree” and “totally agree” was applied. The questionnaire form contains 22 questions; and the Likert method was applied as basic scaling tool. Reliability of the “innovation” scale was found as 0.93.

4. EMPIRICAL FINDINGS

The profile of the respondents was analyzed through descriptive statistics in Table 1.

Table 1: Distribution of the Respondents by Demographic Factors

Demographic Variables	Categories	Frequency	Percentage
Gender	Male	28	46.7%
	Female	32	53.3%
Age	18 to 25	2	3.3%
	26 to 35	46	76.7%
	36 to 45	12	20%
Marital Status	Married	41	68.3%
	Single	19	31.7%
Education Level	High School	3	5%
	Associate Degree	9	15%
	Bachelor’s Degree	42	70%

	Master's Degree	6	10%
Terms of Employment	Less Than 1 Year	3	5%
	1 to 3 Years	20	33.3%
	4 to 6 Years	18	30%
	7 to 9 Years	7	11.7%
	10 and More Years	12	20%
Previous Work Experience	No Experience	54	90%
	Less Than a Year	1	1.7%
	1 to 5 Years	3	5%
	6 to 10 Years	2	3.3%
Branch Size	6 to 10 Employees	2	3.3%
	11 to 15 Employees	9	15%
	16 to 20 Employees	2	3.3%
	21 and More Employees	47	78%
Position	Director & Vice Director	13	21%
	Specialist & Vice Specialist	10	16.7%
	Specialist	24	40%
	Service Attendant	4	6.7%
	Customer Representative Other	9	15%
Departments	Marketing	13	21.7%
	Operations	39	65%
	Marketing & Operation	8	13.3%
Specialization	Personal Banking	34	56.7%
	SME/Commercial	14	23.3%
	Personal & Commercial	12	20%

Table 1 indicates that while 28 respondents (46.7%) were male; 32 respondents (53.3%) were female.

The respondents' age distribution is as follows: 2 respondents (3.3%) are in the range of 18-25; 46 respondents (76.7%) are in the range of 26-35; and 12 respondents (20%) are in the range of 36-45.

With regard to marital status of the respondents, while 41 respondents (68.3%) were married, 19 respondents (31.7%) were single.

The education profile of the respondents is as follows: 3 respondents (5%) are high school graduates; 9 respondents (15%) have an associate degree; 42 respondents (70%) have a bachelor degree; and 6 respondents (10%) have a master degree.

According to term of employment in the bank, 3 respondents (5%) have worked with the bank for less than 1 year; 20 respondents (33.3%) have worked with the bank for 1 to 3 years; 18 respondents (30%) have worked with the bank for 4 to 6 years; 7 respondents (11.7%) have worked with the bank for 7 to 9 years; and 12 respondents (20%) have worked with the bank for 10 and more years.

Based on employees' previous experiences, while 54 respondents (90%) did not work in any other bank before; 1 respondent (1.7%) has experience in another bank for less than a year; 3 respondents (5%) have experience in another bank for 1 to 5 years; 2 respondents (3.3%) have experience in another bank for 6 to 10 years.

According to branch size of the banks, the distribution of respondents is as follows: 2 respondents (3.3%) work in a branch with 6 to 10 employees; 9 respondents (15%) work in a branch with 11 to 15 employees; 2 respondents (3.3%) work in a branch with 16 to 20 employees; and 47 respondents (78.3%) work in a branch with 21 and more employees.

Based on respondents positions in their banks, 13 respondents (21.7%) are in the positions of Director and Vice Director; 10 respondents (16.7%) are in Specialist and Vice Specialist positions; 24 respondents (40%) are in Service Attendant position; 4 respondents (6.7%) are in Customer Representative position; and 9 respondents (15%) are employed in other positions.

In terms of departments, 13 respondents (21.7%) work in Marketing Department; 39 respondents (65%) work in Operation Department, and 8 respondents (13.3%) work in both Marketing and Operation Departments.

According to work specialization, 34 respondents (56.7%) work in Private Banking field; 14 respondents (23.3%) work in Small and Medium Sized Business/Commercial Banking field; and 12 respondents (20%) work in both Private and Commercial Banking fields.

4.1. Findings Regarding Innovation Management

According to the results of the ANOVA analysis conducted based on age, educational level, division and position employed, there is no statistically significant difference in attitudes of employees towards innovation management activities among groups. Furthermore, based on the t-test conducted according to marital status, there is no statistically significant difference in attitudes of employees towards innovation management activities among groups. As it can be seen from the Table 2, in terms of gender of the respondents, there is statistically significant difference in attitudes of employees towards innovation management activities among groups.

Table 2: Summary of the Respondents Responses on Innovation Management Based on Gender

	Gender	N	Mean	Std. Deviation	Sig.
In our bank, managers encourage their staff to make innovative suggestions by overcoming the restrictive effect of the rules and procedures.	Male	28	3.5357	.79266	.007
	Female	32	3.1875	1.25563	
Compared to its competitors, our bank has introduced more innovative products and services during last five years.	Male	28	3.9286	.71640	.007
	Female	32	3.7188	1.05446	

As it can be seen from the Table above, male respondents think that directors in the bank encourage their staff about not to feel restricted by the rules and procedures to bring forward innovative ideas compared to the female staff. Again, male respondents think that their banks introduced more innovative products and services in the last five years in proportion to their competitors compared to the female respondents.

Table 3 gives a summary of the respondents responses on innovation management based their ages.

Table 3: Summary of the Respondents Responses on Innovation Management Based on Their Ages.

Age	N	Mean	Std. Dev.	Min.	Max.
18 to 25	2	3.5000	.44998	3.18	3.82
26 to 35	46	3.7372	.57679	2.41	5.00
36 to 45	12	3.6818	.83274	1.68	5.00
Total	60	3.7182	.62340	1.68	5.00

It can be observed that bank personnel are predominantly at their young ages. These respondents have the highest mean value regarding the innovation management. According to the conducted ANOVA analysis, there was no significant difference in terms of age groups. Group scores based on gender are the same ($\bar{X} = 3.71$).

Based on marital status, group scores were presented in the Table 4 below:

Table 4: Summary of the Respondents Responses on Innovation Management Based on Marital Status

	Marital status	N	Mean	Std. Deviation
NEW.AVG	Married	41	3.7805	.62456
	Single	19	3.5837	.61569

Scores of the married staff is higher. Since married personnel have more regular life style in comparison with the single ones, and they feel stronger against the innovations at work place and their score might come up higher.

Arithmetic means of the personnel based on their work departments are presented in the Table 5 below:

Table 5: Summary of the Respondents Responses on Innovation Management Based on Department

	Department	N	Mean	Std. Deviation
NEW.AVG	Marketing	13	3.8322	.60056
	Operation	39	3.6690	.66232

Personnel in the marketing department have higher score. Personnel who always work outside the branch and who always keep contact with customers are more sensitive to the innovation management.

Table 6: Innovation Management Scores Based on Work Positions

	N	Mean	Std. Deviation
Director and V. Director	13	3.5909	.66391
Specialist and V. Specialist	10	3.7227	.56385
Service Attendant	24	3.8030	.41110
Customer Represent	4	3.5682	1.29552
Other	9	3.7374	.82000
Total	60	3.7182	.62340

Among the respondent bank staff, the highest score belongs to the Service Attendant. The personnel with the position of Director and Vice Director have the lowest score.

Based on the personnel work experience, group mean values were presented in the Table 7 below:

Table 7: Summary of the Respondents Responses on Innovation Management Based on Work Experience

NEW.AVG	N	Mean	Std. Deviation	Minimum	Maximum
Less than 1	3	4.1364	.75651	3.59	5.00
1 to 3	20	3.5977	.55460	2.45	4.64
4 to 6	18	3.9040	.48654	2.41	4.41
7 to 9	7	3.7078	.67003	3.00	5.00
10 and more	12	3.5417	.82081	1.68	4.59
Total	60	3.7182	.62340	1.68	5.00

It is understood that the bank personnel consist of the staff that have from 1 to 7 years of work experience. In terms of innovation management, it can be seen that the highest mean belongs to the personnel group with 4 to 6 years of experience ($\bar{X} = 3.90$).

5. CONCLUSION

In today's world where the surrounding conditions evolve at a great pace, businesses are required to adapt their structures, systems, process and strategies to achieve sustainable advantage in the competition. Yet, they can only achieve them by making innovations and managing this innovation continuously. In this study, the attitudes of the personnel toward the management of innovation in banking sector were tried to be determined. The research was conducted across the bank branches located in Denizli by means of random sampling method.

When the findings were evaluated, there is no significant difference found among the groups in applied innovation management activities according to the ANOVA analysis conducted in terms of personnel age, educational level, division and position in bank. In addition, according to the t-test conducted based on marital status, while there is no significant difference in innovation management, according to the t-test conducted based on gender, there is significant difference found among groups in innovation management activities performed in bank branches. In comparison to the female ones, male bank staff think that bank managers encourage personnel to make innovative suggestions without being restricted by current rules and procedures; again, in comparison to the females personnel, male think that their bank introduced more innovative products and services in the last five years than their competitors.

It is observed that respondents consist predominantly of young staff. These personnel have the highest mean score for the innovation management. Again, married personnel have higher mean scores. The personnel working in the marketing department have higher scores as well. Amongst the research respondent bank personnel, the highest score was owned by the Service Attendant. The personnel with the Director and the Vice Director position have the lowest score.

This research contributes to the identification of factors that have an impact on innovation management activities in Turkish banking sector. Findings of the study imply that young and male employees seem to have more tendencies towards innovation management.

An important limitation of this study is that it is conducted in a local district with a limited number of banking employees. A further research may be extended to other cities.

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ANALYSIS OF OBSTACLES TO UPTAKE OF INTERNET BANKING SERVICES IN NIGERIA

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ABSTRACT

There is ample evidence that the external environment has always thrown challenges even to the best business organisation. And the various stories from around the world of business give credence to these challenges. Today, as always, the increasing speed and scale of changes, which has become part of every business cycle, means threats and opportunities arise faster and more often. As rising competitive intensity forces even the best businesses to return to basics, the old adage that past successes has never guaranteed future success is never truer than now. This study investigated and analysed the factors affecting the adoption of internet banking services in Nigeria. The objectives, among others, were to explore the reasons for the usage and non-usage of internet banking services in the Nigerian. The theoretical model utilised was the Technological Acceptance Model (TAM), a model which has been used to explain consumers' intention to use a technology. Subjects for the study were bank managers, bank customers and students. The study found all the beliefs especially security, privacy and infrastructures to be significant factors affecting the adoption of internet banking services in Nigeria. The deduction from the findings was that for internet banking to assume a developmental dimension in Nigeria and for the country to be fully integrated and respected in the global financial environment, the prevalent level of frauds in Nigeria (and among Nigerians) must be addressed.

JEL Classification

F65, G21, L21

1. INTRODUCTION

The convenience of being able to access accounts at any time, as well as the ability to perform transactions without visiting a local branch, draws many customers to sign up for internet banking services (Ndubuisi, *et al*, 2004). It seems like an obvious choice to leave the hassles of traditional money management behind in exchange for this high-tech alternative. However, there are potential problems associated with banking over the internet of which many customers have come to realise. It has become necessary for customers to weigh the advantages and disadvantages of online banking before signing up. Traditional branch-based retail banking remains the most widespread method for conducting banking transactions in Nigeria as well as many other African countries, (Ezeoha, 2005; Agwu, 2014). However, the internet technology is rapidly changing the ways personal financial services are being designed and delivered. Presently, all

commercial banks in Nigeria have adopted the internet banking technology to improve their operations and reduce costs.

Despite all their efforts aimed at developing better and easier Internet banking systems, these remained largely unnoticed by the customers, and certainly were seriously underused in spite of their availability. Therefore, there is need to understand users' perception and fears about internet banking services, and the need to identify other factors that can affect their intention to use the services. This issue is important because the answer holds the clue that will assist the Nigerian bank managers to formulate appropriate marketing strategies to promote new forms of internet banking systems in the future. Moreover, previous researches in internet banking from the Euro-centric angle, has pointed out that customer's acceptance of the technology is the key in the future development of internet banking and called for further research that can facilitate a comprehensive understanding of this customer-based electronic revolution (Ezeoha, (2005). It has become crucial for the banks to understand specifically who is adopting and utilizing this new commercial technology and why (Gavin, 2006). An understanding of important user characteristics and the interactions of these characteristics with internet banking procedures will assist the banks to predict the users of the new technology. Moreover, theoretically sound and empirically tested models can as well assist banks and their managers, policy makers, ISP providers and researchers as they strive to understand which customers will accept and use the technology, and why these particular customers are poised to adopt the new procedures, (Mbarika, *et al*, 2005). This study intends to investigate the reasons for the usage and non-usage of internet banking services in the Nigerian context. It will equally explore what the banks have been doing to address the problems, and recommend ways these banks can effectively market internet banking services with a view to increasing both the awareness and usage by customers. The content draws a correlation between usage and non-usage of internet banking services, and analyses the reasons for usage and non-usage. To develop a deeper understanding of the relationship between customer's beliefs and internet banking acceptance, the next section examines the Nigerian banking environment for the present research.

2. REVIEW OF RELATED LITERATURE

2.1 The Nigerian Banking Environment

Nigeria started the road to socio-political, economic, and technological development after the year 1999. The year marked the debut of democratic rule after long years of military dictatorship, characterized by lack of vision, economic depression, looting and inadequate infrastructural development, (Agwu, Atuma, Ikpefan and Aigbiremolen, 2014). Consequently, the year 1999 marked the nation's journey to civilization, economic growth and technological development. However, electronic banking services are still at their lowest ebb with only the ATM services rated highest among others, (Nwankwo, 2006). Nigeria is largely a cash-based economy with over 65% of funds residing outside the banking sector as against the developed world where the money in circulation is 4% and 9% in the UK and US respectively (Ojo, 2004 and Ovia, 2003). The cash-based economy is characterized by the psychology to physically hold and touch cash: a culture informed by

ignorance, illiteracy, and lack of security consciousness and appreciation of merits of digital payment (Ovia, 2002).

Ezeoha (2006a) attributed the slow space of development of internet banking to lack of adequate infrastructure, low internet penetration, absence of open standards/trust among banks and providers as well as absence of adequate legislation or national policy on IT development. According to (Olesin, 2006), image problem was another issue. The Advance Fee Fraud code-named 419, is one of the most popular internet frauds and it probably had its origin from Nigeria. Lately, the country has been very prominent among the list of fraudulent nations, (Ezeoha 2006a; Agwu, Iyoha, Ikpefan and Atuma 2015). Consequently, there has been outright rejection of payment cards issued by Nigerian banks on the international arena. Another very important issue is lack of security. There is need to put in place effective security measures to safeguard bank customers' money and details as well as the media of transmission (Nwankwo, 2006). It is a general knowledge that banks thrive or collapse based on their ability to provide appropriate financial services that satisfy customers' needs. Internet banking is a web-enabled technology, which facilitates access to information that improves customer service, productivity, and increases a bank's competitive advantage, (Gavin, 2006). Nevertheless, internet technology also introduced entirely new sets of challenges, especially security issues that banks had to deal with to balance their business portfolio, (Ovia 2002). Balancing the quality of services, stability, customer services on one hand, and accessibility, agility, convenience, innovation, security, and speed on the other hand was astounding, and most importantly addressing the security concerns of various customers is uppermost, (Ezeoha, 2006a). The internet banking paradigm encouraged bank customers to access their financial information at any time and anywhere by logging on to a website, (Ndubisi & Sinti, 2006; Agwu, 2014). The major concern that banks faces today is how to continuously assure their customers of the safety of their money due to the increasing fraudulent activities (Mbarika, *et al*, 2005). Though, many banks have introduced different online security to ensure safety, there is still fear on the part of the customers, based on what they hear, and read in the tabloids, especially with identity theft, cloning, etc; all serves as serious concerns on the part of the customers; and these have resulted in Nigeria economy being mostly cash based and more than 65% of the money in circulation being outside the banking sectors, (Ezeoha, 2006a; Kayode-Adedeji and Agwu, 2015).

Prior studies: Prior studies on internet banking ranges from Sathye's (1999) study in Australia, Tan and Teo's (2000) research in Singapore, other studies were carried out in South Africa, New Zealand, Estonia, Korea, Taiwan, and among the Malaysian internet banking researches were (Ndubisi and Sinti, 2006). Unfortunately, these prior studies on internet banking adoption in various countries have produced mixed results, which have added to the difficulty in articulating the internet banking adoption drivers. Thus, research on internet banking remains inconclusive. Within the few extant studies, however, there are conflicting results with respect to the relative importance of the factors that explain internet banking adoption. For example, while Tan and Teo (2000) found risk to be a very significant factor, Ndubisi & Sinti (2006) found it to be only marginally significant, and plausibly attributed the outcome to the promotional strategy adopted by Malaysian internet bankers, which boasts of adequate security. Moreover, research on internet banking has overlooked the potency of the features of the internet banking site itself.

For example, the influence of transaction oriented (e.g. speed, interactivity, clarity of procedural information, etc.) on one hand and the influence of culture, education, infrastructure, technology cost, language, etc on the other on internet banking adoption. In this research, this author addresses the above by analyzing their impact on customers' acceptance and usage of internet banking services in Nigeria. Internet or Electronic banking encompasses a wide range of commercial activities that can be categorized into business-to-consumers and business-to-business sectors, (Bickersteth, 2005). Fundamentally, it focuses on the electronic exchange of information using information and telecommunication infrastructures (particularly the World Wide Web and the Internet). According to Agwu, (2014), the industry sectors such as banking have openly embraced electronic banking to improve their performance and gain a strategic competitive advantage and wide customer base. There are four interlinked factors driving the global acceleration of banking on the internet; according to Bickersteth, (2005), these are:

- accelerating customer demand
- increased competition between banks and new entrants
- the relentless drive by the banks to reduce costs and achieve new levels of efficiency; and
- world-wide deregulation of the financial services market.

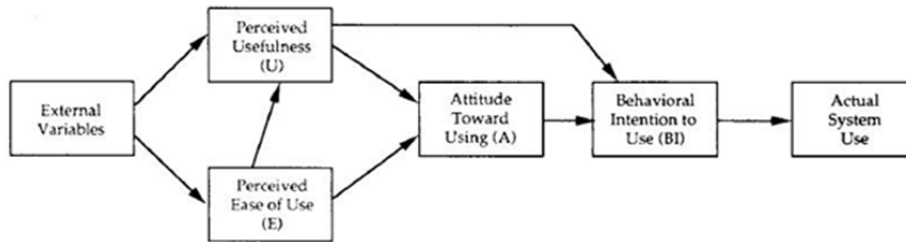
Statistics indicate that ATMs, telephone banking and home banking, in the developed countries, presently make up more than 50 percent of all banking transactions and total non-branch activity is expanding at a rate of 15 percent per year (Longe and Chiemeké 2007). In common with many electronic surveys that point to information security being the number one concern for both businesses and consumers according to Mbarika, et al, (2005), this uptake is being challenged by concerns of users and potential users towards the security and privacy of internet banking transactions as well as confidentiality regarding the processing of personal information (Achour, et al 2005). In Nigeria, Agwu, lyoha, Ikpefan and Atuma (2015) posits that the modernization of the payment process started with the introduction of the MICR. This was followed by the establishment of ATMs for cash dispensing, account balance enquiry and payment of utility cheques. In 1993, the Central Bank of Nigeria (CBN), introduced the use of payment cards (smartcard) and paper-based instrument. Similarly in 2004, the CBN also introduced a broad guideline on electronic banking which included the introduction of ATM, e-money products such as credit and debit cards, (Longe and Chiemeké, 2007).

2.2 Theoretical Framework

The Technological Acceptance Model (TAM) was chosen as a guiding theoretical framework for this study, which is well known in the information systems literature and used to gain insights into the extent of internet usage as a distribution channel for financial system. TAM was originally developed by Davis (1989) to predict user acceptance of computer technology in the workplace. It has the advantage of being well grounded in established social psychology theory.

It is based on the TRA (Ajzen and Fishbein, 1980), and is described as "an analytical simplification of how functionality and interface characteristics relate to adoption decisions" (Lee, 2009). According to TAM, the following belief constructs are considered to be the main determinants of technology acceptance behaviours: perceived usefulness ("the prospective user's subjective probability that using a specific application system will increase his or her job performance within an organizational context") and perceived ease of use (i.e. "the degree to which the prospective user expects the target system to be free of effort" as shown in Fig. 1) (Davis et al., 1989, p. 985).

Fig. 1: User Acceptance of Computer Technology
(Davis, F. D., Bagozzi, R. P., and Warshaw, P. R., 1989)



TAM provides several advantages, such as wide use in the IT field and being parsimonious, it was being utilized in this study since this author is interested in examining a more complete set of antecedents that could better explain the intention to adopt an innovation. By decomposing attitudinal structure, the expectation is to have a higher explanatory power and a more precise understanding of the antecedents of behaviour (Taylor & Todd, 1995). The specific antecedents tested in this study should provide value to designers or providers of an innovation in their efforts to influence innovation usage and acceptance in Nigeria.

3. METHODOLOGY

The qualitative research methodology was utilised for this study. Qualitative approaches emphasized processes of perception and their meanings to seek to understand how these meanings emerge and change. The qualitative methodology used in this study is known as Participatory Action Research. It is a strategy that embraces the principles of participation, reflection, empowerment, and emancipation of people who are interested in improving their situation (Berg, 2004). Participation action research, as described by Stringer (1999), suggests that the working principles of action research include building relationships, communication, participation and inclusion. Further, Stringer (1999), helps us to understand how action research is used by applying the model "look, think, and act". This method implies that the researcher listens, observes, and studies self and participants; think about and evaluate what has been discovered through dialogue; and interprets findings to develop a plan of action in collaboration with participants. Berg (2007) further describes action research as a systematic and organized way to approach research in that it enables reflection on the part of the participants and researcher. Based on the above, the author believes that participatory action research is a good fit for this study.

It is also a loose belief that internet banking services, good as it may be, is also loathed by some bank staff and as a result cannot pass its advantages on to the bank customers or allay their fears when they bring up issues, which are though evident but can be explained; of which this could, to some extent lead to triability on the part of the bank customers. To further explain the chosen method of research, the researcher reviewed Paly's (2003) insights, which states that qualitative research is about the science of human behaviour and must take into account people's perceptions and perspectives. It is important to understand what they think. According to (Glesne 2006), qualitative researchers seek to understand and interpret how the various participants in a social setting construct the world around them. To make their interpretations, the researcher must gain access to the multiple perspectives of the participants (p.5). To this end, the researcher decided to conduct a focus group and face to face interviews. The focus group and interviews were chosen as two research methods that would engage participants. For both focus groups and interviews, the researcher, as facilitator, used appreciative inquiry as a method of communication. This communication method enables a focus on what is working and exploring strategies that build on success (Bushe, 2006). Bushe (2006), states that appreciative inquiry is effective in "developing new approaches to human resource issues that will be well accepted by organizational members and lead to positive change" (p.1). Using appreciative inquiry, the researcher hopes to elicit constructive comments on both the positive and negative aspects of internet banking services from the practitioners (bank workers) and the end users (customers, students, farmers, etc).

3.1 Data Collection Tools

Using a qualitative approach, a number of data collection methods (interviews and focus group discussions) were used to uncover appropriate knowledge of the factors that influence the adoption of internet banking services in Nigeria.

3.2 Participant Profile

The twelve males and eight females who participated in the focus group discussions and interviews were aged between 20 and 57 years. This age group was selected on the basis of being representative of people in mid-life and mid career phase (Levinson, 1978 adapted by Arnold, 1997) and therefore the group most likely to be most aware and also must have heard and or utilized internet banking services. They also stand a better chance of giving a vivid analysis of the reasons for the usage and non-usage of internet banking services in Nigeria based on their exposure and experiences. This method was necessary to collect the needed data. The method allowed the researcher to screen respondents and allowed respondents to think about relevant key issues before they answered at their convenience. Qualification of participants ranged from secondary school certificates to postgraduate degrees and income level varied from zero income on the part of the students to =N=800,000 (eight hundred thousand Nigerian naira) a month equivalent of £3,475.26 at an exchange rate of £1 to =N=230 . Preliminary discussion revealed that they have all had bank accounts and have used different ranges of banking services. – e.g. branch counter, ATMs, internet banking, etc.

3.2.1 Focus Group

The first tool utilized to collect qualitative data was focus group. A focus group was conducted with bank managers, bank customers, students of higher institutions, and other stakeholders in order to understand what they believe are the factors affecting the usage and non-usage of internet banking services in Nigeria, furthermore, what is currently being done by the banks to promote the internet banking services to the stakeholders were equally reviewed. Both Glesne (2006) and Berg (2007) agree that a focus group is an effective way of collecting a vast amount of information from various perspectives. Glesne adds that it may also "give voice to personal experience" (p.104) and augments personal experiences. This is advantageous because it enables others to hear experiences that spark memories or thoughts that are similar or can be expanded upon. Some of the drawbacks; however, include the fact that stronger personalities may influence the rest of the group's opinions or what is being said or not said. The quality of information obtained may also rely on the skills of the facilitator and, while giving voice to individual experiences is important, it is really group opinion that is considered in data analysis (Berg, 2007). The process of setting up focus group was extensive. Initially, a set of questions was developed and was pilot tested for clarity and understanding. However; it was thought that more information might be elicited if the questions were not so focused and more open-ended. This allowed for more exploration into areas that brought depth to the focus group (Palys, 2003). A set of six questions were finally created, see Appendix A.

3.2.2 Interviews

The second tool used in the collection of qualitative data was as described above; they were administered to the individual participants through an interview process. One advantage of using interviews is that rapport can be built with each of the stakeholders, (Palys, 2003). The purpose of the individual interviews was to gain a deep insight into the factors affecting the usage and non-usage of internet banking services in Nigeria. Other advantages of interviews, as described by Palys (2003), include high participation rates because interview subjects are directly approached to participate. Another advantage is being able to clarify and validate information from participants during interview; this can provide more depth and breadth to the research findings. Berg (2007) echoes Palys' comments regarding the value of interviews, and further describes an interview as a conversation. Although the majority of the talking is done by the participants, the face-to-face interaction allows for some detailed dialogue. The interviewer is actively listening to reflect and tune into areas that need further exploration. However, disadvantages of interviews, as described by Palys (2003), include the idea of "reactive bias." Reactive bias involves being sensitive to one's own reactions to a participant's responses (Palys, 2003, p.160). For example, if interviewers nod their heads in reaction to a participant's response; it can be interpreted in several ways. The participant may receive it as a cue that this is the direction the interviewer wants them to go, when in fact the interviewer may just be acknowledging what they have heard. Similar to Paly's concept of reactive bias is the notion of "social interpretations", as described by Berg (2007). Berg states that "social interpretations are viewed as the affected messages transferred from one acting individual to another through nonverbal channels" (p.120).

In Berg's view, "nonverbal channels of communication include body gestures, facial grimaces, signs, and symbols" (p.120), as well as other nonverbal cues. Yet another disadvantage of interviews is the time and cost it takes to set and conduct individual interviews, compared to surveys or non-interactive methods of research.

4. ETHICAL ISSUES

The opportunity to conduct research using human participants is not a privilege but necessitates a heightened sense of responsibility. Palys (2003) discusses the idea that entering into qualitative research is really about entering into a relationship. This relationship is based on conduct or behaviour that follows certain principles. Glesne (2006) further supports the idea of developing a relationship, making the point that the research and methodology are not just about satisfying the researchers interests in adding value to the development of issues being researched, but being sensitive and respectful of the everyday interaction with participants, the supporters of the research, and the data. Participants in this study were apprised of all information relating to the research work; this included the reason for the research, where it was to be conducted and over what time frame, what was involved, and whom it would benefit. The participants were ensured anonymity through the use of a coding scheme developed by the researcher to ensure participant confidentiality. A confidential agreement for both focus groups and interviews was signed by all who were involved in this research. Pseudonyms were used to maintain participants' confidentiality. The focus group and interview participants were, in line with ethical requirements, simply numbered from 1 – 20, i.e. participant 1 to participant 20. Their agreement to participate was voluntary and they were free to withdraw any or all their contribution at any point during the research process, up until the time the data was analyzed and themed. Upon withdrawal, all documents associated with their contributions would be shredded and disposed.

5. THEMATIC EVIDENCES

Based on the analysis of the interviews and focus group discussions, five themes emerged; these are: perception, cultural implications, languages, income and education, cost of equipments; and security and privacy

Theme 1: Perception

Perceived Ease of Use and Perceived Usefulness

Prior research has empirically found positive relationship between perceived ease of use and perceived usefulness as critical factors on the use of internet banking (Pikkarainen *et al.*, 2004). Electronic banking provides higher degree of convenience that enables customers to access internet bank at all times and places. Virtually all the participants repeatedly acknowledged the ease of use of computers and their usefulness and some expressed unreserved willingness to try. The general views of the participants are summed up in the words of participants 3 and 6: *Participant 3: "I have used the internet banking services and find it extremely useful, time saving and effortless. Such innovation has added a new dimension to work and personal life, making it easy, noble and gentle". In the same*

vein, Participant 6 stressed: *"I was introduced to the services by my bank manager since 2002 and it has been of enormous help to my business.*

The account department has fewer staff and I am always on top of my expenses as I can check online and even pay salaries from any where I am, even in the night. Furthermore, the accessibility of computers is perceived as a measure of relative advantage (Akinci, et al, 2004; Gerrard and Cunningham, 2003). Therefore, it is a general knowledge that convenience and accessibility have positive effect on consumer adoption of electronic banking. According to Pikkarainen et al., (2004), the provision of customer interactivity is an important criterion that attracts users in the delivery of electronic banking. Gerrard and Cunningham (2003) also identified other factors of paramount importance in ensuring the success of electronic banking, i.e. the ability of an innovation to meet users' needs using different feature availability on the web site.

Perceived Trust

While 100% of the focus group participants and interviewees admitted that they have all heard about the existence of internet banking services in Nigeria, only 14% stated that they have used and still using internet banking services while 76% posited that they prefer the human touch to their financial transactions, i.e. a face-to-face encounter with a bank staff, another 10% simply stated that they are not computer literate and cannot use it. Further reasons given were that they do not like the technology and also afraid that the internet will distort their accounts. Ghosh, (1997), stressed that trust and fear affect online banking customers who are victims of internet fraud. Ezeoha, (2006b) pointed out that people do not like to be ripped off, whether online or offline. Countless press reports about people's credit cards being stolen or stakeholder database systems being hacked by crooks are reported daily. Online bankers are afraid of unethical consumers, thieves, and bogus-card gangs, (Denny, 1998). This was echoed by participant 4 who pointed out that: *"I do not trust the system in the least, my account details have twice been cloned while using my debit card online; and most bank customers have no trust as well and would rather go to the bank for the money to be transferred by a bank staff, than do it him or herself as he or she will get all the blames should anything go wrong. My case of over four months is still under investigation by my bank and my money is gone"*. During the focus group discussion, participant 10 stated that: *"the internet is entirely unregulated and can be hacked in at any time, even in developed countries"*. And participant 4 in agreement with participant 10 commented, thus: *"A visit to some internet cafés will give you more reasons not to use internet banking services as issues relating to internet frauds are openly discussed and stolen account details are checked online" and even sold to willing buyers.* The researcher could therefore deduce from the discussion that, even amongst the highly educated, there is fear of usage as they are very much aware of the lapses. According to participant 13, MD of a thriving retail business, one of the interviewees and a bank customer for more than 25years, he stressed that: *"Lack of and limitation of government policies, regulations and e-commerce laws, as well as legislation to protect customers, workers and to make the internet secure serves as one of the major reasons why internet banking is still crawling in Nigeria"*. Perception of the internet banking services also varied widely among bank customers that participated in the interviews.

One of the interviewees, participant 3, stated: *“that majority, especially those outside the cities, which accounts for a greater percentage of the population of the country, does not understand banking. This is the major reason why they love to hold physical cash at all times”*.

Perceived Infrastructures

Hand in hand with these are the lack of infrastructure and weak communication channels – the national carrier – Nigerian Telecommunication Limited (NITEL) also has its own problems and these translates to the end-users, especially after rainfall, it might take hours and even days for the telephone lines to work properly. In addition, the Nigerian Electric Power authority (NEPA) and its incessant power fluctuation, which in most cases causes damage to various types of appliances, even with high powered stabilizers – forms another serious reason why customers will rather go to the bank than buy a computer for home use as the telephone and light might never give it the opportunity to work. It was observed that existing telecommunication networks are often limited to urban areas, and even these offer poor services in contrast with the ultra high-speed systems present in IT-advanced countries. The resultant effect of the above (if and when it works), is a broken and/or slow internet communications, even inside the banking sectors and many offices, these has pushed banks to purchase and install high powered generating sets, which often make a loud noise in and outside the banking environment. Many customers, organizations, small businesses and individuals who participated in this work have simply not adopted the internet banking system because of the above mentioned reasons, although many customers understands that adopting internet banking will make their banking transactions easy, i.e. Perceived Ease of Use (PEOU) and also believes that the technology is user friendly, i.e. Perceived Usefulness (PU), unfortunately they have not transferred this attitude towards the application of the internet operations.

Theme 2: Cultural Implications

Nigeria is a robust state with more than 100 ethnic groups and different cultures. It is the culture for traders to keep their money under their pillows, roof tops and some even dig holes within their premises to hide their money. The idea of banking has come of age in Nigeria but the online banking is only gradually gaining grounds, the view of participant 17 is summed up thus: *“Internet banking is alien to our culture and has not been accepted by even the well educated let alone the non-lettered men and women in the urban and rural areas; moreover, the screaming headlines scares many away from using the system”*. Participant 4 and 5 took the researcher down memory lane by referring to the bank failures of the 1990s, during which so many families lost their savings and many lost their jobs, and attributed it as a discouraging factor which will make it difficult for them to embrace banking in full and the internet banking services; according to Participant 4: *“then we had passbooks but now no passbooks, the screen figures can change at any time and you will have nothing to argue your case, statements are not delivered on time and you cannot tell what is happening until you visit the branch”*.

Theme 3: Languages, Income and Education

There are more than 250 tribes’ in Nigeria (see Appendix 2) and these accounts for different languages which has become a stumbling block to education especially with new

ideas like internet banking. The problem with the languages and its effect in the business cycle are summed up as follow: *Participant 6: "the different languages make it difficult if not impossible to communicate and the use of interpreters (if any is available) makes communication stressful. Telling someone who cannot speak the lingua franca (English language) about internet banking is a waste of time and energy, and transacting the normal buying and selling is sometimes a hard hill to climb"*. In resonating with participant 6, participant 9, a customer with one of the top banks comments thus: *"the level of education and earning power of most customers; is a big problem. Unlike in the Western world where most workers are paid weekly, the Nigerian workers at all levels receive their salary on monthly basis and sometimes getting the salary at the end of the month is difficult as they are owed by their employers (government or private) for months. The big question then is: how do you talk to such people about internet banking when the money is not in their hands"*. Furthermore, and due to the educational gap between the North and South, it is absolutely difficult to get the Moslem educated women in the purdah to understand the importance of a new technology such as internet banking services. The level of literacy also plays a key role. Apart from the major towns and cities, most rural areas and villages have neither light nor good roads. The inhabitants of these areas, which form the bulk of the Nigerian population, have only the primary school leaving certificate and to some extent the general certificate of education (GCE) to show in terms of educational qualification. They are mostly peasant farmers dealing in crops and animals. Since most of their lives are lived more in these rural areas, they have nothing to do with the hustle and bustle of the city life and getting them to use internet banking services will amount to pouring water in a basket. They will neither understand nor try using it; most of these rural areas do not have a bank branch. Participant 20, a poultry seller in a popular market in Lagos, bared her mind thus: *"I can never go to the bank because I do not understand English language. I don't understand the language they speak in the banks. Someone come here to ask me to bring my money to the bank but I am afraid I might loose the little I have. I would rather keep it at home than the bank"*. Her fears and words were corroborated by participant 9 and echoed by participant 2 when they both stated that they believe that banking is for those in the cities. They pointed to the previous bank failures of the 1990s as a major problem, and the news of how many people lost their savings and no one could be held responsible.

Theme 4: Cost of Equipments

The cost of computer equipments are beyond the reach of most bank customers as a result, they depend on the cybercafés which has sprung up almost on every street in cities to check their emails. According to Participant 7: *"most customers simply cannot afford the equipment; apart from the cost, the maintenance and repairs should anything go wrong are parts of the factors for non-adoption of internet banking"*. In the same vein, the Executive Vice Chairman of Nigeria Communication Commission (NCC), Ernest Ndukwe described the level of internet diffusion as very low attributing the cause to high cost of bandwidth, computers and internet infrastructure, as well as unreliable power supply. Fortunately, at the dawn of the new millennium and the introduction of the internet in Nigeria, internet/cyber cafés sprung up in major cities with majority of them in cities. Unfortunately, majority of these internet accesses are provided by cyber cafes, universities and other research centers. Cyber cafés are business out fits which are

individually owned, while the universities and research centers are regulated. The millions of individuals outside these groups are left to grapple with high cost of computer equipment and its maintenance or visit the cyber cafés.

Theme 5: Security and Privacy

Consumers associate security risk with loss of money (in cash or through the online banking websites). Previous research in countries with different levels of electronic banking adoption shows that security and privacy are important predictors of internet banking adoption. Participant 1, a seasoned banker and a top management staff, admitted being a user but pointed out that: *"most customers are frightened by the screaming headlines in various tabloids and other media on how customers are daily ripped off as a result of banking details which found their ways into the hands of the fraudsters, he stressed that these were enough warning not to use internet banking services, however, the banks are not relenting in the fight to right the wrongs"*. Sathye (1999) investigated internet banking adoption by Australian consumers and identified security concerns and lack of awareness as the main obstacles to adoption. Gerrard and Cunningham (2003) found security concerns over internet banking high in both adopters and non-adopters in Singapore. Various discussants during the focus group session and all the interviewees argued that security issues and lack of privacy are among the major reasons for non-adoption of internet banking services in Nigeria. However, participant 3 stressed that: *"most bank customer are simply not aware about the existence of internet banking services and no idea of how it will impart on their businesses"*. While participant 8 added that: *"it is because the service is still not widely accepted and it is clear that most customers are still not fully confident with using even ATM cards and telephone banking, customers are afraid to use internet banking because they think that any mistake or error could mean a loss of money and some shy away because of connection cost"*. But participant 2 pointed out that: *"greater awareness can only be created through aggressive promotion and this could show the customers the benefits of using these new systems and could also encourage them to adopt internet banking transactions"*. As mentioned earlier, many developing countries have the same problems, not only Nigeria.

6. DISCUSSION

It is a well known fact that organizations and private individuals in Nigeria are late adopters of the internet and its applications with regards to internet banking in Nigeria, as well as many other countries both in Africa and the world over has the same problems. Though there is a very strong competition among the various banks in Nigeria driving the acceptance of internet banking, however, taking into consideration the above listed problems, internet banking is definitely facing a serious problem in Nigeria. This is not unique to Nigeria as many developing countries have the same problems.

Ovia (2001), in his paper on the *Practices and Potentials of Internet Banking in Nigeria*, stated that the technology is understandably a very important tool for every banks competitive strategy; he further noted that Nigerian banks cannot immediately reap the digital dividends because of poor telecommunication infrastructures. He, however, submitted that the poor in Nigeria are financially forbidden from participating and that the

recent rollout of Global System of Mobile Communication (GSM) in Nigeria cannot solve the telecommunication problems, given the high cost of tariff associated with it.

On the issue of security, the Central Bank of Nigeria, quarterly report estimated that over ₦2 billion (two billion naira) was lost annually to online frauds and scammers despite the introduction of additional security features by the Central Bank of Nigeria and the commercial bank. In spite of the various control measures adopted by banks, government policies, warnings through the print and electronic media, etc, the end of online frauds in Nigeria seems not in sight, (Ezeoha, 2006). Furthermore, the numbers of available communication infrastructures in Nigeria are grossly inadequate. An improvement in infrastructural development is desired to foster electronic banking participation in Nigeria. All Nigerian banks have internet banking facilities, but more than 87.5% of their customers do not have one. This has further corroborated the fact that there is less than a 12% acceptance of internet banking services for a population of about 150 million people in Nigeria. From the above, it is clear that enormous opportunities abound for internet banking patronage in Nigeria but for low ability and motivation on the part of the banks to promote the services and the government to promulgate necessary laws. However, to improve the level of patronage, the citizens must be motivated by offering a secure, fraud free, and efficient system and provision of adequate infrastructures. As internet banking development revolves around government officials, banks, IT firms, major players in the finance industry and other stakeholders, tremendous improvement is therefore needed in terms of policy formulation and legal framework design. This will have a resultant effect on enhanced participation in internet banking; also enhance trust, integrity and efficiency; and reduce the level of fraud as actors are traced, apprehended and made to face the full wrath of the law. With the basic communication infrastructures and adequate policy in place, bank customers and the international communities are bound to trust the system, increase the level of acceptability; and there is possibility of increased flow of FDIs and other forms of indirect investments into the country.

7. CONCLUSIONS, LIMITATIONS AND FUTURE RESEARCH

This study identified, among others, some of the factors affecting the adoption of internet banking services in Nigeria. The frequently mentioned factors are security/privacy and dearth of communication infrastructures, perception and culture also plays serious role in internet banking adoption in Nigeria. However, the findings suggest that promotional efforts through the print and electronic media which will directly appeal to the bank and non-bank customers to become internet bank users will encourage usage. These findings provide a platform for bank managers to plan and execute viable programs with a view to expansion of their customer base through aggressive marketing. The limitations of this research are the problem of lack of time on the part of the participants; cost of transportation and communication.

However, further research could explore this topic with a mixed method approach to uncover a wider view of bank customers with respect to internet banking services in Nigeria.

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