



PressAcademia



**RJBM**

**Research Journal of  
Business & Management**

PressAcademia publishes journals, books,  
case studies, conference proceedings and  
organizes international conferences.

[rjbm@pressacademia.org](mailto:rjbm@pressacademia.org)

**ISSN 2148-6689**

A large, light blue stylized globe graphic with a grid of latitude and longitude lines, positioned in the bottom right corner of the cover.

## ABOUT THE JOURNAL

**Research Journal of Business and Management (RJBM)** is a scientific, academic, peer-reviewed, semiannually and open-access online journal. The journal publishes two issues a year. The issuing months are June and December. The publication language of the Journal is English. RJBM aims to provide a research source for all practitioners, policy makers, professionals and researchers working in all related areas of business, management and organizations. The editor in chief of RJBM invites all manuscripts that cover theoretical and/or applied research on topics related to the interest areas of the Journal.

### Editor-in-Chief

Prof. Suat Teker

### Editorial Assistant

Inan Tunc

### RJBM is currently indexed/archived by

Ulrich's Directiroy, ASCI, EuroPub, Open J-Gate, Princeton University Library, International Scientific Indexing (ISI), Directory of Research Journals Indexing (DRJI), International Society for Research Activity (ISRA), InfoBaseIndex, Scientific Indexing Services (SIS), Google Scholar, Root Indexing, Journal Factor Indexing, TUBITAK-DergiPark, International Institute of Organized Research (I2OR), SOBIAD, Scope.

### Ethics Policy

RJBM applies the standards of Committee on Publication Ethics (COPE). RJBM is committed to the academic community ensuring ethics and quality of manuscripts in publications. Plagiarism is strictly forbidden and the manuscripts found to be plagiarised will not be accepted or if published will be removed from the publication.

### Author Guidelines

All manuscripts must use the journal format for submissions.

Visit [www.pressacademia.org/journals/rjbm/guidelines](http://www.pressacademia.org/journals/rjbm/guidelines) for details.

### CALL FOR PAPERS

The next issue of RJBM will be published in December, 2025.

Submit manuscripts to

[rjbm@pressacademia.org](mailto:rjbm@pressacademia.org) or

<http://www.pressacademia.org/submit-manuscript/>

Web: [www.pressacademia.org/journals/rjbm](http://www.pressacademia.org/journals/rjbm)



**EDITORIAL BOARD**

Orhan Akova, Istanbul University, Turkey, ORCID: 0000-0001-7740-2938

Adel Bino, University of Jordan, Jordan, ORCID: 0000-0002-96372954

Sebnem Burnaz, Istanbul Technical University, Turkey, ORCID: 0000-0002-4845-4031

Isik Cicek, Necmettin Erbakan University, Turkey, ORCID: 0000-0003-0870-3811

Cigden Aricigil Cilan, Istanbul University, Turkey, ORCID: 0000-0002-7862-7028

Cuney Dirican, Arel University, Turkey, ORCID: 0000-0001-6622-3926

Ravindra Dissanayake, University of Kelaniya, Sri Lanka, ORCID: 0000-0003-1631-2765

Gabriel Dwomoh, Kumasi Polytechnic, Ghana, ORCID: 0000-0001-9654-7518

Emel Esen, Yildiz Technical University, Turkey, ORCID: 0000-0003-5753-3552

Seyed Reza Jalili, Sharif University of Technology, Iran, ORCID: 0000-0002-2618-0332

Pinar Bayhan Karapinar, Hacettepe University, Turkey, ORCID: 0000-0003-0534-8885

Selcuk Kendirli, Gazi University, Turkey, ORCID: 0000-0001-7381-306X

Yongshi Lu, Sun Yat-Sen University, Taiwan, ORCID: 0000-0001-7150-6904

P. Michael McLain, Hampton University, United States, ORCID: 0000-0002-8697-3377

Ghassan Omet, University of Jordan, Jordan, ORCID: 0000-0002-0163-1387

Tifanie Pulley, Hampton University, United States, ORCID: 0000-0003-3825-3639

Rafisah Mat Radzi, Universiti Sains Malaysia, Malaysia, ORCID: 0000-0002-7471-1513

Lihong Song, Shantou University, China, ORCID: 0000-0001-6783-1050

Ab Ghani Teeni, University Technology Mara, Malaysia, ORCID: 0000-0001-6842-7041

Mustafa Turhan, Istanbul Okan University, Turkey, ORCID: 0000-0002-7420-1652

Adilya Yamaltdinova, Kyrgyzstan-Turkey Manas University, Kyrgyzstan, ORCID: 0000-0003-1426-5993

Ugur Yozgat, Nisantasi University, Turkey, ORCID: 0000-0001-9893-3551





## CONTENT

<b>Title and Author/s</b>	<b>Page</b>
<b>1. The impact of entrepreneurial leadership on employee performance: mediating role of creativity and moderating role of organizational support in Kayseri SMEs</b> <i>Mehmet Turgut, Ebru Aykan, Fatma Humeyra Haskebacpi.....</i> <b>DOI: 10.17261/Pressacademia.2025.1970</b> <b>RJBM-V.12-ISS.1-2025(1)-p.1-14</b>	<b>1-14</b>
<b>2. The influence of cultural norms on financial empowerment of women in Uganda's micro and small enterprises</b> <i>Massy Nabasiye, Eldred M. Kyomuhangi-Manyindo, Regis Namuddu.....</i> <b>DOI: 10.17261/Pressacademia.2025.1971</b> <b>RJBM-V.12-ISS.1-2025(2)-p.15-23</b>	<b>15-23</b>
<b>3. Regional e-commerce within the framework of the digital divide and technology acceptance model: a comparative analysis of Diyarbakir, Turkey, and global trends</b> <i>Salahattin Altundag.....</i> <b>DOI: 10.17261/Pressacademia.2025.1972</b> <b>RJBM-V.12-ISS.1-2025(3)-p.24-39</b>	<b>24-39</b>

## THE IMPACT OF ENTREPRENEURIAL LEADERSHIP ON EMPLOYEE PERFORMANCE: MEDIATING ROLE OF CREATIVITY AND MODERATING ROLE OF ORGANIZATIONAL SUPPORT IN KAYSERI SMES

DOI: 10.17261/Pressacademia.2025.1970

RJBM- V.12-ISS.1-2025(1)-p.1-14

Mehmet Turgut<sup>1</sup>, Ebru Aykan<sup>2</sup>, Fatma Humeyra Haskebacpi<sup>3</sup><sup>1</sup>Independent Researcher, Istanbul, Türkiye.[mehmet.turgut.mt@gmail.com](mailto:mehmet.turgut.mt@gmail.com), ORCID: 0000-0002-5534-1393<sup>2</sup>Kayseri University, Kayseri, Türkiye.[ebruaykan@kayseri.edu.tr](mailto:ebruaykan@kayseri.edu.tr), ORCID: 0000-0003-3537-5235<sup>3</sup>Independent Researcher, Istanbul, Türkiye.[fhumevrah@gmail.com](mailto:fhumevrah@gmail.com), ORCID: 0000-0002-9223-292X

Date Received: January 9, 2025

Date Accepted: June 5, 2025

OPEN ACCESS



### To cite this document

Turgut, M., Aykan, E., & Haskebacpi, F. H. (2025). The impact of entrepreneurial leadership on employee performance: mediating role of creativity and moderating role of organizational support in Kayseri SMEs. *Research Journal of Business and Management (RJBM)*, 12(1), 1-14.

Permanent link to this document: <http://doi.org/10.17261/Pressacademia.2025.1970>

Copyright: Published by PressAcademia and limited licensed re-use rights only.

### ABSTRACT

**Purpose-** In today's competitive and global economy, firms must prioritize creativity and entrepreneurial spirit, which are further fueled by globalization and technological advancements. Creativity and entrepreneurial action drive innovation, offer new perspectives, and uncover untapped business opportunities. Therefore, it is crucial for managers and employees to identify and eliminate detrimental practices within the workplace. This study aims to highlight the importance of leaders fostering a supportive and positive work environment to enhance creativity and, consequently, employee performance. The research also highlights the necessity of fostering an innovative and entrepreneurial culture as more crucial because businesses deal with ongoing changes in the market and technology advancements. Leaders that actively support innovation and risk-taking can motivate staff to make more significant contributions to the expansion of the business. Businesses can further improve employee performance and innovation by funding training initiatives, providing chances for skill development, and fostering an atmosphere that values ideas. This will ensure long-term sustainability and competitiveness.

**Methodology-** The study focused on employees of small and medium-sized enterprises (SMEs) within Kayseri's Organized Industrial Zone. Data was collected through a survey technique, and hypotheses were tested using regression analysis to explore the relationships between variables.

**Findings-** The results indicate that entrepreneurial leadership behavior positively influences both employee creativity and performance. Employee creativity, in turn, significantly impacts performance. Additionally, creativity mediates the relationship between entrepreneurial leadership and employee performance, while perceived organizational support moderates the link between entrepreneurial leadership and creativity.

**Conclusion-** To boost employee performance, leaders must adopt entrepreneurial behaviors, cultivate a creative work environment, and provide integrated support for employees.

**Keywords:** Entrepreneurial leadership behavior, perceived organizational support, employee creativity, employee performance

**JEL Codes:** M10, M19

## 1. INTRODUCTION

Technology advancements, globalization, intense competition, and market volatility continuously drive businesses to develop innovative products and services while fostering an entrepreneurial mindset to remain competitive. In response to shifting consumer expectations and dynamic market conditions, companies must prioritize creativity and adaptability. To sustain growth, organizations need to cultivate a culture that encourages innovation and proactive leadership. Entrepreneurial leadership, as a leadership style that integrates vision, innovation, and risk management, plays a crucial role in enhancing employees' creative abilities and overall performance.

Entrepreneurial leaders are known for their ability to inspire employees to think creatively, recognize opportunities, and take calculated risks. By fostering an environment that values innovation and knowledge-sharing, these leaders contribute to the development of a workforce that is both productive and adaptable. Employees who perceive strong leadership support are more likely to engage in creative behaviors, leading to higher performance levels and better organizational outcomes. Furthermore, perceived organizational support enhances this relationship by reinforcing employees' sense of value and commitment to their workplace. This study aims to examine the relationship between entrepreneurial leadership and

employee performance while considering the mediating role of employee creativity and the moderating role of perceived organizational support.

This study focuses on employees working in small and medium-sized enterprises (SMEs) located in the Organized Industrial Zone of Kayseri, Turkey. Given the crucial role SMEs play in economic development, understanding the factors that contribute to employee creativity and performance within these enterprises is essential. The research employs a quantitative approach using survey-based data collection. A structured questionnaire was distributed to employees to assess their perceptions of entrepreneurial leadership, organizational support, creativity, and performance.

The collected data was analyzed using statistical techniques, including regression analysis to examine direct relationships, mediation analysis to determine the role of creativity, and moderation analysis to evaluate the impact of perceived organizational support. Confirmatory factor analysis (CFA) was conducted to ensure the validity and reliability of the measurement scales. The study applied the SPSS and AMOS software programs for data processing, along with the Process Macro developed by Hayes to test moderation and mediation effects.

Based on prior research and theoretical frameworks, it is anticipated that entrepreneurial leadership will have a significant positive effect on employee creativity and performance. Employee creativity is expected to mediate this relationship, reinforcing the idea that an innovative work environment enhances overall performance. Additionally, perceived organizational support is projected to strengthen the link between entrepreneurial leadership and creativity, highlighting the importance of a supportive workplace culture.

The findings of this study will contribute to the existing literature on entrepreneurship, leadership and organizational behavior by offering empirical insights into the mechanisms through which leadership styles influence employee outcomes. Furthermore, the research will provide practical implications for business leaders and policymakers, emphasizing the need for leadership development programs and supportive organizational policies that foster employee creativity and performance.

Following the introduction, second section provides a comprehensive review of the theoretical background, including definitions and key concepts related to entrepreneurial leadership, employee creativity, perceived organizational support, and employee performance. It also presents the study's hypotheses based on relevant literature. In the third section, details of the research methodology, description of the study design, sample selection, data collection techniques, and statistical methods used for analysis are explained. Section four presents the empirical findings, including descriptive statistics, reliability and validity assessments, and hypothesis testing results while implications of the findings, comparing them with previous studies and highlighting their significance for both academy and industry are discussed in section five. In section six, limitations of the study and recommendations for future research are outlined and this research is concluded with the summary of the key findings.

## **2. THEORETICAL BACKGROUND AND HYPOTHESIS**

### **2.1. Entrepreneurial Leadership**

Technological improvements compel businesses to be innovative, creative, and strategic. Traditional management techniques remain incapable of improvement opportunities with globalization and boosted global competition, causing the fact that companies require new leadership approaches. Entrepreneurial leadership is significantly critical to comply with the change and to become sustainable in these years that encountered intensive scientific and technological developments (Kuratko & Hornsby, 1998, p. 28, Munthe et. al., 2024, p.140).

Entrepreneurial leadership has come about with the combinations of entrepreneurship (Schumpeter, 1934) and leadership concepts. Entrepreneurship is defined as generating new ideas to ensure profitability and efficiency and the creation of new products, processes, and systems (Kanter, 1985, p. 48). It is also described as making use of job opportunities comprising new products, markets and technologies (Sathe, 1989, p. 20) and smoothing the path of innovation (Chaniago and Efewati, 2024, p.181). Businesses in today's global economy require leaders who can seize new opportunities in technology, markets, products, and services, and who can really put these initiatives into practice. The entrepreneurial leadership style is the result of fusing the entrepreneurial spirit with leadership traits including seeking opportunities, being open to ideas, being innovative, and being willing to take risks (Fernald et.al., 2005, p. 2) and becoming open to change (Goel & Nelson, 2021).

The capacity to establish clear objectives, recognize possibilities, empower staff members, strengthen intra-organizational bonds, create an entrepreneurship-focused human resources system, and persuade people to manage all resources strategically is known as entrepreneurial leadership (Cunningham and Lischeron, 1991, p. 53). Furthermore, entrepreneurial leadership can provide strategic value by suggesting ways to establish an entrepreneurial vision, conducting research, identifying and seizing opportunities, and developing and organizing personnel who possess the necessary skills and mindset to support this vision (Gupta et.al., 2004, p. 247; Addy et.al., 2024, p.287). Developing innovative initiatives to help companies

reach their objectives and forging ahead into uncharted territory to shape the future are key components of entrepreneurial leadership (Fontana and Musa, 2016, p. 3).

JetBlue Airlines President Petersen stated that entrepreneurial leaders create a new idea, a new product or service, whereas naive entrepreneurs initiate an innovation but cannot carry it out on a large scale, presidents maintain the status quo but cannot create permanent change, managers only do their jobs correctly and on time, administrators just carry out established policies and procedures, and politicians enact laws. Petersen also claims that entrepreneurial leaders can launch a new system, turn around an unsuccessful endeavor, forecast potential outcomes, and implement adjustments. It is stated that we need more entrepreneurial leaders in this period of rapidly evolving markets, shifting consumer requirements, and unparalleled social transformation (Petersen, 2020, pp. 8-10).

To succeed, today's firms need to be imaginative and inventive. For this reason, businesses need "entrepreneurial leaders" who will take calculated risks, defend novel concepts and supply the required resources, assess and choose original ideas and offer organizational support, and promote entrepreneurship within the company.

## **2.2. Employee Creativity**

Businesses have strived to produce goods and services at the lowest possible cost since the industrial revolution. In order to do this, managerial principles are created and practically adjusted to the structure of the organization. The majority of businesses accepts that one of the managerial tenets should be innovation. To stay in business and avoid falling behind its rivals, the company must create creative goals. Innovation is the amalgamation of novel services, products, business procedures, and markets (Schumpeter, 2008, pp. 80-85). Moreover, employee creativity is accepted as a precondition for the occurrence of possible innovation in the company (Hon, 2012, p. 4). Although innovation is claimed to be cost-effective, it increases the performance of the company by providing a competitive advantage (Zan et.al, 2024, p.4).

Compared to other organizational behavior themes, research on employee creativity, one of the key subjects in the area, is relatively new. The basis of research in this field dates back to the late 1980s. The first theoretical and empirical research on creativity defines it as consistently seeking difference and innovation with creative genius and, when given freedom, producing beneficial ideas for needs. It does this by squaring the creativity with concepts like imagination, passion, and inspiration (Amabile, 1988). It is believed that creativity is the ability to turn an original, practical idea—one that was not created by anyone—into reality. It is also required of employees to be creative in coming up with novel, interesting, and useful goods, services, or procedures that people would want to utilize (Chen and Chen, 2012, p.1627, Green et.al., 2024, p.544).

It is argued that creativity is a phenomenon that can take on different forms depending on environmental conditions and is influenced by the interaction between personal and organizational elements (Woodman et.al., 1993). Therefore, in a complex social system, it's critical to recognize and comprehend organizational characteristics that may influence creative behavior.

Research on how personal and organizational traits affect employees' creativity has led researchers to the conclusion that creative workplace environments that are high-quality and stress-free, along with dynamic organizations that view employee creativity as the cornerstone of growth and development, are key to enhancing creativity performance (Oldham and Cummings, 1996). To sum up, attaining creative performance is connected to improving the creativity and innovativeness of employees, and it is affected by not only individual but also organizational features.

Employee creativity is required for organizational innovativeness and effectiveness in vague and dynamic environmental conditions. Therefore, incentivizing employee creativity is a strategic choice for businesses. It has been demonstrated that when proactive employees' job creativity and managerial support for creativity are high, the highest levels of employee creativity are displayed (Kim, Hon and Lee, 2010). In this context, it appears that nurturing and retaining creative talent is essential to a company's ability to survive and adapt to a competitive and ever-changing commercial environment (Egan et.al., 2017, p. 22).

Leaders are focusing on enhancing staff creativity as a result of digitalization brought about by technology, shifting customer expectations, the expectation of high-quality, reasonably priced production, and firms' exigence to stand out and gain a competitive edge. Additionally, they make an effort to provide working circumstances, managerial techniques, organizational support, and a creative atmosphere.

## **2.3. Entrepreneurial Leadership and Employee Creativity**

It is believed that leaders and managers have a significant influence on the corporate climate that fosters creativity. The process can be finished if the leader can clearly state goals and objectives and inspire staff to work toward them (Jung, 2001, p. 186).

Entrepreneurial leaders need to be on the lookout for new and creative ideas, recognize gaps in the market, and act quickly to keep their company competitive and encourage their staff to emulate their actions (Renko et.al., 2015, p. 57).

Entrepreneurial leaders set an example for their team members and provide guidance. Employees are inspired to think differently and imaginatively and act accordingly when they observe their leader exhibiting entrepreneurial, inventive, and creative conduct (Kuratko et.al., 2001, p. 68). It is believed that workers with high levels of creativity in opportunity recognition and resource use are impacted by the leader's entrepreneurial performance.

It is believed that an employee's desire and success in participating in creative activities is influenced by their leader's innovative, creative, and entrepreneurial actions. It is said that there is a connection between the employees' creative performance metrics and the leader's technical proficiency and creative traits (Mumford et.al., 2002). An organization's creative side is shown by the leader's entrepreneurial actions, which include inspiring, motivating, collaborating, sharing ideas, offering resources, and encouraging staff members.

Another study stated that there is a relationship between entrepreneurial leadership and employees' creativity behavior individually and as a group (Chen, 2007). The proactive behavior of entrepreneurial leaders encourages employees to take risks, produce innovative ideas, and use more creativity in their employees to see change, look for markets.

It was demonstrated in the study that there was a positive association between the concepts and that both employee creative self-efficacy and team creative competence had a mediating effect in the relationship between entrepreneurial leadership and employee and team creativity (Cai et.al., 2019). It turns out that teams and workers under the direction of entrepreneurial leaders generate innovative solutions.

Another study concluded that the association between high-performance business systems and employee creativity and performance is moderated by entrepreneurial leadership. Examined was the connection between employee innovation, information sharing, and entrepreneurial leadership in the high-performance work environment. The study's findings indicate that staff creativity and knowledge sharing are positively impacted by entrepreneurial leadership (Ximenes et.al., 2019). It has been demonstrated that there is a positive correlation between employee creativity and entrepreneurial leadership by examining the mediating roles that psychological safety and empowerment play in the relationship between the two (Mehmood et.al., 2021). The following theory was put forth in light of these completed studies:

*H1: Entrepreneurial leadership behavior has a positive effect on employee creativity.*

## 2.4. Employee Performance

No matter the kind of business, one of the most important resources is its workforce. Employees who manage client connections well can gain a long-term competitive advantage, even in the face of fierce competition. Because of this, leaders aim to grow and enhance the performance of their team members by hiring valuable staff members first.

Performance is the ability to carry out, accomplish, triumph over, and successfully carry out one's responsibility (Kesen, 2014). Another perspective that adds a functionalist perspective to this one defines performance as the accomplishment of predefined goals and the completion of the task in a way that satisfies predetermined criteria (Bingöl, 1997). Performance is linked to the task and the individual.

The pace at which an employee uses his or her ability to finish a task within the allotted time is known as employee performance (Yildiz et.al., 2008, p. 240). Employee performance is the extent to which workers meet the objectives or benchmarks set by the company and perform satisfactorily in relation to performance criteria. It is the process of carrying out work in accordance with management-established criteria for speed, cost, and efficiency (Rothman and Coetzer, 2003, p. 68). Making efficient use of available resources, time, and energy is crucial to the task at hand.

The term "task performance" refers to carrying out duties that are part of an employee's job description. "Contextual performance" refers to actions that go beyond what is required of an employee, such as volunteering to work for the company, helping friends and management, and following the rules even when they are not specified in the job description (Motowidlo and Van Scotter, 1994, p. 476; Boffort and Hattrup, 2003, p. 17). It is taken into account in two dimensions. Additionally, a variety of metrics linked to the organization's objectives are used to measure employee performance, including departmental quality, dedication, business effectiveness, customer happiness, organizational innovation and commitment, individual productivity, and personal creativity (Armstrong, 2009, pp. 66-68).

Performance is the outcome of work and work behavior achieved in completing tasks and responsibilities given over a specific period (Lestari et. al., 2024, p.272). Employee performance is carefully assessed to guarantee excellent performance even after hiring, as it is one of the key pillars that determines a company's destiny. Furthermore, leaders aim to enhance employee performance by fostering an atmosphere that enables workers to use their skills, abilities, and experiences to carry out their jobs in an effective and efficient manner.

## 2.5. Entrepreneurial Leadership and Employee Performance

Entrepreneurial leadership is a style of management that inspires and guides staff members to understand the big picture, realize how consumer needs are changing and evolving, spot market opportunities, and add value (Gupta et.al, 2004, p. 246).



The conduct, skill, and performance of employees are greatly influenced by the entrepreneurial leader. It has been demonstrated in the study examining the relationship between organizational citizenship behavior and the impact of entrepreneurial leadership on employee performance that organizational citizenship behavior mediates the positive impact of entrepreneurial leadership on employee performance (Sani et.al., 2018).

It was suggested that entrepreneurial leadership has a considerable impact on both competence and performance in the study looking at how it affects employees' competence and performance (Suswati, 2020). It was discovered that the entrepreneurial leadership approach was positively related to employee performance, team performance, and organizational performance, as well as employee creativity, team creativity, and employee innovation behavior at different levels in the meta-analysis study where the effectiveness of entrepreneurial leadership was measured at team and individual levels (Lin and Yi, 2021).

Within the scope of these studies, the following hypothesis was assumed:

*H2: Entrepreneurial leadership behavior has a positive effect on employee performance.*

## 2.6. Employee Creativity and Employee Performance

Employee creativity encompasses methods for creating novel concepts, goods, and services. Two criteria form the foundation of employee creativity: an idea must be both original and valuable to be considered creative (Dewett, 2007, p. 198).

It appears that talent and motivation, along with opportunities offered by the organization such as creative policies, authority sharing, teamwork, and knowledge and skill sharing, are related to how effective employee creativity is. Therefore, in order to boost employees' creativity within the company, applications and resources that offer opportunities for innovation are required (Cheung & Wong, 2011, p. 657; Zhou & George, 2003, p. 547). Studies indicate that employees who have encouragement and the opportunity to express their creativity perform better both individually and as a team (Chen, 2007; Chen & Chen, 2012; Cheung & Wong, 2011; Ximenes et.al. 2019). It demonstrates how employees' creative behavior affects both individual and company performance by fostering innovation (Hirst et.al., 2009, pp. 281-283). Because of this, it is believed that employee creativity improves employee performance. In light of this, the following theories are anticipated:

*H3: Employee creativity has a positive impact on employee performance.*

*H4: Employee creativity has a mediating effect on the relationship between entrepreneurial leadership behavior and employee performance.*

## 2.7. Perceived Organizational Support

Businesses must become more efficient because of the globalization-related advancements in technology and growing competition. Enhancing efficacy and productivity is contingent upon the exceptional work output of personnel. Among the top concerns that the company should prioritize are influencing employees' attitudes and actions, making sure they are committed to the company, and showing concern for their needs and wants in order to improve their performance. In order to do this, the manager and leader must encourage their staff, give them a good work environment, act in a constructive manner, and listen to their comments (Aykan, 2007, p. 124; Kara et.al., 2021, p. 48).

Employee perception of organizational support has a favorable impact on employees and improves their performance. Organizational support is defined as the company recognizing the workers' efforts and output, considering their opinions and concerns, showing concern for them, and creating an environment that will meet their needs. Employees' perception of the support they receive from their organization reflects how much management respects their work and contributions and is concerned about their welfare (Eisenberger et.al., 1986, p. 501; Rhoades & Eisenberger, 2002, p. 698).

In reaction to the perceived organizational support, employees display positive attitudes, beliefs, and behaviors toward their companies. A positive sense of belonging and the ability to perform duties and responsibilities of the role to the best of one's ability are fostered by the perception that the worker receives both material and moral support as well as care, such as being valued, approved, and respected, as well as through salary and promotion, information sharing, and resource access (Eisenberger et.al., 1990, p. 52; Armeli et.al., 1998, p. 288). On the other hand, it is proposed that if an employee feels that the firm is providing this support voluntarily, their view of organizational support will be increased.

It is believed that organizational support would be perceived as lower and that the beneficial benefits will not materialize if it is assumed that these efforts are done to make up for union responsibilities or to restore the company's tarnished reputation (Rhoades & Eisenberger, 2002, p. 698; Byrne & Hochwarter, 2008, p. 56). There are two ideas that underpin perceived organizational support. According to the social change theory (Blau, 1964), workers will trade their dedication to their company and great job output for material rewards like pay and perks or intangible rewards like recognition and respect. Similarly, the foundation of perceived organizational support is the Reciprocity Theory, which holds that workers who offer greater resources and perks receive a sense of gratitude in return and perform better for their companies.

Employees have diverse expectations from their businesses, such as support, incentives, promotions, and good working conditions in exchange for their labor and efforts, whereas businesses expect their employees to accomplish their goals and perform well in return for the assistance they provide. When an employee feels that their efforts will be rewarded for reaching targets, they are also more likely to expect that the company would reward them for doing so, which encourages them to put in more effort and perform better. According to the reciprocity method, workers strive to provide their companies with more effort and dedication in return for the material and emotional rewards they receive (Eisenberger et.al., 1986; Armeli et.al., 1998; Aykan, 2007; Neves & Eisenberger, 2012, p. 455).

According to research, workers who experience support from their employers perceive themselves as a part of the company, respect organizational priorities, feel more trusted by their employers, are less likely to consider quitting, form strong emotional bonds with their employers, and exhibit better performance, job satisfaction, and citizenship behavior (Eisenberger et.al., 1986, p. 506; Eisenberger et.al., 1990, p. 51; Allen et.al., 2003, p. 102; Armeli et.al., 1998, p. 288; Lynch et.al., 1999, p. 477-478; Kurtessis et.al., 2017, p. 18). Because employees' perceptions of organizational support benefit the company, leaders and managers give this issue a high priority. For their workers to be committed, perform well, participate in management, voice their views, and be creative, they must give them the right organizational support and manage them skillfully. Employees that sense this support consequently put up a lot of effort to further the company's objectives.

## **2.8. Entrepreneurial Leadership, Employee Creativity and Perceived Organizational Support**

Entrepreneurial leadership is significant because it gives the company a competitive edge and the capacity to handle dynamic, unpredictable, and fluctuating market conditions. Innovative and imaginative ideas come from employees only when they have encouragement from their bosses (Reiter-Palmon and Illies, 2004, p. 55). It is said that there is a direct correlation between an employee's behavior and the company's positive support of them (Eisenberger et.al., 1986; Rhoades and Eisenberger, 2002). According to studies, perceptions of organizational support are significantly influenced by the support of leaders (Eisenberger and Stinglhamber, 2011). It is said that an entrepreneurial leader who cultivates a visionary viewpoint for the company encourages employee commitment and encourages them to take ownership of the organization (Renko et.al., 2015).

In order for businesses to survive, thrive, and adapt to changing circumstances, employee creativity is becoming increasingly crucial. New concepts, procedures, ideas, and goods or services are necessary for the business to grow. As a result, managers inspire, facilitate, and furnish their staff with resources to foster creativity (Shalley and Gilson, 2004, p. 33). The results of the study demonstrated a strong and positive correlation between perceived organizational support and employee creativity, and that workers who believe their companies support them are more inclined to think creatively and come up with ideas that will benefit the company as a whole (Zhang et.al., 2016).

Employees are said to be more creative and motivated to conduct research and generate new ideas when they feel that their efforts are appreciated and supported (Soyalın et.al., 2016). Research indicates that for leaders to foster employee creativity and, thus, increase the amount of creative work produced by their staff, they must demonstrate their concern for and support of employee decisions and business-related activity (Akgündüz et.al., 2017). A strong and favorable correlation was found in the study done to ascertain the association between employees' creative levels and organizational support (Mert and Bayrak Kök, 2017). Within the parameters of these investigations, it was hypothesized that the relationship between employee creativity and entrepreneurial leadership may be moderated by perceived organizational support, and the following hypothesis was made:

*H5: Perceived organizational support has a moderating effect on the relationship between entrepreneurial leadership behavior and employee creativity.*

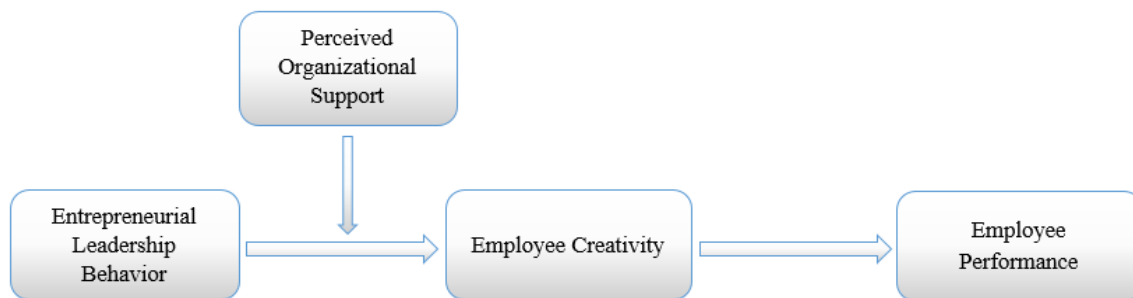
## **3. DATA AND METHODOLOGY**

### **3.1. Purpose, Importance and Model of the Research**

Employee performance is evaluated by the efficiency and effectiveness of employees on the job, that is, the quality of their contribution to the business. Therefore, the increase in the performance of the organization depends on the increase in the performance of its employees. The entrepreneurial leadership approach, which is characterized by characteristics such as innovative thinking, seizing opportunities, taking risks, and being proactive, is also important for businesses in terms of motivating employees, encouraging them to develop creative solutions, and increasing their performance. With the support they receive from their leaders, employees demonstrate high performance by generating ideas and developing better products, services, and business processes. It is seen that employees who feel valued and appreciated for their high performance and contributions have a positive attitude. In this context, this study is important because it tries to explain how entrepreneurial leadership behavior affects employee creativity attitude and performance, how employee creativity directs the relationship between entrepreneurial leadership and employee performance, and the regulatory role of perceived organizational support.

The research examines the relationship between entrepreneurial leadership behavior that affects the performance and creativity of employees, which is seen as the most important resource for businesses to increase their competitiveness, and the role of perceived organizational support in the relationship. Although there are many different studies on variables, the fact that there is no relationship in this model reflects the original aspect of the research. The aim of the study is to contribute to the literature by revealing the relationship between entrepreneurial leadership approach and employees' creativity and performance, determining the mediating role of employees' creativity attitude and the moderating role of perceived organizational support. The model of the structure created for the assumption of the mediating role of employee creativity and the moderating role of perceived organizational support in the effect of entrepreneurial leadership behavior on employee performance is shown in the figure.

**Figure 1: Research Model**



### 3.2. Scales

In the research, data was obtained by applying the survey technique. The survey form consisted of statements about entrepreneurial leadership, employee creativity, organizational support, and employee performance scales and questions about demographic characteristics. The scales were selected from scales that have been used in many national and international studies and whose reliability and validity have been proven.

Entrepreneurial Leadership Scale; Renko et al. (2015) and adapted by Bekmezci, Saygın and Orçanlı (2021), an 8-item scale was used. Renko et al. (2015) calculated the Cronbach's Alpha value for scale reliability as 0.885, and Bekmezci et al., (2021) calculated it as 0.923. In our research, the reliability coefficient of the entrepreneurial leadership scale is 0.945.

Employee Creativity Scale; Munoz-Doyague et al. (2008) and adapted by Ürü (2009) with a Cronbach's Alpha value of 0.969, an 11-item scale is used. In this study, this value was calculated as 0.912.

Perceived Organizational Support Scale; Eisenberger et al. (1986) with a Cronbach's Alpha coefficient of 0.970 was used. Özdevicioğlu (2003) calculated this value as 0.863. In our research, the reliability of organizational support was determined as 0.919.

Employee Performance Scale; The contextual performance scale developed by Smith, Organ, and Near (1983) and the task performance scale developed by Goodman and Svyantek (1999) were used. Cronbach's Alpha values of the scale adapted by Kanigür (2009); contextual performance was found to be 0.789 and task performance was 0.845. The first 15 statements measure contextual performance and the remaining 7 statements measure task performance. In this study, Cronbach's Alpha values; contextual performance is 0.828, task performance is 0.870 and total reliability was determined as 0.895.

The data were entered into the SPSS 22 program and before proceeding with the analysis, skewness and kurtosis coefficients were calculated to determine whether the data were normally distributed. Amos 24 program was used for confirmatory factor analyses, regression analyses were used to test hypotheses, and Process Macro developed by Hayes was used to test moderator and mediator variable impact analyses.

In order to determine the mediating role of employee creativity in the effect of entrepreneurial leadership on employee performance and the moderating role of perceived organizational support in the relationship between entrepreneurial leadership behavior and employee creativity, research was conducted with the employees of small and medium-sized enterprises serving in the Organized Industrial Zone in Kayseri.

It is known that there are approximately 70 thousand employees (<http://www.kayseri.gov.tr/sanayii>). Gürbüz & Şahin (2018, p.130) state that the sample size for a population of over one million is 384 people. Of the 356 data collected by random method, 4 employees whose standardized scores exceeded  $\pm 3.29$  among continuous variables were excluded from the data set and the data obtained from 352 employees were included in the analysis (Gürbüz & Şahin, 2018, p. 214; Tabachnick & Fidell, 2013, pp. 73-76). The table showing the demographic characteristics of the participants is presented below.

### 3.3. Reliability and Validity of Measurement Tools

In order to obtain reliable analysis results, it is seen as an important step for the variables to be normally distributed. The skewness and kurtosis values used to measure normality should be within the range of  $\pm 1.5$  specified by Tabachnick and Fidell (2013, pp. 79-82) or within the range of  $\pm 2$  suggested by George and Mallery (2001) (Uysal & Kiliç, 2022, p. 223).

**Table 1: Skewness and Kurtosis Values of Variables**

	Entrepreneurial Leadership	Employee Creativity	Organizational Support	Employee Performance
Skewness	-0,778	-0,926	-0,346	-1,058
Kurtosis	-0,347	1,246	0,685	1,029

As a result of the analysis, it is seen that the variables are normally distributed. Before analyzing the hypotheses, the reliability values of the scales were calculated. A Cronbach's Alpha value higher than 0.70 is considered a good value for scale reliability (Gürbüz & Şahin, 2018, p. 155).

**Table 2: Reliability (Cronbach's Alpha) Values of the Scales**

Scales	Cronbach's Alfa Values
Entrepreneurial Leadership	0,945
Employee Creativity	0,912
Employee Performance	0,895
Organizational Support	0,919

Confirmatory factor analyses were conducted to determine the structural validity of the scales. For the values with low goodness of fit, covariances were added between the error terms considering the correction indices. The results obtained after the repeated analysis are shown in the table.

**Table 3: Results of Goodness of Fit Values of the Scales**

Model Fit Criteria	Good Fit	Acceptable Fit	Entrepreneurial Leadership	Employee Creativity	Organizational Support	Employee Performance
$\chi^2/sd$	<3	$3 < (\chi^2/sd) < 5$	2,182	3,212	3,946	2,991
RMSEA	< 0,05	< 0,08	0,058	0,079	0,082	0,075
SRMR	< 0,05	< 0,08	0,019	0,038	0,040	0,063
CFI	>0,95	>0,90	0,991	0,956	0,979	0,885
GFI	>0,95	>0,85	0,972	0,934	0,963	0,860

According to confirmatory factor analysis of the scales, it is seen that the goodness of fit values provides the determined acceptable fit values. Analysis results show that the scales are supported by data.

## 4. FINDINGS AND DISCUSSIONS

The hypotheses of the study were made through regression analysis, which reveals the effect of variables on each other and examines the cause-effect relationship. In order to conduct regression analysis, normal distribution of variables, linearity, and independence of errors were checked. A correlation analysis was conducted to reveal the level of relationship between entrepreneurial leadership, employee creativity, organizational support, and employee performance, and the values are shown in the table.

**Table 4: Correlation Values of the Scales**

	Entrepreneurial Leadership	Employee Creativity	Organizational Support	Employee Performance
Entrepreneurial Leadership	1	0,322**	0,697**	0,325**
Employee Creativity	0,322**	1	0,230**	0,565**
Organizational Support	0,697**	0,230**	1	0,210**
Employee Performance	0,325**	0,565**	0,210**	1

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

As a result of the correlation analysis, a positive relationship was found between entrepreneurial leadership and employee creativity ( $r=0.322$ ,  $p<0.01$ ), organizational support ( $r=0.697$ ,  $p<0.01$ ) and employee performance ( $r=0.325$ ,  $p<0.01$ ). It shows that an increase in entrepreneurial leadership behavior will positively affect employee creativity and performance. Employee creativity, which is the mediating variable, is positively correlated with employee performance ( $r=0.565$ ,  $p<0.01$ ). Accordingly, it means that the increase in employees' creative behavior will positively affect their performance.

Regression analyses were conducted to test the hypotheses. Analysis results show that entrepreneurial leadership positively affects employee creativity ( $\beta=0.209$ ) and employee performance ( $\beta=0.144$ ). Similarly, employee creativity was found to positively affect their performance ( $\beta = 0.386$ ). According to these results, hypotheses H1, H2 and H3 are supported.

**Table 5: Regression Analysis Results**

	Constant	Beta	Std Err	p	Durbin-Watson
<b>Ent. Leadership → Emp. Creativity</b>	3,212	0,209	0,033	0,000	1,818
<b>Ent. Leadership → Emp. Performance</b>	3,712	0,144	0,022	0,000	1,873
<b>Emp. Creativity → Emp. Performance</b>	2,702	0,386	0,030	0,000	1,796

The Durbin-Watson value, which examines whether the errors are independent, is between 1.5-2.5, indicating that there is no autocorrelation among the errors (Genceli, 1990). SPSS Process add-on Model 4 was applied to determine the mediating role of employee creativity in the effect of entrepreneurial leadership on employee performance. To test the mediating effect of employees' creativity behavior on the relationship between entrepreneurial leadership and employee performance, the analysis results in Table 6 were obtained with 5000 samples and a 95% confidence interval. Entrepreneurial leadership appears to positively affect employees' creativity and performance. Since the indirect effect values,  $\beta = 0.073$ , and the Bootstrap confidence interval (0.045-0.108) do not contain zero, it is concluded that creativity behavior acts as a mediator between entrepreneurial leadership and employee performance. According to this result; Hypothesis H4 is confirmed.

**Table 6: Confirmation of Hypothesis 4**

Impacts	Unstandardized				
	Beta	Std Er	P	LLCI	ULCI
<b>Ent. Leadership→ Emp. Creativity</b>	0,209	0,033	0,000	0,144	0,273
<b>Ent. Leadership→Emp. Performance (Direct Impact)</b>	0,070	0,020	0,001	0,030	0,110
<b>Emp. Creativity →Emp. Performance</b>	0,351	0,031	0,000	0,290	0,413
<b>Indirect Impact</b>	<b>0,073</b>	<b>0,016</b>		<b>0,045</b>	<b>0,108</b>
<b>Total Impact</b>	0,144	0,022	0,000	0,100	0,188

In order to determine whether organizational support has a moderating effect on the relationship between entrepreneurial leadership and employee creativity, the independent and moderating variables were first standardized. As a second step, the standardized independent (x) and moderator (m) variables were multiplied to arrive at the interaction term (Gürbüz & Şahin, 2018, p. 293). Analysis values were calculated by applying the SPSS Process plug-in Model 1.

The fact that the interaction term is significant ( $p=0.009$ ,  $p<0.05$ ) and the Beta coefficient is positive ( $\beta=0.097$ ) shows that organizational support has a moderating effect and is positive. It seems that the interaction term can take values within the lower limit and upper limit of the Beta coefficient (LLCI = 0.024 and ULCI = 0.170) within the 95% confidence interval. When the interaction term, that is, the moderator variable, is included in the model; It is seen that its effect here is 12% ( $R^2=0.121$ ) and its contribution is 0.017% increase ( $R^2\text{-chang}=0.017$ ). Additionally, in the analyses, the contribution to the model was significant when the mean of organizational support was 0 ( $p=0.000$ ,  $p<0.05$ ), 1 standard deviation below ( $p=0.001$ ,  $p<0.05$ ) or 1 standard deviation above the mean of organizational support ( $p=$  It is noticeable that its contribution to the model is significant if it takes values (0.000,  $p<0.05$ ). These results show that the H5 hypothesis is confirmed and that organizational support has a moderating effect on the relationship between entrepreneurial leadership behavior and employee creativity.

**Table 7: Results on the moderating role of organizational support in the relationship between entrepreneurial leadership and employee creativity**

	Beta	Std Err	P	LLCI	ULCI
<b>Constant</b>	3,919	0,045	0,000	3,831	4,008
<b>Ent. Leadership (x)</b>	0,283	0,055	0,000	0,175	0,392
<b>Org. Support (w)</b>	0,003	0,051	0,949	-0,098	0,104
<b>Interaction Term (x*w)</b>	<b>0,097</b>	<b>0,037</b>	<b>0,009</b>	<b>0,024</b>	<b>0,170</b>

## **5. CONCLUSION AND IMPLICATIONS**

Employee performance is among the important issues for businesses to survive and realize their plans for the future. The intense competition and market uncertainty in which businesses operate, and the development of new products and services to meet the needs make the performance of employees important for the business. For this reason, it is important for businesses to identify and implement the factors that will affect the performance of employees and ensure their productivity.

It is thought that employees' adoption of their businesses and improving their performance are directly proportional to the leader's behavior and the support given to employees (Eisenberger et al., 1986; Rhoades & Eisenberger, 2002; Chen, 2007; Renko, 2015; Sani et al., 2018). For the future of the business, the leader needs to exhibit entrepreneurial behaviors, express the vision he/she has created, and involve his/her employees in this vision. Entrepreneurial leaders support, empower, and authorize their employees to take responsibility for the future creative, innovative, and successful performance of the business. By structuring the business in accordance with this approach, they encourage employees' creativity and performance (Renko, 2015, p. 57). Thanks to this perceived support within the organization, employees make more personal efforts and try to improve business performance.

The results of the study reveal that entrepreneurial leadership has a positive impact on employee creativity. The leader's development of entrepreneurial behaviors indicates that employees' creative behaviors will improve. The results of this study confirm the results of previous studies by Mumford et al. (2002), Chen (2007), Cai et al. (2019), Riana et al. (2020) and Mehmood et al. (2021). Entrepreneurial leadership behavior also has significant effects on employee performance. That is, an increase in entrepreneurial leadership behaviors encourages an increase in employee performance. These findings support the studies of Sani et al. (2018), Suswati (2020), Lin & Yi (2021) and Bekmezci et al. (2021), which reveal the effects of entrepreneurial leadership on employee performance. On the other hand, employee creativity also has a positive impact on employee performance. It is concluded that the increase in employees' creative behaviors will significantly increase their performance. The results of this study support the results of Chen (2007), Chen & Chen (2012), Cheung & Wong (2011) and Ximenes et al. (2019). In addition, the findings reveal that employee creativity plays a mediating role in the relationship between entrepreneurial leadership behavior and employee performance, that is, it enhances this relationship. In addition, perceived organizational support also acts as a moderating variable in the effect of entrepreneurial leadership on employee creativity. It means that the creativity attitudes and behaviors of employees who feel supported by their management and leaders are strengthened.

The survival and growth of a business is only possible by producing need-oriented, creative and innovative products or services. The creative and solution-oriented performances of employees in complex and uncertain situations increase the performance of the organization. In this context, in order to increase the performance of employees, the leader needs to develop entrepreneurial behavior, create a creative work environment and support employees in an integrated manner.

## **6. LIMITATIONS**

This study offers insightful information about the connections between employee creativity, perceived organizational support, performance, and entrepreneurial leadership; however, it should be noted that it has certain limitations.

Due to the heavy reliance on self-reported measures, common method bias and social desirability bias may be present in the data obtained for this study. Subsequent investigations may include several data sources, such evaluations from peers or supervisors, in order to augment the dependability and accuracy of the results.

It's possible that the study's sample isn't typical of all sectors or regions. The results may be unique to the particular setting in which the research was carried out. In order to increase the generalizability of the findings, future research should strive to include a more varied sample.

Given that organizational support and entrepreneurial leadership can differ greatly between cultural contexts, the study's cultural background may have an impact on the findings. A more thorough knowledge of these interactions may be possible through comparative research conducted in diverse cultural situations.

Other possible moderators and mediators were not looked at, despite the fact that this study focuses on the mediating function of employee creativity and the moderating impact of organizational support. Additional research is necessary to fully understand the potential effects that variables including individual personality traits, corporate culture, and external environmental influences may play.

Future studies could improve our knowledge of how entrepreneurial leadership affects employee outcomes and the circumstances in which these effects are most noticeable by addressing these limitations.

**REFERENCES**

- Addy, W. A., Ajayi-Nifise, A. O., Bello, B. G., Tula, S. T., Odeyemi, O., & Falaiye, T. (2024). Entrepreneurial leadership in high-tech industries: A review of key traits and success strategies. *GSC Advanced Research and Reviews*, 18(2), 286-296.
- Allen, D. G., Shore, L. M., & Griffeth, R. W. (2003). The role of perceived organizational support and supportive human resource practices in the turnover process. *Journal of management*, 29(1), 99-118.
- Amabile, T. M. (1988). A model of creativity and innovation in organizations. *Research in organizational behavior*, 10(1), 123-167.
- Amabile, T. M., Barsade, S. G., Mueller, J. S., & Staw, B. M. (2005). Affect and creativity at work. *Administrative science quarterly*, 50(3), 367-403.
- Armeli, S., Eisenberger, R., Fasolo, P., & Lynch, P. (1998). Perceived organizational support and police performance: the moderating influence of socioemotional needs. *Journal of applied psychology*, 83(2), 288.
- Armstrong, M. (2009). *Armstrong's handbook of management and leadership a guide to managing for results*. Kogan.
- Aykan, E. (2007). Örgütlerde insan kaynakları uygulamaları ile algılanan örgütsel destek arasındaki ilişkilerin belirlenmesine yönelik bir araştırma. *Dokuz Eylül Üniversitesi İktisadi İdari Bilimler Fakültesi Dergisi*, 22(1), 123-137.
- Bekmezci, M., Saygin, M., & Orçanlı, K. (2021). Girişimci liderlik ölçeği'nin geçerlik ve güvenirlik çalışması ve girişimci liderliğin bireysel performansa etkisi. *Savunma Bilimleri Dergisi*, (39), 249-274.
- Bingöl, D. (1997). *Personel Yönetimi*, 3. Baskı, Beta Yayınları.
- Byrne, Z. S., & Hochwarter, W. A. (2008). Perceived organizational support and performance: Relationships across levels of organizational cynicism. *Journal of Managerial Psychology*, 23(1), s. 54-72.
- Cai, W., Lysova, E. I., Khapova, S. N., & Bossink, B. A. (2019). Does entrepreneurial leadership foster creativity among employees and teams? The mediating role of creative efficacy beliefs. *Journal of Business and Psychology*, 34(2), 203-217.
- Chaniago, H., & Efawati, Y. (2024). Individual Innovative Behavior Model: The Role of Entrepreneurial Leadership in Uncertain Times. *Calitatea*, 25(202), 180-190.
- Chen, M. H. (2007). Entrepreneurial leadership and new ventures: Creativity in entrepreneurial teams. *Creativity and Innovation Management*, 16(3), 239-249.
- Chen, J. ve Chen, I. S. (2012). Creative-Oriented Personality, Creativity Improvement, and Innovation Level Enhancement. *Quality and Quantity*, 26, 1625-1645.
- Cheung, M. F., & Wong, C.-S. (2011). Transformational leadership, leader support, and employee creativity. *Leadership & Organization Development Journal*, 32(7), 656-672.
- Cunningham, J. B., & Lischeron, J. (1991). Defining entrepreneurship. *Journal of small business management*, 29(1), 45-61.
- Dewett, T. (2007). Linking intrinsic motivation, risk taking, and employee creativity in an R&D environment. *R&D Management*, 37(3), 197-208.
- Egan, A., Maguire, R., Christophers, L., & Rooney, B. (2017). Developing creativity in higher education for 21st century learners: A protocol for a scoping review. *International Journal of educational research*, 82, 21-27.
- Eisenberger, R., Fasolo, P., & Davis-LaMastro, V. (1990). Perceived organizational support and employee diligence, commitment, and innovation. *Journal of applied psychology*, 75(1), 51.
- Eisenberger, R., Huntington, R., Hutchison, S., & Sowa, D. (1986). Perceived organizational support. *Journal of Applied psychology*, 71(3), 500.
- Eisenberger, R., & Stinglhamber, F. (2011). Perceived organizational support: Fostering enthusiastic and productive employees. *American Psychological Association*.
- Fernald, L. W., Solomon, G. T., & Tarabishy, A. (2005). A new paradigm: Entrepreneurial leadership. *Southern business review*, 30(2), 1-10.
- Goel, R. K., & Nelson, M. A. (2021). How do firms use innovations to hedge against economic and political uncertainty? Evidence from a large sample of nations. *The Journal of Technology Transfer*, 46(2), 407-430.
- Green, A. E., Beaty, R. E., Kenett, Y. N., & Kaufman, J. C. (2024). The process definition of creativity. *Creativity Research Journal*, 36(3), 544-572.
- Gupta, V., MacMillan, I. C., & Surie, G. (2004). Entrepreneurial leadership: developing and measuring a cross-cultural construct. *Journal of business venturing*, 19(2), 241-260.
- Hirst, G., Knippenberg, V. D., & Zhou, J. (2009). A cross-level perspective on employee creativity: Goal orientation, team learning behavior, and individual creativity. *Academy of Management journal*, 52(2), 280-293.
- Hon, A. H. (2012). Shaping environments conducive to creativity: The role of intrinsic motivation. *Cornell Hospitality Quarterly*, 53(1), 53-64.

- Jung, D. I. (2001). Transformational and transactional leadership and their effects on creativity in groups. *Creativity Research Journal*, 13(2), 185-195.
- Kanter, R., (1985). Supporting innovation and venture development in established companies. *Journal of business venturing*, 1(1), 47-60.
- Kara, E., Kırpık, G., Kaya, A., (2021). The mediating role of organizational identification in the effect of perceived organizational support on employee performance. *Sosyoekonomi*, 29(49), 47-64.
- Kesen, M. (2014). İnsan Kaynakları Yönetimi Uygulamaları ve Örgüt Kültürünün Çalışan Performansı Üzerine Etkileri. Yayımlanmamış Doktora Tezi, Gebze Yüksek Teknoloji Enstitüsü Sosyal Bilimler Enstitüsü, Kocaeli.
- Kim, T. Y., Hon, A. H., & Lee, D. R. (2010). Proactive personality and employee creativity: The effects of job creativity requirement and supervisor support for creativity. *Creativity research journal*, 22(1), 37-45.
- Kuratko, D. F., Ireland, R. D., & Hornsby, J. S. (2001). Improving firm performance through entrepreneurial actions: Acordia's corporate entrepreneurship strategy. *Academy of Management Perspectives*, 15(4), 60-71.
- Kurtessis, J. N., Eisenberger, R., Ford, M. T., Buffardi, L. C., Stewart, K. A., & Adis, C. S. (2017). Perceived organizational support: A meta-analytic evaluation of organizational support theory. *Journal of management*, 43(6), 1854-1884.
- Lestari, S., Watini, S., & Rose, D. E. (2024). Impact of self-efficacy and work discipline on employee performance in sociopreneur initiatives. *Aptisi Transactions on Technopreneurship (ATT)*, 6(2), 270-284.
- Lin, Q., & Yi, L. (2021). The multilevel effectiveness of entrepreneurial leadership: A meta-analysis. *Journal of Management & Organization*, 1-19.
- Lynch, P. D., Eisenberger, R., & Armeli, S. (1999). Perceived organizational support: Inferior versus superior performance by wary employees. *Journal of applied psychology*, 84(4), 467.
- Mehmood, M. S., Jian, Z., Akram, U., & Tariq, A. (2021). Entrepreneurial leadership: The key to develop creativity in organizations. *Leadership & Organization Development Journal*.
- Mert, E., & Bayrak Kök, S. (2017). An examination of the relationship between individual creativity and perceived organizational support levels of employees.
- Mumford, M. D., Scott, G. M., Gaddis, B., & Strange, J. M. (2002). Leading creative people: Orchestrating expertise and relationships. *The leadership quarterly*, 13(6), 705-750.
- Munthe, R. A., Pratikto, H., & Restuningdiah, N. (2024). The Impact of Entrepreneurial Leadership, Business Environment, Digital Literacy, and Religiosity on Msme Performance: The Mediating Role of Innovative Behavior in Pekanbaru. *Journal of Ecohumanism*, 3(8), 139-149.
- Neves, P., & Eisenberger, R. (2012). Management communication and employee performance: The contribution of perceived organizational support. *Human performance*, 25(5), 452-464.
- Oldham, G. R., & Cummings, A. (1996). Employee creativity: Personal and contextual factors at work. *Academy of management journal*, 39(3), 607-634.
- Peterson, J. (2020). *Entrepreneurial leadership: The art of launching new ventures, inspiring others, and running stuff*, HarperCollins Leadership.
- Reiter-Palmon, R., & Illies, J. J. (2004). Leadership and creativity: Understanding leadership from a creative problem-solving perspective. *The leadership quarterly*, 15(1), 55-77.
- Renko, M., El Tarabishy, A., Carsrud, A. L., & Brännback, M. (2015). Understanding and measuring entrepreneurial leadership style. *Journal of small business Management*, 53(1), 54-74.
- Rhoades, L., & Eisenberger, R. (2002). Perceived organizational support: a review of the literature. *Journal of applied psychology*, 87(4), 698.
- Riana, I. G., Aristana, I. N., Rihayana, I. G., Wiagustini, N. L. P., & Abbas, E. W. (2020). High-performance work system in moderating entrepreneurial leadership, employee creativity and knowledge sharing. *Polish Journal of Management Studies*, 21.
- Rothmann, S., & Coetzer, E. P. (2003). The big five personality dimensions and job performance. *SA Journal of industrial psychology*, 29(1), 68-74.
- Sani, A., Ekowati, V. M., Wekke, I. S., & Idris, I. (2018). Respective contribution of entrepreneurial leadership through organizational citizenship behaviour in creating employee's performance. *Academy of Entrepreneurship Journal*, 24(4), 1-11.
- Sathe, V. (1989). Fostering entrepreneurship in the large, diversified firm. *Organizational Dynamics*, 18(1), 20-32.
- Schumpeter, J. A. (2008). *The theory of economic development*
- Shalley, C. E., & Gilson, L. L. (2004). What leaders need to know: A review of social and contextual factors that can foster or hinder creativity. *The leadership quarterly*, 15(1), 33-53.
- Suswati, E. (2020). Entrepreneurial leadership: Midwife competence and performance. *International Journal of Entrepreneurship*, 24(1), 1-9.



Woodman, R. W., Sawyer, J. E., & Griffin, R. W. (1993). Toward a theory of organizational creativity. *Academy of management review*, 18(2), 293-321.

Ximenes, M., Supartha, W. G., Manuati Dewi, I. G. A., & Sintaasih, D. K. (2019). Entrepreneurial leadership moderating high performance work system and employee creativity on employee performance. *Cogent Business & Management*, 6(1), 1697512.

Yıldız, O., Dağdeviren, M. & Çetinyokuş, T. (2008). İşgören performansının değerlendirilmesi için bir karar destek sistemi ve uygulaması. *Gazi Üniversitesi Mühendislik Mimarlık Fakültesi Dergisi*, 23(1), 239-248.

Zan, F., Leong, Y. C., Ismail, N. A., Chu, M., Saif, A. N. M., & Islam, K. A. (2024). Knowledge sharing and innovation performance: The mediating role of open innovation. *Global Business and Organizational Excellence*, 43(3), 32-45.

Zhang, L., Bu, Q., & Wee, S. (2016). Effect of perceived organizational support on employee creativity: Moderating role of job stressors. *International Journal of Stress Management*, 23(4), 400.

Zhou, J., & George, J. M. (2003). Awakening employee creativity: The role of leader emotional intelligence. *The Leadership Quarterly*, 14(4), 545-568.

## **Appendix: Survey Questions**

### *The 5 Point Likert Scale*

- My manager often comes up with radical improvement ideas for the product/service we sell or the area we work in.
- My manager has completely new product/service ideas that we can sell and improvement ideas for our area.
- My manager takes risks.
- My manager finds creative solutions to problems.
- My manager demonstrates passion for his job.
- My manager has a vision for the future of our business.
- My manager encourages me to be more innovative.
- My manager wants me to challenge the way work is done.
- I am the first of my colleagues and subordinates to try a new idea or method.
- I solve problems that cause a big problem for others.
- I seek out and obtain the resources/funds needed to implement new ideas.
- I often find new uses for existing methods or tools.
- I develop plans and programs to implement new ideas.
- I suggest new ways to achieve goals/objectives
- I usually research new technologies, processes, techniques and/or products.
- I use existing information or materials to improve ideas, methods or products that are useful for the business.
- I develop original and especially useful ideas, methods, processes or products for the business.
- The ideas I develop are very often applied/implemented in the business.
- In general, the ideas I produce are related to the success of the business.
- The organization I work for values the contribution I make to its well-being.
- The organization I work for truly cares about my well-being.
- The organization I work for generally cares about my satisfaction at work
- The organization I work for is proud of my achievements at work.
- The organization I work for does not appreciate the extra effort I put in.
- The organization I work for ignores my complaints.
- Even if I do my job in the best possible way, the organization I work for does not notice it.
- The institution I work for shows me very little closeness.
- I help my friends get their work done when they are not there.
- I come to work on time in the morning and after lunch breaks.
- I volunteer to do more than the assigned task.
- I help newcomers in the department even if it is not in my job description.
- I tend to take less leave than I deserve, I do not take leave even if it is necessary.
- When the workload of others increases, I help them until they overcome the difficulties.
- I work with high performance until the end of the day.
- If I cannot come to work, I definitely inform someone in advance, beyond the legal obligation.
- I sometimes spend long hours on personal phone calls.
- I help my department manager with his work.
- I present my innovative ideas that will increase the overall quality of my department to my manager.

- I return from breaks on time, I do not tend to prolong them.
- I am willing to perform some tasks even if they are not necessary for the business.
- I do not waste long time with empty talk.
- I can take on more responsibility than the assigned task.
- I achieve all the goals of my job.
- I meet all performance criteria.
- I perform all tasks related to my job with expertise.
- I appear suitable for a higher position.
- I am competent in all areas of the job. I handle all tasks with expertise.
- I perform well overall by performing assigned tasks as requested.
- I plan to achieve the goals of the job and complete the assigned task at the time it is due.

#### *Demographic Questions*

- Your age
- Your gender
- Your education
- Your total work experience
- Your title

#### *Demographic Characteristics of Participants:*

		Frequency	Percentage
<b>Age</b>	25 and below	57	16,2
	26-35	178	50,6
	36-45	89	25,3
	46-55	26	7,4
	56 and above	2	0,6
<b>Sex</b>	Man	101	28,7
	Woman	251	71,3
<b>Education</b>	High School and Below	95	27,0
	Associate	69	19,6
	Bachelor	139	39,5
	Master and above	49	13,9
<b>Experience</b>	Less than 1	40	11,4
	2-5	98	27,8
	6-10	81	23,0
	11-15	53	15,1
	16-20	40	11,4
	21 and above	40	11,4
<b>Total</b>		<b>352</b>	<b>100.0</b>

## THE INFLUENCE OF CULTURAL NORMS ON FINANCIAL EMPOWERMENT OF WOMEN IN UGANDA'S MICRO AND SMALL ENTERPRISES

DOI: 10.17261/Pressacademia.2025.1971

RJBM- V.11-ISS.4-2024(2)-p.15-23

Massy Nabasiye<sup>1</sup>, Eldred M. Kyomuhangi-Manyindo<sup>2</sup>, Regis Namuddu<sup>3</sup><sup>1</sup>Makerere University, Business School, Office of the School Registrar, Kampala, Uganda.[massy.nabasiye@ictuniversity.org](mailto:massy.nabasiye@ictuniversity.org), ORCID: 0009-0009-9261-4475<sup>2</sup>Makerere University, Business School, Office of the School Registrar, Kampala, Uganda.[eldred.kyomuhangi@ictuniversity.org](mailto:eldred.kyomuhangi@ictuniversity.org), ORCID: 0009-0006-6262-710X<sup>3</sup>Makerere University, Business School, Department of Leadership and Governance, Kampala, Uganda.[regis.namuddu@ictuniversity.org](mailto:regis.namuddu@ictuniversity.org), ORCID: 0000-0003-4716-9340

Date Received: March 15, 2024

Date Accepted: February 21, 2025

OPEN ACCESS



### To cite this document

Nabasiye, M., Kyomuhangi-Manyindo, M.E., Namuddu, R., (2025). The influence of cultural norms on financial empowerment of women in Uganda's micro and small enterprises. Research Journal of Business and Management (RJBM), 12(1), 15-23.

Permanent link to this document: <http://doi.org/10.17261/Pressacademia.20245>

Copyright: Published by Press Academia and limited licensed re-use rights only.

### ABSTRACT

**Purpose-** The concept of women's financial empowerment has gained great attention worldwide. However, little attention has been given to this issue in the Ugandan context. The study was, therefore, initiated due to the increasing financial empowerment challenges being faced by women operating in the informal sector's micro and small enterprises. The primary objective of the study was to investigate the effect of cultural factors on the financial empowerment of women in the informal micro and small businesses in Kampala, Uganda's capital and largest city.

**Methodology-** The study adopted a qualitative research design in which 50 women in the five divisions of Kampala were interviewed. Data collected was analysed using thematic analysis supported by the Atlati software.

**Findings-** The study reveals that cultural factors affected the financial empowerment of women in informal businesses. This was in the form of restrictions on which businesses they could engage in, patriarchal cultural practices, limited access to education facilities and restrictions on land and property ownership and inheritance. Religion stood out as the most prevalent component of culture that affected these women by dictating both the kind of business and the type of products that they traded in.

**Conclusion-** We conclude that cultural norms play a significant role in shaping the opportunities and challenges faced by women in terms of financial empowerment. These norms are deeply ingrained in societies and can either facilitate or hinder women's access to economic resources, education, employment, and financial decision-making. Cultural beliefs of putting women second to men still affect the quest to become financially empowered for the women in the informal MSEs of Uganda. There is, therefore, still a need for the government and other non-government organisations to develop several initiatives tailored to particularly financially empower women in the informal sector of the MSEs in Uganda.

**Keywords:** Women's financial empowerment, cultural factors, micro small enterprises, gendered norms, gendered roles.

**JEL Codes:** M10, G20, Z10

### 1. INTRODUCTION

For many centuries, women have over time been relegated to the background in many societies of the world. However, recently, women's empowerment has taken the centre stage in today's agenda globally while acknowledging that women have a role to play in economic growth. This development has led to the increasing implementation of programs designed to boost women's empowerment. This explains why currently, the phenomenon of women empowerment has attracted a lot of attention in research activities globally (Selvi, 2018; Mercia, 2018; Khan, 2018; James, 2022; Shohel, Niner, & Gunawardana, 2021). Although many types of interventions and research have been conducted, reaching the stage of having full control over oneself as a woman has been challenging. This is partly associated with the culture in which a woman is subordinate to a man. The financial power has also favoured men over women. Despite these facts, women still have the potential to become better people considering the opportunities available in the modern world which favour everyone regardless of gender (Snapati and Ojha 2019).

Women have for years been relegated to the background in many societies globally (Omang, Okpa, Okoi & Iniama, 2020; Lauti, 2019; Kofman & Raghuram, 2015; Medina-Vicent, 2018; Ardenei, 2017). Women have, not only been historically disadvantaged in access to material resources like credit, property, and money, but they have also been barred from social resources like education or insider knowledge of some businesses. Most women, especially those who do not work in the formal sector cannot meet their needs and fulfil other family responsibilities (Ingwu & Okey, 2013). Women have been exposed to inadequate professional development opportunities, violence, inadequate administrative support, male dominance, cultural norms and traditions (Hart, 2017; Merry, 2006; McNae and Vali, 2016). It is such women empowerment challenges that have been reported globally especially in Africa and other developing countries for example in Pakistan (Shaheen, Hussain & Mujtaba, 2018), Ethiopia, (Mengstie, 2022), and Nigeria (Okoi et al, 2022). Through feminist movements and other forms of advocacy, some women have managed to move from the kitchen to the employment world. However, this has exposed the women to the realities of unemployment existent in the world today. Some women venture into business with little success as compared to their male counterparts. These negative outcomes in the struggles of women to become empowered have made the women empowerment journey a difficult one (Kabeer, 1999; Sen, 2019).

In Uganda, which is the focus of this study, women's empowerment has had its gruesome history. With a history of war and instability till the takeover by the National Resistance Movement (NRM) government in 1986, the position of women has been significantly suppressed. Since 1986, the NRM government has managed to change the tide by putting in place a fully-fledged Ministry dedicated to women. Mandatory positions for women's inclusion in the government have also been created. Despite these deliberate efforts, the empowerment of the common woman has remained a challenge in Uganda (Hassim, (1991; Boyd, 1989; Neema, 2015).

Women have been engaged in business with minimal returns Guérin, (2006; Mead and Liedholm, 1998), making it difficult to realize the financial empowerment objective. Additionally, under the customary law, women have fewer rights to land and generally do not inherit it from their fathers or husbands (Doss, Meinzen-Dick, & Bomuhangi, 2014). In terms of education, especially higher education, the gap between girls and boys is wide. In practice, dropout rates of girls, especially from secondary education, are significantly higher than those of boys (Stoebenau, Warner & Sexon, 2014; OECD, 2015). These challenges a common Ugandan woman faces have made it imperative to conduct this study.

The was guided by the Africana womanism theory (Hudson-Weems, C. 2006; 2019; 2023a; Alexander-Floyd and Simien, 2006) helped the researcher to understand the influence of cultural factors from an African perspective. It brings out the cultural values, experiences, and aspirations of women of African descent.

Over the years, the government of Uganda and its development partners have made deliberate efforts to financially empower women in the informal sector. The focus has been on initiatives that encourage women's entrepreneurship activities and on the establishment of support organizations and programs. Some of these organizations and programs include Advocates Coalition for Development and Environment, Uganda Women's Trust, Organisation for Action Aid, Ministry of Gender Labour and Social Development Uganda, Women Entrepreneurship Programme, Support for Growth-oriented Women Entrepreneurs in Uganda, Women in Business Initiative by DFCU bank, and Private Sector Foundation-Uganda programs. These deliberate efforts are aimed at supporting women to become financially empowered in society (Kavuma et al., 2018; Guloba et al., 2017; Stevenson & St-Onge, 2005; Mugabi, 2014; Barungi, 2019).

Despite all the deliberate efforts, the statistics reveal that women especially those operating in micro and small enterprises still lack financial resources to run and maintain their businesses. For example, the Uganda National Household Survey (UNHS) of 2016/17 revealed that only 28% of women owned businesses and household assets. Additionally, only 26% and 19.6% of women saved money to start businesses and had access to credit services respectively (Uganda Bureau of Statistics, 2018). Nansereko (2017) and the Bank of Uganda (2014) also reported that about 31% of women in Uganda were not financially included. Additionally, the average earnings gender gap in Uganda was reported to exceed the global average earnings of 23% (ILO, 2020). Urgent Action Fund for Africa (2019) similarly revealed that female labour force participation in Uganda stood at 69% of which only 14% had waged employment. Worse still of the 14%, 83% were reported to be employed in insecure jobs and or unpaid labour. This scenario is similar to what reported by Barungi (2019) who stated that majority of the unemployed labour force in Uganda are women.

The Uganda Bureau of Statistics Annual labour Force Survey also reported that the employment rate of women in Uganda stood at 47.1% as compared to their male counterparts, which stood at 31.2% (UBOS, 2019). The same survey also revealed that out of every 100 unemployed Ugandans, 74 were reported to be women and even those who were employed were still involved in

subsistence farming (UBOS, 2018). All this evidence shows that women in Uganda, especially those involved in the informal sector are not financially empowered.

The existence of the women's financial empowerment challenge in Uganda could be attributed to the cultural norms that limit women's autonomy. Deeply ingrained cultural norms such as unequal inheritance rights, restricted mobility, and societal expectations regarding women's primary roles in the household may act as barriers, limiting women's access to financial resources, economic opportunities, and participation in decision-making processes. The persistence of these cultural norms may pose significant obstacles to women's financial inclusion and economic independence. Therefore, understanding the complex interplay between cultural norms and women's financial empowerment is crucial for developing targeted interventions and policies that can effectively dismantle these barriers. By addressing these challenges, Uganda can unlock the full economic potential of women, fostering a more inclusive and equitable society that benefits from the active participation and contribution of all its members. It is against this backdrop that the study sought to investigate the influence of cultural norms on the financial empowerment of women in Uganda's micro and small enterprises.

The following section is broken down into four main sections. Firstly, the methodology section which describes the road map used in this study. The methodology is followed by the results and discussion of results section where the findings and their meaning are presented. Lastly, there are recommendations and conclusions provided, focusing on how culture impacts the financial empowerment of women in the informal sector; in the same section, the main findings are restated for purposes of providing closure.

## **2. METHODOLOGY**

This study adopted a qualitative research design because it was the best way of approaching the empirical world of understanding people from their settings; and a way through which the researcher would experience the reality of the research subjects as they experience it (Corbin & Strauss, 2008; Rist, 1977). Besides, it enabled the researcher to attain an in-depth understanding of the concept of financial empowerment of women in the micro and small enterprises of the informal sector in Uganda. The qualitative research design was also preferred because the objective was to produce exploratory and descriptive results rather than explanatory results. The researcher was able to describe the experiences of the research participants, which would later be used to come up with a framework (Ferreira et al., 1988). The study also adopted the use of cross-sectional research design because of the need to limit the period to focus on while collecting data (Byrman 2004).

The target population of this study were women in the micro and small enterprises of the informal sector in Uganda. These women comprised individuals from diverse ethnic, religious, and racial backgrounds working in the Central Business District of Kampala. The woman operating in these types of businesses was considered as one who is unregistered and operates entirely outside the gazetted legal framework of Uganda. The study considered informality as those entrepreneurial businesses with informal employment and not subject to social protection (no provision for pension or contribution to the National Social Security Fund) or no entitlement to paid annual or paid sick leave. It also included those businesses that are not registered by the Uganda Registration Services Bureau (URSB) as a business or by the Uganda Revenue Authority (URA) for Value-added tax/income tax (Uganda Bureau of Statistics, 2018). These women were considered since they are vulnerable to financial challenges and their involvement in these informal businesses is to try and improve their financial empowerment. The researcher considered all five divisions of Kampala, which include Kampala Central Division; Kawempe Division; Lubaga Division; Makindye Division and Nakawa Division (KCCA, 2020). Within these divisions, the researcher selected five vending markets: Nakasero Market, Natete Market, Wandegeya Market, Namuwongo Market and Nakawa Market.

Quota sampling design was used in conjunction with purposeful sampling. The quota sampling method was considered relevant because of the need to select respondents from each of the fresh foods and fruit markets in Kampala. There are five fresh foods and fruit markets in Kampala, and they all had to be part of this research study since they all had women operating small and micro businesses. At the point of selecting the women to be involved in the research study, a purposeful sampling design was used. This enabled the researcher to select only those women who were doing small and micro businesses in each of the markets that were earmarked for this research study.

Focusing on the number of respondents that were considered in this study, the principle of data saturation was employed (Creswell, 1998; Glaser, 1967; Morse, 1994). The point of saturation was reached when the researcher reached the 10<sup>th</sup> interviewee for each of the markets that were earmarked for this research study. Therefore, in total 50 women operating in the fresh fruits and foods markets in Kampala were interviewed. This number was considered sufficient since most qualitative studies usually use between 20 and 30 respondents (Creswell & Creswell, 2018; Saunders et al., 2019).

Primary data was the only source of data in this study through semi-structured interviews and focus group discussions. The study adopted semi-structured interviews because they provide flexibility and allow the interviewer to vary questions depending on the context and the flow of the conversation (Saunders *et al.*, 2016, 2019). To gain further in-depth into the women conducting business in the micro and small enterprises in the five markets in the five divisions of Kampala, the researcher conducted Focus Group Discussions (FGD). One focus group was held from one market from each of the divisions that is Wandegaya, Namuwongo, Nakawa, Nakasero and Natete. Each focus group comprised six women three of whom were women dealing in fresh fruits and the other three women were in the market leadership.

To ensure the credibility and reliability of the data, the researcher undertook long engagement in the field, and triangulated data sources and methods. The researcher also ensured that the results were transferable between the researcher and those being studied by conducting thick descriptions of all aspects that can be identified and spoken. Member checks were further used where participants were asked to check the transcribed data or information to confirm whether what had been documented was what they intended to say or said. The researcher shared the transcripts with the women, who either made some corrections or clarifications to their submissions. This ensured validity and rigour in the research processes.

In analysing the data, the researcher adopted the use of a thematic analysis technique given that the purpose of the study was to design a framework for the financial empowerment of women in the micro-small enterprises of Uganda. The thematic analysis involves searching for themes and patterns that occur across a data set (Saunders *et al.*, 2019:651). The researcher coded qualitative data to identify themes for further analysis, related to the research question (Saunders *et al.*, 2016, 2019).

### 3. RESULTS AND DISCUSSIONS

#### 3.1. Sample Characteristics

Most of the participants in this research were in the age range of 30 to 40 years as well as 50 to 60 years. There was a group of respondents that were aged utmost 20 years of age. This group formed 4% of the participants involved in this study. Those who were aged above 60 years of age formed only 10% of all the participants in this study while those who were aged between 40 and 50 years formed 20% of all the participants that were involved in the study. Though the majority were between 30 years and 60 years, the inclusion of the former category (below 20 years and above 60 years) is an indication that views included in this study were sourced from all possible age ranges. Their level of representation of what happens in the markets of fresh fruits, vegetables and foods is therefore robust.

Most of the participants (46%) had primary education as their highest education level. This was followed by those who had the highest education level in secondary education (34%). Only 2% of the participants were pursuing their degree course at university while 14% of the participants did not go to school though possessed informal education that enabled them to operate a market business in one of the fresh foods, fruits and vegetables markets in Kampala. The results reflect that most of the people who engage in small businesses in the fresh foods, fruits and vegetable markets were not formally educated. What is important to note concerning education level, therefore, is that education level dictated the kind of business that the women would engage in. Trading in the market, in this context, is a preserve of those who were school dropouts.

The experience of the women trading in the market was another aspect that was considered when assessing the characteristics of the respondents. This was assessed by looking at the number of years a trader has been trading in the market. The results revealed those who had traded for the utmost 5 years represented 16% of the participants in this study. This means that most of the participants had traded in the market for 5 years and above. Only 8% of the respondents had traded in the market for at least 20 years. These results revealed that the participants were experienced in the trade they were involved in. Though they may not know how to improve themselves to earn more money, they are knowledgeable of what happens in the market, how the trade is done and how the traders have been coping with the different situations in the market for the last 20 to 30 years. This means that these participants were relevant to be involved in this study to support the provision of useful data that helps in the formulation of the framework for financial empowerment of women engaged in small and micro businesses in Kampala.

#### 3.2. Effect of Cultural Norms on Financial Empowerment of Women in Uganda's Micro and Small Enterprises

To realize this objective of the study, an assessment was conducted on two key aspects including; whether culture impacts the level of doing business of women in the market, and whether culture affects the ability of a woman to acquire, inherit and or maintain property. Findings from the analysis of data based on the two different aspects are presented in the subsections that follow.

### 3.2.1. Impact of Culture on Market Trading

The women involved in this study worked in one of the fresh foods and fresh fruit markets in Kampala. Their trade in these markets may have been supported by their culture or could have been negated by the same culture. On this note, there was a need to establish whether the culture to which the women subscribe had an impact on their trade. The women were asked to indicate whether the culture in any way had affected their way of engaging in trade in the market. The results show that culture had a high impact on the level of economic activities that the women engaged in. 74% of all the women involved in this study indicated that culture affected their businesses or the way they operated in their daily trading activities in the fresh food and fresh fruit markets of Kampala. The researcher further probed the women to understand the kind of impact that culture had on these women.

One issue that stood out was the role of the family in influencing the decision of women to engage in business activities. The family aims to make a woman adhere to cultural rules and stop trading in the market. In some cultures, traditional gender roles may limit women to domestic responsibilities, making it challenging for them to pursue careers or start businesses outside the home. This is based on the belief that women are supposed to be home performing motherly duties such as cooking and looking after the children and their husbands. This is good from the point of view of those advocating for upholding the culture though it is not viewed similarly by those engaged in the trading activities in a market. It is, however, important to acknowledge the presence of this kind of influence on the women trading in the Kampala markets by appreciating the cultural pressure they go against to remain trading in the market. This is confirmed by one of the respondents who stated that.

*"..... Much as I may not be following my culture to the dot, my family members tend to discourage me from trading here in the market because they believe that I should be at home doing motherly duties.....". R19<sub>33</sub> 2023<sup>1</sup>*

One salient feature that needs to be noticed with caution is the belief in witchcraft amongst some women operating in the fresh foods and fresh fruit markets in Kampala. The existence of this belief and its use in these markets is a sign that it has deep roots in the lives of the women in Kampala who trade in these markets. The belief further affects the way women trade in the markets. This was confirmed by one of the participants.

*..... There are cases of witchcraft being used in this market. It is terrible and it creates a lot of tension and takes a lot of our time on negative energy and hatred for one another" .... R19<sub>33</sub> 2023<sup>2</sup>*

Cultural attitudes towards women's education also came out as a key issue that was affecting women's businesses. This can impact their skills and knowledge, influencing their ability to run businesses successfully. Traditionally in Uganda, when it comes to education for many decades preference has been given to boys. For example, when the parent has limited financial resources, they will prioritise the boy child. This is based on the belief that the boy will be able to get a job after school and support the family. Besides, the boy is said to expand the clan as compared to a girl who will be absorbed in the husband's clan. Such beliefs mean that fewer women have access to education opportunities which limits their ability to start and operate businesses and further limits their financial empowerment. Therefore, cultural norms may influence the educational paths that women are encouraged to pursue. In societies where traditional gender roles are strictly adhered to, women might be steered towards fields considered "appropriate" for them, potentially limiting their access to higher-paying professions.

Religion as part of culture was found to have a significant influence on the women's ability to conduct business. This was mainly in terms of the type of businesswomen could start and own. For example, some women stated that they cannot trade in alcohol because they are Muslim or Pentecostal. According to their religion, engaging in such trade is a sin which they would not want to commit. This included operating a bar or a restaurant where alcohol is traded in. This is confirmed by some of the extracts of responses below.

*".....My culture prohibits me from selling alcohol.....". R22<sub>42</sub> 2023<sup>3</sup>*

*"..... As a Muslim, I cannot work in a bar.....". R22<sub>42</sub> 2023<sup>4</sup>*

*"..... No. But maybe operating a bar. I cannot operate a bar even if I have the capital to establish one, it is taboo in my belief system.....". R23<sub>33</sub> 2023<sup>2</sup>*

The impact of religion as a component of culture was extended to the trade of products other than alcohol. For instance, some women pointed out that they could not trade in pork or cigarettes. According to them, this kind of trade is a sin and will deny them a chance to enter heaven. This effect was further extended to the trade of products such as condoms. The women indicated that they cannot operate a shop where such products are traded together with any other products according to the social construct and exposure. This is confirmed through the following extracts of the responses.

*"..... Based on the moral standards set for me by my culture and religion, I cannot operate a bar or sell pork. These are things that my culture and religion forbid....." R27<sub>30 2023</sub><sup>1</sup> I also cannot operate a shop especially where they sell condoms or cigarettes. My religion prohibits that..... R27<sub>30 2023</sub><sup>2</sup>*

*".... I am a Muslim woman; my religion has a lot to do with what I trade and how I conduct business ..... I cannot sell alcohol for instance ...also the way I dress is different from others because Islam dictates that women should veil and dress decently" ... R7<sub>20 2023</sub><sup>3</sup>*

From these findings, it is noted that cultural expectations around marriage and family life can influence women's financial decisions (Hunt & Samman, 2016). Some cultures may prioritize women's roles as wives and mothers, discouraging them from pursuing careers or financial independence outside of the family structure. For example, in Uganda, the Constitution provides for equal ownership of land however, traditional practices in many of the tribes in Uganda discriminate against women in terms of ownership of land. Women do not inherit property, and they are expected to participate in agricultural activities and look after the children and homestead while the men inherit the land and are the heads of the house (Mugabi; 2014). These predetermined cultural, gender and social roles that are traditionally gender insensitive dictate what women are expected to do and not to do and, in a way, hinder their financial empowerment. This is because women are left with almost no voice to empower themselves financially since what they are meant to do in society is to provide free, unaccounted-for family labour (Ntale, 2019).

These findings are in line with the African womanism theory (Dove 1998) which presented factors such as cultural norms and cultural barriers as some of the hindrances to women undertaking entrepreneurship activities. This is not different from the findings of the research which pointed out that some women could not undertake some businesses because of their religious and cultural beliefs. Then others pointed out that they were aware of their cultural norms as far as inheriting property is concerned which prohibited them from the inheritance of property, but they further stated that they were not ready to act against their culture. This is not different from what theories assert which is further supported by the works of Byrne & Fayolle, (2010) and Muntean & Ozkazanc-Pan, (2015).

Borrowing from the Africana womanism theory, the concept of culture is seen as an important factor that affects women's empowerment. Certain discriminatory cultural norms often prevent women from progressing economically and socially in society (Muntean and Ozkazanc Pan, 2014; Byrne and Fayolle, 2010). In many cultures, there are longstanding expectations about the roles of men and women. Women are often expected to prioritize caregiving and domestic responsibilities over pursuing careers or entrepreneurial endeavours (Duflo, 2012; Pitt, Khandker, Shahidur, 1995). This can limit women's access to education and employment opportunities, hindering their financial independence. These cultural norms vary from different cultural settings, societies, and nations. For instance, in Uganda, women are supposed to take care of the children and the entire household, and women have limited mobility.

### 3.2.2. Culture and the Ability to Own and Inherit Property in Uganda

One of the aspects of women's empowerment is the ability to own property and even inherit it. This was noted as a significant challenge in Uganda. It is on this note that it was necessary to establish whether culture had any impact on the ability of the women trading in the markets in Uganda to own or inherit property. From the interviews held with the women, it was revealed that they were facing challenges regarding the ability to inherit property, and this was affecting their financial empowerment.

Cultural practices relating to ownership of property can hinder women's financial empowerment. This is coupled with cultural beliefs that limit a woman's ability to make her own choices particularly on their financial empowerment (Masiaga & Namusonge, 2016; Ernst & Young, 2015; Marcus et al., 2015). Women in informal markets pointed out that they are not allowed to inherit property and they are not ready to act against their culture. Restrictions on women's property rights were limiting their ability to use assets as collateral for loans. In Uganda, property ownership and inheritance rights are skewed in favour of men. This lack of access to property can restrict women's ability to accumulate wealth and use it as collateral for loans or investments. To include more women in the formal financial sector, it is important to understand and address these discriminatory socio-cultural norms



since they impact on financial empowerment of women (Vossenberget al., 2018; Bin-Humam & Ayes, 2017). In Uganda's informal sector, it's a norm that women are not allowed to own property and assets, they must seek therefore permission from husbands to access credit loans.

These findings are in line with a study by Mugabi (2014) where it was revealed that 39% of women who participated in the women in entrepreneurship survey indicated that it was necessary for them as a legal requirement to seek permission from their husbands and also. Since women are socially required to seek permission from their husbands to start and register a business what Kabeer (2021) this puts a barrier to women's financial empowerment because they will not have the freedom to undertake any business enterprise of their choice without their husband's consent. Therefore, inheritance laws and cultural practices can also affect women's access to family wealth and property, impacting their financial standing.

It can be noted that the impact of culture on women's ability to engage in business activities is a complex and multifaceted issue that varies across different societies. Cultural factors can significantly influence women's access to entrepreneurial opportunities, their ability to start and manage businesses, and the overall success of their ventures. The patriarch culture in Uganda affects the financial empowerment of women. Men are reported to be more financially empowered in terms of financial education, financial literacy, and access to financial resources. The reason for gender discrepancy across the sectors of the economy could be attributed to the strong influence of Uganda being a predominantly patriarchal society. With a patriarchal culture, society perceives enterprises involving technical skills to be male dominated. Women who start businesses are more likely to start them in the areas that society perceives as women's business areas which most times are low-income areas such as salons, food and fruit hawking, bar business and small-scale agriculture produce.

#### **4. CONCLUSION AND RECOMMENDATIONS**

We conclude that cultural norms play a significant role in shaping the opportunities and challenges faced by women in terms of financial empowerment. These norms are deeply ingrained in societies and can either facilitate or hinder women's access to economic resources, education, employment, and financial decision-making. Understanding the complex interplay between cultural norms and women's financial empowerment is crucial for developing targeted interventions and policies that can effectively dismantle these barriers. By addressing these challenges, Uganda can unlock the full economic potential of women, fostering a more inclusive and equitable society that benefits from the active participation and contribution of all its members. Efforts to enhance women's financial empowerment often involve challenging and reshaping these cultural norms, promoting gender equality, and creating supportive environments that enable women to access education, employment, and financial resources on an equal footing with men.

The outcome of this research study indicates that cultural beliefs of putting women second to men affect the women in Uganda in their quest to become financially empowered. Modernization of culture has not fully taken place in the country making it difficult for women to do business and own property. Therefore, cultural aspects have affected the desire of women to become financially empowered.

This study therefore recommends increased community awareness and engagement. Community-based awareness campaigns should be intensified to challenge harmful cultural norms. This may be through engaging community leaders, religious figures, and influencers to promote gender equality and challenge traditional beliefs that hinder women's financial empowerment.

There is also a need to implement programs that focus on enhancing women's education and skills, providing them with the tools to pursue diverse economic opportunities. The promotion of financial literacy initiatives tailored to women, and ensuring they have the knowledge and confidence to manage their finances effectively will go a long way in promoting women's financial empowerment.

The government and other stakeholders promoting women's financial empowerment should utilize media platforms to promote positive narratives about women's economic achievements and challenge the stereotypes. They should also incorporate gender-sensitive content in educational materials, which should be aimed at promoting inclusivity and breaking down gender-related barriers.

This study has limitations. Because the study was conducted in Uganda, this may serve as a limitation and could make generalization difficult due to the uniqueness of women empowerment country-wise. Also, the study was conducted in Kampala district meaning generalisation of findings to the whole of Uganda should be done with caution. Additionally, the study utilised only interviews to understand how culture affected the financial empowerment of women. Future studies can employ a mixed methods design to gain more comprehensive findings.

## REFERENCES

- Alexander-Floyd, N. G., & Simien, E. M. (2006). Revisiting "what's in a name?": Exploring the contours of Africana womanist thought. *Frontiers: A Journal of Women Studies*, 67-89.
- Ardenei, E. (2017). Belief and the problem of women. *The Voice of Prophecy*, 72-85. <https://doi.org/10.2307/J.Ctvm04fjb.9>.
- Boyd, R. E. (1989). Empowerment of women in Uganda: real or symbolic. *Review of African Political Economy*, 16(45-46), 106-117. <https://doi.org/10.1080/03056248908703830>.
- Bryman, A. (2004). Qualitative research on leadership: A critical but appreciative review. *The Leadership Quarterly*, 15(6), 729-769. <https://doi.org/10.1016/j.leaqua.2004.09.007>.
- Corbin, J., & Strauss, A. (2008). *Qualitative research. Techniques and procedures for developing grounded theory*, 3. SAGE Publications.
- Doss, C., Meinzen-Dick, R., & Bomuhangi, A. (2014). Who owns the land? Perspectives from rural Ugandans and implications for large-scale land acquisitions. *Feminist Economics*, 20(1), 76-100. <https://doi.org/10.1080/13545701.2013.855320>.
- Guérin, I. (2006). Women and money: Lessons from Senegal. *Development and change*, 37(3), 549-570.
- Hassim, S. (1991). Gender, social location and feminist politics in South Africa. *Transformation*, (15). <https://transformationjournal.org.za/wp-content/uploads/2017/03/tran015005-1.pdf>
- Hudson Weems, C. (2023a). Africana womanism. *Africana Womanism*, 12-22. <https://doi.org/10.4324/9781003411673-3>
- Hudson-Weems, C. (2019). *Africana Womanism*. <https://doi.org/10.4324/9780429287374>
- Hudson-Weems, C. (2006). Clenora Hudson-Weems's Africana Womanism. In *The womanist reader* (pp. 37-54). Routledge.
- Ingwu, E. U., & Okey, S. M. A. (2013). Entrepreneurial training needs of illiterate women in Cross River State, Nigeria. *International Education Studies*, 6(11), 171-183. <https://doi.org/10.5539/ies.v6n11p171>
- James, D. (2022). Women empowerment: a literature review. *Acta Scientific Women's Health*, 60-64. <https://doi.org/10.31080/Aswh.2022.04.0377>.
- Kabeer, N. (2021). Gender equality, inclusive growth, and Labour Markets. *Women's Economic Empowerment*, 13-48. <https://doi.org/10.4324/9781003141938-3>
- Kabeer, N. (1999). The conditions and consequences of choice: reflections on the measurement of women's empowerment (Vol. 108, pp. 1-58). Geneva: UNRISD. <https://digitallibrary.un.org/record/286525?ln=en>
- Khan, S. (2018). Women Empowerment: Key To Socio-Economic Development. *International Journal of Women Empowerment*, 4(1), 5-7. <https://doi.org/10.29052/2413-4252.V4.I1.2018.5-7>
- Kofman, E., & Raghuram, P. (2015). Gendered migrations and global processes. *Gendered Migrations and Global Social Reproduction*, 18-39. [https://doi.org/10.1057/9781137510143\\_2](https://doi.org/10.1057/9781137510143_2)
- Lauti, A. (2019). The first woman in parliament Ruby's story. *Indigenous Literatures from Micronesia*, 164-165. <https://doi.org/10.2307/J.Ctvr43c9.61>
- Lester, J., Sallee, M., & Hart, J. (2017). Beyond gendered universities? Implications for research on gender in organizations. *NASPA Journal about Women in Higher Education*, 10(1), 1-26. <https://doi.org/10.1080/19407882.2017.1285794>.
- McNae, R., & Vali, K. (2016). Diverse experiences of women leading in higher education: Locating networks and agency for leadership within a university context in Papua New Guinea. In *Globalised re/gendering of the academy and leadership* (pp. 100-115). Routledge.
- Mead, D. C., & Liedholm, C. (1998). The dynamics of micro and small enterprises in developing countries. *World development*, 26(1), 61-74.
- Medina-Vicent, M. (2018). Repudiating feminism: young women in a neoliberal world. *Filanderas*, (3), 129-132. [https://doi.org/10.26754/Ojs\\_Filanderas/Fil.201833249](https://doi.org/10.26754/Ojs_Filanderas/Fil.201833249)
- Mengstie, B. (2022). Impact of microfinance on women's economic empowerment. *Journal of Innovation and Entrepreneurship*, 11(1), 55. <https://doi.org/10.1186/s13731-022-00250-3>.

- Mercia, S. S. (2018). Business ethics and women empowerment. gender parity and women empowerment. Challenges and Way Forward, 149–157. <https://doi.org/10.9756/Bp2018.1012/26>
- Merry, S. E. (2006). Transnational human rights and local activism: Mapping the middle. *American Anthropologist*, 108(1), 38-51. <https://doi.org/10.1525/aa.2006.108.1.38>
- Mugabi, E. (2014). Women's Entrepreneurship Development In Uganda: Insights And Recommendations: ILO. <https://www.ilo.org/publications/womens-entrepreneurship-development-uganda-insights-and-recommendations-1>
- Neema, M. (2015). Women's empowerment and decision-making at the household level: A case study of Ankore families in Uganda.
- OECD (2015). Uganda SIGI Country Report. <http://www.oecd.org/dev/developmentgender/THE%20UGANDA%20SIGI%20E-BOOK.pdf> .
- Okoi, O. N., Ogar, J. A., Ubi, L. O., Ubi, L. B., & Okpa, J. T. (2022). Economic empowerment, financial security and the well-being of women in Nigeria. *International Journal of Trend in Scientific Research and Development (IJTSRD)*, 6(3), 612-622. [www.iitsrd.com/papers/iitsrd49585.pdf](http://www.iitsrd.com/papers/iitsrd49585.pdf).
- Omang, T. A., Okpa, J. T., Okoi, O. N., & Iniaya, J. (2020). Women barriers and empowerment opportunities in the Nigerian context. *Pertanika Journal of Social Sciences and Humanities*, 28(4), 3167-3186.
- Rist, R. C. (1977). On the relations among educational research paradigms: From disdain to detente. *Anthropology & Education Quarterly*, 8(2), 42-49.
- Selvi, S. (2018). Women empowerment in India-current scenario. *Gender Parity and Women Empowerment–Challenges and Way Forward*, 13–17. <https://doi.org/10.9756/Bp2018.1012/03>
- Sen, G. (2019). Gender equality and women's empowerment: feminist mobilization for the SDGs. *Global Policy*, 10, 28-38. <https://doi.org/10.1111/1758-5899.12593>.
- Senapati, A. K., & Ojha, K. (2019). Socio-economic empowerment of women through micro-entrepreneurship: Evidence from Odisha, India. *International Journal of Rural Management*, 15(2), 159-184. <https://doi.org/10.1177/0973005219866588>.
- Shaheen, I., Hussain, I., & Mujtaba, G. (2018). Role of microfinance in economic empowerment of women in Lahore, Pakistan: A study of Akhuwat supported women clients. *International Journal of Economics and Financial Issues*, 8(2), 337-349.
- Shohel, T. A., Niner, S., & Gunawardana, S. (2021). How the persistence of patriarchy undermines the financial empowerment of women microfinance borrowers? Evidence from a southern sub-district of Bangladesh. *Plos One*, 16(4). <https://doi.org/10.1371/Journal.Pone.0250000>
- Stoebenau, K., Warner, A., & Sexon, M. (2014). Unpacking reasons for girl' school drop out in West Nile, Uganda. Research report. International Centre for Research on Women. <https://www.icrw.org/publications/unpacking-reasons-for-girls-school-drop-out-in-west-nile-uganda>
- Uganda Bureau of Statistics (2019). The Annual Labour Force Survey 2018/19 – Main Report, Kampala, Uganda. [https://www.ubos.org/wp-content/uploads/publications/05\\_20212018-19\\_ALFS\\_Report\\_FINAL.pdf](https://www.ubos.org/wp-content/uploads/publications/05_20212018-19_ALFS_Report_FINAL.pdf).

**REGIONAL E-COMMERCE WITHIN THE FRAMEWORK OF THE DIGITAL DIVIDE AND TECHNOLOGY ACCEPTANCE MODEL: A COMPARATIVE ANALYSIS OF DIYARBAKIR, TURKEY, AND GLOBAL TRENDS**

DOI: 10.17261/Pressacademia.2025.1972

RJBM- V.12-ISS.1-2025(3)-p.24-39

**Salahattin Altundag**

Dicle University, Diyarbakir Vocational School of Social Sciences, Diyarbakir, Turkiye.

[salahattinaltundag@dicle.edu.tr](mailto:salahattinaltundag@dicle.edu.tr), ORCID: 0000-0002-6198-7959**Date Received:** February 8, 2025**Date Accepted:** June 22, 2025

OPEN ACCESS

**To cite this document**

Altundag, S (2025). Regional e-commerce within the framework of the digital divide and technology acceptance model: a comparative analysis of Diyarbakir, Turkey, and global trends. Research Journal of Business and Management (RJBM), 12(1), 24-39.

**Permanent link to this document:** <http://doi.org/10.17261/Pressacademia.2025.1972>

**Copyright:** Published by PressAcademia and limited licensed re-use rights only.

**ABSTRACT**

**Purpose-** This study examines e-commerce adoption patterns in Diyarbakir province in comparison to national and global trends, identifying regional disparities. Framed within the Technology Acceptance Model and Digital Divide Theory, the research analyzes how demographic factors, digital literacy, and logistical infrastructure shape e-commerce participation, contributing to regional digitalization policies.

**Methodology-** A cross-sectional quantitative approach was adopted, with surveys administered to 675 residents of Diyarbakir. The sample size was determined via Cochran's formula, and data collection utilized both face-to-face and online methods. Statistical analyses included the Chi-Square test, Cramér's V effect size, Logistic Regression, K-Means Clustering, and Structural Equation Modeling (SEM). Reliability was confirmed with Cronbach's Alpha (0.91), and ethical guidelines, including informed consent, were strictly followed.

**Findings-** e-Commerce usage in Diyarbakir was lower than national and global averages, with a significantly higher proportion of "infrequent" users. Digital literacy, income, and age were significant determinants of adoption. Income mediated the relationship between digital literacy and e-commerce engagement. Younger, higher-income individuals were more active users, whereas those aged 45 and above showed reluctance due to security concerns and traditional shopping preferences. The regional digital divide was influenced by socioeconomic constraints and established consumer behaviors.

**Conclusion-** Demographics significantly shape regional e-commerce behavior. While younger consumers actively engage, older groups face digital literacy and access challenges. The study provides strategic insights for policymakers, businesses, and digital marketers to enhance e-commerce participation. Future research should explore socioeconomic factors in greater depth and employ longitudinal analyses to assess the long-term effects of digital transformation on consumer demographics.

**Keywords:** Regional e-commerce adoption, digital divide, technology adoption and technology acceptance model (tam), digital literacy and consumer behavior, socioeconomic barriers to online shopping in developing regions.

**JEL Codes:** R12, O33, R81

**1. INTRODUCTION**

e-Commerce has indubitably emerged as a transformative force within the global economy, fundamentally reshaping consumer behavior, business operations, and regional development policies (UNCTAD, 2021a). The proliferation of internet infrastructure, the ubiquitous expansion of digital payment systems, and the integration of social media as a marketing tool have rendered online shopping increasingly accessible across a diverse array of regions. However, the diffusion of this transformation is markedly uneven, as infrastructural limitations, cultural barriers, income disparities, and deficits in digital literacy collectively impede complete integration into the e-commerce ecosystem (Van Deursen & Van Dijk, 2019; Van Dijk, 2020).

Diyarbakir, a province situated in southeastern Turkey, poignantly exemplifies this regional disparity. Official reports and statistical data concur, indicating that weekly and daily online shopping frequencies in Diyarbakir persistently underperform both national and global benchmarks. Conversely, the proportion of individuals reporting infrequent engagement in online shopping demonstrates a statistically significant elevation (T.C. Ministry of Trade, 2024). This prognosis posits that the digital divide transcends mere internet access, thereby necessitating a multidimensional evaluation encompassing demographic influences, logistical infrastructure constraints, perceptions of trust, and cultural predilections (Van Dijk, 2020).

Extant scholarly literature elucidates e-commerce adoption through the lens of the Technology Acceptance Model (TAM) (Davis, 1989) and the Diffusion of Innovations Theory (Rogers, 2003). While TAM accentuates constructs such as "perceived usefulness" and "perceived ease of use", the Diffusion of Innovations Theory accentuates the salient influence of geographic

and socioeconomic determinants on adoption modalities. Digital divide scholarship furthermore posits that, surpassing the issue of mere access inequality, factors such as digital literacy, logistical exigencies, and cultural trust perceptions are equally paramount (Van Dijk, 2020).

Notwithstanding the burgeoning corpus of research on e-commerce adoption, a conspicuous lacuna persists in comprehending the adaptive mechanisms of economically disadvantaged regions -particularly within developing nations- in the context of digital commerce. While preceding studies have comprehensively investigated e-commerce adoption at national and global scales, empirical substantiation remains scant regarding the manifestation of digital divides in economically marginalized regions such as Diyarbakır, where infrastructural and socioeconomic constraints converge.

This study endeavors to analyze e-commerce usage patterns in Diyarbakır, offering a comparative perspective through the integration of national and global datasets. The research is predicated upon two primary inquiries; to what extent does e-commerce adoption in Diyarbakır deviate from national and global averages? And what is the relative significance of digital literacy and demographic factors (age, income, gender, education) in shaping e-commerce participation?

In order to interrogate these inquiries, the study posits two key hypotheses:

**H1:** e-Commerce adoption in Diyarbakır exhibits a statistically significant divergence from both national and global trends.

**H2:** Income level functions as a mediator in the relationship between digital literacy and e-commerce participation, thereby amplifying the positive interaction between these variables.

This study employs a quantitative research design operationalized through a cross-sectional field study executed in Diyarbakır. Surveys were administered to a cohort of 675 qualified respondents aged 18 and over, selected in accordance with Cochran's sampling formula. For the analysis of the ensuing dataset, sophisticated statistical techniques were deployed, encompassing Chi-Square ( $\chi^2$ ) Tests, Logistic Regression Analysis, K-Means Clustering, Structural Equation Modeling (SEM).

These methodologies facilitated a detailed examination of digital literacy and demographic factors, thereby delineating distinct e-commerce user segments within the regional context; young-high-income active users, middle-aged-middle-income cautious users and elderly-low-income resistant users.

Furthermore, the study integrates Digital Divide Theory and the Technology Acceptance Model to formulate a theoretical model purporting to explain e-commerce behavior within a regionally specific context.

The empirical findings unequivocally indicate that in Diyarbakır; weekly and daily e-commerce engagement persists at a nadir, while infrequent usage exhibits a significant elevation, younger individuals and those within higher income brackets manifest a propensity for heightened engagement in online shopping, educational attainment exerts a positive influence on e-commerce participation, individuals aged 45 and above demonstrate a marked reluctance, principally attributed to security apprehensions and adherence to traditional shopping paradigms.

These results validate H1, substantiating the assertion that Diyarbakır's e-commerce adoption manifests a significant deviation from national and global patterns. Furthermore, SEM results pertinent to H2 reveal that income level operates as a mediating variable, thereby reinforcing the positive relationship between digital literacy and e-commerce participation frequency.

This study elucidates several pivotal barriers impeding e-commerce adoption in Diyarbakır, encompassing, economic constraints, the digital divide, trust and security concerns, traditional shopping habits.

Based on these pertinent insights, the study advances policy recommendations, such as augmenting digital infrastructure investments, disseminating digital literacy training programs, facilitating financial accessibility, streamlining logistical systems.

These findings proffer valuable insights not only for Diyarbakır but also for other regions exhibiting analogous socioeconomic characteristics, furnishing empirical data for advancing regional development through digitalization.

The primary contribution of this study resides in its comprehensive and multi-dimensional examination of regional e-commerce adoption. The findings bear significant theoretical and practical implications, laying a robust foundation for future research endeavors.

Future research should endeavor to integrate qualitative methodologies to complement the quantitative findings, undertake longitudinal analyses to ascertain the long-term impact of digital transformation on consumer demographics and formulate targeted interventions to ameliorate the digital divide in underdeveloped regions.

Ultimately, the furtherance of e-commerce in developing regions such as Diyarbakır and its consequent contribution to the local economy will be contingent upon public policies and private sector initiatives that judiciously acknowledge regional socio-economic realities (Hofstede, 2011; Rogers, 2003).

## 2. LITERATURE REVIEW

### 2.1. Theoretical Framework and Regional Digitalization Dynamics

The adoption of e-commerce is analyzed through the lens of the Technology Acceptance Model (TAM) and the Diffusion of Innovations Theory. While TAM's components of "perceived usefulness" and "perceived ease of use" are considered fundamental determinants of digital behavior (Davis, 1989), socioeconomic and geographical disparities in innovation adoption rates play a crucial role in assessing regional inequalities (Rogers, 2003). Despite the rapid expansion of global e-commerce, the persistently low adoption rates in developing regions such as Diyarbakır (T.C. Ministry of Trade, 2024) highlight the limitations of the universal assumptions embedded in theoretical models when applied to localized contexts. This paradox underscores the need to expand theoretical frameworks to account for the heterogeneous nature of digitalization.

### 2.2. Digital Divide

Research on the digital divide has traditionally focused on access, skills, and motivation (Van Dijk, 2020). However, the need to integrate logistical infrastructure into this framework has often been overlooked. For instance, broadband access remains limited to 64% in Eastern Anatolia, and delivery times are twice as long compared to metropolitan areas (Hizmetix, 2024; T.C. Ministry of Trade, 2024), posing quantifiable barriers to digital participation. Yet, existing studies often fail to examine the societal consequences of these challenges -such as diminished consumer satisfaction and economic marginalization- from a qualitative perspective. Furthermore, the methodological bias in studies predominantly focusing on Western samples excludes the cultural diversity of Eastern Anatolia from analysis, thereby complicating effective policy formulation.

### 2.3. Consumer Trust

Models measuring digital trust through the dimensions of "perceived risk" and "perceived reliability" (Gefen, 2002) often overlook the systematic influence of cultural factors. For example, 72% of the elderly population in Diyarbakır remains skeptical of online payments (T.C. Ministry of Trade, 2024), which may stem from their past experiences with technology or the persistence of oral culture. Hofstede's (2011) Cultural Dimensions Theory suggests that these attitudes can be examined through the lenses of "uncertainty avoidance" and "long-term orientation". However, the lack of qualitative research in literature hinders the empirical validation of theoretical models within localized contexts, limiting a deeper understanding of cultural dynamics.

### 2.4. Demographic Factors

The influence of demographic variables on e-commerce adoption is frequently explored through quantitative methods such as Structural Equation Modeling (SEM) (Field, 2018). However, in regions with heterogeneous populations, biases in sample selection pose a threat to the validity of findings. For instance, the 2.3-fold higher e-commerce adoption rate among university graduates compared to high school graduates in Diyarbakır (T.C. Ministry of Trade, 2024) may lead to misleading conclusions if undereducated rural populations are underrepresented. Similarly, the high youth unemployment rate (exceeding 25%) calls for a more comprehensive investigation into the impact of income and employment dynamics.

### 2.5. Regional Policies

While Diyarbakır's tri-segmentation analysis (active users, cautious users, resistant users) is supported by quantitative techniques (T.C. Ministry of Trade, 2024), the absence of comparative studies with similar cities raises concerns about the generalizability of findings. In this context, the following policy recommendations can be proposed: Digital Literacy Programs for the Elderly: Practical digital literacy modules for individuals aged 45 + (2 hours per week, 12-week duration), and SME Support Mechanisms: Low-interest financing models and grace periods for e-commerce entrepreneurs, and Enhancements to Logistical Infrastructure: Expansion of regional warehousing facilities and tax incentives for logistics firms.

### 2.6. Theoretical Contributions and Future Research

This study contributes to the theoretical discourse by integrating digitalization research with logistical infrastructure and cultural context, offering a critical assessment of the policy implications arising from the quantitative-qualitative methodological divide. The Western-centric nature and sampling biases in existing literature underscore the need for mixed-method approaches (quantitative surveys + qualitative interviews). To bridge this gap, the following methodological suggestions are proposed:

Semi-Structured Interviews: To explore the underlying factors influencing digital trust among individuals aged 45 and above.

Participant Observation: Field studies to document operational barriers in logistics processes.

Inter-Regional Comparisons: Parallel data collection in cities with similar socioeconomic profiles.

These findings suggest that inclusive digitalization policies require multi-dimensional interventions (infrastructure, education, finance) and emphasize the importance of academia-policy collaboration to facilitate the systemic integration of disadvantaged groups.

### 3. DATA AND METHODOLOGY

This section outlines the methodological framework, data collection process, and analytical approaches employed in this study, which aims to analyze e-commerce usage patterns in Diyarbakır. The research follows a cross-sectional design based on quantitative research methods, examining the e-commerce adoption behaviors of residents aged 18 and above, with a comparative focus on demographic variables.

This study aims to determine the level of e-commerce adoption in Diyarbakır and to examine the demographic, economic, and technological factors influencing this process. The key research questions and corresponding hypotheses are presented below:

Does the frequency of e-commerce usage in Diyarbakır exhibit a statistically significant difference compared to national and global averages? This question seeks to analyze regional deviations in e-commerce usage patterns from national and global trends.

To what extent do digital literacy and other demographic factors (age, gender, income, education) influence e-commerce adoption rates in Diyarbakır, and does income level mediate these relationships? This question investigates the role of digital competencies and economic status in shaping online shopping behaviors and examines income level as a potential mediating variable.

**Hypothesis 1 (H1):** The frequency of e-commerce usage in Diyarbakır differs significantly from both the national and global levels.

This hypothesis tests whether regional digital disparities and economic factors lead to variations in e-commerce adoption patterns. Chi-Square tests and Cramér's V analyses indicate that weekly and daily e-commerce usage rates in Diyarbakır are low, whereas "occasional" usage rates are significantly higher.

**Hypothesis 2 (H2):** Digital literacy and demographic factors (particularly income and age) significantly influence e-commerce adoption rates in Diyarbakır, with income level acting as a mediating variable in the relationship between digital literacy and e-commerce usage.

Logistic regression analyses and Structural Equation Modeling (SEM) results suggest that income level is a key determinant of e-commerce adoption and serves as a mediating factor between digital literacy and usage frequency.

#### 3.1. Research Design and Data Collection

The study is structured within the frameworks of the Technology Acceptance Model (TAM) and Digital Divide Theory, employing a cross-sectional design with quantitative data collection methods. The data was collected in Diyarbakır through face-to-face interviews and online surveys (Google Forms). A total of 675 respondents participated, and all surveys were fully completed and included in the analysis phase.

The survey covered the following components: Demographic Variables: Gender, age, education level, occupation, and average monthly income, and e-Commerce Usage Frequency: Frequency of online shopping. The data collection process spanned 60 days, ensuring a 100% response rate with fully completed questionnaires.

#### 3.2. Population and Sampling

The study population consists of 1,818,133 individuals aged 18 and above residing in Diyarbakır (TÜİK, 2023). The sample size was calculated using Cochran's (1952) formula, with a 95% confidence level and ±5% margin of error:

$$n = \frac{z^2 * p * (1 - p)}{E^2}$$

where  $z = 1.96$ ,  $p = 0.5$  (maximum variance assumption), and  $E = 0.05$ , yielding a minimum required sample size of 384. However, to enhance representativeness and analytical robustness, a final sample of 675 participants was selected.

The sample distribution aligns with Diyarbakır's demographic structure:

Gender: 51.1% male, 48.9% female. Age Groups: 53.3% are aged 18 – 24, 27.7% are 25 – 34. Education Level: 50.8% hold a university degree, while 37.2% have a secondary education.

#### 3.3. Data Analysis Methods

The data was analyzed using IBM SPSS Statistics 30.0. The primary statistical methods employed are:

Descriptive Statistics: Frequency distributions, percentage calculations, and graphical visualizations of demographic attributes and e-commerce usage patterns.

Chi-Square ( $\chi^2$ ) Goodness-of-Fit Test: To compare e-commerce usage in Diyarbakır with national and global benchmarks ( $\alpha = 0.05$ ).

Logistic Regression Analysis: To model the effects of age, gender, and income level on e-commerce usage frequency.

K-Means Cluster Analysis: To segment respondents based on demographic (age, income, education) and behavioral (e-commerce usage frequency) characteristics. The Elbow Method determined that the optimal number of clusters is three.

Structural Equation Modeling (SEM): To analyze the multidimensional effects of digital literacy, income, and education on e-commerce usage. Model fit indices (CFI = 0.94, RMSEA = 0.05) confirmed an acceptable model fit.

Additionally, Cramér's V effect size was calculated to assess the practical significance of the Chi-Square test results ( $V \geq 0.4$  indicates a strong effect).

### 3.4. Reliability and Validity

Internal Validity: Ensured by the representativeness of the sample and controlled data collection procedures. The sample size allows for statistically reliable conclusions at a 95% confidence level. Dual verification mechanisms prevented errors or incomplete data entries.

External Validity: Although this study focuses on Diyarbakır, the findings are generalizable to cities with similar socioeconomic structures.

The study was conducted in compliance with Personal Data Protection Laws. Prior to participation, respondents were informed about the research purpose, data confidentiality, and academic use of the findings. All responses were anonymized and analyzed solely for scientific research purposes.

### 3.6. Theoretical Framework Integration into Methodology

This study operationalizes:

Digital Divide Theory, incorporating logistical infrastructure and access inequality.

Technology Acceptance Model (TAM), applying perceived usefulness and ease of use as key variables.

For instance, digital literacy level (modeled as a latent variable in SEM) and logistical barriers (low usage frequency in Cluster 3) support the Digital Divide hypothesis. K-Means clustering identified three distinct user groups, aligning with the "active users," "cautious users," and "resistant users" segmentation in the literature (Rogers, 2003).

This methodological approach contributes to literature by integrating quantitative analytical techniques to comprehensively assess regional e-commerce adoption trends.

## 4. FINDINGS AND DISCUSSIONS

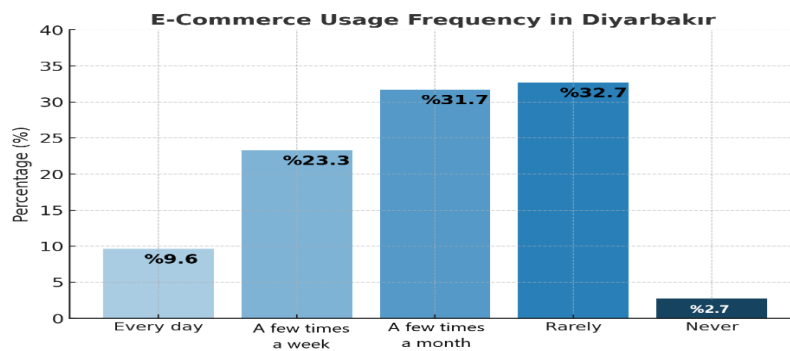
### 4.1. Descriptive Statistics and Statistical Findings

This section analyzes the differences in e-commerce usage frequency in Diyarbakır compared to national and global data. The findings are presented using frequency analyses, percentage distributions, graphical illustrations, and tables.

#### e-Commerce Usage Frequency in Diyarbakır

Figure 1 presents the distribution of e-commerce usage frequency in Diyarbakır:

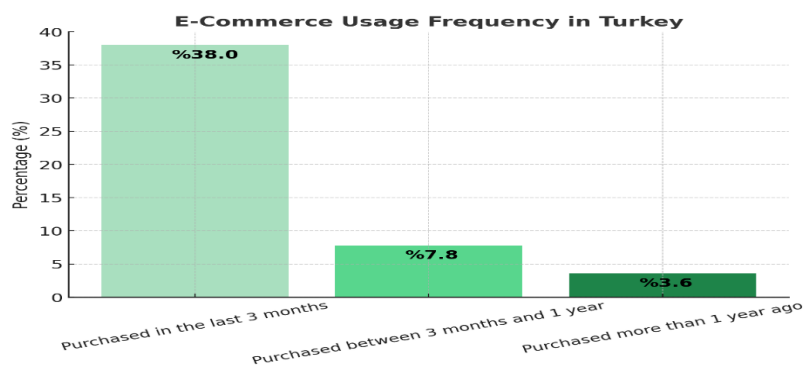


**Figure 1: e-Commerce Usage Frequency in Diyarbakır**

In Diyarbakır, the most prevalent e-commerce usage categories are “a few times a month” (31.7%) and “rarely” (32.7%). The proportion of individuals engaging in daily e-commerce transactions is notably low at 9.6%.

#### e-Commerce Usage Frequency in Türkiye

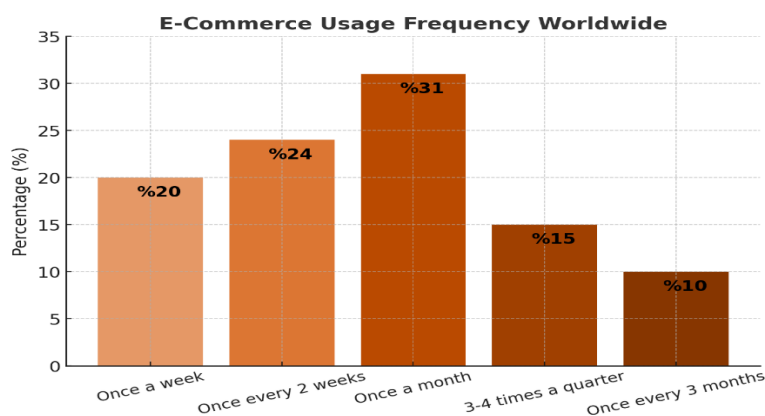
National e-commerce usage rates, based on data from the Turkish Statistical Institute (TÜİK, 2024) and the Ministry of Trade (2024), are illustrated in Figure 2.

**Figure 2: e-Commerce Usage Frequency in Türkiye**

Nationally, 38.0% of individuals reported making at least one e-commerce purchase in the last three months. This figure is comparable to the “a few times a month” category in Diyarbakır (31.7%). However, the proportion of frequent e-commerce users is higher across Turkey than in Diyarbakır.

#### Global e-Commerce Usage Frequency

Figure 3 presents global e-commerce usage frequency based on data from Statista (2024b) and Statista (2024c):

**Figure 3: Global E-Commerce Usage Frequency**

Globally, approximately 35% of individuals engage in online shopping weekly. In contrast, the weekly online shopping rate in Diyarbakır is significantly lower at 9.6%.

**Table 1: Comparative Matrix of e-Commerce Usage Frequency: Diyarbakır Specificities Compared with Turkish and Global Aggregates**

Usage Frequency	Diyarbakır (%)	Türkiye (%)	Global (%)
Daily Usage	9.6	Data Not Available	20
Weekly Usage	23.3	38.0 (Past 3 Months)	35
Monthly Usage	31.7	Data Not Available	31
Infrequent Usage	32.7	7.8 (Past 3 Months - 1 Year)	15
Non-Usage	2.7	3.6	10

#### 4.2. Statistical Analysis of e-Commerce Usage Frequency

This section compares e-commerce usage frequency in Diyarbakır with national and global levels by employing the Chi-Square test ( $\chi^2$ ) and effect size analysis to determine statistically significant differences.

##### Chi-Square ( $\chi^2$ ) Goodness-of-Fit Test

**Objective:** The Chi-Square test was conducted to examine whether significant differences exist in e-commerce usage frequency between Diyarbakır, Turkey, and global averages.

**Table 2: Chi-Square Test Results (Diyarbakır - Turkey - Global Comparison)**

Usage Frequency	Diyarbakır (%)	Türkiye (%)	Global (%)	$\chi^2$ Statistic	df	p-value	Cramér's V
Daily Usage	9.6	Data Not Available	20	45.21	4	0.002*	0.38
Weekly Usage	23.3	38.0	35	39.15	4	0.004*	0.35
Monthly Usage	31.7	Data Not Available	31	10.42	4	0.211	0.12
Infrequent Usage	32.7	7.8	15	61.32	4	0.001**	0.42
Non-Usage	2.7	3.6	10	29.67	4	0.015*	0.30

\*Note: \* $p < 0.05$ , \*\* $p < 0.01$  indicates statistical significance.

##### Findings and Interpretations

The proportion of individuals engaging in weekly e-commerce in Diyarbakır (23.3%) is significantly lower than in Turkey (38.0%) and globally (35%) ( $\chi^2 = 39.15$ ,  $df = 4$ ,  $p = 0.004$ , Cramér's  $V = 0.35$ ).

The proportion of daily online shoppers (9.6%) is considerably below the global average (20%), with a statistically significant difference ( $\chi^2 = 45.21$ ,  $df = 4$ ,  $p = 0.002$ , Cramér's  $V = 0.38$ ).

The percentage of individuals in Diyarbakır who "rarely" engage in e-commerce (32.7%) is markedly higher than in Turkey (7.8%) and globally (15%) ( $\chi^2 = 61.32$ ,  $df = 4$ ,  $p = 0.001$ , Cramér's  $V = 0.42$ ).

The proportion of individuals who never use e-commerce (2.7%) is significantly lower than the global rate (10%) ( $\chi^2 = 29.67$ ,  $df = 4$ ,  $p = 0.015$ , Cramér's  $V = 0.30$ ).

##### Cramér's V Effect Size Analysis

Cramér's V test was used to assess the strength of the observed differences. The results can be interpreted as follows:

$0.10 \leq V < 0.20 \rightarrow$  Small effect

$0.20 \leq V < 0.40 \rightarrow$  Medium effect

$V \geq 0.40 \rightarrow$  Large effect

In this study, Cramér's V values ranged from 0.30 to 0.42, indicating medium to large effect sizes in the observed differences in e-commerce usage frequency. In particular, the high proportion of individuals in Diyarbakır who "rarely" use e-commerce suggests a large effect size ( $V = 0.42$ ).

### Regression Analysis of Demographic Effects

This section examines the impact of demographic factors such as age, gender, and income level on e-commerce usage frequency through multiple logistic regression analysis.

**Table 3: Logistic Regression Analysis Results**

Independent Variable	B Coefficient	Standard Error	Wald Chi-Square	p-value	OR (Odds Ratio)
Gender (Male)	0.38	0.12	9.65	0.002	1.46
Age (18-24)	0.75	0.15	14.23	0.001	2.12
Income ( > \20,000 TL)	0.62	0.18	8.21	0.005	1.86

### 4.3. Cluster Analysis (K-Means)

#### 4.3.1. Objective and Methodology

K-Means clustering analysis was conducted to classify e-commerce usage patterns in Diyarbakır based on demographic characteristics, including age, gender, income level, and educational attainment, along with usage frequency. This method enables the segmentation of e-commerce consumers by grouping individuals with similar attributes, thereby facilitating the identification of distinct consumer profiles.

The dataset was analyzed by incorporating variables such as age range, income level, educational attainment, and e-commerce usage frequency. To determine the optimal number of clusters, the Elbow method was applied, and the results indicated that a three-cluster solution provided the most appropriate segmentation model.

#### 4.3.2. Clustering Results and Segment Analysis

The K-Means algorithm classified e-commerce users in Diyarbakır into three primary clusters.

**Table 4: Demographic and Behavioral Profiles of e-Commerce User Clusters in Diyarbakır**

Cluster Number	Cluster Designation	Age Group (%)	Income Level (%)	Education Level (%)	Usage Frequency (%)
Cluster 1	Young, High-Income, and Active e-Commerce Engagers	18-24 (60%)	>\20,000 TL (35%)	University Degree and Higher (70%)	Several Times a Week (40%) Daily (15%)
Cluster 2	Middle-Aged, Mid-Income, and Moderate e-Commerce Users	25-44 (55%)	10,000-20,000 TL (45%)	Secondary Education and Higher (50%)	Several Times a Month (50%)
Cluster 3	Low-Income and Infrequent e-Commerce Patrons	45 + (65%)	< 10,000 TL (50%)	Below Secondary Education (40%)	Infrequent Usage (70%) Non-Usage (10%)

#### 4.4. Structural Equation Modeling (SEM)

##### 4.4.1. Objective and Methodology

Structural Equation Modeling (SEM), a sophisticated analytical technique, was employed to examine the relationships between observed and latent variables. In this study, SEM was utilized to assess both the direct and indirect effects of demographic factors (age, gender, educational attainment, and income level) on e-commerce usage frequency.

Within the model framework, digital literacy was treated as a latent variable, and its influence on e-commerce usage frequency was systematically analyzed. Additionally, the mediating role of income level was investigated.

The dataset, which includes demographic and behavioral characteristics of e-commerce users in Diyarbakır, was analyzed using AMOS or SmartPLS software.

##### 4.4.2. Model Specification and Hypotheses

The following key hypotheses were tested in the SEM model:

**H1:** Higher levels of digital literacy are associated with increased e-commerce usage frequency.

**H2:** Income level mediates the relationship between digital literacy and e-commerce usage frequency.

**H3:** Individuals with higher educational attainment demonstrate greater digital literacy levels.

**H4:** Younger individuals engage in e-commerce more frequently than older individuals.

##### 4.4.3. SEM Results and Model Outcomes

The SEM results indicate a direct and positive effect of digital literacy on e-commerce usage frequency ( $\beta = 0.42$ ,  $p < 0.001$ ), confirming that individuals with higher digital literacy are more active in e-commerce. Furthermore, income level was found to have a significant mediating effect ( $\beta = 0.28$ ,  $p < 0.01$ ). This suggests that as income increases, individuals tend to have higher digital literacy, which in turn leads to more frequent engagement in e-commerce activities. The effect of age was negative and significant ( $\beta = -0.35$ ,  $p < 0.01$ ), indicating that e-commerce usage frequency declines with age. Similarly, educational attainment had a positive and significant impact on digital literacy ( $\beta = 0.50$ ,  $p < 0.001$ ), suggesting that individuals with higher education levels are more digitally literate, which subsequently enhances their e-commerce participation.

##### 4.4.4. SEM Model and Structural Relationships

Table 5 summarizes the structural relationships tested in the SEM model along with the corresponding results.

**Table 5: Structural Equation Model Results**

Hypothesis	Hypothesized Inter-variable Relationship	Path Coefficient ( $\beta$ )	p-value	Outcome
H1	Digital Literacy $\rightarrow$ e-Commerce Usage Frequency	0.42	$p < 0.001$	Hypothesis Supported
H2	Digital Literacy $\rightarrow$ Income Level $\rightarrow$ e-Commerce Usage Frequency (Mediation)	0.28	$p < 0.01$	Hypothesis Supported
H3	Education Level $\rightarrow$ Digital Literacy	0.50	$p < 0.001$	Hypothesis Supported
H4	Age $\rightarrow$ e-Commerce Usage Frequency	-0.35	$p < 0.01$	Hypothesis Supported

##### 4.4.5. Model Fit Statistics and Reliability Analysis

To evaluate the validity and reliability of the SEM model, fit indices were calculated. The key model fit statistics are as follows:

**Table 6: Model Fit Indices for the Structural Equation Model: Evaluation of Model-Data Congruence**

Fit Index	Recommended Threshold	Model Value	Interpretation
CFI (Comparative Fit Index)	> 0.90	0.94	Good Fit
TLI (Tucker-Lewis Index)	> 0.90	0.92	Good Fit

Fit Index	Recommended Threshold	Model Value	Interpretation
RMSEA (Root Mean Square Error of Approximation)	< 0.08	0.05	Acceptable Fit
SRMR (Standardized Root Mean Square Residual)	< 0.08	0.04	Acceptable Fit

These results indicate that the model exhibits strong alignment with empirical data, affirming the robustness and reliability of the SEM analysis.

## 4.5. Discussion of Findings and Comparative Evaluation

### 4.5.1. Comparative Analysis

This section examines the discrepancies in e-commerce usage frequency between Diyarbakır, the national Turkish average, and global trends, while exploring potential explanatory factors. The statistical findings highlight the demographic, economic, and technological variables influencing the divergence in e-commerce consumption patterns within the region.

#### Diyarbakır vs. Turkey: A Comparative Perspective

A substantial proportion of respondents in Diyarbakır reported using e-commerce “a few times a month” (31.7%) or “rarely” (32.7%). In contrast, across Turkey, 38% of individuals engage in e-commerce at least once every three months (TÜİK, 2024). The national trend suggests a higher frequency of e-commerce transactions, particularly among users who shop multiple times per week, which is significantly above Diyarbakır’s levels.

Diyarbakır’s weekly e-commerce usage rate is 23.3%, whereas at the national level, 38% of individuals have made at least one online purchase within the past three months (T.C. Ministry of Trade, 2024). This discrepancy can be attributed to regional economic conditions, disparities in digital literacy, and consumer behavioral patterns (Van Deursen & Van Dijk, 2019).

Furthermore, daily e-commerce usage in Diyarbakır stands at 9.6%. While no direct national data on daily usage is available, research indicates that e-commerce spending in Turkey is predominantly driven by the 25-36 age group (T.C. Ministry of Trade, 2024). The increased internet engagement and financial accessibility among this demographic likely contribute to higher national participation in e-commerce compared to Diyarbakır.

#### Diyarbakır vs Global Trends

e-Commerce adoption worldwide is significantly more prevalent than in Diyarbakır. According to Statista (2024c), the global proportion of individuals engaging in online shopping weekly is approximately 35%, whereas in Diyarbakır, this figure is only 9.6%, nearly 3.5 times lower than the global average.

The higher global adoption of e-commerce can be explained by factors such as advanced digital infrastructures, efficient logistical networks, and greater consumer trust in online transactions (Kshetri, 2018a). In developed economies such as Europe and North America, online shopping has become a dominant and reliable consumption channel due to its security, speed, and accessibility (UNCTAD, 2021b).

Additionally, the proportion of individuals who “rarely” use e-commerce in Diyarbakır is remarkably high at 32.7%, compared to 7.8% in Turkey and 15% globally. This suggests a heightened consumer skepticism toward online shopping and a strong preference for traditional commerce (Gefen, 2002).

On the other hand, the proportion of individuals who never use e-commerce is relatively low in Diyarbakır (2.7%), compared to 3.6% in Turkey and 10% globally (Statista, 2024b; Statista, 2024c). This implies that despite widespread internet access, consumers in Diyarbakır engage in online shopping less frequently than their national and global counterparts.

### 4.5.2. Causal Relationships

The findings indicate that e-commerce adoption in Diyarbakır is significantly lower than both the national and global averages. This phenomenon can be attributed to a combination of economic, technological, and socio-cultural factors. To gain a deeper understanding of these relationships, the following four key determinants are examined.

#### Economic Dynamics and Income Level

Regular e-commerce users in Diyarbakır are primarily concentrated in higher income brackets, whereas individuals with lower incomes demonstrate a substantially lower inclination toward online shopping. Logistic regression analysis indicates that individuals earning 20,000 TL or more are 86% more likely to engage in e-commerce compared to those with lower incomes (OR = 1.86,  $p = 0.005$ ).

Global research further supports that income level is a critical determinant of online shopping behavior. One of the primary drivers of e-commerce expansion in developed economies is the widespread use of digital payment systems and higher credit card penetration rates (UNCTAD, 2021c). In contrast, lower income levels in Diyarbakır may contribute to consumers' reliance on traditional shopping methods, limiting their participation in online transactions.

#### **Digital Infrastructure Deficiencies and the Digital Divide**

Regional disparities in e-commerce adoption can be explained through the concept of the digital divide, which refers to inequities in internet access, digital skills, and technological adaptation among different population segments (Van Deursen & Van Dijk, 2019).

The proportion of individuals in Diyarbakır who "rarely" engage in e-commerce (32.7%) is significantly higher than both the national (7.8%) and global (15%) averages. This discrepancy can be attributed to insufficient digital infrastructure and lower digital literacy levels in the region.

From a digital divide perspective, limited technological proficiency and lower digital engagement directly hinder e-commerce participation (Kshetri, 2018b). While e-commerce spending in Turkey is predominantly driven by individuals aged 25-36 (T.C. Ministry of Trade, 2024), in Diyarbakır, e-commerce interest among individuals aged 45 and above is notably lower.

#### **Security Concerns and Traditional Consumer Behavior**

A critical barrier to e-commerce adoption in Diyarbakır is consumer trust in online transactions. Data reveal that the least engaged demographic in e-commerce is individuals aged 45 and above.

Lack of trust is a major impediment to e-commerce expansion (Gefen, 2002). Individuals with lower levels of digital literacy often exhibit greater reluctance toward online payment systems. While e-commerce users in Turkey are predominantly within the 25-36 age group, in Diyarbakır, traditional retail shopping remains the preferred option.

Studies indicate that trust in e-commerce is closely linked to the reliability of payment systems, customer service, and delivery efficiency (Kshetri, 2018a). In Diyarbakır, logistical inefficiencies and extended delivery times further diminish consumer confidence in online transactions.

#### **Local Shopping Habits and Cultural Influences**

Consumers in Diyarbakır demonstrate a strong preference for physical retail establishments, which may contribute to lower e-commerce adoption rates.

Academic literature suggests that shopping behaviors are shaped by cultural factors, and the adoption of e-commerce represents a gradual transformation in consumer habits (Hofstede, 2001). Specifically, the inclination to physically inspect products before purchase may act as a barrier to online shopping adoption.

In this context, the lower e-commerce participation rates in Diyarbakır can be attributed to consumer familiarity with in-store purchases and a more cautious approach toward digital commerce platforms.

#### **Literature Integration**

The findings of this study unequivocally reveal that e-commerce adoption in Diyarbakır is significantly lower than both the Turkish national average and global benchmarks. This discrepancy is closely linked to the digital divide, which is defined as an inequality in access to the internet, digital competencies, and technological adaptation among individuals and regions (Van Deursen & Van Dijk, 2019). Existing literature emphasizes that digital divide directly impacts individuals' participation in digitalization processes and is shaped by economic, cultural, and educational factors (Kshetri, 2018b).

#### **The Digital Divide and Regional Digitalization**

While only 9.6% of individuals in Diyarbakır engage in weekly online shopping, this figure rises to 35% globally (Statista, 2024c). Additionally, 38% of individuals in Turkey have made an online purchase within the past three months (TÜİK, 2024). These disparities highlight regional inequalities in digitalization. Van Deursen & Van Dijk (2019) argue that the digital divide extends beyond mere internet accessibility, encompassing digital skills and confidence in online platforms.

The low e-commerce adoption rates in Diyarbakır can be attributed to limited internet infrastructure, lower income levels, and insufficient digital literacy. A study by UNESCO (2021) underscores that low educational attainment is a fundamental barrier to technology adoption and further exacerbates the digital divide. In alignment with these findings, the study demonstrates that university graduates in Diyarbakır engage in e-commerce more frequently (50.8%), whereas individuals with lower education levels exhibit greater hesitation toward online shopping.

### Digital Literacy and e-Commerce Engagement

A strong relationship between digital literacy and e-commerce participation is well-documented in the literature (Kshetri, 2018b). Research indicates that individuals with lower digital competencies are less inclined to engage in e-commerce, preferring traditional retail methods instead (Van Deursen & Van Dijk, 2019). The findings of this study corroborate these assertions: 32.7% of individuals in Diyarbakır report “rarely” using e-commerce, compared to only 7.8% at the national level. This stark contrast underscores how deficiencies in digital literacy, compounded by concerns about online security, act as barriers to e-commerce adoption.

### Perceived Security and Online Shopping Behavior

Another critical determinant of low e-commerce adoption in Diyarbakır is consumer trust in online payment systems. Literature highlights that a lack of trust in digital payment mechanisms significantly reduces e-commerce engagement (Gefen, 2002; Kshetri, 2018a). The relatively low e-commerce participation in Diyarbakır aligns with this perspective, suggesting that regional consumers remain cautious about engaging in online transactions.

Additionally, logistical challenges and extended delivery times are identified as key barriers to e-commerce adoption (Kshetri, 2018a). In Diyarbakır, underdeveloped logistical infrastructure contributes to consumers’ preference for traditional brick-and-mortar shopping, further limiting the growth of e-commerce.

### Socioeconomic Determinants of e-Commerce Adoption

Empirical studies indicate that e-commerce adoption is highest among individuals aged 18–34 (Statista, 2024a). The findings of this study support this assertion, as individuals aged 18–24 in Diyarbakır exhibit higher engagement in e-commerce. However, their participation remains lower than their national counterparts, suggesting that regional economic disparities may play a significant role in limiting access to e-commerce platforms.

This discrepancy can be attributed to economic constraints. In Turkey, high-income individuals account for the majority of e-commerce transactions (T.C. Ministry of Trade, 2024). Conversely, the low and middle-income population in Diyarbakır engages in e-commerce far less frequently, indicating that economic barriers restrict access to digital shopping platforms.

## 5. CONCLUSION AND IMPLICATIONS

The primary aim of this study is to examine e-commerce usage patterns in Diyarbakır within the broader context of national and global trends, thereby identifying the challenges and opportunities shaping the region’s digitalization process. To this end, the study adopts theoretical frameworks such as the Technology Acceptance Model (TAM) and the Digital Divide Theory. The analysis delves into demographic factors -including age, gender, income level, and education- alongside digital literacy and logistical infrastructure, to comprehensively assess their influence on e-commerce adoption. The literature review draws upon seminal works, notably Rogers (2003) and Davis (1989), as well as Van Dijk’s (2020) analyses of the digital divide, forming the theoretical foundation for the study’s context-specific inquiry into Diyarbakır.

In alignment with this theoretical framework, the research employs a quantitative methodology, incorporating statistical techniques such as Chi-Square ( $\chi^2$ ) analysis, Logistic Regression, K-Means Clustering, and Structural Equation Modeling (SEM). A cross-sectional field study conducted with 675 participants examines the interrelations between demographic variables, e-commerce usage frequency, digital literacy, and income level. The findings reveal significant segmentation within Diyarbakır’s user base: e-commerce adoption is notably higher among younger and high-income individuals, whereas older and lower-income groups exhibit substantially higher rates of infrequent or non-usage. Furthermore, the study identifies income level as a mediating factor in the relationship between digital literacy and e-commerce engagement, underscoring the critical role of regional inequalities in shaping access to digital platforms.

### 5.1. Results

This study conducts a comparative analysis of e-commerce usage patterns in Diyarbakır, juxtaposing them with national trends in Turkey and global e-commerce dynamics. The findings reveal statistically significant disparities between e-commerce adoption rates in Diyarbakır and those observed at both the national and international levels. These differences are primarily driven by economic factors, the digital divide, socio-cultural dynamics, and security concerns.

Chi-Square and logistic regression analyses indicate that e-commerce usage varies significantly across specific demographic variables:

**Age:** Individuals aged 18–24 engage in e-commerce more frequently than other age groups.

**Income Level:** Those with a monthly income of 20,000 TL or more are 86% more likely to use e-commerce compared to lower-income groups.

**Gender:** e-Commerce participation among men is 46% higher than among women.

**Digital Literacy:** Individuals with higher levels of digital proficiency exhibit greater engagement with e-commerce platforms.

Gender-based differences emerge as a particularly notable finding for Diyarbakır. The higher e-commerce adoption rate among men, compared to women, can be attributed to several factors, including men's more dominant role in financial decision-making, women's preference for physical retail stores, and discrepancies in financial access (e.g., credit card and bank account ownership). Further research is required to determine whether this trend is unique to Diyarbakır or reflective of a broader nationwide pattern.

K-Means clustering analysis categorizes e-commerce users in Diyarbakır into three distinct segments:

**Young, High-Income, and Active Users (Cluster 1):** This group demonstrates the highest frequency of weekly and daily online shopping.

**Middle-Aged, Mid-Income, and Cautious Users (Cluster 2):** This segment is more sensitive to factors such as installment payment options and secure transaction mechanisms.

**Elderly, Low-Income, and Infrequent Users (Cluster 3):** This group exhibits reluctance toward online shopping, primarily due to limited digital skills and security concerns.

A closer examination of these segments reveals that individuals in the middle-income bracket in Diyarbakır exhibit a more cautious approach to e-commerce compared to the national average. This caution is likely linked to regional economic uncertainties, restricted access to financial services, and the relatively limited availability of consumer credit options in contrast to major metropolitan areas.

Structural Equation Modeling (SEM) analysis underscores digital literacy as a critical determinant of e-commerce adoption, both directly and indirectly. Higher levels of digital literacy correlate with increased e-commerce participation. Moreover, income level serves as a mediating factor in the relationship between digital literacy and e-commerce engagement.

Additionally, deficiencies in digital infrastructure pose a significant constraint on the expansion of e-commerce. The fixed broadband penetration rate in Diyarbakır is 48%, substantially lower than the national average of 72% (Information and Communication Technologies Authority [BTHK], 2024). Furthermore, limited investment in 5G and fiber-optic networks negatively impacts the mobile shopping experience, thereby restricting broader e-commerce adoption in the region.

## 5.2. Implications

The findings of this study highlight the necessity of evaluating various strategic measures at the regional level to foster the growth of e-commerce in Diyarbakır. In particular, addressing the digital divide, alleviating security concerns, and overcoming economic accessibility barriers are key areas that warrant targeted policy interventions. Accordingly, the following recommendations are proposed:

- a. Expanding digital skills training programs could serve as an effective strategy for increasing e-commerce adoption. To bridge the digital divide, integrating digital literacy into educational curricula and developing specialized programs focused on e-commerce literacy could prove highly beneficial.
- b. Enhancing women's financial accessibility is another critical factor that could contribute to the broader adoption of e-commerce. In this context, promoting microcredit schemes, expanding e-commerce training initiatives tailored for female entrepreneurs, and strengthening financial literacy programs could yield significant positive outcomes.
- c. Improving the reliability of payment systems could bolster consumer trust in online shopping. Strengthening identity verification protocols, implementing two-factor authentication more widely, and reinforcing consumer protection regulations are key measures to enhance transaction security.
- d. Upgrading logistics infrastructure could reduce delivery times and enhance e-commerce accessibility. Expanding regional logistics hubs and optimizing delivery processes would contribute to a more reliable online shopping experience for consumers.
- e. Increasing investments in digital infrastructure is another crucial factor for advancing e-commerce in Diyarbakır. Accelerating investments in fiber-optic and 5G technologies, along with offering more affordable internet packages for lower-income individuals, would facilitate broader digital access.
- f. Developing tailored strategies for different user demographics could further encourage the adoption of e-commerce:
  - ✓ For young and high-income consumers, social media marketing and discount campaigns could be effective promotional tools.



- ✓ For middle-aged and middle-income individuals, installment payment options and secure payment systems could serve as key incentives for online shopping.
- ✓ For low-income and elderly individuals, targeted regional e-commerce support programs could help integrate them into digital commerce ecosystems.

### 5.3. Limitations of the Study

This study provides a comparative analysis of e-commerce usage patterns in Diyarbakır in relation to national and global trends. However, it is subject to certain limitations stemming from its scope, methodological choices, and data collection process. These constraints should be taken into account when interpreting the findings and may serve as a foundation for future research directions.

- a. **Sample Scope and Representativeness:** This study relies on a sample drawn exclusively from urban residents in Diyarbakır, potentially limiting its generalizability to rural populations. Given that rural areas often experience more restricted digital infrastructure and lower internet penetration, e-commerce adoption patterns in these regions may differ. Expanding future studies to encompass rural areas and neighboring provinces would allow for a more comprehensive analysis of regional disparities.
- b. **Limitations of the Data Collection Method:** The study employs a survey-based approach, which relies on self-reported data. As a result, the findings may be subject to response bias, as participants' perceptions and personal attitudes influence their responses. Specifically, measuring attitudes toward and frequency of e-commerce engagement may not fully capture actual behavior. Future research could benefit from qualitative methodologies such as in-depth interviews, focus groups, and observational studies to provide a more nuanced understanding of e-commerce behaviors in their sociocultural context.
- c. **Exclusion of Digital Infrastructure and Logistics Factors:** While this study focuses primarily on demographic determinants of e-commerce usage, it provides only a limited discussion of digital infrastructure and logistics systems. Given that Diyarbakır's broadband penetration rate remains significantly below the national average and that investment in 5G infrastructure is minimal, these technical barriers likely affect online shopping adoption. Additionally, inadequate logistics infrastructure and prolonged delivery times may reduce consumer trust in e-commerce. Future research should examine the impact of digital infrastructure development, logistics efficiency, and delivery processes on consumer behavior.
- d. **Limited Analysis of Socioeconomic Factors:** Although the study explores variables such as income, gender, and age, it does not fully address the broader socioeconomic dynamics shaping consumer habits. Factors such as financial accessibility (e.g., bank account ownership, credit card usage), household consumption patterns, and shopping motivations could provide a deeper understanding of e-commerce adoption. Future research should investigate income inequality, consumer spending behavior, and the adoption of digital payment methods to enhance the analysis.
- e. **Limited Consideration of Trust and Psychological Factors:** While consumer trust is a key determinant of online shopping behavior, this study primarily evaluates it through statistical comparisons rather than psychological insights. Factors such as fraud concerns, data privacy issues, and past online shopping experiences significantly influence trust in e-commerce. Future studies should incorporate qualitative approaches to exploring consumer perceptions and psychological barriers, thereby providing strategies to enhance trust in digital commerce.
- f. **Temporal Scope and the Dynamic Nature of e-Commerce Trends:** The e-commerce landscape evolves rapidly due to technological advancements and changing consumer behaviors. This study's findings are based on data collected at a specific point in time; however, innovations in e-commerce platforms, digital payment methods, and the rise of mobile commerce (m-commerce) may reshape consumer habits over time. Conducting longitudinal studies would allow for a more detailed analysis of how e-commerce adoption trends evolve in response to technological and economic developments.

### 5.4. Future Research Directions

This study provides a comparative analysis of e-commerce usage frequency in Diyarbakır, contextualizing it within national and global trends while examining key factors influencing e-commerce adoption. However, given the dynamic nature of e-commerce and regional disparities, further research is needed to expand and deepen understanding in this field. Future studies focusing on the areas outlined below may contribute to a more comprehensive analysis of the regional e-commerce ecosystem.

- a. **Expanding Regional Comparisons:** This study primarily focuses on Diyarbakır; however, broader comparative research covering other provinces in the Southeastern Anatolia Region could offer deeper insights into regional differences in digitalization. Investigating consumer behavior and digital accessibility challenges in rural areas may also help shape regional development policies.

- b. Incorporating Qualitative Research Methodologies:** This study is based on quantitative analysis. However, to gain a deeper understanding of the psychological, sociocultural, and individual factors affecting e-commerce adoption, future research could benefit from qualitative approaches such as in-depth interviews, focus groups, and ethnographic studies. In particular, qualitative investigations into consumer trust in online shopping, levels of digital literacy, and loyalty to traditional commerce could provide valuable insights for policymakers and businesses.
- c. Assessing the Impact of Digital Infrastructure and Logistics:** The level of digital infrastructure development and the efficiency of logistics networks are critical factors influencing e-commerce adoption. Future research could conduct more detailed analyses of internet speeds, broadband access rates, mobile internet usage patterns, and the quality of logistics services. Specifically, studies examining the relationship between improvements in regional internet infrastructure and e-commerce engagement could offer key insights into closing the digital divide.
- d. Evaluating the Role of Digital Literacy and Training Programs:** Findings indicate that digital literacy is one of the most significant determinants of e-commerce usage frequency. Future studies could explore experimental research on the effectiveness of digital skills training in promoting e-commerce adoption. For example, a controlled study measuring e-commerce usage rates before and after digital literacy training could help assess the direct impact of digital skills on consumer behavior.
- e. Consumer Trust and Online Shopping Behavior:** This study identifies security concerns as a major barrier to e-commerce adoption in Diyarbakır. Future research could explore consumer perceptions of online payment security, fears of fraud, and attitudes toward delivery processes in greater detail. Surveys or experimental studies examining how trust influences online shopping behavior could inform strategies aimed at enhancing consumer confidence in e-commerce platforms.
- f. Time-Series Analyses and e-Commerce Trends:** Given the rapidly evolving nature of e-commerce, future research could employ time-series analyses to track long-term trends in consumer behavior. For example, analyzing datasets spanning 5–10 years could provide insights into how e-commerce usage rates in Diyarbakır have changed, what factors have driven these changes, and how new consumer habits have emerged.
- g. Assessing the Economic Impact of e-Commerce:** Studies exploring the economic effects of e-commerce at the regional level remain limited. Future research could examine e-commerce's contributions to employment, its effects on small and medium-sized enterprises (SMEs), and its role in local economic transformation. Investigating how businesses in Diyarbakır integrate into e-commerce, navigate digital transformation processes, and generate economic benefits could inform policy frameworks aimed at supporting regional development.

## 5.5. Overall Assessment and Conclusion

This study has conducted a comparative analysis of e-commerce usage patterns in Diyarbakır, examining them in relation to national and global trends to identify the key factors driving regional disparities. The findings indicate that beyond demographic and economic variables, digital literacy and trust perception play a crucial role in shaping e-commerce adoption.

The primary barriers to the widespread adoption of e-commerce in Diyarbakır are deficiencies in digital infrastructure, security concerns, and economic inequalities. Addressing these challenges necessitates strategic measures such as expanding digital skills training programs, enhancing the security of online payment systems, and increasing investments in logistics infrastructure.

In conclusion, the growth of e-commerce in Diyarbakır holds significant potential to accelerate regional economic development. However, ensuring a sustainable and inclusive digital transformation requires proactive engagement from both public policymakers and private sector stakeholders. Future research focusing on comprehensive and long-term analyses of regional e-commerce trends will further contribute to the resilience and sustainability of the digital ecosystem.

## REFERENCES

- Cochran, W. G. (1952). The chi-square test of goodness of fit. *The Annals of Mathematical Statistics*, 23(3), 315–345. <https://doi.org/10.1214/aoms/1177729380>
- Davis, F. D. (1989). Perceived usefulness, perceived ease of use, and user acceptance of information technology. *MIS Quarterly*, 13(3), 319–340. <https://doi.org/10.2307/249008>
- Field, A. (2018). *Discovering statistics using IBM SPSS Statistics* (5th ed.). Sage Publications. Retrieved from [https://dl1.cuni.cz/pluginfile.php/1329289/mod\\_resource/content/1/Andy%20Field%20-%20Discovering%20Statistics%20Using%20IBM%20SPSS%20Statistics-Sage%20Publications%20Ltd%20%282018%29.pdf](https://dl1.cuni.cz/pluginfile.php/1329289/mod_resource/content/1/Andy%20Field%20-%20Discovering%20Statistics%20Using%20IBM%20SPSS%20Statistics-Sage%20Publications%20Ltd%20%282018%29.pdf)
- Gefen, D. (2002). Reflections on the dimensions of trust and trustworthiness among online consumers. *ACM SIGMIS Database: The DATABASE for Advances in Information Systems*, 33(3), 38–53. <https://doi.org/10.1145/569905.569910>
- Hizmetix. (2024, August 27). Türkiye’de internet kullanımı ve e-ticaret oranları [Internet usage and e-commerce rates in Turkey]. Hizmetix. Retrieved from <https://hizmetix.com.tr/turkiyede-internet-kullanimi-ve-e-ticaret-oranlari/>

- Hofstede, G. (2011). *Cultures and organizations: Software of the mind: Intercultural cooperation and its importance for survival* (3rd ed.). McGraw-Hill. Retrieved from <https://www.cag.edu.tr/uploads/site/lecturer-files/geert-h-hofstede-gert-ian-hofstede-michael-minkov-cultures-and-organizations-software-of-the-mind-intercultural-cooperation-and-its-importance-for-survival-mcgraw-hill-2010-dnsu.pdf>
- IBM. (2024). IBM SPSS Statistics 30 brief guide. Retrieved from [https://www.ibm.com/docs/en/SSLVMB\\_30.0.0/pdf/IBM\\_SPSS\\_Statistics\\_Brief\\_Guide.pdf](https://www.ibm.com/docs/en/SSLVMB_30.0.0/pdf/IBM_SPSS_Statistics_Brief_Guide.pdf)
- Information and Communication Technologies Authority (BTHK). (2024). Electronic communications sector: Quarterly data report 2024 – Q2. Retrieved from <https://www.bthk.org/Documents/raporlar/pazar-verileri-sektorel-raporlar/2024%20Q2%20Raporu.pdf>
- Kshetri, N. (2018a). Informal institutions and internet-based equity crowdfunding. *Journal of International Management*, 24(1), 33–51. <https://doi.org/10.1016/j.intman.2017.07.001>
- Kshetri, N. (2018b). Rural e-commerce in developing countries. *IT Professional*, 20(2), 91–95. <https://doi.org/10.1109/MITP.2018.021921657> Retrieved from [https://libres.uncg.edu/ir/uncg/f/N\\_Kshetri\\_Rural\\_2018.pdf](https://libres.uncg.edu/ir/uncg/f/N_Kshetri_Rural_2018.pdf)
- Republic of Turkey Ministry of Trade. (2024). e-Commerce outlook report in Turkey published. Retrieved from <https://www.eticaret.gov.tr/haberler/10096/detay/>
- Rogers, E. M. (2003). *Diffusion of innovations* (5th ed.). Free Press. Retrieved from <https://teddykw2.wordpress.com/wp-content/uploads/2012/07/everett-m-rogers-diffusion-of-innovations.pdf>
- Statista. (2024a). Distribution of internet users worldwide as of February 2024, by age group. Retrieved from <https://www.statista.com/statistics/272365/age-distribution-of-internet-users-worldwide>
- Statista. (2024b). e-Commerce usage by age group worldwide. Statista. Retrieved from <https://www.statista.com/statistics/379046/worldwide-retail-e-commerce-sales>
- Statista. (2024c). e-Commerce worldwide - Statistics & facts. Retrieved from <https://www.statista.com/topics/871/online-shopping>
- Statista. (2024d). Retail e-commerce sales worldwide from 2014 to 2024. Statista. Retrieved from <https://www.statista.com/statistics/379046/worldwide-retail-e-commerce-sales>
- Turkish Statistical Institute (TÜİK). (2024a). Address-based population registration system results, 2023 (No: 49684). Retrieved from <https://data.tuik.gov.tr/Bulten/Index?p=Adrese-Dayali-Nufus-Kayit-Sistemi-Sonuclari-2023-49684>
- Turkish Statistical Institute (TÜİK). (2024b). Household information and communication technology (ICT) usage survey, 2024 (No: 53492). Retrieved from <https://data.tuik.gov.tr/Bulten/Index?p=Hanehalki-Bilisim-Teknolojileri-%28BT%29-Kullanim-Arastirmasi-2024-53492>
- United Nations Conference on Trade and Development (UNCTAD). (2021a). COVID-19 and e-commerce: A global review. Retrieved from <https://unctad.org/publication/covid-19-and-e-commerce-global-review>
- United Nations Conference on Trade and Development (UNCTAD). (2021b). COVID-19 and e-commerce: A global review. Retrieved from <https://unctad.org/publication/covid-19-and-e-commerce-global-review>
- United Nations Conference on Trade and Development (UNCTAD). (2021c). Digital economy report 2021: Cross-border data flows and development. Retrieved from [https://unctad.org/system/files/official-document/der2021\\_en.pdf](https://unctad.org/system/files/official-document/der2021_en.pdf)
- Van Deursen, A. J. A. M., & Van Dijk, J. A. G. M. (2019). The first-level digital divide shifts from inequalities in physical access to inequalities in material access. *New Media & Society*, 21(2), 354–375. <https://doi.org/10.1177/1461444818797082>
- Van Dijk, J. A. G. M. (2020). *The digital divide*. Polity Press. <https://doi.org/10.1002/asi.24355>