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DIFFERENCES IN EMPLOYEES' DIGITALIZATION COMPETENCIES AND ATTITUDES: A STUDY IN INSURANCE AND BANKING SECTOR

Çalışanların Dijitalleşme Yetkinlikleri ve Tutumlarındaki Farklılıklar: Sigortacılık ve Bankacılık Sektöründe Bir Araştırma

Meltem BAKKAL* & Mesut ÖZTIRAK**

** Yüksek Lisans Öğrencisi, Bahçeşehir Üniversitesi, meltem.bakkal@bahcesehir.edu.tr, ORCID: 0009-0008-2583-7444*

***Doç. Dr., İstanbul Medipol Üniversitesi, mesut.oztirak@medipol.edu.tr, ORCID: 0000-0003-4828-7293*

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ABSTRACT

This research aims to examine the differences in digitalization competencies and attitudes of employees in the insurance and banking sectors. Data were collected through an online survey conducted with 212 employees operating in the insurance and banking sectors in Istanbul in December 2024. The data were analyzed using SPSS 21 and SPSS AMOS 21 software. Cronbach's alpha coefficient was used for reliability tests, Confirmatory Factor Analysis for structural equation modeling, and parametric and nonparametric tests for the purpose of the research. The research findings revealed that the digital competence and adaptation perceptions of employees in the sector were generally high, while their digital anxiety was low. It was found that the level of education and income were among the most important factors determining the digital competence perceptions of employees. Individuals with higher education and income levels have stronger digital competencies and adaptation perceptions. In addition, it was observed that digital competence and adaptation perceptions increased with the increase in internet usage time, while digital anxiety decreased. These findings show that increasing educational opportunities and digital access opportunities in digitalization processes will positively affect the digital transformation in the sector by accelerating the technological adaptation of employees. It is emphasized that such strategies should be adopted in order for digitalization to be implemented more effectively in the insurance and banking sectors.

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ÖZ

Bu araştırma, sigortacılık ve bankacılık sektörlerinde çalışanların dijitalleşme yetkinlikleri ve tutumlarındaki farklılıkları incelemeyi amaçlamaktadır. 2024 yılı Aralık ayında, İstanbul'daki sigortacılık ve bankacılık sektöründe faaliyet gösteren 212 çalışanla yapılan online anket aracılığıyla veri toplanmıştır. Veriler, SPSS 21 ve SPSS AMOS 21 yazılımları kullanılarak analiz edilmiştir. Güvenirlik testleri için Cronbach alfa katsayısı, yapısal eşitlik modellemesi için Doğrulayıcı Faktör Analizi, ve araştırma amacına yönelik parametrik ve parametrik olmayan testler kullanılmıştır. Araştırma bulguları, sektördeki çalışanların dijital yetkinlik ve uyum algılarının genel olarak yüksek, dijital kaygılarının ise düşük olduğunu ortaya koymuştur. Eğitim seviyesi ve gelir düzeyinin, çalışanların dijital yetkinlik algılarını belirleyen en önemli faktörler arasında yer aldığı bulunmuştur. Daha yüksek eğitim ve gelir seviyelerine sahip bireylerin dijital yetkinlikleri ve uyum algıları daha güçlüdür. Ayrıca, internet kullanım süresinin artmasıyla dijital yetkinliklerin ve uyum algılarının yükseldiği, dijital kaygının ise azaldığı gözlemlenmiştir. Bu bulgular, dijitalleşme süreçlerinde eğitim fırsatlarının ve dijital erişim olanaklarının arttırılmasının, çalışanların teknolojik adaptasyonunu hızlandırarak sektördeki dijital dönüşümü olumlu yönde etkileyeceğini göstermektedir. Sigortacılık ve bankacılık sektörlerinde dijitalleşmenin daha etkin bir şekilde hayata geçebilmesi için bu tür stratejilerin benimsenmesi gerektiği vurgulanmaktadır.

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1. INTRODUCTION

Digitalization deeply affects all sectors in today's business world and reshapes ways of doing business. Especially in the insurance and banking sectors, digital transformation enables the acceleration of business processes, increased efficiency and improved customer experience. However, the effective management of the digitalization process is directly related to the digitalization competencies of employees and their attitudes towards this issue. The development of digital skills of employees plays a critical role in the success of the sectoral transformation.

The insurance and banking sectors are one of the areas where digital technologies must be used effectively. Digital transformation in these sectors requires not only the adoption of technological tools, but also the adaptation of employees' digital skills and attitudes towards these processes. Employees' predisposition to digital skills stands out as an important factor in the increase in productivity and service quality in these sectors. However, there may be significant differences in attitudes towards digitalization. Employees can develop their digital competencies and attitudes towards this process in different ways depending on their education level, income level, age group and internet usage habits (Bozkurt, 2019:557).

In this context, examining the differences in digital competencies and attitudes of employees in the insurance and banking sectors during the digitalization process is important in terms of shedding light on sectoral digital transformation processes. This research aims to analyze the differences between the attitudes and digital competencies of individuals working in the insurance and banking sectors in Turkey towards digitalization and to provide valuable information on how digital transformation in the sector can be managed more efficiently (Cansız et al., 2018:8)

While digitalization necessitates the adaptation and development of the workforce, the attitudes of employees towards digital technologies directly affect sectoral productivity. Insurance and banking sectors must increase the digital competencies of their employees and manage their attitudes in this process in order to adapt to the rapidly digitalizing world order. However, sectoral and individual differences can be observed between attitudes towards digitalization. In this context, it is important to strengthen the digital skills of employees and at the same time minimize their digital concerns in order to accelerate the digital transformation in the sector. The education levels of employees, their access to opportunities to develop digital skills, and their attitudes towards digital technologies play a critical role in the success of the digitalization process in the sector. This research aims to analyze these dynamics and present important findings for making sectoral digital transformation strategies more effective (Valliere and Peterson, 2009:459).

The research examined the digital skills of employees and the effects of these skills on sectoral success, and evaluated the concerns during the digitalization process and their ability to adapt to this process. In addition, the effects of factors such as education level, income level and internet usage time on digital competencies were investigated. This study aims to reveal how digitalization processes are perceived by employees and the potential effects of this perception on sectoral performance.

2. CONCEPTUAL FRAMEWORK

Digitalization refers to the transformation of business processes, organizational structures and employee competencies in the business world with the rapid development of technology. This transformation is becoming more evident especially in high-tech sectors such as insurance and banking. Digitalization requires not only the adoption of new technologies but also the change in attitudes and behaviors required for employees to work in harmony with their digital skills. In this conceptual framework, the effects of digitalization on employee competencies and attitudes will be discussed.

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2.1. Digitalization Competences

Digitalization competencies refer to an employee's ability to effectively and efficiently utilize digital tools and technologies to enhance job performance. These competencies are essential in today's increasingly digital world, as they enable employees to adapt to rapidly changing technological environments. Digitalization competencies are not limited to technical skills alone; they encompass a broad set of abilities required to leverage digital technologies to improve productivity, communication, and decision-making. These competencies can be classified into several categories, each playing a pivotal role in enhancing an employee's efficiency and the overall organizational digital transformation (Mazurchenko et al., 2022).

At the core of digitalization competencies is the ability to use digital tools effectively. This includes proficiency in using software, platforms, and applications that are necessary for daily operations. In industries such as insurance and banking, employees must be familiar with various digital tools for tasks like managing client information, analyzing financial data, processing claims, and conducting transactions. The rapid development of technologies such as cloud computing, machine learning, and artificial intelligence has significantly altered the tools and platforms required in these sectors. Consequently, employees must continually update their knowledge and adapt to new digital tools to stay competitive and efficient (Selimović et al., 2021).

Another crucial aspect of digitalization competencies is the ability to analyze digital data. With the advent of big data, organizations in the insurance and banking sectors collect vast amounts of information about customers, market trends, and business performance. Employees need the ability to interpret and analyze this data to make informed decisions. This skill is particularly critical in areas such as risk assessment, fraud detection, investment strategies, and customer behavior analysis. Digital literacy, coupled with data analytics skills, allows employees to process and analyze data in real time, leading to more precise decision-making and better service delivery (Kitsios et al., 2021).

Effective communication on online platforms is another key competency. In the digital age, communication no longer happens solely through face-to-face interactions or traditional phone calls. Digital communication platforms, such as email, chat systems, video conferencing tools, and social media, have become primary means of interaction. Employees in the insurance and banking sectors must be able to communicate clearly and professionally through these platforms, whether they are dealing with customers, colleagues, or stakeholders. The ability to convey complex information simply and effectively using digital communication tools is vital in maintaining strong relationships and providing superior customer service. Moreover, employees must be adept at managing communication in a secure environment, given the sensitive nature of financial and personal information in these sectors (Diener and Špaček, 2021).

The ability to manage digital business processes is another essential competency. Digital business process management (BPM) involves automating and optimizing various operational workflows within an organization. In the insurance and banking sectors, the use of BPM tools allows for greater efficiency and reduced error rates in tasks like loan processing, policy underwriting, and customer service management. Employees with digital process management skills are better equipped to streamline operations, reduce administrative burdens, and improve the overall customer experience. Furthermore, BPM technologies allow for real-time monitoring and reporting, which enhances transparency and accountability within an organization (Muduli and Choudhury, 2024).

In addition to technical competencies, digitalization also requires employees to possess a high level of digital adaptability and resilience. This involves being open to continuous learning,

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Malatya Turgut Özal Üniversitesi İşletme ve Yönetim Bilimleri Dergisi
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embracing change, and maintaining a positive attitude toward new technologies. The rapidly evolving digital landscape requires employees to remain flexible and willing to adopt new tools and methodologies. Moreover, digital transformation often brings about significant changes in organizational culture and work processes. Employees must demonstrate the ability to adapt to these changes, overcoming potential challenges such as resistance to new technologies or fears of job displacement (Folea and Folcut, 2019).

In the insurance and banking sectors, digitalization competencies are particularly important due to the nature of these industries, which deal with vast amounts of sensitive data and customer interactions. Employees need to be equipped with the necessary digital skills to meet evolving customer expectations, comply with regulatory requirements, and mitigate emerging risks such as cybersecurity threats. As the industry continues to digitalize, it is expected that employees will play a central role in driving the transformation by leveraging their digital competencies Bhutto et al., 2023).

In conclusion, digitalization competencies are no longer optional; they are a fundamental requirement for success in the modern workforce, especially in sectors like insurance and banking that are undergoing rapid digital transformation. Organizations must focus on enhancing these competencies through training, development programs, and creating a culture that encourages digital learning. As employees become more digitally proficient, they can contribute to a more efficient, innovative, and customer-centric organization, positioning the company for long-term success in the digital economy.

2.2. Digital Attitudes

Digital attitudes refer to the psychological predispositions, behaviors, and thought processes that employees exhibit in response to digital technologies. These attitudes can manifest in various ways, from enthusiastic acceptance to resistance and skepticism. Understanding digital attitudes is crucial in the context of organizational change, particularly during periods of digital transformation. The ability of employees to adopt and adapt to new technologies can significantly influence the success of a company's digital initiatives. In industries such as insurance and banking, where digitalization is rapidly reshaping business operations and customer interactions, employees' digital attitudes can either accelerate or hinder the process (Elgargouh et al., 2024).

One of the primary components of digital attitudes is willingness to use digital tools. Employees with a positive attitude toward digital tools are more likely to embrace and utilize new technologies with enthusiasm. These employees tend to see digital tools as opportunities for greater efficiency, productivity, and innovation, rather than as challenges or threats. In the insurance and banking sectors, where technology is integral to customer service, risk management, and operational efficiency, employees with a strong willingness to engage with digital tools can play a crucial role in driving the organization's digital transformation. They are more likely to experiment with new applications, provide valuable feedback, and explore innovative uses of technology in their daily work processes (Oesterreich et al., 2019).

On the other hand, some employees may exhibit resistance to digital changes. This resistance can stem from various sources, such as fear of job displacement, unfamiliarity with new technologies, or discomfort with the perceived complexity of digital tools. Resistance to digitalization can manifest in reluctance to adopt new software or systems, a lack of motivation to participate in digital training programs, or a general negative attitude towards digital change. In the insurance and banking industries, where the adoption of new technologies is often critical to maintaining competitive advantage, resistance can slow down digital transformation efforts, reduce operational efficiency, and even compromise customer service quality. Employees who resist

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digital changes may also experience anxiety, frustration, and a lack of confidence in their ability to succeed in a more technologically driven workplace (Blanka et al., 2022).

The extent to which employees are adaptable to new digital tools also plays a significant role in shaping their digital attitudes. Adaptability refers to the ability of employees to adjust to new digital environments, learn new systems quickly, and integrate them into their daily routines. Employees who are adaptable are more likely to approach digital changes with an open mind and a willingness to learn. They view digital transformation as an opportunity to grow professionally and stay relevant in their field. In contrast, employees with low adaptability may struggle to keep pace with technological changes and may be less effective in utilizing new digital tools (d'Ignazion et al., 2025; Öztırak, 2024).

Another key element of digital attitudes is digital anxiety, which refers to the feelings of stress, uncertainty, and fear that employees may experience when confronted with new technologies. Digital anxiety can arise due to concerns about job security, the complexity of new systems, or a lack of familiarity with digital tools. In sectors like insurance and banking, where employees often deal with sensitive financial and personal data, digital anxiety can be compounded by concerns about data security and compliance with regulatory standards. Employees experiencing high levels of digital anxiety may avoid using new technologies, resist attending training sessions, or make errors due to a lack of confidence in their digital skills. This can ultimately hinder the successful implementation of digital initiatives and create a negative atmosphere within the organization (Piroșcă et al., 2021).

The relationship between digital attitudes and the success of digital transformation efforts in the insurance and banking sectors is undeniable. Positive digital attitudes, which include a willingness to embrace new technologies, a proactive approach to learning, and a high level of adaptability, can facilitate the smooth integration of digital tools into everyday work processes. Employees with positive attitudes are more likely to contribute to the digitalization process by offering innovative solutions, sharing best practices, and embracing new ways of working. This, in turn, can enhance the overall performance of the organization, improve customer satisfaction, and provide a competitive edge in the market (Mazurchenko, 2025; Karaşin and Öztırak, 2023). Conversely, negative digital attitudes, such as resistance, anxiety, and low adaptability, can hinder the adoption of digital technologies and slow down digital transformation efforts. These negative attitudes can create barriers to innovation, decrease employee morale, and lead to delays in the rollout of new systems or processes. If left unaddressed, negative digital attitudes can create a toxic work environment that undermines the effectiveness of digital transformation initiatives.

To mitigate the impact of negative digital attitudes and foster a more positive approach to digitalization, organizations can implement several strategies. First, providing employees with adequate training and support is essential for building confidence and reducing digital anxiety. Training programs should be tailored to different skill levels, ensuring that all employees, regardless of their previous experience with technology, have the resources they need to succeed. Additionally, promoting a culture of continuous learning can help employees stay up-to-date with the latest technological developments and feel more comfortable in their roles. Finally, organizations should encourage open communication about digital transformation efforts, ensuring that employees understand the benefits of digitalization and are involved in the process from the outset (de Andrés-Sánchez and Gené-Albesa, 2024).

In conclusion, digital attitudes play a crucial role in the successful implementation of digital transformation initiatives in the insurance and banking sectors. By fostering positive digital attitudes and addressing negative ones, organizations can ensure that their workforce is well-equipped to navigate the digital age. Creating an environment where employees feel supported,

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Malatya Turgut Özal University Journal of Business and Management Sciences
ISSN: 2717-7890
Cilt/Volume:6, *Sayı/Issue*:1, *Yıl/Year*:2025, *Sayfa/Page*: 101-128, *ISSN:* 2717-7890

empowered, and motivated to embrace new technologies will lead to greater success in the digitalization process and improve the overall performance of the organization.

2.3. Factors Affecting Employees' Digitalization Competencies And Digital Attitudes

Employees' digital competencies and digital attitudes can be affected by a number of individual and sectoral factors. These factors include education level, income level, age, internet usage habits, and previous digital experiences. While education level plays an important role in developing employees' digital skills, income level can provide greater digital access. In addition, factors such as age groups and internet usage duration can also affect the development of digital competencies. While young employees can adapt to digital technologies more quickly, experienced employees can sometimes be more resistant to digitalization (Juhász et al., 2022).

The insurance and banking sectors are among the sectors where digitalization is most evident. In these sectors, the use of digital technologies plays a critical role in many areas such as customer service, risk management, data analytics, payment systems, and digital marketing. Increasing the digital competencies of employees in these sectors allows for the acceleration of digital transformation and the increase of the sector's global competitiveness. In addition, positive attitudes towards digitalization in these sectors can increase the efficiency of business processes by enabling employees to adapt to technological changes more quickly (Ribeiro-Navarrete et al., 2021; Saygılı and Öztırak, 2024; Barutçu and Öztırak, 2024). As a result, this conceptual framework provides a basis for understanding how employees' digital competencies and digital attitudes are shaped during digitalization processes and how they affect sectoral success. The success of digital transformation in the insurance and banking sectors depends on the development of employees' digital skills and the management of their attitudes towards these processes. In this context, training employees and reducing their digital concerns are important strategic factors in the digitalization process.

3. METHOD

3.1. Method of The Research

The research used the quantitative research method, which is a research method in which observations and measurement techniques can be repeated and carried out through numerical research. The research was carried out using the online survey method, which is one of the quantitative research techniques. The prepared survey consists of two parts. The first part of the survey included 12 questions about demographic characteristics. The second part of the survey included 21 different statements in order to determine the change in employee attitudes towards digitalization and digital transformation tools. The questions in the last part of the survey were prepared according to the 5-point Likert Scale developed by Meyer - Allen. The Likert Scale is a method that allows the participant to indicate their attitude towards the statements by marking one of the five options "Strongly Agree", "Agree", "Undecided", "Disagree", "Strongly Disagree" for the different statements given to the participant.

3.2. Purpose of the Research

The purpose of the research is to determine what kind of change the digitalization in the insurance, finance/banking sector has caused in the attitudes of the employees. During the analysis, the differences in the digital competencies of the employees according to their demographic and internet usage attitudes are tried to be determined.

MTU - JBMS
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Malatya Turgut Özal University Journal of Business and Management Sciences
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3.3. Universe, Sample and Hypotheses of the Research

The universe of the research consists of employees working in the insurance, finance/banking sectors in Istanbul. The following formula was used to determine the sample.

n=(N*t^2*p*q)/(d^2(N-1))+(t^2*p*q)

n= sample size

N=Population (Population)

p= probability of occurrence of the event (0.5)

q= probability of occurrence of the event (0.5)

t=t test level (1.96)

d= margin of error (%5)

It was calculated that the sample size that would represent the population with a margin of error of 5% should be a minimum of 212 employees.

The universe of this research consists of employees of other insurance institutions and public-private banks, focusing on Allianz Turkey, and 212 employees in Istanbul and its affiliated regions.

The research was conducted via an online survey between 09.12.2024 - 28.12.2024. The hypotheses of the research are as follows:

H1: There is a significant difference between the mean scores of general digital competence perception by gender.

H2: There is a significant difference between the mean scores of general digital competence perception by age.

H3: There is a significant difference between the mean scores of general digital competence perception by marital status.

H4: There is a significant difference between the mean scores of general digital competence perception according to education level.

H5: There is a significant difference between the mean scores of general digital competence perception according to monthly net income.

H6: There is a significant difference between the average scores of general digital competence perception according to the department worked in.

H7: There is a significant difference between the average scores of general digital competence perception according to the social media site spent the most time.

H8: There is a significant difference between the average scores of general digital competence perception according to hourly internet use per week.

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Malatya Turgut Özal Üniversitesi İşletme ve Yönetim Bilimleri Dergisi
Malatya Turgut Özal University Journal of Business and Management Sciences
ISSN: 2717-7890
Cilt/Volume:6, *Sayı/Issue*:1, *Yıl/Year*:2025, *Sayfa/Page*: 101-128, *ISSN:* 2717-7890

H9: There is a significant difference between the average scores of general digital competence perception according to the time spent on the internet.

H10: There is a significant difference between the average scores of general digital

H11: There is a significant difference between the average scores of general digital competence perception according to the medium where insurance, finance/banking transactions are made.

H12: There is a significant difference between the average scores of general digital competence perception according to the reason for transactions and shopping made over the internet.

The research model is given in Figure 1 below.

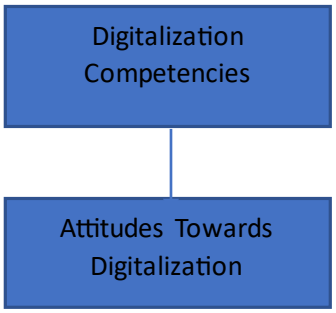

Figure 1. Research Model

3.4. Assumptions of the Research

1. It is assumed that the employees of other insurance institutions and public-private banks, focusing on Allianz Turkey, participating in the research will answer the surveys sincerely and accurately.

2. It is assumed that the employees of other insurance institutions and public-private banks, focusing on Allianz Turkey, participating in the research have sufficient individual knowledge about digitalization, digital transformation tools, social media and the internet.

3.5. Scales Used in the Research

The survey method, which is a quantitative research method, is used in the research. In the first part of the survey, employees are asked "Personal Information Form" and Internet Usage Behavior Questions". These questions are gender, age, marital status, education level, monthly net income, department worked in, social media site spent the most time, hourly internet use per week, time spent on the internet, devices used to access the internet, the medium where insurance, finance/banking transactions are made and the reasons for transactions and shopping made over the internet.

In the second part of the research, the "Digital Competence Scale" consisting of 21 statements included in the article study of Tutar, Erdem and Şahin (2024) whose validity and reliability were measured is used to measure the digital competence of employees. The digital competence scale consists of three factors. The first factor is "Employee Digital Competence Perception Factor" (first 8 statements); The second factor is "Employee Digital Adaptation Perception Factor" (next

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10 statements) and the third factor is "Employee Digital Anxiety Perception Factor" (last 3 statements). The scale consists of 5-point Likert scale type 1: Strongly Disagree, 5: Strongly Agree" options.

3.6. Analyses Used in the Research

SPSS 21 statistics program and SPSS AMOS 21 graphics program are used in the research. Basic descriptive statistics are used for the distributions of the research's personal information questions and internet usage behavior questions (frequency and percentage). Basic descriptive statistics are used for general digital competence perception, employee digital competence perception, employee digital adaptation perception and employee digital anxiety perception variables (mean and standard deviation). Kurtosis and skewness statistics are used to measure the closeness of general digital competence perception and its dimensions to normal distribution. Cronbach's alpha coefficient is used to test the reliability of scale variables. Confirmatory Factor Analysis, one of the structural equation models, is used to determine the internal consistency of the scale. Parametric and non-parametric tests are also used to determine the purpose of the research. Independent Group T Test is used from parametric tests, Kruskal Wallis H and Mann Whitney U tests are used from non-parametric tests. 4.

4. FINDINGS

In this section, the internal consistency of the digital competence scale used in the study is first determined. For this purpose, confirmatory factor analysis is performed. Afterwards, descriptive and descriptive statistics of the resulting variables are calculated. Afterwards, difference tests are applied to determine the purpose of the study.

4.1. Confirmatory Factor Analysis

Linear factor analysis, one of the structural equation models, is used to verify the consistency of the scale variables. Information on the concepts used to determine the fit indices of the linear factor analysis model is provided below:

4.2. Chi-Square Fit Test (χ2/df)

Chi-square test tests the relationship in the model that emerges in the covariance structure of the observation variables with the created model. Chi-square statistics are sensitive to sample size. When the sample size is large (n>200), it is significant, while there is no significance when the sample size is smaller (Bayram, 2013: 70). Thus, when using chi-square, the value formed by dividing by the degree of freedom should be taken into account. This value being less than three indicates the fit of the model (Hoe, 2008: 78). Values between four and five indicate an acceptable fit for the model. 4.3. Good Fit Index (GFI): It is the value that shows the amount of variance and covariance that can be explained by the model and varies between 0 and 1. This value being greater than 0.90 indicates that the model is well-fitting, while its value being between 0.89-0.85 indicates that it is acceptable (Schermelleh-Engel, Moosbrugger and Müller, 2003: 52). The GFI value is affected by the sample size. As the sample size increases, the GFI value also increases (Bayram, 2013: 74). 4.4. Comparative Fit Index (CFI): This value is between 0 and 1. If the index value is greater than 1, it is accepted as 1, and if it is less than 0, it is accepted as 0 (Bayram, 2013: 76). If this value is greater than 0.95, it indicates that the model is well-fitting, while its value being greater than 0.90 indicates that it is acceptable (Hu and Bentler, 1999: 4). The sensitivity of the CFI value to the sample size is lower than other indices (Meydan and Şeşen, 2015: 34).

MTU - JBMS
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Cilt/Volume:6, *Sayı/Issue*:1, *Yıl/Year*:2025, *Sayfa/Page*: 101-128, *ISSN:* 2717-7890

4.3. Normed Fit Index (NFI)

This value is obtained by dividing the chi-square value of the tested model by the chi-square value of the independent model. Values of 0.90 and above for the index indicate that the model is acceptable (Meydan and Şeşen, 2015: 33).

4.4. Root Mean Square Error of Approximation (RMSEA

This index being equal to or less than 0.05 indicates that the model is well-fitting, while values up to 0.08 indicate acceptable fit. It can be stated that the RMSEA index, like other indices, is quite sensitive to the sample size.

Below are the confirmatory factor analysis model and goodness of fit values of the digital competence perception scale.

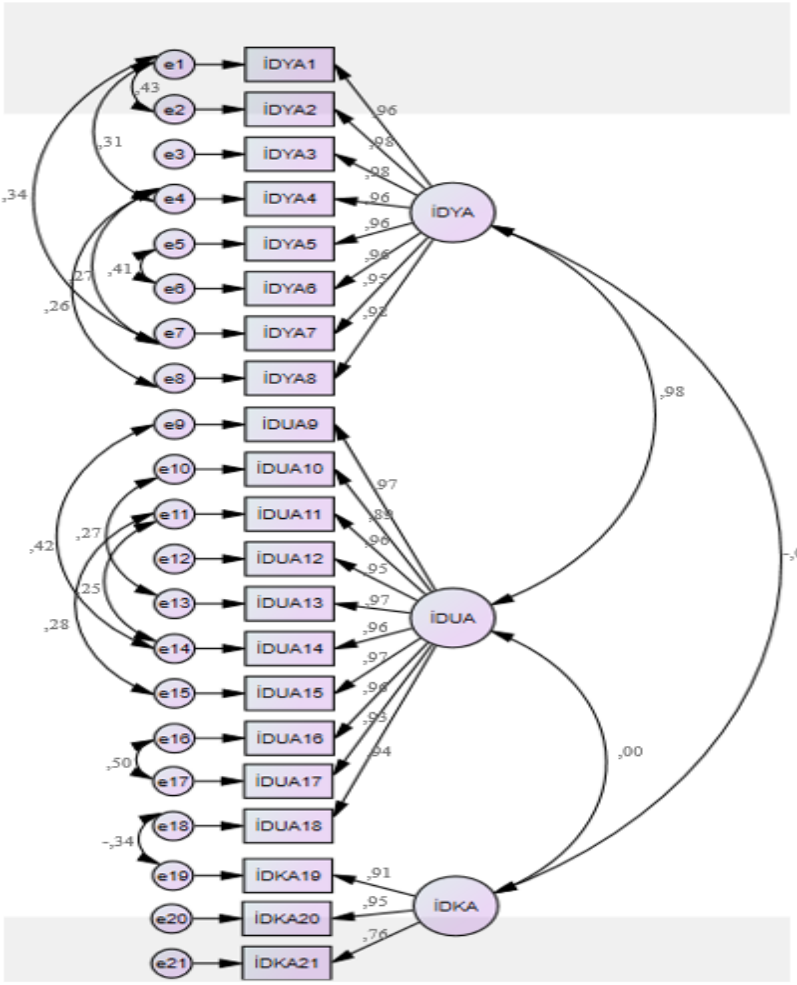

Figure 2. Digital Competence Perception Scale First Level Multifactor Confirmatory Factor Analysis

The first level multifactor confirmatory factor analysis model of the Digital Competence Perception scale includes 21 observable variables and 3 latent variables. The latent variable has 21 paths. The employee digital competence perception latent variable (EDFA) consists of 8 observable variables, the employee digital adaptation perception latent variable (EDUA) consists

MTU - JBMS
Malatya Turgut Özal Üniversitesi İşletme ve Yönetim Bilimleri Dergisi
Malatya Turgut Özal University Journal of Business and Management Sciences
ISSN: 2717-7890
Cilt/Volume:6, *Sayı/Issue*:1, *Yıl/Year*:2025, *Sayfa/Page*: 101-128, *ISSN:* 2717-7890

of 10 observable variables, and finally the employee digital anxiety perception latent variable (EDCA) consists of 3 observable variables. The factor loadings of this model are also shown on the model.

Table 1. Confirmatory Factor Analysis Goodness of Fit Values of Digital Competence Perception Scale

Fit Indices	Research Model (n=212)	Good Fit Values	Acceptable Fit Values
X2 Value (CMIN)	406,288	Lack of meaning	-
Degrees of Freedom (DF)	164		
p	0,000	≤0,01	-
X^2/df (CMIN/DF)	2,477	≤3	≤4-5
Standardized Goodness of Fit Index (NFI)	0,956	≥0,950	0,900≤NFI≤0,940
Incremental Fit Index (IFI)	0,973	≥0,950	0,900≤IFI≤0,940
Comparative Fit Index (CFI)	0,973	≥0,970	≥0,950
Root Mean Square Errors of Approximation (RMSEA)	0,080	≤0,05	0,06≤RMSEA≤0,08
Residual Based Fit Index (RMR)	0,049	≤0,05	0,06≤RMR≤0,08

Resource: Meydan ve Şeşen, 2011

Digital Competence Perception scale consists of 21 items. In the table above, the chi-square value of the model is calculated as 406.288, the degree of freedom is 164 and the significance level is 0.000. The overall fit of the model is significant. Since the residual based fit index is among the valid fit values, it is concluded that the model shows a good fit. Standardized goodness of fit (NFI) good fit, incremental fit index (IFI) good fit, root mean square error of approximation (RMSEA) indexes are among the valid fit values and show acceptable fit. Comparative fit index values (CFI) are also among the good fit values. The internal consistency of the scale was confirmed by confirmatory factor analysis.

2. Reliability Analysis

Cronbach's alpha value gives the reliability level of the scale. According to Tavşancıl (2010) and Özdamar (2002), if the Cronbach's α coefficient of the scale is less than 0.40, the measurement tool is not reliable, between 0.40-0.59 it is considered low reliable, between 0.60-0.79 it is reliable, and between 0.80-100 it is considered highly reliable.

Tablo 2. Cronbach Alpha Coefficients of Digital Competence Perception Scale and Dimensions

	Cronbach's Alpha Coefficient	n
General Digital Competence Perception Scale (GDC)	0,977	21
Employee Digital Competence Perception (EDCP)	0,990	8
Employee Digital Adaptation Perception (EDAP)	0,988	10
Employee Digital Anxiety Perception (EDAPE)	0,898	3

When the Cronbach alpha value of the general digital competence perception scale is examined, it is concluded that it is 0.977 and has a high level of reliability. When the dimensions of the scale are examined, the Cronbach alpha values of employee digital effectiveness perception, adaptation perception and anxiety perception are 0.990, 0.988 and 0.898, respectively. The reliability of all dimensions is high.

MTU - JBMS
Malatya Turgut Özal Üniversitesi İşletme ve Yönetim Bilimleri Dergisi
Malatya Turgut Özal University Journal of Business and Management Sciences
ISSN: 2717-7890
Cilt/Volume:6, *Sayı/Issue*:1, *Yıl/Year*:2025, *Sayfa/Page*: 101-128, *ISSN:* 2717-7890

3. Descriptive Statistics

By calculating the mean, standard deviation, skewness and kurtosis values of the general digital competence perception scale and its dimensions, both basic descriptive statistics are determined and the scale's closeness to normal distribution is measured with skewness and kurtosis values.

Table 3. Basic Descriptive Statistics of the Digital Competence Perception Scale and Its Dimensions and Closeness Values to Normal Distribution

	Ortalama	Std. Sapma	Çarpıklık		Basıklık	
			İstatistik	Std. Hata	İstatistik	Std. Hata
General Digital Competency Perception Scale (DYA)	3,733	1,037	-1,500	0,167	1,400	0,333
Employee Digital Competency Perception (EDCP)	4,051	1,205	-1,420	0,167	1,213	0,333
Employee Digital Adaptation Perception (EDAPE)	3,992	1,198	-1,426	0,167	0,924	0,333
Employee Digital Anxiety Perception (EDAP)	2,022	1,115	1,159	0,167	0,440	0,333

The general digital competence perception is 3.733±1.037, the employee digital competence perception dimension is 4.051±1.205, the employee digital compliance perception dimension is 3.992±1.198, and the employee digital anxiety perception is 2.022±1.115. The employees' general digital competence perception, the employee only digital competence perception and compliance perception are high, and the digital anxiety perception is low.

4. Descriptive Statistics of Demographic Questions

The gender, age, marital status, education level, monthly net income, department worked, social media sites spent the most time, weekly internet usage per hour, time zones spent on the internet, the device used to access the internet, the medium through which insurance finance/banking transactions are made, the reason for transactions and shopping made over the internet, the frequency and percentage distributions of demographic questions and questions measuring the use of digital technologies are shown in the table and the results are interpreted.

Table 4. Frequency and Percentage Distributions of Demographic Questions

		n	%
Gender	Male	105	49,5%
	Female	107	50,5%
	Total	212	100,0%
Age	18-25 years	15	7,1%
	26-33 years	37	17,5%
	34-41 years	123	58,0%
	42 years and older	37	17,5%
	Total	212	100,0%
Marital Status	Single	96	45,3%
	Married	116	54,7%
	Total	212	100,0%
Education Level	High School Graduate	9	4,2%
	University Graduate	140	66,0%
	Master's Graduate	59	27,8%
	Doctorate Graduate	4	1,9%
	Total	212	100,0%
Monthly Income	20.000 TL - 39.999 TL	12	5,7%
	40.000 TL - 59.999 TL	34	16,0%
	60.000 TL - 79.999 TL	69	32,5%

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Malatya Turgut Özal Üniversitesi İşletme ve Yönetim Bilimleri Dergisi
Malatya Turgut Özal University Journal of Business and Management Sciences
ISSN: 2717-7890
Cilt/Volume:6, *Sayı/Issue*:1, *Yıl/Year*:2025, *Sayfa/Page*: 101-128, *ISSN:* 2717-7890

	80,000 TL and above	97	45,8%
	Total	212	100,0%
Department of Employment	Information Technologies	17	8,0%
	Finance	8	3,8%
	Law - Audit	5	2,4%
	Human Resources	12	5,7%
	Network	1	0,5%
	Marketing	26	12,3%
	Sales	104	49,1%
	Strategy	5	2,4%
	Other	34	16,0%
	Total	212	100,0%
Social Media Site Spent Most Time On	Instagram	127	59,9%
	Facebook	4	1,9%
	Youtube	39	18,4%
	X	40	18,9%
	Other Social Media Sites (Snapchat, Blog Sites)	2	0,9%
	Total	212	100,0%
Weekly Internet Usage Hourly	1-5 hours	12	5,7%
	6-10 hours	27	12,7%
	11-15 hours	47	22,2%
	16 hours and above	126	59,4%
	Total	212	100,0%
Time Spent on the Internet	At Home During My Free Time	142	67,0%
	During Working/Class Hours	10	4,7%
	In Traffic On Public Transport/On the Road	54	25,5%
	While Eating	5	2,4%
	While Doing Sports	1	0,5%
	Total	212	100,0%
Internet Access Device	Computer	16	7,5%
	Mobile Phone	188	88,7%
	Tablet	5	2,4%
	Other	3	1,4%
	Total	212	100,0%
The medium where insurance, finance and banking transactions are carried out	Internet/Application	161	75,9%
	Branch	8	3,8%
	Both	39	18,4%
	Unanswered	4	1,9%
	Total	212	100,0%
Reasons for Online Transactions and Shopping	Since I don't have time to buy from stores/branches or make transactions.	125	59,0%
	I found the product at a discount or low price (Price of the product/service)	61	28,8%
	When you can't find the product outside the internet	14	6,6%
	Other (Payment options, product delivery and activation time, first visual impression of the website)	12	5,7%
	Total	212	100,0%

Of the employees, 50.5% are female and 49.5% are male, 58.0% are between the ages of 34-41, 17.5% are between the ages of 26-33, 17.5% are 42 years old and over, 7.1% are between the ages of 18-25, 54.7% are married and 45.3% are single, 66.0% are university graduates, 27.8% have a master's degree, 4.2% are high school graduates, 45.8% have an income of 80,000 TL and above, 32.5% have an income between 60,000 TL - 79,999 TL, 16.0% have an income between 40,000 TL - 59,999 TL, 5.7% have an income between 20,000 TL - 39,999 TL, 49.1% 3.3% of the employees work in the sales department, 16.0% work in other units, 12.3% work in the marketing department, 8.0% work in the information technologies department, 5.7% work in the human

MTU - JBMS
Malatya Turgut Özal Üniversitesi İşletme ve Yönetim Bilimleri Dergisi
Malatya Turgut Özal University Journal of Business and Management Sciences
ISSN: 2717-7890
Cilt/Volume:6, *Sayı/Issue*:1, *Yıl/Year*:2025, *Sayfa/Page*: 101-128, *ISSN:* 2717-7890

resources department, 3.8% work in the finance department, 2.4% work in the strategy unit, 2.4% work in the legal – audit unit and 0.5% work in the network unit. Of the employees who participated in the research, 59.9% spend the most time on Instagram, 18.9% on X, 18.4% on Youtube, 1.9% on Facebook and 0.9% on other social media accounts (Snapchat, blog sites). 59.4% spend 16 hours or more per week on the Internet, 22.2% 11-15 hours, 12.7% between 6-10 hours and 5.7% between 1-5 hours. 67.0% of the employees spend time on the internet at home in their free time, 25.5% in traffic and public transport, 4.7% during work/lesson hours, 2.4% while eating and 0.5% while doing sports. 88.7% of the sample use a mobile phone, 7.5% use a computer, 2.4% use a tablet and 1.4% use other devices to access the internet, 75.9% use the internet/application, 18.4% use both and 3.8% use a branch to perform insurance, finance/banking transactions. 1.9% did not answer this question. 59.0% of the employees do their transactions and shopping online because they do not have time to buy from stores/branches and make transactions, 28.8% because they find the product at a discount or low price (price of the product/service), 6.6% because they cannot find the product outside the internet, and 5.7% because of other reasons (payment options, delivery and activation time of the product, first visual impression left by the website).

5. Difference Tests

Difference tests are performed to determine the difference between the scores of digital competence perceptions, digital adaptations and digital anxiety perceptions of employees according to questions regarding demographic and internet usage behaviors. Since the group sample was n>=30, the parametric Independent Group T Test and when the group sample was n<30, the non-parametric Kruskal Wallis H Test and the non-parametric Mann Whitney U tests were performed to test the difference between the groups.

Table 5. Independent Group T Test Results Regarding the Difference in the Average Scores of Digital Competence Perception According to Gender

	Gender	n	Mean	Std. Deviation	t	p
General Digital Competency Perception	Male	105	3,780	0,990	0,648	0,518
	Female	107	3,687	1,084		
Employee Digital Competency Perception	Male	105	4,077	1,158	0,312	0,756
	Female	107	4,026	1,255		
Employee Digital Adaptation Perception	Male	105	4,038	1,150	0,560	0,576
	Female	107	3,946	1,248		
Employee Digital Anxiety Perception	Male	105	2,124	1,145	1,320	0,188
	Female	107	1,922	1,080		

No significant difference was found between the average scores of the general digital competence perception, dimensions of digital competence, adaptation and anxiety perceptions according to the gender of employees working in the insurance, finance/banking sectors (p>0.05).

MTU - JBMS
Malatya Turgut Özal Üniversitesi İşletme ve Yönetim Bilimleri Dergisi
Malatya Turgut Özal University Journal of Business and Management Sciences
ISSN: 2717-7890
Cilt/Volume:6, *Sayı/Issue*:1, *Yıl/Year*:2025, *Sayfa/Page*: 101-128, *ISSN:* 2717-7890

Table 6. Independent Group T-Test Results Regarding the Average Difference in Digital Competence Perception According to Marital Status

Marital status		n	Mean	Std. Deviation	t	p
General Digital Competency Perception	Single	96	3,753	1,026	0,262	0,794
	Married	116	3,716	1,050		
Employee Digital Competency Perception	Single	96	4,086	1,204	0,380	0,704
	Married	116	4,023	1,210		
Employee Digital Adaptation Perception	Single	96	4,030	1,194	0,427	0,670
	Married	116	3,959	1,206		
Employee Digital Anxiety Perception	Single	96	1,944	1,015	-0,921	0,358
	Married	116	2,086	1,191		

No significant difference was found between the average scores of general digital competence perception, dimensions of digital competence, adaptation and anxiety perceptions according to marital status of employees working in insurance, finance/banking sectors (p>0.05).

Table 7. Kruskal Wallis H Test Results Regarding the Average Difference in Digital Competence Perception According to Age

	Age	n	Mean	Std. Deviation	Kruskal Wallis H Test	
					X^2	p
General Digital Competency Perception	18-25 years	15	3,587	1,149	3,355	0,340
	26-33 years	37	3,938	1,027		
	34-41 years	123	3,729	1,002		
	42 years and older	37	3,598	1,125		
	Total	212	3,733	1,037		
Employee Digital Competency Perception	18-25 years	15	3,900	1,401	2,987	0,394
	26-33 years	37	4,274	1,109		
	34-41 years	123	4,054	1,178		
	42 years and older	37	3,882	1,311		
	Total	212	4,051	1,205		
Employee Digital Adaptation Perception	18-25 years	15	3,867	1,354	4,083	0,253
	26-33 years	37	4,243	1,125		
	34-41 years	123	3,985	1,168		
	42 years and older	37	3,811	1,308		
	Total	212	3,992	1,198		
Employee Digital Anxiety Perception	18-25 years	15	1,822	0,983	1,930	0,587
	26-33 years	37	2,027	1,371		
	34-41 years	123	2,011	1,057		
	42 years and older	37	2,135	1,098		
	Total	212	2,022	1,115		

No significant difference was found between the average scores of the general digital competence perception, digital competence, adaptation and anxiety perception dimensions of the employees working in the insurance, finance/banking sector according to their age (p>0.05).

MTU - JBMS
Malatya Turgut Özal Üniversitesi İşletme ve Yönetim Bilimleri Dergisi
Malatya Turgut Özal University Journal of Business and Management Sciences
ISSN: 2717-7890
Cilt/Volume:6, *Sayı/Issue*:1, *Yıl/Year*:2025, *Sayfa/Page*: 101-128, *ISSN:* 2717-7890

Table 8. Kruskal Wallis H Test Results Regarding the Average Difference in Digital Competence Perception According to Education Level

Education		n	Mean	Std. Deviation	Kruskal Wallis H Test		Mann Whitney U Test
					X^2	p	
General Digital Competence Perception	High School Graduate (1)	9	2,757	1,351	8,955	0,030	(1-2) (1-3)
	University Graduate (2)	140	3,742	1,009			
	Master's Graduate (3)	59	3,902	0,952			
	Doctorate Graduate (4)	4	3,131	1,482			
	Total	212	3,733	1,037			
Employee Digital Competence Perception	High School Graduate (1)	9	2,833	1,516	8,815	0,032	(1-2) (1-3)
	University Graduate (2)	140	4,076	1,179			
	Master's Graduate (3)	59	4,229	1,094			
	Doctorate Graduate (4)	4	3,313	1,609			
	Total	212	4,051	1,205			
Employee Digital Adaptation Perception	High School Graduate (1)	9	2,844	1,493	9,137	0,028	(1-2) (1-3)
	University Graduate (2)	140	3,994	1,170			
	Master's Graduate (3)	59	4,207	1,085			
	Doctorate Graduate (4)	4	3,325	1,832			
	Total	212	3,992	1,198			
Employee Digital Anxiety Perception	High School Graduate (1)	9	2,259	1,331	0,675	0,879	-
	University Graduate (2)	140	2,012	1,103			
	Master's Graduate (3)	59	2,011	1,161			
	Doctorate Graduate (4)	4	2,000	0,000			
	Total	212	2,022	1,115			

MTU - JBMS
Malatya Turgut Özal Üniversitesi İşletme ve Yönetim Bilimleri Dergisi
Malatya Turgut Özal University Journal of Business and Management Sciences
ISSN: 2717-7890
Cilt/Volume:6, *Sayı/Issue*:1, *Yıl/Year*:2025, *Sayfa/Page*: 101-128, *ISSN:* 2717-7890

A significant difference was found between the average scores of the general digital competence perception (p=0.030<0.05), its dimensions digital competence (p=0.032<0.05) and digital adaptation (p=0.028<0.05) of employees working in the insurance and finance/banking sectors according to their level of education. However, no significant difference was found between the average scores of employee digital anxiety perception according to their level of education (p>0.05). The average difference between the levels of education is evaluated with the Mann Whitney U test. When the general digital competence perception of university graduates and master's degree graduates is evaluated in terms of dimensions, the employee digital competence perception and digital adaptation perception are higher than those of high school graduates.

Table 9. Kruskal Wallis H Test Results Regarding the Average Difference in Digital Competence Perception According to Monthly Net Income

Monthly Income		n	Mean	Std. Deviation	Kruskal Wallis H Test		Mann Whitney U Test
					X^2	p	
General Digital Competency Perception	20.000 TL - 39.999 TL (1)	12	2,643	1,229	13,114	0,004	(1-2) (1-3) (1-4)
	40.000 TL - 59.999 TL (2)	34	3,510	1,306			
	60.000 TL - 79.999 TL (3)	69	3,772	0,944			
	80,000 TL and above (4)	97	3,919	0,878			
	Total	212	3,733	1,037			
Employee Digital Competency Perception	20.000 TL - 39.999 TL (1)	12	2,833	1,420	13,864	0,003	(1-3) (1-4)
	40.000 TL - 59.999 TL (2)	34	3,695	1,469			
	60.000 TL - 79.999 TL (3)	69	4,129	1,090			
	80.000 TL and above (4)	97	4,272	1,045			
	Total	212	4,051	1,205			
Employee Digital Adaptation Perception	20.000 TL - 39.999 TL (1)	12	2,725	1,357	15,890	0,001	(1-2) (1-3) (1-4) (3-4)
	40.000 TL - 59.999 TL (2)	34	3,691	1,465			
	60.000 TL - 79.999 TL (3)	69	4,029	1,086			
	80.000 TL and above (4)	97	4,227	1,041			
	Total	212	3,992	1,198			

MTU - JBMS
Malatya Turgut Özal Üniversitesi İşletme ve Yönetim Bilimleri Dergisi
Malatya Turgut Özal University Journal of Business and Management Sciences
ISSN: 2717-7890
Cilt/Volume:6, *Sayı/Issue*:1, *Yıl/Year*:2025, *Sayfa/Page*: 101-128, *ISSN:* 2717-7890

Employee Digital Anxiety Perception	20.000 TL - 39.999 TL	12	1,861	1,000	4,739	0,192	-
	40.000 TL - 59.999 TL	34	2,412	1,242			
	60.000 TL - 79.999 TL	69	1,961	1,070			
	80.000 TL and above	97	1,948	1,100			
	Total	212	2,022	1,115			

A significant difference was found between the average scores of general digital competence perception ($p=0.004<0.01$), dimensions of digital competence ($p=0.003<0.01$) and digital adaptation ($p=0.001<0.01$) of employees working in the insurance and finance/banking sectors according to monthly net income. However, no significant difference was found between the average scores of digital anxiety perception of employees according to education level ($p>0.05$). The average difference between which monthly net income group is evaluated with the Mann Whitney U test. The general digital competence perception, dimensionally digital competence perception and digital adaptation perception of those with high monthly net income also increase. When employees' digital competence increases, their monthly net income also increases. Therefore, their digital adaptation will also increase.

Table 10. Kruskal Wallis H Test Results Regarding the Average Difference in Digital Competence Perception According to the Department Worked

Department of Employment		n	Average	Std. Deviation	Kruskal Wallis H Test	
					X^2	p
General Digital Competence Perception	Information Technologies	17	3,930	1,030	11,622	0,169
	Finance	8	3,774	1,134		
	Law - Audit	5	3,514	1,349		
	Human Resources	12	3,968	0,954		
	Network	1	4,238	-		
	Marketing	26	3,656	1,059		
	Sales	104	3,784	0,997		
	Strategy	5	4,314	0,295		
	Other	34	3,377	1,163		
	Total	212	3,733	1,037		
Employee Digital Competence Perception	Information Technologies	17	4,169	1,287	11,565	0,172
	Finance	8	4,141	1,330		
	Law - Audit	5	3,725	1,575		
	Human Resources	12	4,385	1,144		
	Network	1	4,375	-		
	Marketing	26	4,034	1,249		
	Sales	104	4,114	1,140		
	Strategy	5	4,700	0,381		
	Other	34	3,618	1,332		
	Total	212	4,051	1,205		
Employee Digital Adaptation Perception	Information Technologies	17	4,171	1,191	9,993	0,266
	Finance	8	4,063	1,324		
	Law - Audit	5	3,780	1,590		
	Human Resources	12	4,333	1,133		
	Network	1	4,800	-		
	Marketing	26	3,915	1,258		
	Sales	104	4,054	1,135		
	Strategy	5	4,620	0,427		

MTU - JBMS
Malatya Turgut Özal Üniversitesi İşletme ve Yönetim Bilimleri Dergisi
Malatya Turgut Özal University Journal of Business and Management Sciences
ISSN: 2717-7890
Cilt/Volume:6, *Sayı/Issue*:1, *Yıl/Year*:2025, *Sayfa/Page*: 101-128, *ISSN:* 2717-7890

	Other	34	3,547	1,334		
	Total	212	3,992	1,198		
Employee Digital Anxiety Perception	Information Technologies	17	2,490	1,302	8,612	0,376
	Finance	8	1,833	1,195		
	Law - Audit	5	2,067	1,362		
	Human Resources	12	1,639	1,049		
	Network	1	2,000	-		
	Marketing	26	1,782	1,028		
	Sales	104	2,003	1,055		
	Strategy	5	2,267	1,738		
	Other	34	2,167	1,155		
	Total	212	2,022	1,115		

No significant difference was found between the average scores of employees in the Insurance, Finance/Banking sector regarding their general digital competence perception, dimensional digital competence perception, employee compliance perception and employee digital anxiety perception according to the department they work in ($p>0.05$).

Table 11. Kruskal Wallis H Test Results Regarding the Average Difference in Digital Competence Perception According to the Social Media Site Spent the Most Time

Social Media Site Spent Most Time		n	Mean	Std. Deviation	Kruskal Wallis H Test		Mann Whitney U Test
					X^2	p	
General Digital Competence Perception	Instagram	127	3,682	1,081	2,509	0,643	-
	Facebook	4	2,964	1,728			
	Youtube	39	3,849	1,003			
	X	40	3,850	0,858			
	Other Social Media Sites (Snapchat, Blog Sites)	2	3,905	0,135			
	Total	212	3,733	1,037			
Employee Digital Competence Perception	Instagram	127	4,022	1,248	1,905	0,753	-
	Facebook	4	3,000	1,826			
	Youtube	39	4,141	1,156			
	X	40	4,156	1,060			
	Other Social Media Sites (Snapchat, Blog Sites)	2	4,188	0,265			
	Total	212	4,051	1,205			
Employee Digital Adaptation Perception	Instagram	127	3,956	1,249	1,751	0,782	-
	Facebook	4	3,000	1,826			
	Youtube	39	4,067	1,155			
	X	40	4,125	1,022			
	Other Social Media Sites (Snapchat, Blog Sites)	2	4,100	0,141			
	Total	212	3,992	1,198			

MTU - JBMS
Malatya Turgut Özal Üniversitesi İşletme ve Yönetim Bilimleri Dergisi
Malatya Turgut Özal University Journal of Business and Management Sciences
ISSN: 2717-7890
Cilt/Volume:6, *Sayı/Issue*:1, *Yıl/Year*:2025, *Sayfa/Page*: 101-128, *ISSN:* 2717-7890

Employee Digital Anxiety Perception	Instagram (1)	127	1,864	1,032	9,792	0,044	(1-3)
	Facebook (2)	4	2,750	1,500			
	Youtube (3)	39	2,342	1,163			
	X (4)	40	2,117	1,188			
	Other Social Media Sites (Snapchat, Blog Sites) (5)	2	2,500	2,121			
	Total	212	2,022	1,115			

There is no significant difference between the average scores of general digital competence perception, dimensional digital competence perception, and digital adaptation perception of employees in the Insurance and Finance/Banking sectors according to the social media sites they spend the most time on ($p>0.05$). However, a significant difference was determined between the average scores of digital anxiety perception according to the social media sites they spend the most time on ($p=0.044<0.05$). The Mann Whitney U test was used to determine which social media sites they spend the most time on differed. According to the analysis results, employees who use Youtube have more digital anxiety than employees who use Instagram.

Table 12. Kruskal Wallis H Test Results Regarding the Average Difference in Digital Competence Perception According to Weekly Hours of Internet Use

Weekly Internet Usage Hourly		n	Mean	Std. Deviation	Kruskal Wallis H Test		Mann Whitney U Test
					X^2	p	
General Digital Competence Perception	1-5 hours (1)	12	2,933	1,224	15,285	0,002	(1-3) (1-4) (2-4)
	6-10 hours (2)	27	3,273	1,294			
	11-15 hours (3)	47	3,745	1,009			
	16 hours and above (4)	126	3,903	0,908			
	Total	212	3,733	1,037			
Employee Digital Competence Perception	1-5 hours (1)	12	2,990	1,366	19,203	0,000	(1-3) (1-4) (2-4)
	6-10 hours (2)	27	3,505	1,443			
	11-15 hours (3)	47	4,093	1,204			
	16 hours and above (4)	126	4,254	1,051			
	Total	212	4,051	1,205			
Employee Digital Adaptation Perception	1-5 hours (1)	12	2,933	1,272	26,564	0,000	(1-3) (1-4) (2-4)
	6-10 hours (2)	27	3,293	1,371			
	11-15 hours (3)	47	4,002	1,167			
	16 hours and above (4)	126	4,238	1,056			
	Total	212	3,992	1,198			
Employee Digital	1-5 hours (1)	12	2,778	1,388	16,770	0,001	(1-4) (2-3) (2-4)
	6-10 hours (2)	27	2,593	1,210			

MTU - JBMS
Malatya Turgut Özal Üniversitesi İşletme ve Yönetim Bilimleri Dergisi
Malatya Turgut Özal University Journal of Business and Management Sciences
ISSN: 2717-7890
Cilt/Volume:6, *Sayı/Issue*:1, *Yıl/Year*:2025, *Sayfa/Page*: 101-128, *ISSN*: 2717-7890

Anxiety Perception	11-15 hours (3)	47	1,957	0,905			
	16 hours and above (4)	126	1,852	1,080			
	Total	212	2,022	1,115			

There is a significant difference between the average scores of employees' general digital competence perceptions (p=0.002<0.01), dimensional digital competence perception (p=0.000<0.01), digital adaptation perception (p=0.000<0.01) and digital anxiety perception (p=0.001<0.01) according to their weekly internet usage frequency. We also tried to determine the difference according to the frequency of internet usage by using the Mann Whitney U test. When the results are evaluated, when the employees' internet usage frequency increases, their digital competence perceptions, dimensional digital competence perceptions, digital adaptation perceptions increase and their anxiety decreases.

Table 13. Kruskal Wallis H Test Results Regarding the Difference in Digital Competence Perception According to the Time Spent on the Internet

Time Spent on the Internet		n	Mean	Std. Deviation	Kruskal Wallis H Test		Mann Whitney U Test
					X^2	p	
General Digital Competence Perception	In My Free Time at Home (1)	142	3,725	1,046	11,500	0,021	(1-4) (1-5) (3-4) (3-5)
	During Working/Class Hours (2)	10	3,290	1,444			
	In Traffic, On Public Transport/On the Road (3)	54	4,022	0,623			
	While Eating (4)	5	2,257	1,449			
	While Exercising (5)	1	1,000	-			
	Total	212	3,733	1,037			
Employee Digital Competence Perception	At Home During My Free Time (1)	142	4,031	1,221	11,809	0,019	(1-4) (3-4) (3-5)
	During Working/Class Hours (2)	10	3,450	1,551			
	In Traffic, On Public Transport/On the Road (3)	54	4,417	0,759			
	While Eating (4)	5	2,500	1,707			
	While Doing Sports (5)	1	1,000	-			
	Total	212	4,051	1,205			
Employee Digital Adaptation Perception	At Home During My Free Time (1)	142	3,974	1,210	16,721	0,002	(1-4) (3-4) (3-5)
	During Working/Class Hours (2)	10	3,350	1,539			
	In Traffic, On Public Transport/On the Road (3)	54	4,383	0,740			
	While Eating (4)	5	2,140	1,378			

MTU - JBMS
Malatya Turgut Özal Üniversitesi İşletme ve Yönetim Bilimleri Dergisi
Malatya Turgut Özal University Journal of Business and Management Sciences
ISSN: 2717-7890
Cilt/Volume:6, *Sayı/Issue*:1, *Yıl/Year*:2025, *Sayfa/Page*: 101-128, *ISSN:* 2717-7890

	While Doing Sports (5)	1	1,000	-			
	Total	212	3,992	1,198			
Employee Digital Anxiety Perception	At Home During My Free Time (1)	142	2,082	1,122	5,408	0,248	-
	During Working/Class Hours (2)	10	2,667	1,579			
	In Traffic, On Public Transport/On the Road (3)	54	1,765	0,940			
	While Eating (4)	5	2,000	1,247			
	While Doing Sports (5)	1	1,000	-			
	Total	212	2,022	1,115			

There was a significant difference between the average scores of general digital competence perceptions ($p=0.021<0.05$) and digital adaptation perceptions ($p=0.002<0.01$) when evaluated dimensionally, while there was no significant difference between the average scores of employee digital anxiety perception ($p>0.05$). Mann Whitney U test was used to determine the time periods between which the difference between the significant variables occurred. The general digital competence perception, digital competence perception and digital adaptation perception of an employee who spends time on the internet during his/her free time at home and in traffic, public transportation/on the road are higher than those who spend time on the internet while eating and doing sports.

Table 14. Kruskal Wallis H Test Results Regarding the Average Difference in Digital Competence Perception According to the Device Used to Access the Internet

Internet Access Device		n	Mean	Std. Deviation	Kruskal Wallis H Test		Mann Whitney U Test
					X^2	p	
General Digital Competence Perception	Computer	16	4,018	1,029	5,538	0,136	-
	Mobile Phone	188	3,691	1,051			
	Tablet	5	3,962	0,336			
	Other	3	4,444	0,509			
	Total	212	3,733	1,037			
Employee Digital Competence Perception	Computer	16	4,297	1,180	2,294	0,514	-
	Mobile Phone	188	4,011	1,225			
	Tablet	5	4,450	0,512			
	Other	3	4,625	0,545			
	Total	212	4,051	1,205			
Employee Digital Adaptation Perception	Computer	16	4,231	1,137	1,079	0,782	-
	Mobile Phone	188	3,956	1,223			
	Tablet	5	4,340	0,477			
	Other	3	4,333	0,577			
	Total	212	3,992	1,198			
Employee Digital	Computer (1)	16	2,563	1,449	10,590	0,014	(2-4) (3-4)

MTU - JBMS
Malatya Turgut Özal Üniversitesi İşletme ve Yönetim Bilimleri Dergisi
Malatya Turgut Özal University Journal of Business and Management Sciences
ISSN: 2717-7890
Cilt/Volume:6, *Sayı/Issue*:1, *Yıl/Year*:2025, *Sayfa/Page*: 101-128, *ISSN:* 2717-7890

Anxiety Perception	Mobile Phone (2)	188	1,956	1,048			
	Tablet (3)	5	1,400	0,548			
	Other (4)	3	4,333	0,577			
	Total	212	2,022	1,115			

While there was no significant difference between the average scores of employees' general digital competence perception, dimensional digital competence perception and digital compliance perception according to the devices they use to access the internet ($p>0.05$), a significant difference was determined between the average scores of employees' digital anxiety perception ($p=0.014>0.05$). Employees who access the internet with other devices have more digital anxiety than those who access the internet with mobile phones and tablets.

Table 15. Kruskal Wallis H Test Results Regarding the Average Difference in Digital Competence Perception According to the Medium Where Insurance, Finance/Banking Transactions Are Conducted

The medium where insurance, finance/banking transactions are carried out		**n**	**Mean**	**Std. Deviation**	**Kruskal Wallis H Test**		**Mann Whitney U Test**
					X^2	**P**	
General Digital Competence Perception	Internet/Application (1)	161	3,857	0,941	8,134	0,043	(1-3)
	Branch (2)	8	3,113	1,452			
	Both (3)	39	3,357	1,232			
	No Answer (4)	4	3,655	0,733			
	Total	212	3,733	1,037			
Employee Digital Competence Perception	Internet/Application (1)	161	4,218	1,087	14,297	0,003	(1-2) (1-3)
	Branch (2)	8	3,250	1,619			
	Both (3)	39	3,542	1,425			
	No Answer (4)	4	3,906	0,800			
	Total	212	4,051	1,205			
Employee Digital Adaptation Perception	Internet/Application (1)	161	4,140	1,093	10,785	0,013	(1-2) (1-3)
	Branch (2)	8	3,150	1,551			
	Both (3)	39	3,569	1,422			
	No Answer (4)	4	3,825	0,826			
	Total	212	3,992	1,198			
Employee Digital Anxiety Perception	Internet/Application	161	1,950	1,062	2,382	0,497	-
	Branch	8	2,625	1,350			
	Both	39	2,154	1,240			
	No Answer	4	2,417	1,344			
	Total	212	2,022	1,115			

While no significant difference was found between the average scores of employees' digital anxiety perception according to the channels where they perform insurance, finance/banking transactions, a significant difference was found between the average scores of general digital competence perception ($p=0.043<0.05$), dimensional digital competence perception ($p=0.003<0.01$) and digital compliance perception ($p=0.013<0.05$). The general digital competence perception, dimensional digital effectiveness perception and digital compliance perception of employees who perform insurance, finance/banking transactions via the internet/application are higher than those who perform transactions via other channels.

MTU - JBMS
Malatya Turgut Özal Üniversitesi İşletme ve Yönetim Bilimleri Dergisi
Malatya Turgut Özal University Journal of Business and Management Sciences
ISSN: 2717-7890
Cilt/Volume:6, *Sayı/Issue*:1, *Yıl/Year*:2025, *Sayfa/Page*: 101-128, *ISSN:* 2717-7890

Table 16. Kruskal Wallis H Test Results Regarding the Average Difference in Digital Competence Perception According to the Reasons for Transactions and Shopping Made Over the Internet

Reasons for Online Transactions and Shopping		n	Mean	Std. Deviation	Kruskal Wallis H Test		Mann Whitney U Test
					X^2	P	
General Digital Competence Perception	Because I don't have time to buy from stores/branches or make transactions	125	3,782	1,008	5,970	0,113	-
	I found the product at a discount or low price (Price of the product/service)	61	3,745	1,027			
	When you can't find the product outside the internet	14	3,755	1,104			
	Other (Payment options, product delivery and activation time, first visual impression of the website)	12	3,135	1,247			
	Total	212	3,733	1,037			
Employee Digital Competence Perception	Because I don't have time to buy from stores/branches or make transactions	125	4,130	1,175	7,052	0,070	-
	I found the product at a discount or low price (Price of the product/service)	61	4,061	1,176			
	When you can't find the product outside the internet	14	3,973	1,196			
	Other (Payment options, product delivery and activation time, first visual impression of the website)	12	3,271	1,523			
	Total	212	4,051	1,205			
Employee Digital Adaptation Perception	Because I don't have time to buy from stores/branches or make transactions (1)	125	4,078	1,176	9,338	0,025	(1-4) (2-4)
	I found the product at a discount or low price (Price of the product/service) (2)	61	3,998	1,166			
	When you can't find the product outside the internet (3)	14	3,900	1,217			
	Other (Payment options, product delivery and activation time, first visual impression of the website) (4)	12	3,167	1,400			

MTU - JBMS
Malatya Turgut Özal Üniversitesi İşletme ve Yönetim Bilimleri Dergisi
Malatya Turgut Özal University Journal of Business and Management Sciences
ISSN: 2717-7890
Cilt/Volume:6, *Sayı/Issue*:1, *Yıl/Year*:2025, *Sayfa/Page*: 101-128, *ISSN:* 2717-7890

	Total	212	3,992	1,198			
Employee Digital Anxiety Perception	Since I don't have time to buy from stores/branches or make transactions.	125	1,869	0,984	7,390	0,060	-
	I found the product at a discount or low price (Price of the product/service)	61	2,055	1,177			
	When you can't find the product outside the internet	14	2,690	1,423			
	Other (Payment options, product delivery and activation time, first visual impression of the website)	12	2,667	1,295			
	Total	212	2,022	1,115			

While there is no significant difference between the average scores of general digital competence perception, dimensional digital competence perception and digital anxiety perception according to the reasons for the transactions and shopping made by the employees over the internet ($p>0.05$), there is a significant difference between the average scores of employees' digital compliance perception ($p=0.025<0.05$). The digital compliance perceptions of the employees who shop online when they do not have time to buy from stores/branches and make transactions and when the product is not available outside the internet are higher than those who choose other (payment options, delivery and activation time of the product, first visual impression left by the website) options.

5. CONCLUSION, DISCUSSION AND RECOMMENDATIONS

The findings of this research show that employees in the insurance and banking sectors have high digital competence and adaptation perceptions, while their digital concerns are low. These findings indicate that the digitalization process is generally welcomed positively by employees in these sectors and that adaptation to digital technologies has begun. In addition, it has been found that education level and income level are among the important factors affecting digital competence perceptions. It is observed that digital competence and adaptation perceptions strengthen as education and income levels increase. This situation emphasizes the importance of increasing education opportunities and digital access opportunities in accelerating digital transformation in the sector. Below are some suggestions on this subject (Mazurchenko, 2025; op´ t Roodt et al., 2025; Ocloo et al., 2024; Senem and Öztırak, 2024; Öztırak, 2023);

This article examines the competencies required by the digital age from the perspective of employees and managers. With digitalization becoming a rapidly developing phenomenon, the importance of these competencies has increased. Skills such as digital literacy, information analysis, digital emotional intelligence and problem solving have become critical for today's workforce. The development of these competencies is a great necessity for individuals and institutions to keep up with the digital transformation. In this context, it is emphasized that digital competencies should be strengthened through education and continuous development.

Education and Digital Skill Development: The research reveals that individuals with higher education levels have stronger digital competence and adaptation perceptions. In this context, it is recommended that training programs be organized especially for employees with lower education levels in order to achieve more effective digitalization in the sector. In order to provide

Cilt/Volume:6, *Sayı/Issue*:1, *Yıl/Year*:2025, *Sayfa/Page*: 101-128, *ISSN:* 2717-7890

digital skills, the accessibility and comprehensibility of training materials will accelerate employees' technological adaptation. The practical and interactive nature of the digital tools included in the training will be effective in putting the learned information into practice.

Digital Anxiety and Psychological Adaptation: Although the study results revealed that digital anxiety is at low levels, it should be taken into account that some employees may experience anxiety while performing transactions on digital platforms. In particular, it has been observed that digital anxiety is higher in employees who use some social media platforms such as YouTube more. In this context, providing psychological support mechanisms to reduce digital anxiety can contribute to the healthier progress of the digitalization process. Employees need sufficient information and support to access digital platforms safely.

Digital Access and Infrastructure: It has been observed that digital competencies and perceptions of adaptation increase with the increase in internet usage time, while digital anxiety decreases. This situation shows that increasing digital access can accelerate the digital transformation in the sector. Strong digital infrastructures need to be established for employees to use the internet more efficiently. In addition, providing employees with guiding materials on the efficient use of digital tools can reduce digital anxiety.

Digitalization and Purchasing Habits: Employees' attitudes towards online shopping and digital transactions were also examined. The research findings explain employees' digital shopping preferences with practical reasons such as time constraints and the unavailability of products in physical stores. These findings emphasize the need to accelerate the transition to digitalization in the insurance and banking sectors and the importance of making digital services more user-friendly.

Recommendations:

1. Education Programs: Trainings should be organized to increase the digital competencies of employees during the digitalization process, and special programs should be created especially for employees with low education levels.

2. Psychological Support and Security: In order to reduce digital anxiety, employees should be provided with guidance on digital platforms and psychological support mechanisms should be offered.

3. Digital Infrastructure Improvements: Strong internet infrastructures should be created for employees to adapt to digital transformation, and the effective use of digital tools should be encouraged.

4. User-Friendly Digital Services: Ensuring that employees have easy access to digital services and that digital platforms are user-friendly will increase success in the digital transformation process.

As a result, it is concluded that in order for digitalization to be effectively implemented in the insurance and banking sectors, strategic steps should be taken in terms of education, psychological support, digital access and infrastructure. Implementation of such strategies will contribute to the acceleration of the digital transformation process in the sector and the strengthening of employees' adaptation to digital technology.

***Cilt/Volume**:6, **Sayı/Issue:**1, **Yıl/Year:**2025, **Sayfa/Page**: 101-128, **ISSN:** 2717-7890*

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