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Real Inflation in The Context of Shrinkflation and Skimpflation*

Shrinkflasyon ve Skimpflasyon Bağlamında Reel Enflasyon

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ABSTRACT

One of the most important issues of macroeconomics, which deals with the structure, performance, and behaviour of the economy, is inflation, the continuous increase in the general level of prices. Inflation can be expressed in numbers, but inflation is more than just numbers, both economically and socially. For this reason, inflation is one of the most important issues in the economic literature since it affects many parameters such as economic sustainability, income distribution, competitiveness, and purchasing power. In countries with high inflation, producers who are worried about the increase in costs make changes in the quality and quantity of products with high substitutes. This decrease in quality and quantity is not clearly reflected in inflation calculations. As the inflation rate increases, such practices increase. As a result, the fact that the consumer pays the same amount for a product that is less in quantity and of lower quality represents the part of inflation that is not considered. Therefore, there is a difference between the inflation rate and the inflation rate experienced by the society. While not adding the difference defines inflation, adding or subtracting this difference in quality and quantity defines real inflation. In this study, the concept of real inflation because of the concept of shrinkflation and skipflation is analysed in the theoretical framework.

Keywords: Inflation, Shrinkflation, Skimpflation, Real Inflation, Türkiye

ÖZET

Ekonominin yapısı, performansı ve davranışlarıyla ilgilenen makroekonominin en önemli konularından biri, fiyatlar genel düzeyindeki sürekli artış olan enflasyondur. Enflasyon rakamlarla ifade edilebilir, ancak enflasyon hem ekonomik hem de sosyal açıdan rakamlardan çok daha fazlasıdır. Bu nedenle enflasyon, ekonomik sürdürülebilirlik, gelir dağılımı, rekabet gücü ve satın alma gücü gibi birçok parametreyi etkilediği için ekonomi literatürünün en önemli konularından biridir. Enflasyonun yüksek olduğu ülkelerde maliyetlerin artmasından endişe eden üreticiler, ikamesi yüksek olan ürünlerin kalite ve miktarında değişikliğe gitmektedir. Kalite ve miktardaki bu düşüş enflasyon hesaplamalarına net olarak yansımaz. Enflasyon oranı arttıkça bu tür uygulamalar da artmaktadır. Sonuç olarak, tüketicinin daha az miktarda ve daha düşük kalitede bir ürün için aynı miktarı ödemesi, enflasyonun dikkate alınmayan kısmını temsil etmektedir. Dolayısıyla enflasyon oranı ile toplumun yaşadığı enflasyon oranı arasında fark vardır. Bu farkın eklenmemesi enflasyonu tanımlarken, nitelik ve nicelik farkının eklenmesi ya da çıkarılması gerçek enflasyonu tanımlamaktadır. Bu çalışmada, shrinkflasyon ve skipflasyon kavramları nedeniyle gerçek enflasyon kavramı teorik çerçevede incelenmiştir.

Anahtar Kelimeler: Enflasyon, Shrinkflasyon, Skimpflasyon, Gerçek enflasyon, Türkiye

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1. Introduction

Inflation is one of the important topics of macroeconomics. Inflation is a fundamental economic concept for economists and policymakers as it has an impact on macroeconomic variables such as employment, growth, and interest rates. Although we speak of high inflation when monthly price increases exceed 6 percent, it is not possible to determine an exact rate for high inflation. An important indicator of high inflation is that all economic units do not consider the

rate of price increase as the most fundamental variable when making decisions on production, consumption, saving, investment, etc. If high inflation rates persist in a country for many years (15-20 years), this situation leads to a chronic inflation problem in the country. It is quite difficult to break and prevent the inertia of inflation that persists for many years. Because in countries with inflation problems, expectations are determined based on the continuity of price increases. In countries experiencing inflation inertia, producers increase prices in the face of high wages. Price increases trigger wage increases again.

* This study is an extended version of the abstract presented at the Van Lake International Social Sciences Challenges and Opportunities Congress.

It is not very easy to break the vicious circle created by this situation. Inflation inertia, akin to a self-sustaining cycle, perpetuates the persistence of inflation as it feeds upon itself once ignited. Increasing inflation has negative effects on income inequality, poverty, and purchasing power. Inflation, which has been on a downward trajectory for many years, has been on a rapid rise all over the world since 2019. As a result of the supply and demand shocks caused by COVID-19, the energy crisis caused by the Russia-Ukraine war, as well as wars between other world countries, the chaos in the world is increasing day by day. Amidst the tumultuous backdrop of chaos and uncertainty, the global macroeconomic landscape is marked by a concerning trend of declining performance and escalating risks. Measuring inflation accurately is an important step in the fight against inflation. The GDP deflator, among the earliest techniques for gauging inflation, is calculated by dividing Nominal GDP by Real GDP and then multiplying the result by 100. This method yields the percentage fluctuation in the prices of goods and services produced domestically within a country. However, the result obtained here reveals the problem of inflation that does not affect nominal but affects real terms. These are shrinkflation and skimpflation. Shrinkflation, which is a decrease in the weight or size of a product, and skimpflation, which is the reason for the low quality of the service provided, are important consequences of high inflation, which we have frequently encountered recently, and which reduces our quality of life. To prevent cost increases in the face of rising prices, in other words, it is a marketing strategy to protect themselves from high costs caused by inflation. In an increasingly competitive environment, producers develop various practices to hold onto the market. For example, a producer who sells a 60 gm. chocolate bar for 20 ₺, to cut costs in the face of increasing costs, makes changes in the weight or size of the product he sells to reduce his costs and starts to sell the product at the same price by reducing the weight of the chocolate bar to 55 gr. while selling the 60 gm. chocolate bar for 20 ₺. This situation, which creates an asymmetric information problem between the producer and the consumer, is an unethical result in terms of the economy and society because of inflation. Since the consumer is price-orientated, he first looks at the price of the product he will buy and does not pay attention to the quantity. This change is noticed by consumers over time. Another important point is that this change is not reflected in the result of the deflator used in inflation calculation. This situation should be taken into consideration within the scope of the policies to be implemented and the fight against inflation. Namely, in the index obtained as $\text{Nominal GDP} / \text{Real GDP} \times 100$, based on the chocolate example given in the previous paragraph, it is calculated that the chocolate is 60 gm. and its price is 20 ₺. However, the price of chocolate, which does not decrease in the face of decreasing quantity when it is 55 gr. is not evaluated in the index. In this case, a concept of inflation that is not reflected in inflation calculations but has a real effect emerges. This concept is called real inflation in this study.

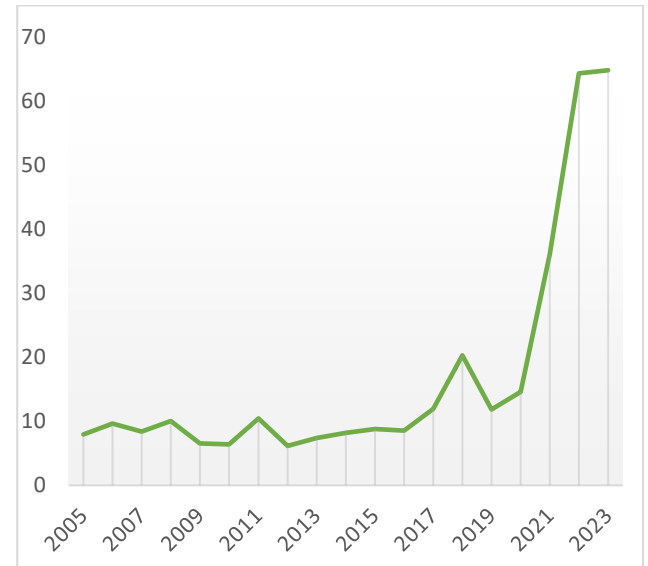
In this article, the concepts of shrinkflation and skimpflation, which arise because of high inflation, will be introduced in outline and based on this framework, the concept of real inflation, which is not directly reflected in the calculation of the GDP deflator used in inflation calculation, will be explained. In the first part of the article, the conceptual framework of the concepts of shrinkflation and skimpflation will be explained, while in the second part, the concept of real inflation, which is not reflected in the GDP Deflator, which does not affect the nominal but has a real effect, will be discussed. In the conclusion section, a general evaluation is made.

2. Conceptual Framework of Shrinkflation and Skimpflation Concepts and Literature Review

Inflation, which is among the important indicators of macroeconomics, is an undesirable situation for all segments of society. This is because inflation, with its social and economic consequences, is more than what the figures express. Since one of the basic conditions of a stable economy is to achieve and maintain price stability, the inflation phenomenon is an important macroeconomic problem that countries have been struggling with for years within the framework of their internal dynamics (Songur and Sertkaya, 2020). The whole world entered a global trend with COVID-19. In Türkiye, total demand contracted and the money supply increased due to the pandemic. There was high inflation, low interest rates, uncontrolled increase in money supply and then a demand explosion. Inflation started to increase due to all these. In addition, the confidence problem caused by political turmoil triggered the markets. Due to socio-economic and political reasons, Türkiye's trend was different from the rest of the world. Figure 1 shows Türkiye's inflation rates for the 2005-2022 period.

Figure 1

Inflation Rates in Türkiye (Annual % Change)



Source: TCMB,

<https://www.tcmb.gov.tr/wps/wcm/connect/TR/TCMB+TR/Main+Menu/Ististikler/Enflasyon+Verileri>

The problem of high inflation negatively affects the expectations and behavior of economic units by reducing predictability in an economy (Erer, 2023). In the face of rising inflation, producers will be adversely affected first, and then consumers will start to be adversely affected. In the face of severe rising inflation, producers will change the quantity, size, and quality of their products while keeping the price of the goods they produce the same to reduce their costs. Since consumers are more price-oriented, they do not notice this deterioration in goods in the first place. In other words, an asymmetric information problem arises between producers and consumers. While producers have information about the deterioration in the goods they produce, consumers have incomplete information. Thus, the concept of shrinkflation and skimpflation, which emerges in the face of high inflation, is both an inflationary concept that is the result of high inflation and a marketing strategy for producers. Figure 1 shows examples of shrinkflation and skimpflation.

Figure 2

Examples of Shrinkflation and Skimpflation



Source: Uçar, 2020.

Figure 2 illustrates the changes in the quantity, size, and quality of products due to shrinkflation and skimpflation. As can be seen in the figure, there has been no change in the prices of bread and chocolate, but the quantities of the products have decreased.

2.1 Shrinkflation

Shrinkflation and skimpflation are both causes and consequences of inflation. Shrinkflation is not a new phenomenon in the literature. Since costs increase when inflation is high, companies change the weight of the product while keeping the price the same to reduce costs. Shrinkflation and skimpflation are painful consequences of inflation. In general, when shrinkflation is first applied, the changes in products take time and are noticed by consumers over time. Shrink' in English means to shrink and reduce. Shrinkflation is a term made up of two separate words: shrinkage and inflation. The "shrink" in shrinkflation refers to the change in the size of products, while the "-inflation" part refers to inflation, i.e. the increase in the price level (Liberto, 2021). Shrinkflation is a reduction in the size or quantity of a product while its price remains the same. According to Wood (2022), shrinkflation is defined as the practice of reducing the size of a product while maintaining the sticker price. Shrinkflation was introduced by economist Pippa Malmgren (Rosalsky, 2021). While this marketing strategy to avoid inflation minimizes production costs for producers, it reduces the quality of products used by consumers. As inflation soars, the sale of low-unit price packs jumps; FMCG (Fast Moving Consumer Goods) firms go for grammage cut bridge packs or It has been observed that some consumers are turning to affordable bundles or LUPs (Low Unit Price Pack) to manage their monthly shopping budgets.

Shrinkflation is a form of inflation that is not easily visible to consumers. Even if the reduction in quantity or size of products due to inflation is not very noticeable, due to the high inflation that the world has experienced recently, any reduction in products by companies affects the consumer basket. To overcome the high costs in the world and in Türkiye, some companies reduce the product packages without changing the price (Venkatesan and Tandon, 2022). This practice is perceived by firms as a hidden tactic to increase profit margins or maintain profit margins during rising input costs. This is because it increases during periods of rising inflation when companies must cope with rising costs of ingredients, packaging, labour, and transport. It's not entirely the consumers' fault if they don't notice. People are generally price-conscious; they tend to notice that the net weight of a box of cereal has gone down by half an ounce, or that a 2-litre Coke is now only 1.75 liters. "They are more sensitive to changes in price than

to changes in quantity. Of course, companies have known this for years" (Wood, 2022: 3).

The concept of shrinkflation has been widely discussed in the literature in recent years. For example, Kim (2022), uses data from the retail milk market in South Korea to analyze how consumers react differently to package downsizing and package price increases that cause the same degree of the unit price increase. The study finds that consumers strongly prefer package downsizing to package price increases and that this trend has not diminished over time. Wood (2022) discusses the ethical implications of shrinkflation and presents case studies of organizations that have implemented shrinkflation, such as Mondelez International and PepsiCo, and their results. The article highlights the importance of organisations being transparent with consumers about shrinkflation and the potential backlash they may face if they are not. The article also discusses the role of government intervention in contributing to shrinkflation, and the potential consequences of policies such as price controls and subsidies. Chaliot and Serfes (2024), show that the presence of inattentive consumers who do not notice subtle reductions in product size leads to higher prices per unit, especially in less competitive markets. Downsizing reduces the utility for all consumers and should be addressed. Erdoğan and Gürbüz (2023) stated that shrinkflation and loss of quality inflation have an impact on consumers' purchasing decisions and have a negative impact on marketing ethics and sustainable development. Saleh et al (2018), in a study aimed at understanding consumer attitudes towards packaging shrink in Egypt, found that while Egyptian consumers are aware of packaging shrink, their attitudes towards it are not very positive. This suggests that companies may need to work harder to maintain customer loyalty.

The factors causing shrinkflation can be listed as follows:

- Cost-push inflation: If the cost of inputs such as labor or raw materials rises, firms can pass these costs on to consumers in the form of higher prices. However, if firms are unable or unwilling to raise prices, they may instead choose to reduce the size of their products while keeping their prices the same (Dholakia, 2021).
- Competition: In a competitive market, companies are constantly looking for ways to reduce their costs to beat their competitors. One way to do this is to reduce the size of their products without reducing the price. This can be a successful strategy if consumers are unaware that the size of the product has changed (Thompson, 1984).
- Consumer behavior: Some consumers may be less sensitive to changes in the size of a product than to changes in its price. This means that companies can reduce the size of their products without losing a significant number of customers (Kagan, 2022).

2.2 Skimpflation

In addition to the concept of shrinkflation, another concept that has become widespread in the literature is that of skimpflation. Skimpflation symbolises the deterioration in the quality of a product or service for the same price (Kireeva, 2022). In other words, skimpflation means cutting costs and reducing services. For example, hotels may change their housekeeping services. Instead of hiring workers to clean guest rooms every day, they can hire workers to clean them every other day. This helps to reduce labour costs (Bennett, 2022: 3-4). The reason why companies reduce the quality of their products or services is that they want to maintain their profitability by reducing the quality of the materials they use or the number of people they employ (Euronews, 2022).

Skimpflation has not been very well analyzed in terms of its effects and consequences, so its effects and consequences have not been fully

revealed. The service sector accounts for 57 percent of the US consumer price index (Tradingeconomics, 2023). This ratio clearly shows the importance of skimpflation. In Germany, this ratio is 50.3 percent. Negative changes in the quality and variety of services should be reflected as inflation, while improvements and developments should be reflected as disinflation. Skimpflation and its effects are not reflected in inflation rates, hiding real inflation rates and their impact on consumers. Services account for 43.5% of the total euro area CPI.

Table 1
Ratio of Services Sector to CPI in Selected Countries

Countries	Services CPI and HCPI Rate (%)	Years
USA(CPI)	57.0	1950-2024
Germany (CPI)	50.3	1992-2024
European Union (HCPI)	43.5	1991-2024
France (CPI)	50.1	1961-2024
United Kingdom (CPI)	47.0	1952-2024
Italy (CPI)	42.4	1997-2024

Source: Tradingeconomics, Euro Area Services Inflation. <https://tradingeconomics.com/euro-area/services-inflation> (Access date: 15.04.2024).

* The table has been created by us.

* CPI(CPI, measures the change in the average level of prices of a fixed basket of consumer goods and services)(Central Statistics Office, 2024).

* HCPI (The HICPs enable international comparisons of inflation rates to make between member states within the European Union)(Central Statistics Office, 2024).

Changes in the quantity and quality of products and services, especially positive or negative changes in the quality of services, are an obstacle to obtaining real values in GDP measurement if they are not reflected in prices, and as a result, the deflator is under- or overestimated. In other words, the real deflator cannot be obtained. Since inflation is a result of the deflator, shrinkflation, and skimpflation are an obstacle to real inflation. Skimplation and shrinkflation refer to the difference between nominal and real inflation. In the next section, the relationship between these two concepts and real inflation is explained with the help of formulae and tables.

3. Real Inflation

To talk about the existence of inflation in an economy, the supply and demand balance in the economy must be. When this balance is disturbed, there is a supply and demand shock. However, an increase in the price of a good does not mean inflation. To talk about inflation in an economy, prices must rise continuously. For this purpose, the price index in the basket of goods created to calculate inflation based on the base year is analyzed (Tüzün, 2023: 396-397). The inflation rate is the percentage increase in the general level of prices in a period. When GDP data are analyzed, it is seen that nominal GDP increases faster than real GDP, and the reason for this is inflation. While real GDP analyzed increases in a way that reflects only the physical increase in production, nominal GDP increases in a way that reflects both the physical increase in production and the increase in the prices of goods and services (Yıldırım, 2019: 18). To evaluate economic developments in a healthy way, real and monetary movements should be distinguished. Economic events, which are divided into real and nominal, are tried to be measured by different methods and indices (Emek, 2020: 8). Three different indices are used in the calculation of inflation: Consumer Price Index (CPI), Producer Price Index (PPI) and GDP deflator.

According to Mankiw (2016), the GDP deflator, also called implicit price deflator, is a statistical method used to calculate inflation. It is calculated by dividing Nominal GDP by Real GDP. The GDP deflator reflects what happens to the general price level in the economy.

$$\text{GDP Deflator} = \text{Nominal GDP} / \text{Real GDP} \times 100$$

The main difference of the GDP deflator from the indices used in other inflation calculations is that it is not based on a basket of goods and services, but tracks price changes in the entire economic output of a country (Man Institute, 2021).

In economic life, there may be situations that are not reflected in the indices but have the characteristics of inflation because they cause the relative price structure to deteriorate. For example, in the USA in the 1920s and in the Netherlands in 1930, falling costs as a result of technological developments were not reflected in prices, but increased profits excessively. Giersch evaluated this situation within the scope of the phenomenon of "relative inflation" and explained it as "income inflation" (Paya, 2013: 439). The concepts of shrinkflation and skimpflation, which occurred because of high inflation because of COVID-19 in the world and the Russian-Ukrainian war, are important concepts that we face today. The concept of shrinkflation, which is expressed as a decrease in the size or quantity of the goods, and the concept of skimpflation, which causes a decrease in the quality of services, are not included in the calculation of inflation. This situation emphasizes the concept of real inflation in the study. When these changes made by producers in the weight, size, or quantity of goods are not included in the inflation calculation, the inflation calculation becomes inaccurate. Therefore, the difference between the actual inflation and the statistically calculated inflation can be defined as real inflation.

Explanation of the concept of real inflation with the formula:

The following formula for real inflation has been formulated by us and labeled as the HNK hypothesis.

HNK Hypothesis

$$\text{Real Inflation} = \text{Nominal Inflation} \pm \text{skimpflation} \pm \text{shrinkflation}$$

$$\text{Example 1: Real Inflation} = \% 20 + \% 2 + \% 1$$

$$\text{Real Inflation} = \% 23$$

Although the inflation (nominal) calculated in the above example is 20 percent, 2 percent due to the deterioration in the quality of products, 2 percent due to the decrease in the quality of service in the service sector, and 1 percent due to the decrease in the quantity of products should be added to the nominal inflation.

$$\text{Example 2: Real Inflation} = \text{Nominal Inflation} \pm \text{skimpflation} \pm \text{shrinkflation}$$

$$\text{Real Inflation} = \% 10 - \% 2 - \% 1$$

$$\text{Real Inflation} = \% 9$$

There is not always deterioration in the quality of products or the service sector; when there is improvement, the improvement should be reflected in the rate. In the example above, Skimpflation is therefore shown as (-) negative. The result is reflected as a decrease in the nominal inflation rate.

Example: Assume that the relative effect of bread on total income is 10%. Accordingly, let us explain the effect of a 10% decrease in the weight of bread at the same price on total inflation with the help of the example given in the table below.

Table 2
Shrinkflation Sample Table

Grammage	Price	Decrease Increase	Impact (%)
2000 gr.	30 ₺		
1800 gr.	30 ₺	- %10	%1

*The table has been created by us.

As seen in the table, let's assume that the weight of bread is initially 2000 gr. When the price is 30₺, there is no effect on inflation in case of any increase or decrease. However, when there is a 10% decrease in the weight of the bread, the weight of the bread decreases to 1800 gr. and the price remains the same. In this case, a 10% decrease caused 1% inflation. Normally, the price of bread should increase while its weight remains the same, or the price is expected to decrease when its weight decreases. However, in an increasingly high inflationary environment, producers change the weight/size of their products to fight against increasing costs and sell their products at the same price.

Example: A reduction in the quality of the service against high costs is defined as skimpflation. Therefore, a 10 percent decrease in the services provided in the service sector has a 5 percent effect on inflation. For example, let us assume that the tourism sector has a 20% share of total inflation. Accordingly.

Table 3
Skimpflation Sample Table

Service	Price	Decrease in Service Quality	Effect (%)
Accommodation	2000 ₺ (nightly rate)		
Accommodation	2000₺	- %10	%2

* The table has been created by authors.

Let's assume that there is a 10% decrease in the quantity of the service provided by a hotel where the nightly accommodation fee is 2000 ₺. In this case, a 10% decrease caused inflation of 2%. While people could stay all-inclusive in a place where the accommodation fee was 2000₺ per night before, when there is a 10% decrease in service quality, they will have to pay the same price in case any service is not deducted from the accommodation fee. In other words, even if prices do not increase directly, consumers pay the same price and receive lower-quality services. Moreover, these examples can be multiplied: Narrowing the scope of insurance coverage in insurance policies, airline companies reducing the number of stewardesses and thus providing less service to consumers on long-haul flights, telephone companies reducing the number of employees in call centers so that it takes longer to reach you when you call for a technical problem (Economicshelp, Skimpflation - Definition and examples. <https://www.economicshelp.org/blog/glossary/skimpflation/>).

Table 4
Skimpflation Sample Table

Product	Price	Change in Product Quality	Effect (%)
Dark chocolate	5 ₺	cocoa beans	-
Dark chocolate	5 ₺	cheap jackfruit seeds and cocoa mix (adulteration)	depends on the price and proportion of the cheap product

Skimpflation can lead to deterioration in service quality as well as deterioration in product quality. Table 3 gives an example of deterioration in service quality, while Table 4 shows the change in product quality. Accordingly, while the price and quantity of a dark chocolate bar remain the same, the addition of cheap cocoa beans to a dark chocolate bar made from original cocoa beans changes the content of the product and reduces its quality.

4. Conclusion

Shrinkflation, which means reducing the weight, size, or quantity of products, or skimpflation, which means providing lower services for the same price by reducing the quality of services or products, are concepts that are not new in the literature and have emerged due to high inflation. However, in today's world, where the economic and social effects of inflation have been felt the most in the last 20 years and have many negative causes, these concepts have started to come to the agenda more and more due to high inflation. These types of inflation, in which prices are generally the same but the quality of the product decreases and the quantity decreases, cause incorrect inflation calculations that are not reflected in the indices. In the fight against high inflation, this situation should be taken into account both for the protection of consumers and for policymakers to develop effective policy implementations.

In a high-inflation environment, producers often charge the same price or more when reducing the quantity of goods or reducing the quality of services. This is not only unethical for producers and society but also leads to lower living standards for individuals in society. Shrinkflation and skimpflation have no nominal impact because they are not included in the calculation of inflation, but they are inflation problems that affect us in real terms. Shrinkflation and skimpflation are economic phenomena that are more common in a high-inflation environment and cause deterioration in the economic and social structure.

High inflation is a source of many problems, not only economic but also social. High inflation leads to a cascade of negative reactions. Especially in high-inflation countries like Türkiye, more careful and detailed inflation calculations will have healthier results in closing the gap between actual inflation and headline inflation. The emergence of bad goods, not low goods, will be prevented in the market. In other words, the negative effects of bad goods, which is a different concept from low goods, will be avoided as much as possible. In this respect, governments need to strike a balance between market flexibility and the consumer. The most important way to protect consumers in an inflationary environment is to raise consumer awareness. Because in an environment where prices increase rapidly due to cost increases, changes in the quality and quantity of the product in order not to cut demand are unethical and deceive the consumer. The problem of asymmetric information arises here. While the producer has information about the change in the quality and quantity of the product, the consumer does not have this information. For this reason, it is necessary to increase consumer awareness of all individuals in the society. Although it may look like shrinkflation and skimpflation during the high inflation period, it is a situation that damages consumer confidence and economic stability.

While contraction and underinflation may not be evident in traditional inflation calculations, their real-world impact on purchasing power and consumer welfare is significant. Addressing these issues requires a multi-pronged approach, such as increasing supply chain resilience, promoting competition to reduce pricing power, and ensuring transparency and accountability in business practices. Policymakers should also prioritize measures such as targeted fiscal stimulus, monetary policy adjustments, and investments in infrastructure and innovation to support economic

recovery and stability. By addressing the root causes of inflationary pressures and promoting sustainable economic growth, governments can mitigate the negative effects of inflation on businesses and households and ultimately foster a more resilient and inclusive economy.

Skimpflation and Shrinkflation are seen as a strategy of some firms in some countries around the world, a practice that masks real inflation in high-inflation countries. This study argues that the recently frequently heard concepts of shrinkflation and skimpflation do not have a nominal effect because they are not included in inflation calculations, but they do affect the inflation problem in real terms.

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Determining Customer Risk Factors in an Insurance Company through Data Mining Analysis

Veri Madenciliği Analizi ile Bir Sigorta Şirketinde Müşteri Risk Faktörlerinin Belirlenmesi

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ABSTRACT

In recent years, data mining applications have been widely used in academic and sectoral studies as they provide speed and flexibility to sectors in areas such as decision support systems, market strategy, and financial forecasts. Data mining tools, which enable access to meaningful information in data stacks, contribute to increasing the sustainability level of companies. Data mining techniques are widely used in customer relationship management to improve flexibility, agility, and the ability to meet changing dynamics in customer demands. In this way, while enhancing the customer experience of companies, customer satisfaction and loyalty are also increased. This study aims to investigate the variables that affect the insurance premium value that customers will pay in an insurance company and the effect of the services provided by agencies on the insurance premium. Within the scope of the study, information on 150 customers of an insurance company operating in Ankara who have traffic insurance and the vehicle to be insured was collected, analyzed, and classified using data mining techniques. As a result of the study, the variable that affects the insurance premium the most is the traffic insurance level, i.e. the driver's no-claims status. Whether the services provided by the agency affect the determination of the insurance premium was investigated. As a result, no difference was found in the utilization of the services.

Keywords: Data Mining, Insurance Risk Factors, Classification

ÖZET

Son yıllarda karar destek sistemleri, pazar stratejisi, finansal tahminler gibi alanlarda sektörlere hız ve esneklik kazandırması nedeniyle, veri madenciliği uygulamaları akademik ve sektörel çalışmalarda yaygın olarak kullanılmaktadır. Veri yığınlarının içindeki anlamlı bilgiye ulaşılmasını sağlayan veri madenciliği araçları, şirketlerin sürdürülebilirlik düzeyinin artmasına katkı sağlamaktadır. Giderek ön plana çıkan esneklik, çeviklik, müşteri taleplerindeki değişen dinamikleri karşılayabilme yeteneklerinin gelişmesi için müşteri ilişkileri yönetiminde yaygın olarak veri madenciliği teknikleri kullanılmaktadır. Bu sayede şirketlerin müşteri deneyimleri iyileştirilirken, müşteri memnuniyeti ve sadakati de artırılmaktadır. Bu çalışmada, bir sigorta şirketinde müşterilerin ödeyeceği sigorta prim değerini etkileyen değişkenler ve acentelerin sağladığı hizmetlerin sigorta primine olan etkisini araştırmak amaçlanmıştır. Çalışma kapsamında Ankara'da faaliyet gösteren bir sigorta şirketinin trafik sigortası yaptıran 150 müşterisine ve sigorta yapılmak istenen araca ilişkin bilgi toplanarak analiz edilmiş ve veri madenciliği teknikleriyle sınıflandırılmıştır. Çalışma sonucunda sigorta primini en çok etkileyen değişkenin trafik sigorta basamağı yani sürücünün hasarsızlık durumu olduğu görülmüştür. Sigorta priminin belirlenmesinde acente tarafından sağlanan hizmetlerin etkisinin olup olmadığı araştırılmış ve hizmetlerden faydalanma durumuna göre farklılık bulunmadığı tespit edilmiştir. Çalışmanın potansiyel müşterileri ve risklerini belirleme açısından sigorta sektöründe faaliyet gösteren şirketlere katkı sağlaması beklenmektedir.

Anahtar Kelimeler: Veri Madenciliği, Sigorta Risk Faktörleri, Sınıflandırma

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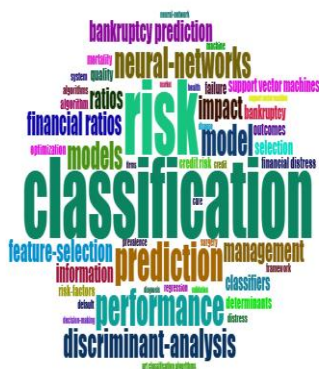
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1. Introduction

The insurance sector, which has an important place among the service sectors, is a global sector that has an important role in the economy due to its functions of sharing and reducing risk. The sector, which includes large funds around the world, operates widely in many areas in Türkiye, and some insurance such as earthquake insurance has become mandatory (Erol, 2013: 104). However, like many developing countries, insurance in Türkiye is not yet a manageable sector at the desired level. Insurance sector in Türkiye; The country faces some basic problems such as the fatalism of the people due to social and cultural characteristics, inadequacy of insurance education, gaps in legal regulations encouraging companies to unfair competition, low premium production level of the sector, inflation and imbalances in income distribution (Taşkın, 2004: 15; Ömürbek and Altın, 2008: 105-127; Güvel and Öndaş Güvel, 2004: 41).

Many academic studies have been carried out to solve these and similar problems in the sector. In the bibliometric study prepared on the keywords "financial risk analysis" and "classification", a total of 910 articles belonging to the years 2013-2023 were obtained from the ISI Web of Science database. RStudio Software was used to analyze the data. The words that occur with high frequency according to the keywords of the 910 articles examined in the study are given in Figure 1.

Figure 1
Word cloud



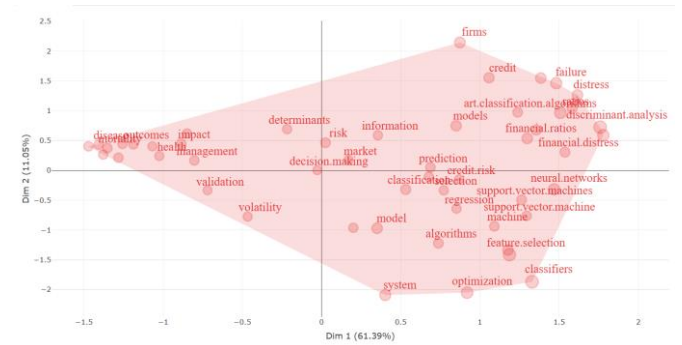
Accordingly, it is possible to say that “classification” is 10%, “risk” is 9%, “prediction” is 5%, “performance” is 4%, “model” is 4%, “neural networks” is 4%, “discrimination analysis” is 4%. Especially the keywords "risk" and "classification" are the words that have become the most popular in the last four years, as seen in Table 1.

Table 1
Usage frequency of words by years

Year	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
Classification	6	16	30	40	53	64	82	109	127	149	153
Risk	6	13	19	33	47	57	68	85	106	130	134
Prediction	4	13	18	23	30	33	43	50	54	73	75
Performance	4	8	9	12	14	24	29	41	51	67	68
Model	1	4	5	13	20	25	28	41	45	51	52
Neural Networks	3	7	10	17	22	27	34	46	52	58	58
Discrimination Analysis	1	8	11	18	22	28	34	41	49	57	57

When the factor analysis results of the keywords financial “risk analysis” and “classification” are examined, it is possible to say that these words are clustered in the same group.

Figure 2
Conceptual structure map



At the same time, in the studies conducted in this field, it is seen that the concepts of "credit risks", "classification" and "prevention" are very close to each other in the conceptual structure map given in Figure 2. Accordingly, it can be concluded that the keywords "credit risks", "classification" and "prevention" are used together in the studies.

When the studies in the literature are analyzed, it can be seen that Fernández-Fernández et al. (2015), Kang and Yao (2019) make classification using the clustering method. In their study, Fernández-Fernández et al. (2015) made a classification of Spanish financial institutions to contribute to improving banking supervision. They benefited from four parameters: solvency, liquidity, size, and profitability, and used the K-Means (Cluster) Analysis method (Fernández-Fernández et al., 2015: 1196-1210). Kang (2019) adopted an adaptive fuzzy weighted control method for information fusion of financial risk assessment data and big data classification (Kang, 2019: 1950021). In his study, Yao (2019) grouped the financial risk early warning model and industries into "profitable industries" and "active industries" through K-means cluster analysis in the classification (Yao, 2019: 5915-5923). Hamidi et al. (2016) and Zhao (2022) used the decision tree method. Hamidi et al. (2016) presented a new classification approach based on decision trees using parameters such as debt, equity, operating income and net income to evaluate credit risk in the Moroccan financial market. (Hamidi et al., 2016: 1-6). Zhao (2022), on the other hand, through the analysis of the financial risk source factors of the block chain digital currency, the evaluation index was created and then used the C&RT classification algorithm to analyze it and evaluate and test the model (Zhao, 2022: 1356480).

Zhang et al.(2018) and Gao et al.(2017) used Bayesian classification in their studies. Zhang et al. (2018) used Bayesian classification and Delphi method in their study to establish a financial risk intelligent early warning system for colleges and universities. (Zhang, 2018: 274-279). Gao et al., in their studies conducted in 2017 and 2018, suggest that data mining can be used for financial stress testing. They propose a new approach for stress testing financial portfolios based on Suppes-Bayes Causal Networks (SBCNs) and machine learning classification tools (Gao et al., 2017: 294-304). Huang and Wei (2021) and Hu et al. (2021) They made classifications based on deep learning. In their study, Huang and Wei (2021) proposed a new financial sensitivity classification method based on deep learning (Huang and Wei, 2021: 1-8). Hu et al. (2015) created a new risk rating method based on distance to default (DD) and order statistics (OS) to divide listed companies into three ratings according to their financial risks (Hu et al., 2015: 58-63).

Smiti et al.(2018), Çiğışar and Ünal (2019) and Jabeur et al. tried to determine the most appropriate method by using different classification algorithms (Simiti et al., 2018, 658-667; Çiğışar and Ünal, 2019: 8756505; Jabeur et al., 2020: 1161-1179).

It is seen that methods such as K-Means (Clustering) Analysis, Decision Tree, Bayes Classification, Regression, and Deep learning are mostly used in the studies.

Rapid changes in customer needs, trends and demands and the development of technology not only cause radical changes in all areas but also require changes in customer and service management in the insurance industry. By storing large and complex data stacks securely, meaningful data can be accessed. To predict the risks that may be encountered in the insurance sector, to increase the company's sales, and to adapt to change, different technologies must be used in the sector, especially in customer relations management. In this way, creating value for customers, ensuring customer loyalty, and identifying potential risks of customers is possible with technologies such as data mining and artificial intelligence used today (Ömürbek and Altın, 2008: 105-127, Erol, 2013: 104, Bollier and Firestone, 2010: 1-66).

Different data mining applications have been made in the insurance industry. Muslu (2009), Tosun (2006), Doğan et al (2018), Cömert, Kaymaz (2019) and Karataş (2009) used the decision tree method in their studies. In the study of Muslu, the rules for the negative outcome of damage notices, which is one of the important steps of the insurance industry, were determined and the outcome of new notices was tried to be predicted. Decision trees, one of the data mining methods, were used to determine the risks that would cause negative outcomes. For this purpose, Orange software, one of various data mining software, was used. The application was developed and the rules of the decision tree resulting from the application were evaluated. It will be determined from the resulting rules that it will be meaningful as a risk item. The results of this study will help the company predict whether new notifications will result in positive or negative results (Muslu, 2009: 93-94). In the study of Tosun (2006), it was aimed to reach results by using data mining methods to find the reasons for the churn of credit card customers. Thus, in addition to information about why customers were lost, an attempt was made to predict which types of customers were lost more frequently (Tosun, 2006: 36-37). In their study, Doğan et al., (2018) analyzed customer data of an insurance company operating in Turkey with the K-Means algorithm. With their analysis, they determined the characteristics of the company's similar customers and made suggestions to develop new marketing strategies accordingly (Doğan et al., 2018: 11-18).

In their study, Cömert and Kaymaz (2019) obtained data from an agency about its customers in its database in order to explain how to use data mining as an auxiliary tool in managing the risk of fraud in

insurance companies, and those who were suspected of fraud and those who were not in the damage claims were evaluated using the J.48 algorithm of the decision tree model. It was tried to be estimated through (Cömert and Kaymaz, 2019: 364-390). In the study of Karataş (2021), a survey form was created to determine the approaches of insurance customers to the insurance concept and sector, their opinions on traffic and automobile insurance, and to determine the factors related to traffic accidents by performing risk analysis, and the data were obtained and analyzed with the SPSS package program. The data collected with the survey form was also analyzed with Decision Tree, one of the Data Mining models. In the analysis study where the Decision Tree model was used, the C&RT algorithm and CHAID algorithms were tested and it was seen that the C&RT algorithm had fewer errors than the CHAID algorithm and the C&RT algorithm was used (Karataş, 2021: 8).

Erol (2013), Kasap (2007), Hsieh (2004), Izadparast et al. (2022), Ata et al.(2008), Gep and Kumar(2012), Şahin (2018), Ata (2008), Seferzade and Dönmez (2020) used more than one data mining method in the insurance sector in their studies and explained which method was more successful in analyzing the available data. In his study, Erol (2013) reveals the stages of the Atadata and knowledge discovery process in the insurance sector for customer relationship management with example studies. Data were taken from the databases of a leading insurance company in its sector operating in Turkey, and Apriori, K-Means, and Kohonen Networks algorithms, which are among the main algorithms of VM, were applied to the data sets. Following the application, information regarding Customer Relationship Management was obtained (Erol, 2013: 104). In Kasap's (2007) study, the results of using data mining in the insurance sector were evaluated using customer data of an insurance company. When we look at the main headings of the analyses applied to the data set, these are association rules analysis, classification analysis, and clustering analyses. In the study, customer relationship management and data mining techniques, which are widely used especially in the banking sector, were tried to be applied in the insurance sector. By revealing the relationships between product-customer and company-customer, an effort was made to increase policy sales according to customers' preferences (Kasap, 2007:132-134). In his study, Şahin (2018) aimed to estimate the risk level of a new customer in the automobile insurance branch of the insurance industry by making a risk assessment in line with the information contained in the customers' automobile insurance policies. He preferred decision tree and artificial neural network methods for his research. When he compared the insurance risk prediction performances of the models he obtained with his analysis, he found that both were at an acceptable level and the prediction success of decision tree management was higher (Şahin, 2018: 55-56). In his study, Ata (2018) used Association Rules, one of the Clustering Analysis and Predictive Data Mining algorithms, to determine the customer profile of a company operating in the insurance brokerage sector and the suitable products for the company's customers. With this study, it was determined what kind of profile the best customer base draws and what kind of campaigns can be made for which products (Ata, 2018: 57-58). Hsieh, (2004) created a behavioral scoring model for a bank's credit card customers using neural networks and association rules, and aimed to increase customer loyalty by dividing customers into different groups according to their behaviors and characteristics and recommending management strategies appropriate to the characteristics of each group (Hsieh, 2004: 623-633). The aim of Izadparast et al.'s (2022) study is to classify customers with similar characteristics and estimate the approximate risk for each category according to these characteristics. For this, they used decision trees and clustering methods. According to the results obtained, the decision trees model gave better results

(Izadparast, 2012: 699-722). Ata et al. (2008) examined survival analysis methods within the framework of data mining and then examined survival probabilities, damage probabilities, and regression models for a data set of credit card holders. Risk factors that affect customers' decision to stop using credit cards were tried to be determined using regression models. It was concluded that the Weibull regression model was the most appropriate regression model for the data set. Accordingly, the study found that age, income, and marital status are important risk factors affecting customers' decision to stop using credit cards (Ata et al., 2008: 33-42). In their study, Gepp and Kumar (2012) compared digital data mining techniques and decision trees for fraud detection in automobile insurance (Gepp and Kumar, 2012: 537-561). In their study, Seferzade and Dönmez (2020) aimed to cluster insurance risk groups and insurance customers using machine learning and data mining methods. K-means clustering and hierarchical Agglomerative Clustering Algorithms were used as clustering methods (Seferzade and Dönmez, 2020: 1-7).

In this study, data regarding the customer, vehicle, and services provided, according to the vehicle's insurance premium, were classified and interpreted using decision trees, naive bayes, and random forest methods used in data mining. The study differs from other studies in the literature in that it investigates the impact of the services provided by agencies on insurance premiums and reveals the studies conducted in the field through bibliometric analysis.

1.1. Insurance Industry

The insurance sector is both a national and global sector that plays a key role in the financial system and real economy in terms of risk sharing and risk reduction functions. The insurance market, which is an integral part of the financial market as well as banking and capital markets, includes very large funds around the world. With this feature, the share of the insurance sector in the economy is increasing depending on regional and global developments (Umut, 2006; cited in Ömürbek and Altın, 2008: 108).

It is seen that Türkiye's insurance sector has changed in parallel with the developments in the economy in recent years. The insurance sector can't develop on its own without economic development and without making the economy competitive with foreigners.

Premium production in Türkiye is constantly increasing in real terms, but when compared to international data around the world, it remains well below that of developed European and OECD countries. Many reasons can be considered as the reason for this situation, such as socio-cultural factors, economic and human factors, inadequacies and marketing problems in insurance companies, intense competitive conditions in the sector reducing profitability, and the financial efficiency of insurance companies (Atilla and Gülay, 2022: 30-45).

It is possible to classify the main problems faced by the insurance sector in Türkiye as awareness, ethics, economics, human resources, legal and legal product and marketing, structural, competition, and trust problems. These problems are explained as follows (Karaman, 2018: 29-37):

Awareness: The fact that awareness about the insurance sector is not fully established in Türkiye, insurance is seen as a luxury, individuals have false and incomplete knowledge about the insurance sector, individuals approach price-oriented and do not question its contents, and the low level of education as a society is among the problems related to awareness in insurance.

Ethics: Reasons such as incomplete and insufficient information of customers, abuse of customers, seeing customers as economic objects, unethical competitor sales, agencies giving discounts to customers by cutting their commissions, and therefore acting against the rules of the competition are some of the ethical problems experienced in insurance. In addition, moral hazard is an ethical problem in which

customers engage in risky behavior after taking out insurance, and as a result, insurance companies have to bear the accident costs. This situation is especially seen in company vehicles where collective agreements are made (Weisburd, 2015: 301-313). Insurance companies are exposed to high-risk customer portfolios due to customers providing incorrect information or information asymmetry. This situation, called adverse selection, results in high premium levels for customers and low profit margins for insurance companies. As a result, both situations are seen as unethical problems for the sustainability of the insurance industry (Einav and Finkelstein, 2011: 115-38).

Economic factors: Inflation in Türkiye's economy, imbalance in income distribution, and the constant increase in exchange rates negatively affect the insurance sector. This is why there are many problems. These can be listed as the agencies not being able to collect their collections on time, their commissions falling, not being able to pay a satisfactory wage to their employees, commission and income tax being different, price fluctuations, and the gap between the car insurance figures being very wide.

Human resources: The reluctance of qualified personnel to work in the insurance sector due to low wages, the reluctance of employees, and the inability to train well-equipped individuals in schools are considered as problems experienced in the insurance sector from the human resources perspective.

Legal factors: According to TOBB's report titled Insurance Agencies World Practices Research and Determination of 2023 Vision, the regulation requires agencies to operate within a more corporate structure, and increasing costs put pressure on agencies. For this reason, stronger corporate agencies can survive in the sector (TOBB Insurance Agencies Executive Committee: 57).

Product and marketing: The insurance industry has not yet fully transitioned to a customer-marketing-oriented structure. For this reason, customer needs and expectations cannot be fully met and an environment cannot be created for the spread of insurance awareness. Certain products are marketed, but there are deficiencies in developing products that will best meet the needs of the customer (Özüdoğru and Çetin, 2017: 61).

Structural problems: Lack of an independent organization for the insurance sector, insurance companies putting pressure on agencies, not making claim payments on time, and problems in acquiring dealerships are among the structural problems.

Competition problems: With the development of technology in recent years, the inability of agencies to keep up with digitalization, the spread of internet insurance, the prices given by rival companies being available on the internet platform, and insurance companies trying to attract customers by keeping their prices low to attract more customers create a fiercely competitive environment (Yayla, 2019, 11).

Trust issues: An environment of distrust is created in the insurance industry due to agencies delaying payments, not notifying owners of accident-ridden vehicles on time, and not fulfilling the conditions in the policies.

Premium Production Level of the Turkish Insurance Sector: When the premium production of the Turkish insurance sector is evaluated over the years, it is observed that it has increased both nominally and in real terms. However, it is still at very low levels (Güvel and Öndaş Güvel, 2004: 41).

In the EU and developed countries, the insurance sector is among the indispensable sectors of the capital market. In these countries, one of the most important functions of insurance is to create the funds necessary for economic development. Life insurance companies create long-term funds needed by the economy, and non-life insurance companies create short and medium-term funds (Alkan, 2006; cited in Ömürbek and Altın, 2008: 109).

The Turkish insurance sector has a similar structure to the insurance sector in Poland, Hungary, and the Czech Republic when compared to EU countries in terms of criteria such as the number of companies and employment. However, Turkey is at a competitive disadvantage against EU countries due to reasons such as the insufficient number of insurance companies operating in the insurance sector, the low employment rate in the sector, and the low total direct premiums and insurance premiums per capita. When Turkey and EU countries are compared in terms of the asset size of insurance companies, it is seen that the total assets of all insurance companies in Turkey are much less than the total assets of a company in Germany, which is also an EU member (Ömürbek and Altın, 2008: 105-127).

2. Methodology

In the study, which aims to define and classify low and high-risk customer profiles for the insurance industry, data on 150 customers was taken from an insurance agency in Ankara. It was created using data on the services used by a total of 150 insured people, as shown in Figure 3.

Figure 3
Identification of Customer Data

Name	Type	Width	Decimals	Label	Values	Missing	Columns	Align	Measure	Role
1 customer_age	Numeric	15	0		None	None	15	Right	Scale	Input
2 customer_age_category	Numeric	32	0		{1, 15-20}	None	9	Right	Ordinal	Input
3 customer_gender	Numeric	20	0		{1, Male}	None	6	Right	Scale	Input
4 customer_income	Numeric	17	0		None	None	10	Right	Scale	Input
5 customer_income_category	Numeric	35	0		{1, <=2000}	None	10	Right	Ordinal	Input
6 traffic_step	Numeric	25	0		None	None	10	Right	Scale	Input
7 driving_license_class	String	25	0		None	None	7	Left	Nominal	Input
8 insurance_value	Numeric	40	0		None	None	11	Right	Scale	Input
9 insurance_value_category	Numeric	35	0		{1, <=20000}	None	8	Right	Ordinal	Input
10 insurance_premium	Numeric	37	0		None	None	10	Right	Scale	Input
11 insurance_premium_category	Numeric	36	0		{1, <=20000}	None	11	Right	Ordinal	Input
12 vehicle_age	Numeric	13	0		None	None	6	Right	Scale	Input
13 accident_status	Numeric	27	0		None	None	12	Right	Scale	Input
14 fuel_type	Numeric	24	0		{1, Fuel Oil}	None	9	Right	Scale	Input
15 city	Numeric	40	0		{1, Adana}	None	12	Right	Nominal	Input
16 towing_service	Numeric	40	0		{1, No}	None	11	Right	Nominal	Input
17 damage_repair_service	Numeric	40	0		{1, No}	None	14	Right	Nominal	Input
18 glass_breaking_service	Numeric	40	0		{1, No}	None	15	Right	Nominal	Input
19 replacement_vehicle_service	Numeric	40	0		{1, No}	None	14	Right	Nominal	Input
20 accommodation_services	Numeric	40	0		{1, No}	None	13	Right	Nominal	Input
21 insurance_status	Numeric	32	0		{1, No}	None	9	Right	Nominal	Input
22 vehicle_age_category	Numeric	8	2		{1,00, 1-3}	None	17	Right	Ordinal	Input
23 insurance_premium_category_new	Numeric	8	2		{1,00, <=25}	None	26	Right	Ordinal	Input

As seen in Figure 3, in the data obtained from the customers, insurance number, age, gender, income level, traffic level, driving license class, in the data obtained from the vehicle, the insurance value of the vehicle, insurance premium, age, accident status, and fuel type used, tow truck, damage repair. It includes information about glass breakage, replacement vehicles, availability of accommodation services, and availability of insurance.

An explanation of some concepts in the data obtained from the insurance number is also included to better understand the purpose of the study. These concepts are the customer's traffic level, the vehicle's insurance value, and the insurance premium.

Customer's Traffic Level According to the amendment made on April 4, 2023, in the Regulation on Tariff Application Principles in Highways Motor Vehicles Compulsory Financial Liability Insurance, the difference between the traffic insurance premiums of people who are risk-free or with low damage frequency and the drivers of vehicles with high risk or high damage frequency has been increased. The indicator regarding the change is given in Table 2 (Resmi Gazete 4 April 2023).

According to Table 2, a 50% discount is applied to drivers who have not had an accident for five years and are included in the 8th Step. Drivers who are in Step 0 and cause a lot of damage are subject to a 20% increase.

The opposite of this situation will be valid for stage 0 drivers. Damaged drivers who are at level 1 will move to level 0 if they continue to have accidents and will have to pay a 200% increase in their traffic insurance.

Insurance Premium: The monetary value paid by the insured in return for the guarantees included in the insurance contract drawn up

as a result of mutual agreements between the insurance company and the insured, is called an insurance premium. Even if all the conditions of the contract are complied with, if the premium fee is not paid, the insurance contract does not come into force. Increasing the probability of the risk occurring or increasing the insurance cost causes the premium price to increase (Çipil, 2013: 57; Cited by Doğru, 2019: 25).

Table 2
Traffic insurance steps

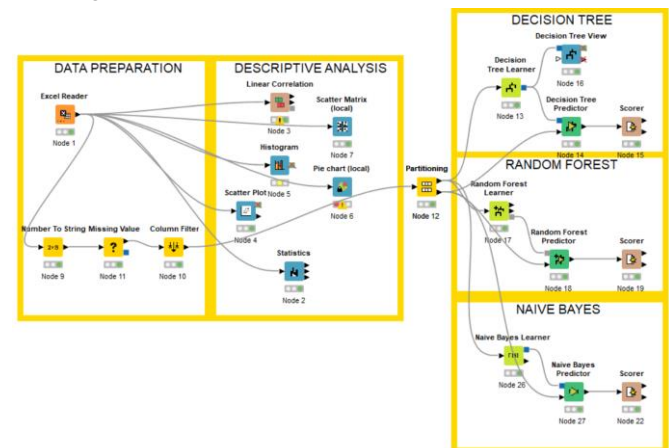
Step Number	Discount (%)	Increase (%)
8	50	-
7	40	-
6	20	-
5	5	-
4	-	10
3	-	45
2	-	90
1	-	135
0	-	200

Source: Resmi Gazete

Insurance Value of the Vehicle: It is the amount of money that the insurance company will pay in cases where the vehicle is completely damaged and is calculated according to the brand, model, year, mileage, condition, and loss of value. The insurance value list is a database of vehicle values used by insurance companies to determine the value of the vehicle. There are two basic types of car insurance value: actual cash value (ACV) and replacement cost. ACV is how much the vehicle is currently worth, while replacement cost is the cost of replacing the customer's vehicle with a similar vehicle (Generali, 2024).

For modeling, information about customers' demographic information which services they benefit from, and under what conditions was received from an insurance company. The model created with the data received from customers is given in Figure 2.

Figure 4
Modeling data



As can be seen from the model shown in Figure 4, for this study, the data was categorized according to a dependent variable determined by choosing the classification method from data mining techniques. In insurance, the premium value determined for customers is one of the most important criteria that shows the importance and reliability of customers. Therefore, when classifying the study, the "insurance premium" variable was taken as the dependent variable (output variable) and the data were classified

according to this variable. In addition, it was also investigated which variables depend on having insurance and benefiting from the services provided by the insurance company.

It was compiled by selecting from the customer data of the agency used in the research in 2023. Knime Analytics Platform was used to analyze the data. The data were first examined for missing data and extreme outliers, and some variables were filtered (Data preparation). Since there were no outliers or extreme values in the compiled data, the data did not need to be cleaned. In addition, this variable has been filtered since customers only have a Class B driving license. Then, a descriptive analysis of the remaining variables was performed. Scatter plot and box plot tests were carried out to examine the imbalances in the number of data in the class ranges of some variables and to detect data that disrupted the distribution, and as a result of the analysis, it was decided to continue with the existing data. And, the data were classified with data mining techniques using a decision tree, random forest, and naive bayes algorithms. In the algorithms, 75% of the data was used for learning and 25% for predictor. By comparing the obtained algorithm results, the best algorithm results were analyzed.

Whether the insurance premium level differs according to the services used was analyzed with the Mann-Whitney U test using the IBM SPSS Statistics 20 program, as the data was not normally distributed and the dependent variable consisted of two categories.

3. Analysis of Data

An analysis was made of the data collected from the insurance company to determine the customer profile. Table 3 contains information about the characteristics of people who have traffic insurance.

Table 3
Information regarding customer profile

Variable	Group Variable	Sub-Variable	Number of People (N)	Percentage (%)
Age	18-25		1	0,7
	26-35		29	19,3
	36-45		41	27,3
	46-55		35	23,3
	over 55 years old		44	29,3
	Total		150	100,0
Gender	Male		129	86,0
	Female		21	14,0
	Unspecified		0	0
	Total		150	100,0
Income	12000 and below		14	28,0
	12001-15000		47	20,0
	15001-18000		42	11,3
	18001-21000		30	9,3
	above 21000		17	31,3
	Total		150	100,0
Traffic Step	3		1	0,7
	4		8	5,3
	5		14	9,3
	6		22	14,7
	7		95	63,3
	8		10	6,7
	Total		150	100,0
Driving License Class	B Class		150	100,0
Insurance Value	200000 and below		32	21,3

	200001-400000	69	46,0
	400001-600000	29	19,3
	600001-800000	10	6,7
	above 800000	10	6,7
	Total	150	100,0
Insurance Premium	2500 and below	5	3,3
	2501-3500	97	64,7
	3501-4500	22	14,7
	4500 and above	26	17,3
	Total	150	100,0
Vehicle Age	1-3	17	11,3
	4-6	16	10,7
	7-11	42	28,0
	12-15	34	22,7
	16 and above	41	27,3
	Total	150	100,0
Accident Situation	No	133	88,7
	Yes	17	17
	Total	150	100,0
Insurance Ownership Status	No	58	38,7
	Yes	92	61,3
	Total	150	100,0
Fuel Type Used	Gasoline	25	16,7
	Diesel	65	43,3
	LPG	60	40,0
	Hybrid	0	0,0
	Electric	0	0,0
	Total	150	100,0
Towing Service	No	139	92,7
	Yes	11	7,3
	Total	150	100,0
Damage Repair Service	No	137	91,3
	Yes	13	8,7
	Total	150	100,0
Glass Breaking Service	No	147	98,0
	Yes	3	2,0
	Total	150	100,0
Replacement Vehicle Service	No	139	92,7
	Yes	11	7,3
	Total	150	100,0
Accommodation Service	No	150	100,0
	Yes	0	0
	Total	150	100,0

According to Table 3, the customer profiles are mostly those who are over 55 years old (29.3%), male (86.0%), have an income of 21000 and above (31.3%), and have a traffic level of 7 (63.3%). In addition, it was determined that the insured vehicles are mostly 7-11 years old (28.0%), mostly accident-free (88.7%), have insurance (61.3%), diesel (43.3%), and the insurance value is mostly 200001- 400000 TL (46.0%), and the insurance premium was in the range of 2501-3500 TL(64.7%).

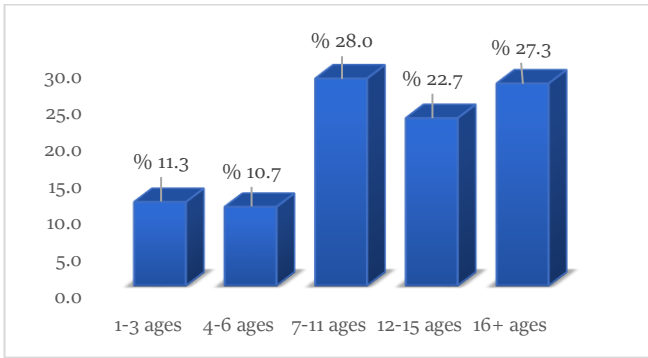
Figure 5
Distribution of the provinces where the vehicle is found



According to Figure 5, it was seen that it was obtained from 150 customers residing in Turkey's Marmara, Aegean, Mediterranean, Central Anatolia, Eastern Anatolia, and Black Sea regions. According to the data collected, the city with the highest participation is Ankara.

The age distribution of customers' vehicles for which traffic insurance will be insured is given in Figure 6.

Figure 6
Age distribution of the vehicle to be insured



According to Figure 6, it is seen that the maximum age of the customer's vehicle to be insured is 22 years old and the minimum age is 1 year old, and the average age of the cars is 11.51 years old, approximately 12 years old.

Decision trees, random forests, and naive bayes algorithms were used when classifying the risk factors of people with traffic insurance. The error values for the results found in the comparison of these three methods are as in Table 4.

Table 4
Comparison of results

	Accuracy (%)	Cohen's kappa (%)
Decision Tree	91,892	0,837
Random Forest	81,579	0,633
Naive Bayes	84,211	0,692

According to Table 4, the premium value, which determines the relationship level between the dependent variable premium value and the independent variables, was predicted with 91.892% success in the decision tree algorithm, 81.579% in the random forest algorithm, and 84.211% in the naive bayes algorithm. According to these results, it is seen that the best model success is achieved with the decision tree algorithm.

The results of the analysis made with the Decision Tree algorithm are given in Figure 7.

Figure 7
Insurance premium value decision tree

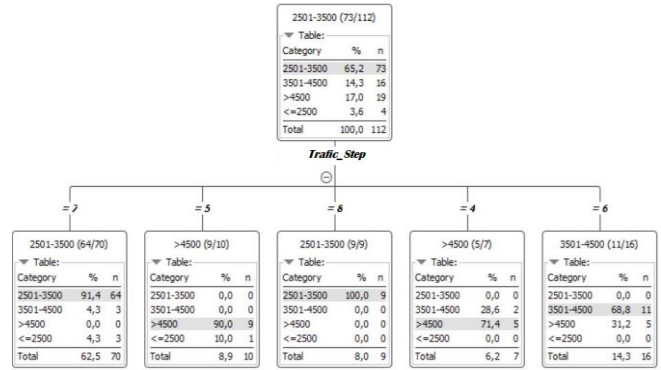
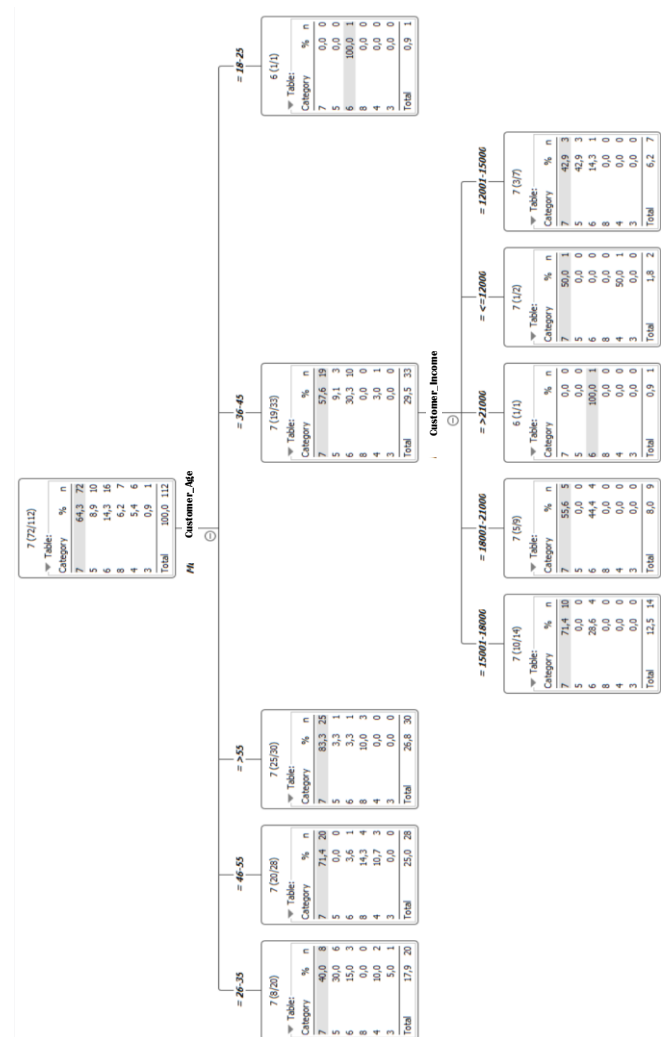


Figure 7 shows that the biggest factor affecting the determination of the insurance premium is the traffic level of the customer. It has been observed that as the traffic level increases, the insurance premium paid decreases. The results obtained support the results obtained with the regression model.

Based on these results, it was investigated which variables the traffic step depends on and a second decision tree was created.

The variables affecting the traffic level of the customer, which is the most important factor in the insurance premium value of the customers, are given in Figure 8.

Figure 8
Customer's traffic step decision tree



It was observed that the services provided by the researched insurance companies and the status of having insurance were not normally distributed ($\text{sig} < 0.05$). For this reason, the comparison of the utilization of these services in terms of insurance premium value was made using the Mann-Whitney U test. The research results are given in Table 5.

According to Table 5, the insurance premium value does not differ depending on whether the service is provided by the agencies. It differs only according to the status of having insurance ($p=0.001$). While the average insurance premium of customers who do not have insurance is 3632.74 TL, the average insurance premium of customers who have insurance is 3270.02 TL. Accordingly, it has been observed that the insurance premiums of customers who do not have insurance are higher.

Table 5
Services used

Services used	Yes/ No	Average Insurance Premium (TL)	Std. Deviation	MWU	Sig (p)
Towing Service	No	3352,28	828,379	626,000	0,317
	Yes	4143,09	1798,969		
Damage Repair Service	No	3377,67	848,686	859,500	0,836
	Yes	3753,85	1678,250		
Glass Breaking Service	No	3375,84	848,603	140,500	0,282
	Yes	5097,33	3129,180		
Replacement Vehicle Service	No	3376,17	844,307	709,000	0,688
	Yes	3841,18	1812,646		
Insurance Ownership Status	No	3632,74	930,055	1836,500	0,001*
	Yes	3270,02	934,382		

* $p < 0,005$

4. Conclusion

Considering the insurance sector as a luxury by customers, and inadequate information about customers leads to ethical problems. There is a problem where agencies give special discounts to unethical customers by reducing their commissions. The existence of too many insurance companies, the fact that customers have the opportunity to access companies that provide services over the internet from the same portal, and adverse selection arising from insufficient information about the customer, pose a problem for agencies in terms of pricing. Therefore, accurate pricing is very important for customer satisfaction and agency continuity. Considering these problems, it is necessary to determine the factors affecting the insurance premium and reveal their impact. For these purposes, data from 150 customers of an insurance agency were collected and analyzed in the study.

As a result of the factor analysis conducted in the study, it was seen that most studies between 2013 and 2023 were conducted on classification and financial risk issues. In addition, in the studies conducted in these years, it was determined that methods such as decision trees, Bayesian classification, and regression were widely used in the classification of data. For this reason, three of the data mining techniques (decision trees, naive bayes and random forest) commonly used in the literature were used in the study to reveal financial risks and to classify and make the data meaningful. In this regard, it was aimed to determine the factors affecting the insurance premium variable by analyzing the data received from insurance agencies with these techniques. In addition, by comparing the model success of the methods used, the method that gave the best prediction result was determined. In the study, it was observed that the decision

tree technique had higher model success compared to naive bayes and random forest techniques (91.89%). In addition, in the study, the factors affecting the customer's traffic level were determined and it was investigated whether the benefit of the services provided by the agency caused a difference in the insurance premium. This research contributed to the literature and according to the study, it has been observed that the most important variable affecting the insurance premium is the customer's traffic level, and as the traffic level increases, the insurance premium paid decreases. It was concluded that the traffic level varies depending on the age and income of the customer, and as the age of the customers' increases, the traffic level increases. In addition, it has been observed that the value of the insurance premium does not vary according to the status of benefiting from the services provided, but varies depending on the status of having insurance. It has been observed that insurance premiums are higher for customers who do not have insurance.

These results show that insurance companies focus on the right factors when determining insurance premiums. However, it also reveals the necessity for agencies to collect more detailed and in-depth data on customers. There are limitations in this research, such as the scarcity of data and the analysis being conducted with data obtained from a single agency. In order to increase the number of existing customers of the agencies, Doğan et al. (2018)'s conclusion that more customers can be attracted and sales can be achieved by organizing campaigns on the most preferred products for the customer is also consistent with this research (Doğan, Buldu, Demir and Erol Ceren 2018, 11-18). In addition, the research topic offers new areas to which new researchers can focus. It is especially important to learn the educational status of customers. If customers with low education levels do not question the contents, it increases the possibility of being defrauded and damages the trust in the insurance industry. In addition, it is expected that creating a more detailed customer profile will allow insurance companies to make customer-specific pricing and prevent agencies from giving unethical discounts to customers independent of insurance companies. In addition, it may be recommended to create integrated portals for agencies to follow technological developments. In this way, customer experiences can be improved by checking the accuracy of customer information. It will be possible to prevent unethical practices and to conduct risk analyzes more effectively and quickly according to the customer profile. In this way, customer expectations, customer-specific needs and pricing studies, and customer consumption habits can be regulated. It is expected that the dissemination and integration of these applications will increase the strength and reliability of the insurance sector in Türkiye.

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Deneyimsel Pazarlama Bakış Açısıyla Öğrence Parklarındaki Tüketici Tipolojileri Üzerine Bir Araştırma*

A Research on Consumer Typologies in Edutainment Parks from an Experiential Marketing Perspective

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ÖZET

Bu araştırmanın amacı; alışveriş merkezlerindeki büyük ölçekli öğrence alanlarını ziyaret eden çocuk tüketicilerin deneyimsel pazarlama açısından profillerini ebeveynlerin bakış açısıyla ortaya çıkarmaktır. Çalışma nicel araştırma metodolojisine göre tasarlanmıştır. Araştırmada kolayda örneklem tekniğinden yararlanarak çocuklarıyla birlikte öğrence parkını ziyaret eden 404 ebeveyne ulaşılmıştır. Verilerin toplanmasında anket tekniğinden yararlanılmıştır. Verilerin analizinde açıklayıcı faktör analizinden, kümeleme analizinden, tek yönlü varyans analizinden, Ki-kare analizinden ve betimsel istatistiklerden yararlanılmıştır. Faktör analizi sonuçları öğrence parkında sunulan deneyimin eğlence ve estetik, kaçış ve eğitim olmak üzere üç boyuttan oluştuğunu göstermektedir. Elde edilen boyutlara göre yapılan kümeleme analizi sonucunda katılımcıların üç kümede toplandığını görülmektedir. Kümeler sahip olduğu özellikler göz önünde bulundurularak deneyim aşıkları, deneyim severler ve geride kalanlar olarak adlandırılmıştır. Deneyim aşıkları, öğrence parkında sunulan deneyimin çocuklarına eğitsel katkısının çok yüksek olduğunu ve çocuklarının öğrence parkında çok yüksek düzeyde eğlendiğini düşünmektedir. Deneyim aşıklarına göre öğrence parkında çocukları günlük rutinlerinden çok farklı bir deneyim yaşamıştır. Deneyim severler, öğrence parkında sunulan deneyimin eğitsel katkısının, eğlendirici olmasının yüksek düzeyde olduğunu düşünmektedir. Deneyim severlere göre, öğrence parkında çocukları günlük rutinlerinden farklı bir deneyim yaşamıştır. Geride kalanlar kümesi ise deneyimsel pazarlama eğilimleri bakımından deneyim aşıklarının ve deneyim severlerin gerisinde kalmakta ve daha kararsız bir profil sergilemektedir. Her üç küme arasında memnuniyet ve tekrar ziyaret etme niyetleri açısından da anlamlı farklılıklar bulunmaktadır.

Anahtar Kelimeler: Deneyimsel Pazarlama, Öğrence Parkları, Memnuniyet, Tekrar Ziyaret Etme Niyeti

ABSTRACT

The aim of this study is to reveal the typologies of child consumers visiting large-scale edutainment parks in shopping malls in terms of experiential marketing from the parents' perspective. The study was designed according to quantitative research methodology. In the study, 404 parents who visited an edutainment park with their children were reached by using the convenience sampling technique. Survey technique was used to collect data. Explanatory factor analysis, cluster analysis, one-way analysis of variance, Chi-square analysis and descriptive statistics were used to analyze the data. Factor analysis results show that the experience offered in the edutainment park consists of three dimensions: Entertainment and aesthetics, escape and education. As a result of the cluster analysis conducted according to dimensions, it is seen that the participants are gathered in three clusters. Considering their characteristics, the clusters are named as experience amorous, experience lovers and laggards. Experience amorous think that the experience offered in the park has a very high educational contribution to their children and that their children have a lot of fun in the park. According to experience amorous, their children had a very different experience from their daily routine in the park. The second group of experience lovers think that the educational contribution and entertaining nature of the experience offered in the park is at a high level. According to experience lovers, their children had an experience different from their daily routine. The laggards group, on the other hand, positions behind experience amorous and experience lovers in terms of experiential marketing tendencies and displays a more indecisive profile. There are also significant differences between all three clusters in terms of satisfaction and revisiting intentions.

Keywords: Experiential Marketing, Edutainment Parks, Satisfaction, Revisit Intention

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1. Giriş

Dünyada ve ülkemizde sanayileşmeyle birlikte artan göç hareketleri şehir merkezlerindeki nüfusu artırmıştır. Artan nüfusun barınma ihtiyacı ve talebiyle birlikte şehirler yatay mimariden dikey mimarinin olduğu şehirlere dönüşmüştür. Bu durum mahalle kültürünün yerini site yaşamlarına bırakmasına neden olmuştur. Birbirini tanımayan ve/veya farklı kültürlerden gelen komşuluklar ve sokağın çocuk için artık güvenli bir yer olmaktan çıkması neticesinde çocukların eğitim dışı zamanlarında daha çok evde vakit geçirdikleri görülmektedir.

Şehirlerin görünümünü değiştirirken, ekonomik ve kültürel toplum yapısının en küçük birimi olan çekirdek ailenin yaşam biçimi de farklı gündelik pratiklere evrilmiştir. Günümüz aile yapısı, ebeveynlerin her ikisinin de çalıştığı ve söz konusu çalışma saatlerinde çocuğun, bir eğitim kurumunda ya da bakıcılık rolünü üstlenen bir yetişkin nezaretinde olduğu görülmektedir. Ebeveynler çalışma saatlerinin dışındaki zamanlarda birlikte olmadıkları zamanı telafi etmek, çocuklarıyla hoşça vakit geçirmek için farklı etkinlikler planlamaktadır.

Ebeveynlerin her ikisinin de çalıştığı günümüz aile yapısındaki en yaygın özelliklerden bir diğeri de çocuk gelişimi konusunda araştırmacı ebeveynlerdir. Çocuğunu en iyi şekilde yetiştirmek isteyen ebeveynler, sosyal, kültürel, ruhsal ve kişisel yetenekler açısından donanımlı bireyler yaratmaya çalışmaktadır. Dolayısıyla hafta sonu yapılacak eğlenceli faaliyetler de bu istikamette belirlenmektedir. Tüketim toplumunun ihtiyaçlarını en iyi şekilde karşılama konusunda yoğun çaba gösteren alışveriş merkezleri de bu konudaki en fazla talep gören mekânlardır. İlk etapta oyun alanlarına daha sonra eğlence merkezlerine ev sahipliği yapan alışveriş merkezleri ebeveynleri eğitim ile ilgili kaygılarına duyarsız kalmayarak çocukların eğlenirken eğitildikleri yeni konseptler geliştirmektedir. Bu bağlamda, tüketiciler alışveriş merkezlerini sadece belli ürün ve hizmetleri aramak ve satın almak için ziyaret etmemektedir. Bu ziyaretler tüketiciler açısından alışveriş deneyimi sunan, eğlence ve zevk veren hoş bir boş zaman etkinliği olarak da görülebilmektedir. Bir başka açıdan alışveriş merkezleri günümüzde kamusal alan işlevi görmekte ve pek çok etkinlik için eğlence tesisi olarak kullanılmaktadır (Atasoy ve Marşap, 2019: 2144). Artan rekabet koşullarında birbirine benzeyen alışveriş merkezleri ve içeriğindeki benzer nitelikteki eğlence alanlarının farklılaşması ancak değer yaratacak deneyimler sağlamakla mümkündür. Dolayısıyla tüketicilerin katlandığı maliyet ile elde ettiği fayda arasında ortaya çıkan değer kavramı deneyim ekonomisine dönüşmektedir.

Alışveriş merkezleri tüketicilere sundukları deneyimlerde yalnızca yetişkin tüketicileri hedeflememektedir. Günümüzde sayıları giderek artan alışveriş merkezleri rekabet ortamında tercih edilebilmek için çocukları da hedef alarak yeni yatırımlar yapmaktadır. Eğlenirken öğretmeyi hedefleyen deneysel çocuk alanlarıyla kendine müşteri çeken alışveriş merkezleri aileler tarafından daha fazla tercih edilmektedir (Kahya Canlı ve Demirarslan, 2020: 70). Deneysel çocuk alanlarının karşılığı olarak literatürde 'öğrence parkları' kavramı kullanılmaktadır. Öğrence kavramı, İngilizce 'education' ve 'entertainment' sözcüklerinden türetilen 'edutainment' sözcüğünün Türkçeleştirilmiş karşılığıdır. Öğrence parkı konseptinin öncülere, Kidlandia, Kidzania, Minopolis, Legoland gibi büyük çoğunluğu alışveriş merkezlerinde konumlandırılan parklardır. Uygulayıcılar ve araştırmacılar bu ortamları adlandırmak için 'öğrence parkı' kavramının yanı sıra 'tema parkı' kavramını da kullanmaktadır. Bu deneyim alanlarında çocukların gerçek yaşam becerileri kazanmalarına ve çalışma ortamına aşina olmalarına odaklanılmaktadır. Öğrence alanlarındaki farklı etkinliklerle çocukların iş birliği ve etkileşimi öğrenmesi ve uygulamasıyla

yaratıcılık, bağımsızlık, karar alma ve sosyalleşme gibi yeteneklerini geliştirmesi amaçlanmaktadır (Castorena ve Prado, 2013: 4).

Yazın incelendiğinde araştırmacıların farklı öğrence parkı konseptlerinin özellikleri, iş modelleri ve öğrence parklarının başarı faktörlerine odaklandıkları görülmektedir (Birlikari vd., 2019; Castorena ve Prado, 2013; Graus vd., 2021; Nagash ve Shokr, 2020; Pikkemaat ve Schuckert, 2006; Soto-Maciel, 2019; Rusman ve Ismail, 2020; Park ve Samseob Choi, 2020). Daha az sayıda araştırmada ise tema park konseptine dönüştürülen müzelerdeki deneyimleri eğitim ve eğlence faktörleri açısından ele alınmaktadır (Hertzman vd., 2008; Balloffet vd., 2014; Chan, 2019; Komarac vd., 2020). Müze dışında alışveriş merkezleri bünyesindeki öğrence alanlarını deneysel pazarlama açısından ele alan araştırmalar oldukça sınırlıdır (Feenstra vd., 2015). Feenstra vd. (2015) deneyimin eğitsel ve eğlence yönünün yanı sıra kaçış ve estetik deneyimine katkısına dikkat çekmektedir. Krom (2019) küresel bir marka olan 'Legoland'ten hizmet alan ebeveynlerin bakış açısıyla çocukların yaşadıkları deneyimlere odaklanmaktadır.

Ulusal yazın incelendiğinde Emiroğlu (2022) tema parklar üzerine yaptığı sistematik literatür incelemesinde ziyaretçileri tema parklara yönlendiren motivasyonlar; eğlence ve yeni deneyimler yaşama arayışı, merak, günlük hayat rutininden kaçış, dinlenme ve öğrenme motivasyonlarının ön sıralarda yer aldığı vurgulanmaktadır. Ulusal yazında Antalya'da yetişkinlere ve çocuklara hizmet sunan bir eğlence parkı olan 'Land of Legends' parkındaki deneyimlere odaklanan araştırmaların olduğu da görülmektedir (Akel, 2020; Yorulmazer, 2022; Ekici vd., 2017). Bu araştırmalarda 'Land of Legends' bünyesindeki otel imkanları ve parkın sunduğu hizmetler kalite bakımından değerlendirilmektedir (Ekici vd., 2017: 489-490). 'Land of Legends' konseptindeki etkinlikler göz önünde bulundurulduğunda sunulan tüketici deneyiminin daha çok eğlence ve estetik alanlarında yoğunlaştığına dikkat çekilmektedir (Yorulmazer, 2022; 42). Yazındaki bu araştırmalarda daha çok değişkenler arasındaki neden-sonuç ilişkilerine odaklanıldığı dikkat çekmektedir. Öğrence parkında sunulan deneyim bakımından tüketicilerin sınıflandırıldığı bir araştırmaya rastlanmamıştır. Bunun yanı sıra daha çok alışveriş merkezleri dışında hizmet sunan öğrence alanlarına odaklanıldığı görülmektedir. Alışveriş merkezi bünyesinde yalnızca çocuk tüketicilere hizmet veren öğrence parklarına ilişkin bir çalışmaya ise rastlanmamıştır. Yazındaki bu sonuçlar birlikte ele alındığında alışveriş merkezlerinde çocuklara yönelik hizmet veren 'öğrence' temalı alanlardaki tüketici tipolojilerini, deneyimin tüm unsurları (eğitim, eğlence, estetik ve kaçış) bakımından incelemenin araştırmaya değer olduğu düşünülmektedir. Bu bağlamda araştırma, alışveriş merkezlerindeki büyük ölçekli öğrence alanlarından hizmet alan çocuk tüketicilerin deneyim unsurları bakımından tipolojilerini ebeveynlerin bakış açısıyla ortaya çıkarmayı amaçlamaktadır. Araştırma kapsamında ayrıca deneysel pazarlama açısından farklı profiller sergileyen tüketicilerin aldıkları hizmetten duydukları memnuniyet ve parkı tekrar ziyaret etme niyetleri de belirlenerek uygulayıcılara rehberlik edecek stratejiler önerilmektedir.

2. Kavramsal Çerçeve

2.1. Deneysel Pazarlama

Deneyim, bireyin eylemleri ile sonuçları arasındaki ilişki kurduğu pratik bir etkinlik veya gözlemdir (Graus vd., 2021: 142). Bir başka deyişle, tüketici üzerinde kalıcı bir etki bırakan bir etkinlik ya da etkinlikler dizisidir (Garrod ve Dowell, 2020: 3). Deneyim, işletmenin sunduğu hizmetleri sahne, ürünleri destek olarak kullanarak geliştirdiği hatırdaki kalıcı bir olaya tüketiciyi dâhil ettiğinde gerçekleşmektedir. Hatırlanabilir olmak, deneyimlerin en önemli özelliğidir. Fiziksel mallar somut, hizmetler soyut, deneyimler ise

hatırlanan, unutulmayan etkinliklerdir. Deneyimler günümüz post modern tüketicisinin ihtiyaçlarını karşılamayı amaçlayan ve tüketicinin anılarını zenginleştiren olaylardır (Pine ve Gilmore, 1998: 98; Caru ve Cova, 2003: 272). Deneyimsel pazarlama ise tüketici için bir deneyimden keyif almaya yol açan duygular yaratmayı ve onun bilişsel tutumunu daha hedonik bir tutuma dönüştürmeyi amaçlamaktadır (Snakers ve Zajdman, 2010: 2). Deneyimsel pazarlamayla tüketicilerin istek ve ihtiyaçlarını karşılamının ötesinde tüketiciye uygun duyu ve duyguların kullanıldığı deneyimler tasarlanarak marka ve tüketici arasında yakın bir ilişki kurulmaktadır (Erdem, 2023: 118). Markalar tüketicilere deneyim sunarken tüketicilerin rasyonel güdülerden çok keyifli tecrübelerle ulaşmayı arzulayan, duygusal güdülerinin etkisiyle karar veren bireyler olduğuna odaklanmaktadır. Tüketicilerin duygularını harekete geçiren, düşündüren, davranışlarında değişime yol açan, diğer tüketicilerle etkileşim kurmasını sağlayan ve tüketicilerde pozitif duygular uyandıran deneyimler tasarlayabilmek markalar için oldukça önemlidir (Schmitt, 1999: 59-60). Bir başka deyişle deneyimler tüketicilerin eğlenmek, uyarılmak, duygusal olarak dokunulmak ve eğitilmek gibi ihtiyaçları temel alınarak tasarlanır (Bati, 2017). Bu ihtiyaçları karşılayan bir deneyim tüketiciye bir şeye sahip olmaktan daha kalıcı bir mutluluk vermektedir (Coleman, 2023).

Bir işletme tüketicilere eğlence, kaçış, eğitim ve estetik olmak üzere dört alanda deneyim sunmaktadır. Pine ve Gilmore bu sınıflandırmada deneyimleri, tüketicinin olaya aktif ya da pasif katılımına ve olayın sunulduğu çevreyle etkileşimine göre sınıflandırmaktadır. Tüketicinin olayın sunulduğu çevreyle etkileşimi, olayın içinde yer almak ve deneyimin sunduğu değeri özümsemek şeklinde iki grupta ele alınmaktadır. Olayın içinde yer alan bir tüketici deneyimin içine dâhil olmaktadır. Örneğin, bir sanal gerçeklik oyununda oyun oynamak bu tür bir etkileşimdir. Deneyimin sunduğu değeri özümseyen, öğrenen tüketici ise olayın içine dâhil olmamaktadır. Bu durumda deneyim tüketiciye sunulmaktadır. Örneğin, alışveriş merkezindeki dev ekranda film izlemek gibi. Pine ve Gilmore'a göre eğlence alanı çoğu insan için deneyim denilince ilk akla gelen alandır. Eğlence alanı, tüketicilerin deneyime pasif olarak dâhil oldukları, deneyimin sunulduğu çevrenin içinde yer almaktan ziyade deneyimin sunduğu faydayı özümstedikleri, öğrendikleri alandır. Eğitsel deneyimler tüketicilerin olaya aktif olarak katıldığı ve deneyim sunduğu faydayı özümstedikleri alanı (buz pateni dersine katılmak gibi) ifade etmektedir. Kaçış deneyimleri, eğitsel deneyimler kadar öğretici, eğlence deneyimleri kadar eğlendirici deneyimlerdir. Bu deneyimlerde tüketici daha çok olayın (bir oyunda rol olmak, bir ortkestrada çalmak, Büyük Kanyon'a inmek gibi) içinde yer almaktadır. Estetik deneyimler ise tüketicinin etkinliğe pasif olarak katıldığı ama olayın içinde olduğu deneyimlerdir. Büyük Kanyonun inmeden kenardan izlemek gibi (Pine ve Gilmore, 1998: 102; Pikkemaat ve Schuckert, 2006: 4). Günümüzde tüketiciler hem keşfetmeyi ve öğrenmeyi hem de eğlenmeyi birleştirecek nitelikte deneyimler aramaktadır. Yeni nesil genç kuşağın somut ürünlerden ziyade soyut olan deneyimlere öncelik verdiği sosyal medya platformlarında açıkça görülmektedir.

Tüketicilerin yaşadıkları deneyim sonucunda markaya yönelik algıları olumlu ya da olumsuz olabilir (Zarantonello ve Schmitt, 2010: 533). Tüketicinin bir markayla yaşadığı deneyimler memnuniyeti ve bağlılığı olumlu yönde etkilemektedir (Brakus vd., 2009). Deneyimin tüm alanlarını önemseyen ve önem veren tüketicilerin markaya yönelik tutumları ve tekrar satın alma niyetleri de yüksektir (Zarantonello ve Schmitt, 2010: 539). Garrod ve Dowell (2020: 11-12) turizm sektöründe estetik deneyiminin tüketicinin memnuniyet ve o destinasyonu tekrar ziyaret etmesi üzerinde en çok etkiye sahip deneyim alanı olduğuna dikkat çekmektedir.

2.2. Öğrence Parklarında Tüketici Deneyimi

Bir çocuğun fiziksel, sosyal ve kavramsal açıdan gelişiminin yanı sıra hayal gücünü geliştirmesi, kendini ifade edebilmesi, problem çözme yeteneğini kazanması, neden sonuç ilişkisi kurması, sorumluluk, paylaşma ve yardımlaşma duygularını geliştirebilmesi için en iyi eğitim programı oyun oynamaktır. Çocuk oyun oynarken çevresini keşfederek taklit etmekte ve oyunlarında kullanmaktadır. Oyun oynayarak geliştirdiği yeteneklerini, gerçek hayatta karşılaştığı problemleri çözmek üzere oyunla deneyimlemektedir (Kahya Canlı ve Demirarslan, 2020: 61). Çocuklar oyun oynarken bir taraftan eğlenirken öte yandan bilmediklerini daha kolay ve kalıcı biçimde öğrenebilmektedir. Oyun, çocuğun serbest zamanlarını doldurma aracından ziyade kişiliğinin gelişmesinde ve eğitiminde önemli bir yere sahip olan sosyal hayata uyum aracıdır.

Eğlenerek eğitim anlamına gelen 'öğrence' kavramı geleneksel olarak çocukların oyun yoluyla öğrenmelerine yardımcı olmak için tasarlanmış eğitici video oyunları ile ortaya çıkmıştır (Gürhan, 2021: 570). Öğrence, eğitmek ve eğlendirmek için tasarlanmış, biçim yapısının esnek olduğu, resmi olmayan bir eğitim şeklidir (Soto-Maciel, 2019: 123). Bir başka deyişle, oyun ve görsel uyarım yoluyla öğrenmeyi ve merak tatminini bir araya getiren, öğrenenlerin arkadaş canlısı bir ortamda etkileşimi yüksek bir şekilde aktif olarak katılım göstererek bilgi edindiği esnek yapılu etkinliklerdir (Graus vd., 2021: 140). Öğrencenin tanımlarında öne çıkan temel özelliklerin; öğrenme sürecini eğlenceli hale getirmek, eğlenerek öğrenmeyi sağlamak, öğrenmeye yönelik ilgiyi artırmak ve öğrenmeyi kolaylaştırmak olduğu görülmektedir (Göktuna Yaylacı ve Yaylacı, 2016: 243). Oyunlar ve oyuncaklar öğrence etkinliklerinin en geleneksel yoludur.

Öğrence ortamlarının tasarımıyla ilgili yer temelli yaklaşım ve medya temelli yaklaşım olmak üzere iki yaklaşım bulunmaktadır. Yer temelli yaklaşımda öğrence etkinlikleri bir yerde (sınıf, park, müze, galeri, vb.) izleyiciye sunulur. İkinci yaklaşımda öğrence etkinlikleri televizyon, bilgisayar gibi teknolojik bir medya aracı yoluyla tasarlanır. Günümüzde teknolojinin gelişmesiyle ses ve görüntünün kullanıldığı ortamlar yoluyla öğrence deneyimleri tasarlanmaktadır. Turizm ve perakendecilik sektöründeki gelişmelere bakıldığında ise farklı şehirlerde birinci tür öğrence yaklaşımının gün geçtikçe yaygınlaştığı görülmektedir (Soto-Maciel, 2019: 123; Rusman vd., 2019: 123-124; Birliraki vd., 2019). Pazarlamacılar öğrence deneyimi tasarlarken eğitici ve eğlendiren bir içeriğe sahip bir mesaja odaklanmakta ve tüketiciye sunmaktadır. Öğrence deneyimi yaşayan tüketici ise gönderilen mesajı pasif bir şekilde karşılamayıp, kişisel özelliklerine göre öznel bir karşılık vermektedir. Böylelikle taraflar arasında yoğun bir öğrence etkileşimi yaşanmaktadır (Addis, 2005: 2). Öğrence parklarında ziyaretçiler, kontrollü veya senaryolu etkinlikler içinde yer alarak oyun yoluyla yeni deneyimler yaşamaktadır. Öğrence alanları tasarlanırken ziyaretçi çekmek, olumlu duygular uyandırmak, çocukların dikkatini canlı tutmak ve duyu yoluyla doğal meraklarını teşvik etmek gibi unsurlar göz önünde bulundurulmaktadır (Graus vd., 2021: 142-143). Eğlence perakendeciliğinin önemli bir parçası olarak görülen bu alanlar tüketiciler için bir boş zaman ve rekreasyon çevresi yaratmayı amaçlamaktadır (Feenstra vd., 2015: 47). Alışveriş merkezleri, toplumsal bir rekreasyon alanı haline gelme arayışı ile mağaza karmasına çeşitli eğlence özellikleri dahil etmektedir. Öğrence alanlarının maliyetleri de göz önüne alındığında yatırım getirisi düşük olmasına karşın yüksek kaliteli bir deneyim yaratmaya odaklanan bir öğrence merkezini tüketicinin yeniden ziyaret etme oranı yüksektir. Büyük ölçekli bir öğrence parkının konumlandırılması bir alışveriş merkezinde gerçekleştirildiği takdirde sermaye harcamalarını ve işletme giderlerini önemli ölçüde azaltabilmektedir.

Feenstra vd.'ne (2015: 53) göre Fransız çocuklar alışveriş merkezlerindeki öğrence parklarında bir tüketici olarak yaşadıkları deneyimler sonucunda aktif bir öğrenme sürecinin içinde yer almakta ve bu süreçte bilgi kazanmaktadır. Çocuklar öğrence parkında

makineyi kullanarak kendi yeteneklerini ya da bilgilerini gösterme fırsatı bulmaktadır. Ebeveynler öğrenci parklarını çocukların günlük rutinlerinden uzaklaşmalarını sağlayacak bir fırsat olarak görmektedir. Evde vakit geçirmekten ya da bir perakende mağazasında dolaşmaktan sıkılan çocuklar için öğrenci parkları farklı bir deneyim sunmaktadır. Eğlenmek, keyifli vakit geçirmek öğrenci parklarında sunulan deneyimin çok önemli bir bileşenini oluşturmaktadır. Öğrenci parklarında çocukların duyarlarını harekete geçiren ayrıntıların varlığı da estetik bir deneyim yaşamalarını sağlamaktadır. Krom (2019: 161) 'Legoland' tema parkından hizmet alan blogger ebeveynler üzerinde yaptığı araştırmada farklı yaş gruplarından çocuklara ve yetişkinlere hitap eden bu parkta eğlenerek öğrenme deneyiminin ebeveynler açısından önemine dikkat çekmektedir. Legoland tema parkında yaratıcılığı ve hayal gücünü geliştirmeye katkı sağlayan deneyimler, çocukların nitelikli vakit geçirmesine imkân sunmaktadır. Ebeveynler yaşadıkları bu deneyimi ve memnuniyeti bloglarında anlatarak başka ebeveynlere tavsiyede bulunmakta, marka elçiliği rolü üstlenmektedir. Naser Alsaïd ve Ben Amor (2020: 124) Suudi Arabistan'daki bir eğlence parkında ziyaretçilerin duyarlarını, duygularını, merakını, paylaşımlarını harekete geçiren deneysel pazarlama unsurlarının olumlu bir deneyim değeri yarattığını ve bu durumun müşteri memnuniyetini olumlu etkilediğini ifade etmektedir. Hertzman ve diğerleri (2008: 170) Kanada'da turistik bir cazibe merkezi olarak hizmet veren müze tema parklarından hizmet alan ziyaretçilerin müzenin en sevdikleri, en az sevindikleri, en akılda kalan, en düşündürücü ve en eğitici kısımlarını kolaylıkla hatırlayacak bir deneyim yaşadıklarını, müzenin duygusal (eğlence) ve entelektüel (eğitim) açıdan ziyaretçi katılımını mümkün kılan deneyimler sunduğunu belirtmektedir. Balloffet ve diğerleri (2014: 14) bir rekreasyon alanı olarak müzeler ve eğlence parkları arasından deneysel pazarlama unsurları açısından kesin bir ayrımın olmadığını vurgulamaktadır. Araştırmacılara göre müzeler geleneksel anlamda eğitimin, eğlence parkları da yalnızca eğlencenin sunulduğu alanlar değildir. Müzenin doğasına, tarihine, stratejik yönüne, sunduğu koleksiyona veya sergi türüne bağlı olarak eğlence ve eğitim açısından farklı düzeylerde deneyim sunmaktadır. Chan (2019: 200) Hong Kong'daki müze tema parklarından hizmet alan tüketicilerin duygusal ve entelektüel değer algılarının memnuniyet ve iyi oluş üzerindeki olumlu etkisine dikkat çekmektedir. Memnuniyet ve iyi oluş ise parkı tekrar ziyaret etme niyetini pozitif yönde etkilemektedir. Komarac ve diğerlerine (2020: 177) göre Hırvatistan'daki müze yöneticileri, öğrenci deneyiminin müzelerin 'sıkıcı kurumlar' imajının değişmesi açısından fayda sağladığını, müzeye yeni ziyaretçileri çektiğini, müzenin hikayesini farklı ziyaretçi segmentlerine anlatmayı kolaylaştırdığını düşünmektedir.

3. Yöntem

Bu araştırmanın amacı; alışveriş merkezlerindeki büyük ölçekli öğrenci alanlarından hizmet alan çocuk tüketicilerin deneysel pazarlama açısından tipolojilerini ebeveynlerin bakış açısıyla ortaya çıkarmaktır.

Araştırma amacı çerçevesinde şu sorulara cevap aranmıştır:

1. Ebeveynlerin bakış açısıyla çocuk tüketiciler öğrenci alanlarında yaşadıkları deneyimler açısından nasıl bir profil sergilemektedir?
2. Deneysel pazarlama profilleri farklılaşan tüketicilerin memnuniyet düzeyleri farklılaşmakta mıdır?

3. Deneysel pazarlama profilleri farklılaşan tüketicilerin öğrenci parkını tekrar ziyaret etme düzeyleri farklılaşmakta mıdır?
4. Deneysel pazarlama profilleri farklılaşan tüketicilerin demografik özellikler itibarıyla farklılaşmakta mıdır?

Çalışma nicel araştırma yönteminden yararlanılarak tasarlanmıştır. Çalışmada öğrenci parklarından hizmet alan tüketicilerin deneysel pazarlama, memnuniyet, tekrar ziyaret etme eğilimleri ve demografik özellikleri tespit edileceğinden tanımlayıcı araştırma modelinden faydalanılmıştır.

Araştırmanın evreni 'Samsun Lovelet Alışveriş Merkezi'nde bulunan öğrenci temalı 'Zamunda Eğlence Krallığı' isimli eğlence parkından hizmet alan ebeveyn tüketicilerdir. Evrenin çerçevesini belirlemenin zorluğundan dolayı örneklem seçme yoluna gidilmiş ve kolayda örnekleme tekniğiyle 450 tüketiciye ulaşılmıştır. Yapılan incelemeler sonucunda 46 formun eksik ya da hatalı doldurulduğu tespit edilmiş olup, kullanılabilir 404 adet form üzerinden analiz çalışmaları gerçekleştirilmiştir. Saha çalışması öncesinde Tokat Gaziosmanpaşa Üniversitesi Sosyal ve Beşeri Araştırmalar Etik Kurulu'ndan 25.04.2023 tarihli ve 282720 sayılı toplantısının 01.37 nolu kararı ile etik kurul onayı alınmıştır.

Verilerin toplanmasında anket tekniği kullanılmıştır. Veriler 26 Nisan 2023 ile 10 Mayıs 2023 tarihleri arasında yürütülen 15 günlük saha çalışmasının ardından elde edilmiştir. Üç bölümden oluşan veri toplama aracı toplam 41 soru ve ifadeden oluşmaktadır. İlk bölümde katılımcılara genel olarak öğrenci parkından aldıkları hizmet çeşitliliği, sıklığı ve geliş nedenine yönelik 6 kapalı uçlu, 1 açık uçlu olmak üzere toplamda 7 soru yöneltilmiştir. Veri toplama aracının ikinci bölümünde katılımcıların öğrenci parkında yaşadıkları deneyimleri ölçmeye yönelik 17 ifadeye yer verilmiştir. İfadelerin geliştirilmesinde Oh vd.'nin (2007) çalışmasından yararlanılmıştır. İfadeler tüketicilerin yaşadığı deneyimleri eğitim, estetik, eğlence ve kaçış boyutları açısından ölçmektedir. Memnuniyet ve tekrar ziyaret etme niyetini ölçmeye yönelik ifadelerin geliştirilmesinde ise Sadachar'ın (2014) çalışmasından yararlanılmıştır. Katılımcılar bu bölümde yer alan ifadelere ne düzeyde katılıp katılmadıklarını 5'li likert ölçeğine göre cevaplamışlardır (1: Kesinlikle Katılmıyorum; 2: Katılmıyorum; 3: Ne Katılıyorum Ne Katılmıyorum; 4: Katılıyorum; 5: Kesinlikle Katılıyorum). Veri toplama aracının üçüncü ve son bölümünde katılımcıların demografik özelliklerini belirlemeye yönelik 9 kapalı uçlu soruya yer verilmiştir.

Analiz aşamasında ifadelerin yapı geçerliğini test etmek için açıklayıcı faktör analizi kullanılmıştır. Katılımcıların eğilimlerini belirlemek için betimsel istatistikler, deneysel pazarlama açısından profillerini ortaya çıkarmak için ise kümeleme analizi, tek yönlü varyans (ANOVA) analizi ve Ki-kare analizi kullanılmıştır. Veriler SPSS'in 25. sürümü kullanılarak analiz edilmiştir.

4. Bulgular

4.1. Katılımcıların Demografik Özellikleri ve Öğrenci Parkını Tercih Eğilimleri

Katılımcıların demografik özellikleri Tablo 1'de sunulmuştur. Katılımcıların demografik özellikleri incelendiğinde cinsiyet açısından kadınlar erkeklerin önündedir. Eğitim düzeyi açısından lisans mezunları ilk sırada, lise mezunları ikinci sırada yer almaktadır. 31 ila 40 yaş arasındaki katılımcılar toplam katılımcılar içerisinde önemli bir paya sahiptir.

Tablo 1
Katılımcıların demografik özellikleri

		n	%
Cinsiyet	Kadın	234	57,9
	Erkek	170	42,1
Yaş	21-30	84	20,8
	31-40	263	65,1
	41-50	55	23,6
	51 ve üstü	2	0,5
Meslek	Özel sektör çalışanı	102	25,2
	Ev kadını	84	20,8
	Memur	74	18,3
	Öğretmen	57	14,1
	Esnaf	42	10,4
	Mühendis/Mimar	17	4,2
	Doktor/Dış hekim	9	2,2
	Akademisyen	7	1,7
	Mali müşavir	7	1,7
Avukat/Hakim/Savcı	5	1,2	
Eğitim düzeyi	İlkokul	10	2,5
	Ortaokul	16	4
	Lise	106	26,2
	Ön lisans	71	17,6
	Lisans	157	38,9
	Yüksek lisans	38	9,4
Gelir	Doktora	6	1,5
	15000 ve altı TL	130	32,2
	15001 – 40000 TL	221	35,8
	40001 – 80000 TL	34	8,4
	80001 ve üstü TL	19	4,7
Çocuk sayısı	Tek çocuk	217	53,7
	İki çocuk	151	37,4
	Üç çocuk	33	8,2
	Dört çocuk ve üzeri	3	0,7
Çocuğun cinsiyeti	Kız	155	38,4
	Erkek	150	37,1
	Her ikisi	99	24,5
	Toplam	404	100

Katılımcıların dörtte biri özel sektör çalışanı, beşte biri ise ev kadınıdır. Bu grupları memur, öğretmen ve esnaf katılımcılar izlemektedir. Katılımcıların yarısından fazlası tek çocuk sahibidir. %37,4'ü ise iki çocuk sahibidir. Çocukların cinsiyeti bakımından kız ya da erkek çocuğu olan katılımcılar oransal olarak birbirine yakındır. Katılımcıların dörtte birinin ise hem kız hem de erkek çocuğu bulunmaktadır.

Tablo 2'de katılımcıların öğreince parkına gelme eğilimlerine ilişkin bulgular yer almaktadır. Tablodaki sonuçlar katılımcıların çok büyük bir oranının alışveriş merkezine çocuğuna öğreince parkında deneyim yaşatmak için geldiğini göstermektedir. Öğreince parkını ziyaret eden katılımcıların çok büyük bir bölümü Samsun ilinde yaşamaktadır. Bunun yanı sıra Samsun çevresindeki illerden gelen katılımcılar da bulunmaktadır. Katılımcıların yarısından fazlası öğreince parkında çocuğu için 250 TL'nin altında bir harcama yapmıştır. %30'u ise etkinlikler için 250 ila 500 TL arası ödemede bulunmuştur. Öğreince parkına gelme sıklığı açısından parka ilk kez gelen katılımcıların ilk sırada, ayda birkaç kez gelen katılımcıların ikinci sırada yer aldığı görülmektedir. Katılımcıların dörtte biri ise yılda birkaç kez öğreince parkını çocuğuyla birlikte ziyaret etmektedir.

Tablo 2
Katılımcıların öğreince parkına gelme eğilimleri

		n	%
Alışveriş merkezine gelme nedeni	Öğreince parkını ziyaret	334	82,7
	Alışveriş	70	17,3
Öğrenci alanında harcanan tutar	250 TL ve altı	256	63,4
	251-500 TL	122	30,2
	500 TL ve üzeri	26	6,4
Öğreince parkına gelme sıklığı	İlk kez	136	33,6
	Yılda birkaç kez	100	24,8
	Ayda birkaç kez	132	32,7
	Haftada birkaç kez	36	8,9
Yaşanan şehir	Samsun	354	87,6
	Ordu	14	3,5
	Amasya	13	3,3
	İstanbul	6	1,5
	Sinop	3	0,7
	Tokat	2	0,5
	Ankara	2	0,5
Giresun	2	0,5	
	Diğer	8	1,9
	Toplam	404	100

Tablo 3 öğreince parkında ziyaret edilen alanlara ilişkin dağılımları göstermektedir. Dağılımlar incelendiğinde, katılımcıların yarısına yakınının çocuğunu kum havuzu alanına ve çocuk şehrine götürdüğü görülmektedir. Kum havuzu eğlencenin ön planda olduğu bir alandır.

Çocuk şehri ise öğrenci parkında eğitim ve eğlencenin birlikte sunulduğu öğrenci düzeyi en yüksek alandır. Hayvanat bahçesi öğrenci parkında en çok ziyaret edilen üçüncü alandır.

Tablo 3

Öğrenci parkında ziyaret edilen alanlar

Alanlar	n	%
Beach-Kum havuzu	200	49,5
City- Çocuk şehri	193	47,7
Safari-Hayvanat bahçesi	157	38,8
Çarpışan araba	112	27,7
Akülü araba	103	25,4
Akademi	98	24,2
Ters ev	95	23,5
Bowling/Bilardo	44	10,8
Play station/VR	38	9,4
Robot sürüşü	29	7,2
Counter laser	22	5,4

Çarpışan araba, akülü araba, akademi, ters ev alanlarını ziyaret etme düzeyi ise oransal olarak birbirine yakındır. Öğrenci parkında en az ziyaret edilen alanlar ise, daha çok ergenlik dönemindeki çocuklara hitap eden bowling/bilardo, play station, robot sürüşü ve counter laser alanlarıdır.

4.2. Açıklayıcı Faktör Analizi Sonuçları

Araştırmada deneysel pazarlama, memnuniyet ve tekrar ziyaret etme yapılarının geçerliliğini test etmek için yapıları açıklayıcı faktör analizi uygulanmıştır. Tablo 4 deneysel pazarlama yapısına ilişkin test sonuçlarını göstermektedir. Analizde faktör modelinin uygunluğu test edilmiş, Bartlett küresellik testi ve örneklem yeterliliğini ölçmeye yarayan Kaiser-Meyer-Olkin (KMO) testi sonuçları incelenmiştir. Tablo 4'te yer alan sonuçlara göre KMO değeri 0,928'dir ve Bartlett küresellik testi ve Ki-kare değeri anlamlıdır ($p < 0,05$; $X^2 = 4477,559$; $df = 120$).

Tablo 4

Deneysel pazarlama açıklayıcı faktör analizi sonuçları

Faktörler	1	2	3
Eğlence ve estetik			
Çocuğun aktivitelere katılmaktan duyduğu zevk	0,771		
Çocuğun öğrenci parkında hoşça vakit geçirmesi	0,770		
Aktivitelere katılmanın eğlenceli olması	0,764		
Aktivitelere katılmanın keyifli olması	0,759		
Ortamın çocuk için ilgi çekici olması	0,702		
Aktivitelere katılmanın heyecanlı olması	0,643		
Tasarımın ve düzenin çocuğu oyun alanlarına yöneltmesi	0,576		
Ortamda çocuğun beş duyusuna hitap eden detayların olması	0,556		
Kaçış			
Çocuğun kendini farklı bir dünyada hissetmesi		0,845	
Çocuğun kendini farklı bir zamanda ve yerde hissetmesi		0,757	
Çocuğun kendini farklı bir rolde hissetmesi		0,719	
Günlük rutin alışkanlıklarından farklı bir deneyim yaşaması		0,582	
Eğitim			
Yaşadığı deneyim karşısında bilmediği şeyler öğrenmesi			0,844

Geçirdiği zaman süresince çok şey öğrenmesi			0,819
Farklı alanların ziyaret etmenin çocuğun merakını artırması			0,736
Bu öğrenci parkında vakit geçirmenin çok öğretici bir deneyim olması			0,627
Özdeğer	8,672	1,309	1,015
Açıklanan varyans (%)	54,197	8,184	6,343
Cronbach α	0,914	0,854	0,881
KMO testi: 0,928 df: 120 p= 0,00			
Bartlett küresellik testi X^2 : 4477,559			

Deneysel pazarlamaya yönelik ifadeler özdeğeri 1'den büyük üç faktörlü bir yapı sergilemiştir. Orijinal ölçekte ayrı faktörler altında yer alan eğlence ve estetik boyutları tek faktör altında toplanmıştır. Bir ifade binişiklik sorunu nedeniyle çıkarılmıştır. Birinci faktör öğrenci parkının çocuğa eğlenceye dayalı bir deneyim sunması ve öğrenci parkındaki estetik detaylara ilişkin ifadelerden oluştuğundan faktör 'eğlence ve estetik' olarak adlandırılmıştır. İkinci faktör öğrenci parkının çocuğa günlük yaşamdan farklı bir deneyim sunmasıyla ilgili ifadeleri kapsadığından 'kaçış' olarak adlandırılmıştır. Üçüncü faktör öğrenci parkındaki etkinliklerin öğretici yönüyle ilgili ifadeleri içerdiğinden 'eğitim' olarak adlandırılmıştır. Faktörler toplam varyansın %68,72'sini açıklamaktadır. Güvenilirlik katsayıları incelendiğinde her üç faktörün yüksek güvenilirlikte olduğu görülmektedir.

Tablo 5'te memnuniyet değişkenine ilişkin açıklayıcı faktör analizi sonuçları yer almaktadır. Tablo 5'te yer alan sonuçlara göre KMO değeri 0,500'dir ve Bartlett küresellik testi ve Ki-kare değeri anlamlıdır ($p < 0,05$; $X^2 = 341,342$; $df = 1$). Memnuniyet değişkenine yönelik ifadeler özdeğeri 1'den tek faktör altında toplanmıştır. Bir ifade binişiklik sorunu nedeniyle çıkarılmıştır. İfadeler öğrenci parkını ziyaret etmeye yönelik memnuniyet eğilimlerini içerdiğinden faktör 'memnuniyet' olarak adlandırılmıştır. Faktörün açıklanan varyansı %87,84'tür. Güvenilirlik katsayısına göre değişkenin yüksek güvenilirlikte olduğu görülmektedir.

Tablo 5

Memnuniyet değişkenine ilişkin açıklayıcı faktör analizi sonuçları

Memnuniyet	1
Öğrenci parkını ziyaret etmekten duyulan memnuniyet	0,937
Öğrenci parkının iyi bir seçim olduğunu düşünme	0,935
Özdeğer	1,757
Açıklanan varyans (%)	87,387
Cronbach α	0,860
KMO testi: 0,500 df: 1 p 0,00	
Bartlett küresellik testi X^2 : 341,342	

Tablo 6'da yeniden ziyaret etme değişkenine ilişkin açıklayıcı faktör analizi sonuçları yer almaktadır. KMO değeri 0,531'dir ve Bartlett küresellik testi ve Ki-kare değeri anlamlıdır ($p < 0,05$; $X^2 = 404,218$; $df = 3$). Yeniden ziyaret değişkenine yönelik ifadeler özdeğeri 1'den tek faktör altında toplanmıştır. Bir ifade binişiklik sorunu nedeniyle çıkarılmıştır.

Tablo 6

Yeniden ziyaret etme değişkenine ilişkin açıklayıcı faktör analizi sonuçları

Yeniden ziyaret	1
Öğrenci parkını yeniden ziyaret etme isteği	0,923
Öğrenci parkını başkalarına tavsiye etme eğilimi	0,922
Özdeğer	1,875
Açıklanan varyans (%)	62,515
Cronbach α	0,880
KMO testi: 0,531 df: 3 p 0,00	
Bartlett küresellik testi X^2 : 404,218	

İfadeler öğrencia parkını tekrar ziyaret etmeye yönelik eğilimlerini içerdikinden faktör 'yeniden ziyaret' olarak adlandırılmıştır. Faktöre ilişkin açıklanan varyans %62,52'dir. Güvenilirlik katsayısına göre değişkenin yüksek güvenilirlikte olduğu görülmektedir.

4.3. Kümeleme Analizine İlişkin Bulgular

Ebeveynlerinin bakış açısıyla çocuk tüketicilerin öğrencia parkında yaşadıkları deneyim açısından nasıl bir profil sergilediklerini belirlemek için kümeleme analizinden yararlanılmıştır. Analiz kapsamında öncelikle hiyerarşik kümeleme yönteminde en çok tercih edilen tekniklerden biri olan Ward tekniği Ward tekniği ideal küme sayısı belirlenmeye çalışılmıştır. Analiz sonucu elde edilen yığışım tablosundaki sıçramalar incelendiğinde ideal küme sayısının üç olduğu anlaşılmıştır. Ardından üçlü küme yapısının geçerliliğini test etmek ve kümeleri tanımlayan deneyimsel pazarlama eğilimlerini belirlemek için hiyerarşik olmayan K-means kümeleme tekniğinden yararlanılmıştır. Her iki analizden elde edilen sonuçlar karşılaştırıldığında, ortalamaların ve katılımcı sayılarının birbirine oldukça yakın oldukları görülmektedir (Malhotra, 2007). Üç kümenin her birinde yer alan katılımcı sayısı ve küme ortalamaları Tablo 7'de yer almaktadır.

Tablo 7

Kümeleme analizine ilişkin bulgular

Deneyim	1. küme (n=61)	2. küme (n=257)	3. küme (n=86)
Eğlence ve Estetik	3,79	4,19	4,93
Kaçış	3,11	4,05	4,91
Eğitim	3,28	4,04	4,85

En fazla katılımcının olduğu ikinci kümede yer alan katılımcılar toplam katılımcıların %63'ünü oluşturmaktadır. Üçüncü küme katılımcı sayısı bakımından ikinci kümeyi izlemektedir. Katılımcıların beşte biri üçüncü kümede yer almaktadır. Birinci kümedeki katılımcıların toplam katılımcılar içerisindeki payı ise %15'dir. Üçüncü küme, deneyimsel pazarlamanın üç boyutunda en yüksek skorlara sahip katılımcılardan oluşmaktadır. Birinci kümedeki katılımcılar deneyimsel pazarlamanın üç boyutunda diğer kümelerin gerisinde kalmaktadır. İkinci kümedeki katılımcılar ise deneyimsel pazarlama eğilimleri bakımından birinci ve üçüncü küme arasındadır.

Tablo 8 kümelerine ilişkin tek yönlü varyans analizi sonuçlarını göstermektedir. Analiz sonuçlarına göre üç küme arasındaki farklar anlamlıdır. Tek yönlü varyans analizinde grup varyanslarının homojenliği, Levene istatistiği kullanılarak test edilmiştir. Test sonuçlarına göre grup varyanslarının homojen olmadığı görülmektedir. Bu durumda sonuçların yorumlanmasında Dunnett C testi kullanılmıştır.

Tablo 8

Kümelere ilişkin tek yönlü varyans analizi sonuçları

Boyutlar	Varyansın Kaynağı	Kareler Toplamı	sd	Kareler Ortalaması	F	p	Anlamlı Fark
Eğlence ve estetik	Gruplararası	52,132	2	26,066	263,606	.000	Deneyim aşıkları-Deneyim severler
	Gruplarıçi	39,652	401	0,099			Deneyim severler-Geride kalanlar
	Toplam	91,784	403				Deneyim aşıkları-Geride kalanlar.
Kaçış	Gruplararası	116,643	2	58,322	507,721	.000	Deneyim aşıkları-Deneyim severler
	Gruplarıçi	46,063	401	0,115			Deneyim severler-Geride kalanlar
	Toplam	162,706	403				Deneyim aşıkları-Geride kalanlar
Eğitim	Gruplararası	90,527	2	45,263	321,604	.000	Deneyim aşıkları-Deneyim severler
	Gruplarıçi	56,438	401	0,141			Deneyim severler-Geride kalanlar
	Toplam	146,964	403				Deneyim aşıkları-Geride kalanlar

Küme ortalamaları ve tek yönlü varyans analizi sonuçları doğrultusunda kümelerin deneyim pazarlaması bakımından eğilimleri yorumlanmıştır. Deneyimsel pazarlama bakımından en yüksek eğilimlere sahip üçüncü kümedeki katılımcılar için çocuklarının öğrencia parkında yaşadığı pozitif duygular ve öğrencia parkının tasarımıyla ilgili deneyimler çok yüksek düzeydedir. Bu kümedeki katılımcılar çocuklarının öğrencia parkında eğlenceli vakit geçirdiğini, heyecanı ve zevki çok yüksek düzeyde deneyimlediklerini düşünmektedir. Katılımcılara göre çocukları öğrencia parkının tasarımının çok yüksek düzeyde ilgi çekici bulmakta, tasarıma ilişkin detaylar çocuklara beş duyularının dâhil olduğu deneyimler yaşatmakta ve etkinlikleri çok çekici hale getirmektedir. Üçüncü kümedeki katılımcılar kaçış deneyimi ile ilgili de çok yüksek düzeyde eğilimlere sahiptir. Katılımcılara göre çocukları öğrencia parkında adeta farklı bir dünyada ve zamanda yaşıyormuş hissini yaşamakta, etkinliklerde farklı roller üstlenerek (çeşitli meslekleri tecrübe etme, süper kahraman olma gibi) günlük yaşam rutinlerinden çok farklı bir deneyim yaşamaktadırlar. Üçüncü kümedeki katılımcıların öğrencia parkının eğitsel açıdan çocuklarına yaşattığı tecrübenin çok yüksek düzeyde olduğunu düşünmektedir. Üçüncü kümedeki katılımcılar için çocukları öğrencia parkındaki etkinliklere katılarak eğlence, estetik, kaçış ve bilgi açısından çok yoğun deneyimler yaşamıştır. Bu kümedeki

katılımcılara göre öğrencia parkının sunduğu etkinlikler çocuklarının tutkulu bir deneyim yaşadığı etkinliklerdir. Bu özellikler göz önünde bulundurularak bu küme 'deneyim aşıkları' olarak adlandırılmıştır.

Küme ortalamaları birinci küme ile üçüncü küme arasında olan ikinci kümedeki katılımcılar, her üç deneyim bakımından yüksek eğilimler sergilemektedir. İkinci kümedeki katılımcılar için öğrencia parkındaki deneyimin yarattığı keyif, heyecan ve haz duygusu yüksektir. Bu kümedeki katılımcılar öğrencia parkının tasarımıyla ilgili detayların çocuklar için motive edici olduğunu düşünmektedir. İkinci kümedeki katılımcılar öğrencia parkındaki etkinliklere katılarak çocuklarının günlük yaşam rutinlerinden uzaklaştığını, bir başka dünyada, başka biri gibiymiş gibi hissettiklerini düşünmektedir. Bu kümedeki katılımcılar öğrencia parkındaki etkinliklerin eğitsel açıdan da çocuklarına katkı sağladığına inanmaktadır. Özetle ikinci kümedeki katılımcılar çocuklarının öğrencia parkında yaşadığı deneyimlerden genel anlamda hoşnuttur. Bununla birlikte çocuklarının yaşadığı deneyimin üçüncü kümedeki kadar tutkulu bir deneyim olduğunu düşünmemektedirler. Bu özellikler göz önünde bulundurularak bu küme 'deneyim severler' olarak adlandırılmıştır.

Üçüncü küme deneyimsel pazarlama boyutları açısından her iki kümeden daha düşük ortalamalara sahip katılımcılardan oluşmaktadır. Bu kümedeki katılımcılar çocuklarının öğrencia parkında

keyif, heyecan ve haz açısından orta düzeyde bir deneyim yaşadığını düşünmektedir. Öğrence parkının tasarımı ve çocukların algılarını harekete geçiren detayları da orta düzeyde yeterli bulmaktadırlar. Bununla birlikte kaçış ve eğitim deneyimi açısından daha kararsız bir görünüm sergilemektedirler. Üçüncü kümedeki katılımcılara göre çocukları öğrence parkındaki etkinliklere katılarak günlük yaşam rutinlerinden çok uzaklaşmamıştır. Etkinlerin eğitsel açıdan çocuklarına sağladığı katkı konusunda da kararsızdırlar. Bu özellikler göz önünde bulundurularak üçüncü küme 'geride kalanlar' olarak adlandırılmıştır.

Araştırmada her üç kümedeki katılımcıların öğrence parkından aldıkları hizmete yönelik memnuniyet düzeylerinin farklılaşp farklılaşmadığını belirlemek için tek yönlü varyans analizinden yararlanılmıştır. Tablo 9'da küme ortalamaları, Tablo 10'da tek yönlü varyans analizi sonuçları yer almaktadır.

Tablo 10

Kümelerin memnuniyet düzeylerine ilişkin tek yönlü varyans analizi sonuçları

Varyansın Kaynağı	Kareler Toplamı	sd	Kareler Ortalaması	F	p	Anlamlı Fark
Gruplararası	46,645	2	23,322	120,190	.000	Deneyim aşıkları-Deneyim severler
Gruplarıçi	77,813	401	0,194			Deneyim severler-Geride kalanlar
Toplam	124,458	403				Deneyim aşıkları-Geride kalanlar

Her üç kümedeki katılımcıların öğrence parkını yeniden ziyaret düzeylerinin farklılaşp farklılaşmadığını belirlemek yapılan analize ilişkin sonuçlar Tablo 10 ve Tablo 11'de yer almaktadır. Tablo 10'da küme ortalamaları, Tablo 11'de tek yönlü varyans analizi sonuçları yer almaktadır.

Tablo 11

Kümelerin yeniden ziyaret etme niyetlerine ilişkin bulgular

Kümeler	Ort.	S
Deneyim aşıkları	4,94	0,19
Deneyim severler	4,36	0,47
Geride kalanlar	4,08	0,69

Tablo 12

Kümelerin yeniden ziyaret etme niyetlerine ilişkin tek-yönlü varyans analizi sonuçları

Varyansın Kaynağı	Kareler Toplamı	sd	Kareler Ortalaması	F	p	Anlamlı Fark
Gruplararası	32,469	2	16,235	72,097	.000	Deneyim aşıkları-Deneyim severler
Gruplarıçi	90,295	401	0,225			Deneyim severler-Geride kalanlar
Toplam	122,764	403				Deneyim aşıkları-Geride kalanlar

Kümelerin demografik özellikler itibarıyla farklılıkları incelemek için Ki-kare analizi yapılmıştır. Analiz sonucunda öğrence parkına gelme sıklığı ve çocuğun cinsiyeti bakımından kümeler arasında anlamlı farklılıkların olduğu görülmüştür. Öğrence parkına gelme sıklığına göre kümeler arasındaki farklılıklara ilişkin sonuçlar Tablo 13'te yer almaktadır. Sonuçlar incelendiğinde deneyim aşıkları arasında alışveriş merkezine ilk kez gelen katılımcıların ağırlıkta

Tablo 13

Kümelerin ziyaret sıklığına ilişkin ki-kare analizi sonuçları

	İlk kez (%)	Yılda birkaç kez (%)	Ayda birkaç kez (%)	Haftada birkaç kez (%)	X ²	SD	p
Deneyim aşıkları	33,7	27,9	20,9	17,4	24,817	6	.000
Deneyim severler	36,6	23,3	32,3	7,8			
Geride kalanlar	21,3	26,2	50,8	1,6			

Tablo 9

Kümelerin memnuniyet düzeylerine ilişkin bulgular

Kümeler	Ort.	S
Deneyim aşıkları	4,96	0,14
Deneyim severler	4,26	0,48
Geride kalanlar	3,90	0,51

Levene testi sonucunda grup varyanslarının homojen olmadığı görülmüş ve Dunnett's C testinden yararlanarak sonuçlar yorumlanmıştır. Sonuçlar memnuniyet düzeyleri açısından her üç küme arasında anlamlı farklılığın olduğu tespit edilmiştir. Deneyim aşıkları öğrence parkında yaşadıkları deneyimden çok yüksek düzeyde memnundur. Geride kalanlar deneysel pazarlama eğilimlerinde olduğu gibi daha kararsız bir profil sergilemektedirler. Deneyim severler ise bu iki küme arasında bir eğilime sahiptir. Deneyim severler öğrence parkında yaşadıkları deneyimden yüksek düzeyde memnundurlar.

Kümeler arasındaki farklılığın hangi gruplardan kaynaklandığını belirlemek için Dunnett C testi sonuçları incelenmiştir. Sonuçlar öğrence parkını yeniden ziyaret etme düzeyleri açısından her üç küme arasında anlamlı farklılığın olduğunu göstermektedir. Deneyim aşıkları diğer özelliklerinde olduğu gibi öğrence parkını tekrar ziyaret etme açısından da çok yüksek düzeyde niyete sahip katılımcılardan oluşmaktadır. Geride kalanlar kümesindeki katılımcılar diğer kümelere göre daha düşük düzeyde yeniden ziyaret niyetine sahiptir. Deneyim severler ise bu iki küme arasında bir profile sahiptir. Öğrence parkında tekrar ziyaret etme niyetleri yüksektir.

olduğu görülmektedir. Deneyim severler kümesindeki katılımcılar arasında da öğrence parkına ilk kez katılımcılar ağırlıktadır. Bunun yanı sıra deneyim severler içerisinde ayda birkaç kez gelen katılımcıların ağırlığı da fazladır. Öğrence parkında sunulan deneyime karşı mesafeli katılımcıların yarısı öğrence parkına ayda birkaç gelmektedir.

Çocuğun cinsiyeti bakımından kümeler arasındaki farklılıklara ilişkin sonuçlar Tablo 14'te yer almaktadır. Sonuçlar incelendiğinde deneyim aşıkları ve deneyim severler kümelerinde yer alan katılımcılardan kız çocuğu olanların ağırlıkta olduğu görülmektedir. Geride kalanlar kümesindeki katılımcıların yarısı ise erkek çocuk sahibidir.

Tablo 14

Çocuğun cinsiyetine göre kümelere ilişkin ki-kare analizi sonuçları

	Erkek (%)	Kız (%)	Her ikisi (%)	X ²	SD	p
Deneyim aşıkları	32,6	47,7	19,8	9,304	4	.04
Deneyim severler	35,4	38,1	26,5			
Geride kalanlar	50,8	26,2	23			

5. Tartışma, Sonuç ve Öneriler

Bu çalışmada bir alışveriş merkezlerindeki büyük ölçekli öğrenci parkını ziyaret eden çocuk tüketicilerin deneyimsel pazarlama tipolojileri belirlenmiştir. Çalışma nicel araştırma tasarımıyla kurgulanmıştır. Anket tekniğiyle Samsun Lovelet Alışveriş Merkezi bünyesinde yer alan 'Zamunda Eğlence Krallığı' parkını ziyaret eden 404 ebeveyne ulaşılmıştır. Ebeveynler, çocuklarının eğlence ve eğitimin bir arada sunulduğu etkinliklerin tasarlandığı bu öğrenci parkındaki deneyimlerini değerlendirmişlerdir. Bu değerlendirmeler doğrultusunda tüketici tipolojileri tespit edilmiş, farklı profillere sahip tüketicilerin demografik özellikleri ile memnuniyet ve tekrar ziyaret etme eğilimleri belirlenmiştir.

Sonuçlar öğrenci parkının Samsun şehrinde yaşayan tüketiciler ağırlıkta olmak üzere çevre illerden tüketicilere de hizmet verdiğini göstermektedir. Ebeveynler büyük çoğunlukla çocuklarını öğrenci parkına getirmek için alışveriş merkezine gelmektedir. Öğrenci parkını ziyaret eden çocuk tüketiciler hem eğlencenin (kum havuzu, çarpışan araba, akülü araba) hem de öğrencinin (çocuk şehri, hayvanat bahçesi, akademi gibi) ön planda olduğu alanları deneyimlemiştir. Öğrenci parkındaki farklı alanların hem kız hem de erkek çocukların ilgisini çektiği görülmektedir.

Çalışmada öğrenci parkında sunulan deneyim; eğlence, estetik, eğitim ve kaçış unsurlarına (Pine ve Gilmore, 1998) göre incelenmiştir. Sonuçlar öğrenci parkındaki deneyimin eğlence ve estetik, eğitim ve kaçış olmak üzere üç alt boyuttan oluştuğunu göstermektedir. Farklı araştırmalarda dört boyutlu bir yapı sergileyen (Oh vd., 2007; Krom, 2019) deneyimsel pazarlama yapısı bu çalışmada, eğlence ve estetik boyutlarının tek faktör altında toplanması nedeniyle üç boyutlu bir yapı sergilemiştir. Bu durumun öğrenci parkında çocuğun beş duyusuna hitap eden tasarım ve detayların, çocukları olumlu duygulara yönlendirmesinden kaynaklandığı düşünülmektedir. Öğrenci parkındaki etkinliklerin çocukların eğitimsel gelişimine katkısı, eğlence ve estetik deneyiminin yanı sıra bir diğer deneyim alanını oluşturmaktadır. Ebeveynlerin bakış açısıyla çocuklar öğrenci parkında, günlük yaşamlarındaki rutinlerinden çok farklı bir dünyada gibi hissetmekte ve farklı roller üstlenmektedir (Pikkemaat ve Schuckert, 2006; Feenstra vd., 2015).

Tüketiciler bu deneyim unsurlarına göre sınıflandırıldığında üç farklı tipolojinin ortaya çıktığı anlaşılmaktadır. Bir başka deyişle öğrenci parkını ziyaret eden tüketiciler heterojen bir profile ve farklı özelliklere sahiptir (Park vd., 2009: 97). Araştırma sonuçlarına göre kümeler birbirinden deneyimin bir unsuru bakımından farklılaşmamaktadır. Kümeler deneyimin üç unsuruna verdikleri önem düzeyi çok yüksek (deneyim aşıkları), yüksek (deneyim severler) ve orta düzey (geride kalanlar) olan katılımcılardan oluşmaktadır. Deneyim aşıkları içerisinde öğrenci parkından ilk kez hizmet alan ve parkın atmosferinden her açıdan çok etkilenen katılımcılar ağırlıktadır. Deneyim aşıklarını farklılaştıran bir diğer demografik

özellik, bu kümedeki katılımcıların yarısına yakınının kız çocuklarının olmasıdır. Deneyim aşıklarının öğrenci parkını ziyareti; kişisel keyif, iyi oluş ve diğer olumlu duygular bakımından çok yüksek bir hizmet deneyimi algılamalarını sağlamıştır. Bu kümedeki katılımcıların çocuklarının tutkulu bir deneyim algısına sahip oldukları anlaşılmaktadır. Deneyim aşıklarının öğrenci parkında katıldıkları farklı etkinlikler günlük yaşamlarındaki rutinlerinden çok farklı roller üstlenmelerine ve çok değişik bir ortamda yer almalarını sağlamıştır. Deneyim aşıkları için öğrenci parkının eğitimsel gelişimlerine sağladığı katkı da çok yüksek düzeydedir. Deneyim aşıkları öğrenci parkında yaşadıkları tüketici deneyimini çok yüksek düzeyde önemseyen tüketicilerden oluşmaktadır. Bu sonuç literatürdeki bazı bölümlendirme araştırmalarından farklılaşmaktadır. Chuo ve Heywood (2006) Tayvan'daki tema parkları ziyaret eden tüketicilerden 17 yaş ve altında olan genç ziyaretçileri motive eden en önemli faktörün kendini geliştirmek olduğuna dikkat çekmektedir.

Deneyim severler kümesinde yer alan katılımcılar içerisinde çocuklarını öğrenci parkına ilk kez veya ayda birkaç kez getiren katılımcılar ağırlıktadır. Öğrenci parkına ilk kez ziyaretçilerin ortamın atmosferinden oldukça etkilendikleri anlaşılmaktadır. Bunun yanı sıra bu küme içerisinde öğrenci parkının sadık müşterisi olan, ayda birkaç kez ziyaret eden katılımcıların da sunulan deneyimi önemsedikleri görülmektedir. Deneyim severler içerisinde de kız çocukların ağırlığı daha fazladır. Kümeler içerisinde en fazla katılımcının yer aldığı bu küme, öğrenci parkında yaşadıkları deneyim alanlarını genel anlamda yüksek düzeyde önemsemektedir. Deneyim severlere göre, parkı ziyaret eden çocuklar heyecan, mutluluk ve haz gibi duyguların yüksek olduğu, beş duyularını harekete geçiren bir deneyim yaşamış, etkinliklere büyük bir merak ve ilgiyle katılmış, bilgi düzeyleri artmıştır. Feenstra vd.'nin (2015) dikkat çektiği üzere deneyim severler için gün içerisindeki rutin eylemlerinden farklı bir ortamda bulunmak ve farklı roller üstlenmek çocukların duygusal ve zihinsel açıdan nitelikli vakit geçirmelerini sağlamıştır.

Geride kalanlar kümesi deneyim unsurları bakımından diğer iki kümeyle göre daha kararsız bir profil sergilemektedir. Geride kalanlar kümesindeki ebeveynlerin yarısının yalnızca erkek çocuğu bulunmaktadırlar. Geride kalanlar kümesindeki katılımcıların yarısı öğrenci parkını ayda birkaç kez çocuğuyla ziyaret etmektedir. Tekrarlayan bu ziyaretler nedeniyle ortamın atmosferinin çocuklar üzerinde bıraktığı etki daha düşüktür. Bu kümedeki ebeveynlere göre çocuklarının öğrenci parkı ziyaretindeki en çarpıcı deneyim unsuru, ziyaretten duyulan keyif ve etkinliklerin çocukların duygularında bıraktığı izdir.

Deneyim aşıklarının öğrenci parkından aldıkları hizmet karşısında hissettikleri memnuniyet ve öğrenci parkını yeniden ziyaret niyetleri deneyim severlerden daha yüksektir. Deneyim severlerin memnuniyet ve yeniden ziyaret eğilimleri de geride kalanların önünde yer almaktadır. Garrod ve Dowell'in (2020) ulaştığı sonuçların aksine bu çalışmada deneyimin tüm unsurlarının memnuniyet ve yeniden ziyaret eğilimlerinde farklılaşmaya neden olduğu görülmektedir. Buna karşın sonuçlar Zafeiroudi ve Kouthouris'un (2023) ulaştığı sonuçları desteklemektedir. Zafeiroudi ve Kouthouris, Yunan tema park ziyaretçileri içerisinde en düşük motivasyonlara sahip kayıtsızlar kümesinin parkı yeniden ziyaret etme niyetlerinin diğer kümelerle göre düşük olduğuna dikkat çekmektedir. Günümüzün rekabetçi perakende ortamında hayatta kalabilmek, düşük fiyatlardan ve yenilikçi ürünlerden daha fazlasını gerektirmektedir. Pazarlama literatüründe, bir perakende işletmesinin tüketicilerinin cüzdanlarını ve kalplerini, yani müşteri bağlılığına daha iyi yakalamasını sağlamak için tüketici deneyiminin etkili yönetimi önerilmektedir. Diğer alışveriş merkezleri karşısında rekabet avantajı elde etmek için, alışveriş merkezi yöneticilerinin tüketicilerin deneyimlerini yönetmeye odaklanmaları gerekmektedir (Sit, 2010: 15). Geissler ve Rucks'un (2011) dikkat

çektığı gibi tema parklardan alınan hizmetin memnuniyet üzerindeki etkisinde öne çıkan unsur, parkın deneyim bakımından ziyaretçilere sunduğu değer ile ilişkilidir. Deneyim değeri parkın eğitsel, eğlence, kaçış ve estetik alanlarında sunduğu deneyimlerden oluşmaktadır.

Araştırmada ulaşılan sonuçların perakendecilik ve turizm pazarlaması literatürüne katkı sağladığı düşünülmektedir. İlk katkı, araştırmanın çocuk tüketicileri hedefleyen öğrenci parklarına yönelik bir bölümlendirme çalışması olmasıyla ilişkilidir. Çalışmada ulaşılan sonuçların öğrenci parklarındaki bölümlendirme araştırmalarıyla ilgili bilgi birikimine katkı sağladığı düşünülmektedir. İkinci katkı, araştırmanın bir alışveriş merkezi bünyesindeki öğrenci parkına odaklanmasıyla ilişkilidir. Yapılan araştırmaların büyük bir bölümü alışveriş merkezlerinden bağımsız lokasyonlarda hizmet veren öğrenci parklarına odaklanmıştır. Bu açıdan değerlendirildiğinde araştırmada ulaşılan sonuçlar, perakende sektörüyle ilgili bilgi birikime katkı sağlayabilir. Üçüncü katkı, çalışmanın deneysel pazarlama literatürüne katkısı ile ilişkilidir. Öğrenci parklarında sunulan deneyimi ele alan çalışmalarda araştırmacıların daha çok eğlence ve eğitim boyutlarına odaklandığı görülmektedir. Bu çalışmada tüketici deneyimi, estetik ve kaçış deneyimleri açısından da ele alınmıştır. Yerli yazında yalnızca çocuk tüketicileri hedefleyen öğrenci alanlarına yönelik bir araştırmaya rastlanmamıştır. Ulaşılan sonuçların bu açıdan da yerli yazına katkı sağlayacağı düşünülmektedir.

Araştırma sonuçları perakende sektöründeki uygulayıcılar için de önemli fırsatlara işaret etmektedir. Sonuçlara göre ebeveynler alışveriş merkezine büyük oranda çocuklarının öğrenci parkını ziyaret etmesi için gelmektedir. Ve öğrenci parkından aldıkları hizmetten duydukları memnuniyet ve tekrar ziyaret etme eğilimleri yüksektir. Yöneticilerin alışveriş merkezi bünyesinde bu tür alanlar tasarlaması alışveriş merkezinin daha etkin bir şekilde kullanılması ve bir cazibe merkezine dönüşmesine katkı sağlayacaktır. Deneyim aşıkları ve deneyim severler içerisinde öğrenci parkını ilk kez ziyaret eden çocukların ağırlıkta olduğu görülmektedir. Buna karşın öğrenci parkını ziyaret eden çocukların daha çok Samsun'da yaşadığı dikkat çekmektedir. Ugulayıcılar, öğrenci parkında deneyim yaşamaktan keyif alan ve önemseyen bu tüketici gruplarına ulaşmak ve parkı daha önce ziyaret etmeyen çevre illerdeki tüketicileri harekete geçirmek için reklam, promosyon gibi pazarlama iletişim etkinliklerinden daha çok yararlanabilir. Deneyim aşıkları ve deneyim severlerin öğrenci parkında hizmet almaktan duyduğu memnuniyet ve öğrenci parkını tekrar ziyaret etme niyetleri çok yüksektir. Alışveriş merkezi yöneticileri, sadakat programlarında bu gruba özel fırsatlar sunabilirler. Deneyim aşıkları ve deneyim severler kümelerindeki ebeveynler öğrenci parkının çocuğun eğitsel gelişime, duyu durumuna katkısından oldukça memnundurlar. Parkta vakit geçirmek, çocuklarının günlük rutinlerinden uzaklaştığı nitelikli bir boş zaman aktivitesidir. Bu açıdan öğrenci parklarında sunulan hizmet deneyimi, her iki tarafa (ebeveyn ve çocuk) kazanımlar sunmaktadır. Çocuklar eğlenerek öğrenmekte, ebeveynler ise çocuklarına güvenli bir ortamda gelişim fırsatı sunmanın ve nitelikli zaman yaşatmanın keyfini yaşamaktadır (Feenstra vd., 2015: 54). Ugulayıcılar, ebeveynlerin park içerisinde çocuklarını beklerken daha keyifli zaman geçirebilecekleri ortamlar tasarlayarak kendilerini daha iyi hissetmelerini sağlayabilirler. Bu ortamlarda yapılan harcamalardan elde edilen gelire, öğrenci parkına finansal açıdan ek bir gelir sağlayabilirler. Deneyim aşıkları ve deneyim severler için kaçış deneyimi oldukça önemli bir deneyim unsurudur. Ugulayıcılar çocuk şehri gibi çocuğun farklı roller üstlendiği, kaçış deneyimini güçlendiren etkinlik alanları ekleyerek yeni deneyim alanları yaratabilirler.

Çalışmanın sınırlılıklarından hareketle gelecekte yapılacak çalışmalar için şu önerilerde bulunulabilir. Gelecekte öğrenci

parklarında sunulan deneyimin daha derinlemesine anlaşılması için nitel araştırmalar tasarlanabilir. Öğrenci parkında bir alanı ziyaret eden ve bu ziyaretten keyif alan çocuk diğer alanları deneyimlemek için ebeveynlerinden talepte bulunabilmektedir. İleriki araştırmalarda nitel yöntemden yararlanılarak ebeveyn ile çocuk arasındaki tüketim etkileşimine ilişkin daha ayrıntılı sonuçlara ulaşılabilir. Gelecekte çocuk tüketicilerin deneyimlerini kendilerinin değerlendirdiği çalışmaların tasarlanması da deneysel pazarlama unsurlarının daha iyi anlaşılmasına katkı sağlayacaktır. Son olarak ileriki araştırmalarda tüketicilerin yanı sıra perakende sektöründeki uygulayıcıların görüşlerine başvurulması karşılaştırmaya dayalı bir analizin yapılmasına imkân sunabilir.

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The Impact of Internship Programs on Students' Career Development: A Case Study of Pakistan*

Staj Programlarının Kariyer Gelişimine Etkisi: Pakistan Örneği

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ABSTRACT

The topic of this study is "The Impact of Internship Programs on Students' Career Development: A Case Study of Pakistan". The aim of the study is to evaluate the efficacy of various practicum programs in enhancing students' employability and career advancement. Furthermore, to assess the effectiveness of internship programs in Pakistan in developing students' careers and contemplating factors such as skill acquisition, professional networking, and employability outcomes. Work-based learning (WBL) is a broad term used for internships. The methodology used for this research was based on qualitative analysis. Qualitative data was collected through various websites and journals such as Jstor, Google Scholar, Science Direct, etc. The sample was one of the leading universities in Lahore, Pakistan (Lahore School of Economics). In addition to that, the university website is used to analyze the data. One of the famous research methods for the analysis of qualitative data, which is content analysis, is used for the analysis of this study. The results show that internships programs have several benefits for students, and it has a great impact on student's career development. The internship programs help students enhance their practical knowledge and help them to boost their personal and professional skills. These skills help students perform better in the workplace.

Keywords: Internship Programs, Pakistan, Students Career Development

ÖZET

Staj programları öğrencilerin pratik bilgilerini geliştirmelerine, kişisel ve mesleki becerilerini artırmalarına yardımcı olmaktadır. Bu beceriler öğrencilerin iş yerinde daha iyi performans göstermelerine yardımcı olmaktadır. İşe dayalı öğrenme (WBL), stajlar için kullanılan geniş bir terimdir. Bu çalışmanın amacı, çeşitli staj programlarının öğrencilerin istihdam edilebilirliğini ve kariyer gelişimini artırmadaki etkinliğini değerlendirmektir. Bu amaca uygun olarak; Pakistan'daki staj programlarının öğrencilerin kariyerlerini geliştirmedeki etkinliğini değerlendirmek ve beceri kazanımı, profesyonel ağ oluşturma ve istihdam edilebilirlik sonuçları gibi faktörlerin etkinliği ölçülmeye çalışılmıştır. Bu araştırma için kullanılan metodoloji nitel analize dayanmaktadır. Nitel verilerin analizinde kullanılan ünlü araştırma yöntemlerinden biri olan içerik analizi, bu çalışmanın analizi için tercih edilmiştir. Nitel veriler Jstor, Google Scholar, Science Direct gibi çeşitli web siteleri ve dergiler aracılığıyla toplanmıştır. Araştırmanın örneklemini Pakistan'ın Lahor kentindeki önde gelen üniversitelerden biri olan Lahore School of Economics'i oluşturmuş ve araştırmanın verilerini analiz etmek için üniversitenin web sitesi kullanılmıştır. Sonuçlar, staj programlarının öğrenciler için çeşitli faydaları olduğunu ve öğrencinin kariyer gelişimi üzerinde büyük bir etkisi olduğunu göstermektedir.

Anahtar Kelimeler: Staj Programları, Pakistan, Öğrencilerin Kariyer Gelişimi

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1. Introduction

Transitioning from student to professional is not always easy. When students begin their careers, they face numerous hurdles. They must adapt to their new professional environment by putting their conceptual understanding into practice (Anjum, 2020: 1). Students can be helped to better implement their ideas at the workplace by combining conceptual knowledge and training with academic internships (Tynjälä, 2008: 140). Internships permit

students to acquire practical experience. Companies prefer business graduates with vital abilities and practical knowledge; thus, internships offer valued employees and qualified job applicants. Moreover, Internship programs allow students to receive training while still enrolled in their courses, saving firms money on supervision and training by offering trained staff (Anjum, 2020: 1).

Work-based learning (WBL), including internships and apprenticeships, is a key concept in public higher education and workforce development policies. WBL is also a broad term used for

* This article relates to my doctoral thesis at Tokat Gaziosmanpaşa University, Post Graduate Education Institute.

different forms of internships. There are four mutual forms of work-based learning programs. These include internships, Co-op, apprenticeship, and practicum. Internships can be short term or long term, can be paid or un-paid, can be leading to jobs etc. Internships are seen as a win-win situation for apprentices, educators, and employers. They provide students with real-world job experience and professional networks, while employers benefit from low-cost and sophisticated workers who may become future employees. Internships are a key strategy for addressing the "skills gap," filling open positions, boosting local economies, and improving labor market conditions (Hora et al., 2017: 3). In almost every university in Pakistan, internships have become part of the academic curriculum. It is becoming necessary for every final-year undergraduate and graduate student to get some experience in any of the organizations during their final year.

A career is defined by one labor economist as "a set of experiences in the domain of labor, with aims and values and with or without development." According to the literature, Career is part of the main occupation a person has in their life before, during and after work, including work-related characters such as student, worker, and senior worker, as well as additional leisure, family, and civic responsibilities. A business exists only when people pursue it; they put people first (Super D. E., 1976: 20). It's true that until the 1960s, neither the phrase "career" nor the term "development" were often employed. After the two categories were combined, career development was more often referred to as professional psychology or development till the late 1960s (Herr, 2001: 196). "Career development is a lifelong process of self-exploration and awareness, continual acquisition of knowledge about the ever-changing world of work, and decision-making" (Knabem et al., 2020).

1.1. Purpose of the study

The aim of the study is to evaluate the efficacy of various internship programs in enhancing students' employability and career advancement. Furthermore, to assess the effectiveness of internship programs in Pakistan in developing students' careers and contemplating factors such as skill acquisition, professional networking, and employability outcomes.

2. Literature Review

2.1. Definition of Career

A different labor economist provides a roughly similar definition of the profession but with a stronger drive. Two industrial sociologists and one occupational psychotherapist define it as "a set of jobs establishing a profession ladder up which progression is probable," occasionally but not forever a "career," indicating what some consider to be a middle-class bias. An occupation is described by one personality and social psychologist as "an arranged categorization of ranks and roles (occupational, familial, and leisure) subsequent from the quest of embryonic principles," while binary therapy psychologists and single occupation educationalists use slightly comparable but fewer spiritual definition of "actions, work-related and others, creating a life pattern." One counseling psychologist, one school counselor, one personality and social psychologist, and two career education sources all view "career" as an "occupation", adhering to a custom that disregards the terms' specific definitions (Super D. E., 1976: 13).

According to the literature, a Career or person's professional life is the series of significant roles they have held during their pre-, during, and post-work lives. These titles encompass work-related ones like worker, student, and retiree, as well as supplementary

civic, family, and recreational activities. Professions are person-focused and only survive because people seek them (Super D. E., 1976: 20).

2.2. Career Stages

The career stages theory explains how workers' behaviors evolve throughout their careers. According to organizational psychologists, the stage of a person's career can impact their work experiences. This is because individuals' needs, attitudes, values, and concerns change as they age and gain experience in both their professional and personal lives (Giovanna et al., 2021: 62). Career stages are essential stages of development throughout life. The stages are classified as Growth, Exploratory, Establishment, Maintenance, and Decline phases. Each phase is distinguished by the unique significance of specific social expectations. For instance, during the exploratory stage, young people are expected to choose careers, and during the establishment stage, adults are expected to put those decisions into practice and carve out spaces for themselves in the workplace, the home, and the community. Moreover, Lee found that differences in career stages have a greater impact on certain aspects of work, both professionally and personally (Lee, 2020). Younger workers may prioritize immediate benefits like health plans and maternity/paternity leave, while older workers may prioritize retirement planning etc. Researchers have examined the significance of various work factors based on an individual's career stage (Giovanna et al., 2021: 63). When one work is completed, handling the subsequent one is made easier (Super D. E., 1976: 22).

2.2.1. Growth Stage

This stage occurs between the ages of 0 and 14. The cycle begins when the individual becomes aware of an upcoming career decision (Giovanna et al., 2021: 64). This stage involves a child interacting with their house, community, and institution. It leads to an active growth of some skills, passions, and principles while neglecting and atrophying other potentials that had a particular glands and neural makeup, may become significant (Super D. E., 1976: 22).

2.2.2. Exploratory Stage

This occurs between the ages of 15 and 25. The individual explores their main competencies, aptitudes, and activities with greater passion. During this stage, workers strive for mastery over their tasks and seek approval from coworkers and the organization (Giovanna et al., 2021: 64). Although the process of exploring itself starts at birth and extends across life as circumstances and individuals change, it starts in adolescence. Experimentation is putting various roles, actions, and circumstances to the test. It might be more focused on learning more about passion for or talent for a certain job, field of research, or career options, but it could not be planned or focused on objectives (Super D. E., 1976: 23).

2.2.3. Establishment Stage

However certain individuals sway, struggle, or explore for a decade or beyond and some do not achieve solid professions, it generally starts in the mid-1900s. Men in their late 20s tend to seek appropriate paid positions or negotiate and settle for the most suitable job they can secure because they have more maturity, duties, and wisdom than women do. Women in this age group typically dedicate themselves to raising their families the whole time, nevertheless, some choose to pursue double-track professions and many, often without planning, return to paid work after several years away (Super et al., 1967).

2.2.4. Maintenance Stage

Most individuals start experiencing it at the age of 45. However, many women go through a second establishment stage and re-exploration in their thirties. The person is worried about retaining his own against younger individuals, staying up to date with new advancements, pushing forward by striking fresh ground in his current or a related sector, or re-establishing himself in the workforce after settling into a profession and frequently into a specific job (O'Toole, 1973).

2.2.5. Decline Stage

This stage pertains to the evolving and diminishing aspects of life in general and careers in particular. While some individuals continue to work in their regular roles at their normal speed and on their customary schedule until they pass away, most people go through a process of shifting their work kinds, pace, and days or hours of work (Steer, 1970).

2.3. Career Development

It's true that until the 1960s, neither the phrase "career" nor the expression "development" was often employed. Since the late 1960s, career advancement was often distinguished from professional psychology when the two concepts were mixed (Herr, 2001: 196). Although the phrases vocational advice or consulting and career advice or counseling are more frequently used in historical allusions to professional growth practice than career development practice itself, they all have similar origins (Herr, 2001). "Career development is defined as an enduring process of self-exploration and mindfulness, continual acquisition of information about the ever-changing world of effort, and decision-making" (Knabem et al., 2020). Effective implementation and development of the career development programs determine the economic growth of countries. High-quality preparation of students and pursuing a career path that interests them is one of the ways for countries to ensure stable economic growth (Boat et al., 2021: 108). At the end of the 20th century, the phrase "career development," as it appears in the name of the National Professional Development Association, began to be used more and more to refer to the entire constellation of psychological, sociological, educational, physical, economic, and random factors that come together to shape a person's career actions over the course of their lifetime (Sears, 1982) and the interferences or practices that are used "to develop a person's career development or to empower that person to make additional effective career decisions" (Spokane, 1991: 22). As a result, the phrase "career development" currently refers to two sets of hypotheses, or philosophical categories: one discusses how career behavior develops over the course of a person's life, while the other examines how specific interventions alter career conduct (Herr, 2001: 196).

Workers, career advisors, academic institutions, and society at large offer programs and practices known as initiatives for career growth with the goal of assisting students and workers in making wise career decisions and advancing their careers. Academic advising, career centers, computer-based career support systems, mentoring, 360-degree evaluation, and wellness and fitness initiatives are among the entries that best exemplify this subject.

2.4. Indicators of Successful Student's Career

There are several indicators that can suggest a student with a successful career ahead. While success can be subjective and varies across different fields and individuals.

2.4.1. Academic Performance

Consistently achieving high grades and performing well in academic pursuits indicates a strong foundation of knowledge and skills. It demonstrates the ability to grasp and apply concepts effectively.

2.4.2. Skills and Expertise

Developing specific skills and expertise relevant to their chosen field or industry is a crucial indicator of future success. This can include technical skills, problem-solving abilities, critical thinking, leadership qualities, effective communication, and adaptability.

2.4.3. Internships and Work Experience

Obtaining real knowledge through internships, part-time jobs, or relevant work experience provides valuable insights into the real-world application of knowledge and skills. It demonstrates initiative, adaptability, and the ability to work in professional environments. Moreover, gaining practical experience through industry-related projects is a strong indicator of future success. Practical experience provides students with valuable insights into their field, allows them to apply classroom knowledge in real-world situations, and builds a professional network. Employers often prioritize candidates with relevant work experience, as it demonstrates a proactive approach and the ability to navigate professional environments.

2.4.5. Networking

Building a strong professional network within their field can be a significant advantage for students. Engaging with professors, industry professionals, alumni, and peers can provide opportunities for mentorship, internships, job referrals, and career guidance.

2.4.6. Continuing Education and Lifelong Learning

A commitment to continuous learning beyond formal education is a positive indicator. Seeking out opportunities for professional development, attending conferences or workshops, and staying updated with industry trends demonstrate a growth mindset and the willingness to adapt to evolving circumstances.

2.4.7. Management Training Programs (MTO)

The goal of management training programs is to improve the management and leadership abilities of working professionals. Candidates want to improve their abilities, so they can work more effectively with their colleagues. A person must take their career objectives into account when selecting the best managerial training program (Sharma, 2022). There are various benefits of management training programs such as enhanced decision-making capacity and leadership skills, improved communication with the team, and helping students understand their roles and duties better to enhance their career in the future (Sharma, 2022). Moreover, most of the MTOs are leading to jobs. Management training programs are designed to be industry-specific as well as organization-specific, tailored to reflect the business' unique needs (Lau, 2022). Individuals develop their current management abilities while acquiring new ones in management training programs. People frequently take part in these programs to make the move into managerial roles, giving them the opportunity to get ready for the new duties. Additionally, established managers at any level can benefit from management

training programs to further their career development. These programs can be developed internally or contracted out to a third-party vendor and are available in a variety of formats, such as online, in-person, or hybrid (Indeed Editorial Team, 2023).

2.4.8. Career Counseling

Finding jobs for clients is one of the goals of career counseling. Individuals who are looking for help obtaining a job may involve people who are looking to shift employment, have lost their jobs, and are fresh or returning to the workforce. A plethora of data regarding aspects associated with successful job search may be utilized to focus consulting efforts (Greenhaus & Callanan, 2006: 90). According to the research, the best approach to support individuals who are having difficulty finding employment would be to promote, assist, and reinforce increased effort in the process as well as a more thorough use of assets needed job seekers, such as expanding their use of social networks to locate leads. According to the results of the study on the variables influencing the extent and dedication of a job search, effective counseling measures should boost individuals' self-assurance in their abilities to find jobs, offer encouragement to keep going and help them improve the way they use their social networks to find leads for jobs and conduct interviews. Counseling often includes assisting clients in finding employment and joining groups that align with their values and professional objectives.

In addition, a lot of individuals who are working often check out career counseling, because they are not happy in their present jobs or are not doing their jobs well enough. While some are looking to change careers, others are looking for methods to feel more fulfilled in their existing jobs (Greenhaus & Callanan, 2006: 91). While career counselors or job searchers seem to aid the former (career or job changes), the latter require assistance that is especially focused on enhancing their performance or work happiness. Additionally, the information, abilities, and character traits that career counselors require to provide their clients with high-quality services are included in the competencies of career counseling. Large segments of the populace are underserved by current methods of providing professional development offerings, even in so-called developed nations (Greenhaus & Callanan, 2006: 92).

2.5. University Support for Student's Career Development and Success

2.5.1. Career Counseling Services

Universities often offer career counseling services to help students explore career options, identify their strengths and interests, and develop effective career plans. Career counselors provide guidance on resume writing, interview skills, job search strategies, and networking.

2.5.2. Internship and Co-op Programs

Many universities facilitate internships and co-op programs, partnering with organizations to provide students with hands-on work experience related to their field of study. These programs help students apply classroom knowledge, develop practical skills, and build professional networks.

2.5.3. Job Placement Services

Universities may have dedicated job placement offices that assist students in finding employment opportunities. These offices may provide job listings, career fairs, on-campus recruiting, and assistance in connecting students with potential employers.

2.6. Definition of Internship

It is necessary to understand the term in general before going into its detail. After analyzing the literature, it is observed that there is no single definition of the term "internship". There are a variety of different definitions of internships and each definition varies according to the range of characteristics. Merriam-Webster defined an internship as "a progressive apprentice or alumna typically in a specialized field (such as medicine or teaching) achieving administered hands-on knowledge (as in a hospital or teaching space)" (Merriam-Webster, 2024). This description reflects what is known as workshops (in nursing) or student teaching (in education) as practicums, along with the sight that the exercise is administered and controlled to advanced students (Hora et al., 2017: 4). Moreover, the Oxford English Dictionary defined internships as, "The spot of a learner who works in an association, occasionally without salary, to increase work experience or satisfy necessities for a qualification" (OED, 2023). This explanation observes the student as a learner and reflects them to be personnel of an organization, while also raising the matter of wage, and the aim of attaining training (which is often associated with apprenticeships) (Hora et al., 2017: 5).

Work-based learning is defined as an educational strategy that provides students with real-life work experiences where they can apply academic and technical skills and develop their employability. In addition, we can say that work-based learning is the broad term used for internships. Work-based learning programs are classified into four forms. They include internships, co-ops, apprenticeships, and practicums (Hora et al., 2017: 6).

2.7. Forms of work-based learning programs

2.7.1. Internship

It is defined as a temporary opening for students. A salaried or voluntary internship allows students to apply their academic knowledge to real-world tasks (Hora et al., 2017: 6).

2.7.2. Co-op

An official academic program in which students work full-time in a firm while still enrolled as students. Work is consistent, organized, and project-based. Co-operatives often involve a promised arrangement between a college and a company to jointly educate students (Katula & Threnhauser, 2009).

2.7.3. Apprenticeship

A structured academic program that allows students to "learn and earn", while working at a job site and taking limited academic courses. Apprenticeships typically last 3-4 years and involve on-the-job training. They can lead to professional certification and full-time employment at the job site (U.S. Department of Labor, 2024).

2.7.4. Practicum

In some educational programs, students are placed in a workplace site (e.g., classroom, hospital) to perceive professional work and conduct their own activities. Students typically engage in a course related to their practicum to gain deeper knowledge and facilitate their learning (Hora et al., 2017: 6).

2.8. Characteristics and outcomes of internships

Table 1

Key variables used to study internships: Program features and student results.

Characteristics of internships	Outcomes of internships
Compensation	Student employment opportunities
Coordination between academics/jobsite	Student long-term remuneration gains
Supervisor behaviors/roles	Student academic accomplishment
Duration	Student career development/prospects
Autonomy	Employer opportunities to “trial-run” potential hires
Task clarity	Educators boost reputation of program
Frequency	
Feedback mechanisms for students	

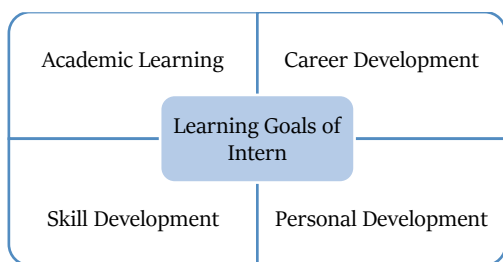
Source: (Hora et al., 2017: 7)

2.9. Learning Goals of intern

Learning is very crucial in every aspect. Learning plays a vital role in every situation. Learning is defined as a process of acquiring new knowledge, skills, principles etc. There are various learning goals of an intern which include academic learning, career, skill, and personal development as shown below in figure 1. These goals help intern to achieve new knowledge by working in various organization. Another important aspect is that it helps to Apply knowledge to the job acquired from training or classroom. Moreover, it also helps to get hand-on experience (Burayk & Kaur, 2023: 3).

Figure 1

Learning Goals of Intern



Source: (Burayk & Kaur, 2023: 3)

2.10. Pros and cons of internship programs in Pakistan

Internship programs have several advantages for the students as well as for the businesses. Some of the advantages of internship programs include: The goal of nearly all business schools is to motivate its students to complete internships to obtain real-world experience; Students are assessed on their hands-on knowledge through a viva voce after their internship; The government of Pakistan proposed many internship programs at the regional level to fill vacant job posts with competent individuals and Businesses favor interns as potential employees, encouraging students to enroll in internship programs. Besides having several advantages, internship programs in Pakistan also have numerous drawbacks such as a lack of collaboration between the firm and academic supervisor; Companies only provide certain tasks to students, creating a lack of opportunities for students to request their own and

firms often fail to provide adequate feedback to interns and academic supervisors (Anjum, 2020: 6).

2.11. General Internship Statistics

There are some statistics about general internships according to the National Survey of College Internships (NSCI) 2021 Report. These are as follows (Hora et al., 2021):

- Internships have a high satisfaction rating, with 36.4% of respondents indicating exceptional satisfaction.
- 47.8% of respondents took part in face-to-face internships, while 44.9% did so online.
- The usual intern enrollment procedure lasts eight and a half months.
- 67.9% of students participate in internships to get experience in a career path they want to follow, whereas 24.8% participate in internships to discover diverse career opportunities.
- Most firms recruit students through open applications.
- 66.1% of companies anticipate hiring graduates with an economics degree within the following year. 65% will hire accounting graduates, while 61.3% will seek employees with a business administration or marketing degree.

2.12. Internship Industry Statistics

There are some facts and figures about the internship industry. These include (Zuckerman, 2020):

- Internship rates are high among law clerks (86%), audit associates (85%), journalists (82%), and analysts (77%).
- Nine of the top ten highest-paying internships for 2022 are in the technology business.
- More than half of interns in architecture and engineering, sales, construction, and extraction are compensated.
- Internships in STEM fields, social sciences, and health are more difficult to come by than in other fields.

3. Methodology

There were different research methods used to gather data such as qualitative methods and quantitative methods. The qualitative method is a type of method that deals with words and their meanings, whereas the quantitative research method deals with numbers and statistics. There are various techniques used to gather qualitative data such as case studies, observations, interviews, focus groups etc. On the other hand, quantitative data is collected using different tools such as questionnaires, surveys, etc.

The research method used solely for this study is the qualitative research method. Numerous journals such as Jstor, google scholar, Science Direct etc. are used to gather data for this study. In addition to that, the university website is used to collect data about bachelor's and master's students of various fields and much more. The data collected was related to the internships students get during their studies and the internship programs leading to jobs. The university selected for this study is one of the main business schools in Lahore, Pakistan (Lahore School of Economics, 2024).

There are various approaches used to analyze qualitative data. These include content analysis, thematic analysis, textual analysis, and discourse analysis. The approach used for this study to analyze qualitative data is content analysis. Content analysis is defined as illustrating and classify common words, expressions, and concepts in qualitative data.

4. Findings

The results of this study are gathered after analyzing the literature in detail and through the data available on the website of the university (Lahore School of Economics), as the content analysis method was used to analyze the results of this study. The result shows that nearly all professional schools in Pakistan are concentrating on encouraging their students to improve applied knowledge through internships; Secondly, oral examination of students is led after the accomplishment of their internship period in order to assess their hands-on practice; Thirdly, the government of Pakistan is offering diverse internship programs at the regional level to fill unfilled job spots with the exact job candidates; and Lastly as firms desire their interns as their forthcoming workers (Anjum, 2020: 6).

According to the past studies done on this subject, it is observed that most of the students did not opt for internship program during their studies before, and the main reason for this is that they do not get sufficient time during their studies and it becomes hard for them to manage both work and study together, other reason was, students said they did not want to disturb their routine and regular lectures (Gupta et al., 2020: 97). However, the students who opt for internship during their studies, they said that internships have a great impact on regular studies, as studies helps them to enhance practical knowledge, helps to understand curriculum better and last but not the least internships help to achieve professional competencies. In addition to that, most of the internships were done in Marketing (Sales) departments by the students who opted for internships during their studies. Moreover, 80% of the students said that internships become very helpful for them in their regular studies to get practical knowledge (Gupta et al., 2020: 95).

In Lahore School of Economics, there is a placement office that conduct various programs for the continuous development and training of the students. Mostly importantly, this office also helps alumni to create connections. However, the main goal of the placement office is to build a strong connection between students, alumni, and the job market. Thus, to emphasize the relevance of professional training alongside academics through part-time jobs and internships, resulting in greater employability for students. (Lahore School of Economics, 2017). The other advantage of this office is they conduct online corporate meetings with companies, to know about the hiring process so that they can help the students get employment with good salaries in renowned companies, they also conduct these meetings to get feedback about alumni who are currently working in those specific companies (The Placement Office, 2020). During the last year, Lahore School of economics make internship as part of the curriculum, and it becomes compulsory for the current and new enrollments. The students will not graduate without doing an internship.

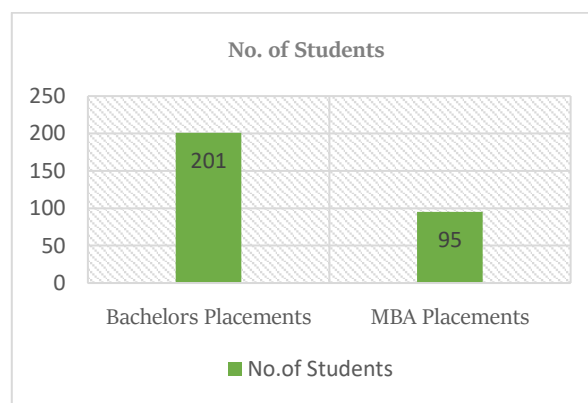
Furthermore, analyzing the university data, it was concluded that in Lahore School of Economics, almost every bachelor student did an internship during their bachelor or master studies. There are also a lot of recruitment drives that take place every year in Lahore School of Economics. Recruitment drive is the event organized by the famous companies with the help of university. They conduct some screening tests and interviews to select the best candidates for the jobs.

There are also Management training program (MTO) offered by some renowned companies such as Nestle, Fuji fertilizer, Pakistan Tobacco Company, Coco Cola etc. these companies open an application for the students to apply online and also conduct sessions in university campus. This means that the companies select some

candidates who are successful in both the tests and interviews. After that students can do training in a specific company for some period, that traineeship leads to a job. MTO is also called the internship leading to a job. So, this method also helps students to enhance their careers and it also has a great impact on student's career development as they get the chance to apply theoretical knowledge to enhance their expertise. During the training period, they learn the ways and get familiar with the company environment. It is also beneficial for the employer as they do not have to spend extra time in training of the fresh employees.

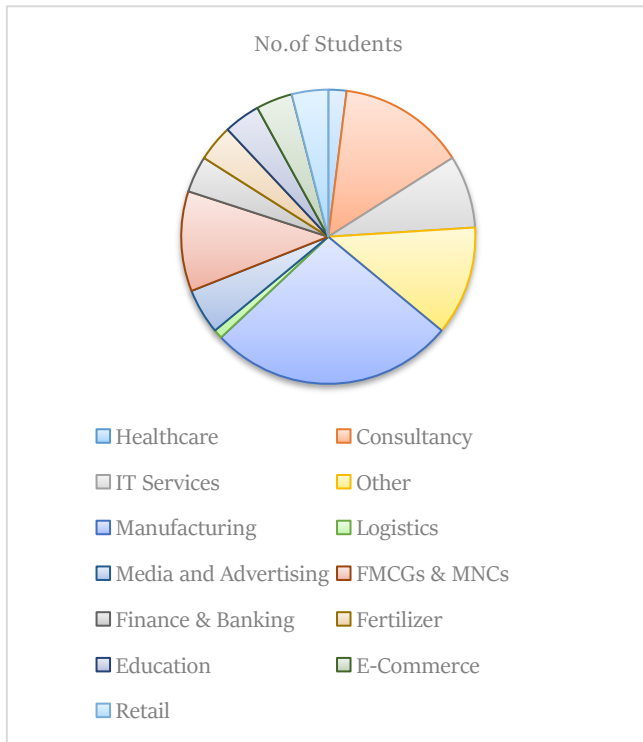
After analyzing the university (Lahore School of Economics) website, it is shown that in 2023, there were 201 bachelor's placements and 95 MBA placements in 73 renowned companies which include Procter & Gamble, Coca-Cola, Reckitt Benckiser, Unilever, Akzo Nobel, Levis, Honda, Nestle etc. This is also shown in Figure 2 below (Lahore School of Economics, 2024). Moreover, both MBA's and Bachelor students are placed in a variety of different sectors such as manufacturing, retail, sales, FMCGs, etc. Master's students are placed in 13 different sectors in Pakistan. Most of the MBA students are placed in the manufacturing sector (27). The other main sectors in which MBA students at Lahore School of Economics are working are consultancy (14), FMCGs & MNCs (11), IT services (8) etc. The breakdown of sectors and the number of students of MBAs in each sector are shown below in Figure 3. Furthermore, bachelor's students are placed in 20 different sectors in Pakistan. Most bachelor students were placed in consulting (35), banking & finance (30), IT services (39), and manufacturing technical (24) sectors in 2023. There are also other sectors in which bachelor's students are also working. The breakdown of each sector of Lahore School of Economics Bachelor 2023 placements is shown in figure 4 below.

Figure 2
Lahore School of Economics Bachelors and MBA Placements 2023



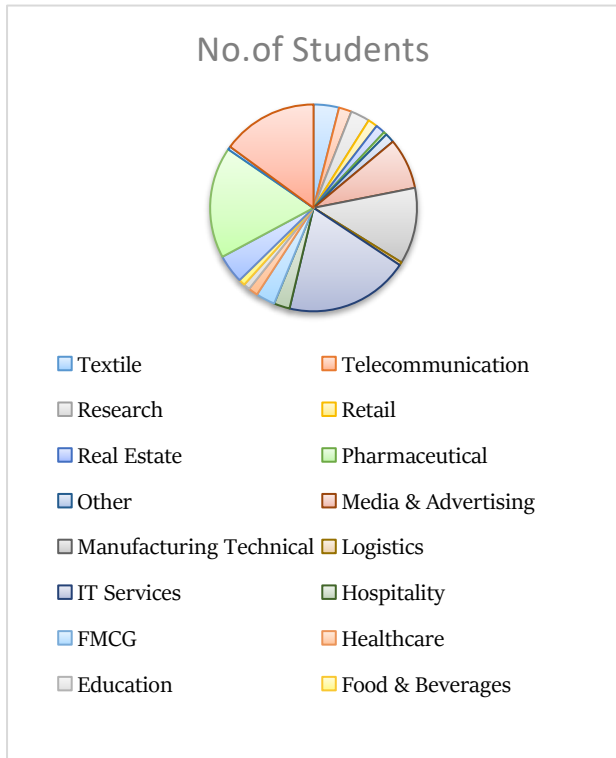
Source: (Lahore School of Economics, 2024)

Figure 3
Lahore School of Economics MBA 2023 Placements in Each Sector



Source: (Lahore School of Economics, 2024)

Figure 4
Lahore School of Economics Bachelors 2023 Placements in Each Sector



Source: (Lahore School of Economics, 2024)

5. Conclusion

To conclude, work-based learning is another name used for internship. Internships have a great impact on student’s career development in numerous ways such as internships help them to gain practical knowledge and hands-on experience. It also helps students to achieve professional competencies and helps to understand the curriculum better by applying practical and theoretical knowledge. The content analysis was done for this study, after the analysis it was observed that there exist several different kinds of internship programs. Furthermore, internship programs help students to develop real-world information. And helps students to implement practical knowledge in their workplace when they start to work in the future in renowned companies. Other than that, every university in Pakistan is making internships compulsory for students and making it part of the curriculum. This helps the students to enhance their personal and professional skills during their entire course period. So, when they go to the workplace, they will not get any hurdle. This will be beneficial for both the employees as well as the employers. Last but not least, companies that give internships to students benefit from knowing the talents of their interns, making it easier to find the ideal fit for the job. Lahore School of Economics also included internship in the academic curriculum and make it compulsory for current students and new enrollment. Placement office of Lahore School of Economics helps students in making career choice decisions, provide them with career counselling and also contacts various companies to learn about the hiring process to help get students employment in big companies such as Pakistan Tobacco Company, Coca Cola, etc.

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Subfactors of Rule of Law and Income Inequality: A Panel Data Approach in High Income Countries

Hukukun Üstünlüğü Alt Faktörleri ve Gelir Eşitsizliği: Yüksek Gelir Grubu Ülkelerde Panel Veri Yaklaşımı

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ABSTRACT

The relationship between the rule of law, income inequality and power has been widely discussed over the past century. The balance between the rule of law and income inequality is crucial to the fabric of society, yet this relationship has rarely been considered. This study aims to provide a quantitative analysis of how the rule of law is related to inequalities in per capita income and how this affects the welfare of a nation and of individuals. This will be achieved by integrating the field of economic law with political science. Focusing on wealthy countries, we use panel data methodology to analyse the impact of different sub-factors of the rule of law on income distribution. Using data from 31 high-income countries between 2012 and 2021, the study assesses the income distribution of the bottom 50% of the population and investigates whether government constraints, absence of corruption, open government, fundamental rights, civil justice and criminal justice are associated with the lowest income distribution. The results indicate that the enforcement of economic rules and the judicial system have a significant impact on income distribution. This underscores the need for well-structured legal frameworks that promote fair and inclusive economic outcomes.

Keywords: Rule of Law Subfactors, Income Inequality, High Income Countries

ÖZET

Hukukun üstünlüğü ve gelir eşitsizliği arasındaki ilişki, geçen yüzyılda geniş bir şekilde tartışılmıştır. Hukukun üstünlüğü ile gelir eşitsizliği arasındaki denge, toplumun yapısı için kritik öneme sahip olmasına rağmen, bu ilişki nadiren ele alınmıştır. Bu çalışma, hukukun üstünlüğünün kişi başına düşen gelirdeki eşitsizliklerle nasıl ilişkili olduğunu ve bunun bir ulusun ve bireylerin refahını nasıl etkilediğini nicel bir analizle ortaya koymayı amaçlamaktadır. Bu, ekonomik hukuk alanını siyaset bilimi ile birleştirerek gerçekleştirilecektir. Varlıklı ülkelere odaklanarak, panel veri metodolojisi kullanarak hukukun üstünlüğünün farklı alt faktörlerinin gelir dağılımı üzerindeki etkisini analiz ediyoruz. 2012 ve 2021 yılları arasında 31 yüksek gelirli ülkeden elde edilen veriler kullanılarak, nüfusun en alt yüzde 50'sinin gelir dağılımı değerlendirilmektedir ve hükümetin kısıtlamaları, yolsuzluğun olmaması, açık hükümet, temel haklar, sivil adalet ve ceza adaletinin en düşük gelir dağılımı ile ilişkili olup olmadığı araştırılmaktadır. Sonuçlar, ekonomik kuralların uygulanması ve yargı sisteminin gelir dağılımı üzerinde önemli bir etkiye sahip olduğunu göstermektedir. Bu, adil ve kapsayıcı ekonomik sonuçları teşvik eden iyi yapılandırılmış yasal çerçevelere olan ihtiyacı vurgulamaktadır.

Anahtar Kelimeler: Hukukun Üstünlüğü Alt Faktörleri, Gelir Eşitsizliği, Yüksek Gelir Grubu Ülkeler

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1. Introduction

Over the past century, discussions on the relationship between the rule of law and income inequality have expanded significantly. Despite the major importance of the rule of law and income inequality for society, the topic has not been fully examined. This research integrates economic law and political science to understand how income inequality and the rule of law interact with the welfare of nations and individuals. The mutual impact of income distribution and various aspects of the rule of law can contribute to the context of existing literature. The presence of accurate data and effective institutions not only defines a viable political area but also

adequately affects the legal and political determinants of certain property rights and distribution rights by the government. Political preferences involve the creation of a policy area, institutional decisions about policy-makers' organizing activities, and the broader decisions about which preferences are actually considered. How can law affect the economic sphere through the legal framework? Law, in a broader sense, is a system of norms accompanied by coercive sanctions created and implemented by state organization. The state's coercive attitudes toward specific issues, formed through orders, prohibitions, or authorizations, constitute the essence of positive legal regulation. Therefore, understanding governance requires tracing the historical roots and development process of state and

societal policies. Analyzing economic data obtained from individuals' voluntary or coercive behaviors in participation provides insight into political behaviors. The theoretical analysis of political behaviors and outcomes arising from effective governance that considers law and economics serves the efficient design of incentives and resource allocation. Data represents the embodied form of abstract relationships regarding scientific dialogue among individuals. Hence, the desired use of collected data encompasses the range required to maintain cohesion. Accurate and effective data production provides individuals with correct behavioral guidance. Behavioral guidance within a structured legal and political system forms the concrete foundation of authority. Modern legal systems, especially through legislation, and modern political systems can be represented as extreme authorities in establishing and maintaining legal concepts. We aim to analyze whether the rule of law, arising from the state's enforcement mechanisms and conflict resolution systems, affects income inequality through legal and economic theories and discuss the results of our theoretical analysis. The purpose and scope of the study can be examined under two headings. The first concerns the concept and subject of the rule of law. According to Austin (1832), "law is an order," and he claimed that law emerged as a result of the ethical evolution of the people, developed voluntarily, and the final word in legislation belongs to the sovereign. Following Austin's ideas closely, Kelsen (1967) defined law as a norm or order with enforcement power applied as a result of legislative action by an authoritative organization.

2. Theoretical Background

In the context of constitutional law, many legal scholars have condensed the requirements of the rule of law into a set of principles that must be met by any functional governance system. These definitions range from Raz (1979) theory, which defines the rule of law as an 'independent political value,' to Dicey (1959) definition, which ensures 'every citizen has certain legal rights.' According to Freeman (2008) theoretical approach, the requirements of the rule of law concept are well established and accepted as a criterion by which the situation in all states can be measured. The concept of the rule of law is an old and highly debated notion in philosophy, law, and political theory. Among classical Greek philosophers, Plato (2000) and Aristotle (1998) recognized that protecting individual citizens from arbitrary government actions was crucial for a society's welfare and prosperity. There is no generally accepted concept of the rule of law that can be used to analyze the relationship between the rule of law and economic development or growth. This is simply a fact that the concept of the rule of law has been redefined in recent years in public and academic debates. In classical economic writings, authors like Mises (1949), Menger (1871) ve Hayek (1944) strongly emphasized the importance of the rule of law in their early works. Public choice theory, first developed in the late 1960s, also argues that the rule of law is of exceptional importance for welfare-enhancing government actions, as even a well-intentioned philosopher-king could expropriate a large part of his citizens without proper checks and balances. Many legal and economic theorists have recognized this situation and developed comprehensive theories about the rule of law. A specific economic theory has been developed that presents the rule of law as an integral part of economic science, establishing an economic environment that promotes investment as a fundamental element (Mueller, 1979). In this area, three economic traditions can be identified. A distinction is made between short-term and long-term rule of law. In the short term, the rule of law means a series of legal mechanisms that prevent the arbitrary use of government power. In the long term, the main

feature is legal certainty. People in a state of uncertainty have a constant belief that their situation aligns with the predictable application of laws when conflicts are resolved (Buchanan and Tullock, 1962). The World Bank defines the rule of law through six dimensions: corruption, judicial coordination, protection of property rights, contract enforcement, dispute resolution, and providing alternatives to dispute resolution (World Bank, 2017). The World Justice Project, a project that measures the rule of law as an index and publishes it regularly, has accepted the rule of law as a multidimensional concept consisting of applied laws, orders, and human rights laws. The rules are clear, society is fair, people can easily access justice, and corruption is under control. The rule of law implies that laws are fairly created and applied, and everyone in society is treated equally (Botero and Ponce, 2010). Many classifications have been proposed in the literature, but they generally overlap under a similar concept. The purpose of this section is to show that the concept of the rule of law is embedded in socio-economic theories of unfair income distribution, particularly in terms of labor and capital shares. The first step toward this goal is to provide a summary of contemporary socio-economic theoretical and empirical findings on the sources of income inequality. Income inequality is often the subject of political desires and is associated with issues related to distributional justice and economic efficiency. Significant progress has been made in economics to better understand the causes of income inequality, and substantial policy efforts have been made to mitigate these economic differences. These efforts have accepted the view that some degree of inequality is necessary to achieve valuable social goals, as it provides incentives for work and productivity. However, excessive income inequality is considered unjust. The basic idea is that more legal reforms providing more justice will be evaluated by the same government under similar conditions, producing greater target satisfaction in cases where justice comes before increased welfare. Such societies are more stable. When we consider basic justice as directly rewarding marginal productive contribution, they are more productive. They may involve a greater association of inputs in favor of labor because they do not abuse or allow excessive regulation of fair exchanges. Therefore, labor benefits from a greater percentage of each additional output. The theory of value of labor is valid. A natural hypothesis is that fairer protection of citizens' wealth and income through laws should result in a lower distribution of wealth distribution (Stiglitz, 2012). Institutional issues can both help and harm the wealthy under equal protection assumptions. In poor countries, the wealthy can gain through their properties and increase infrastructure spending and general regulations that will maximize economic growth. However, wealthy people do not need incentives to improve property rights and do not demand security from their rulers. Therefore, the rule of law cannot survive by itself. However, in democratic countries, they encounter situations with a reduced inequality gap under the rule of law (Acemoğlu and Robinson, 2012).

The principle of the rule of law states that state actions must comply with a set of predetermined principles in essence and procedures to be legitimately accepted. This situation provides an incentive for those outside to seek advantageous positions through the state against politicians who seek to capture wealth through the state. Institutions and the political system play a key role in maintaining a well-functioning socio-economic environment that ensures the realization of individuals' basic interests, guaranteeing their rights and freedoms. Individual freedom is the most cost-effective and significant phenomenon for states, limiting power. People are protected from state violence, and policies are neither

discriminatory nor arbitrary. Explicit constitutional constraints discipline politicians' behavior, limit their power, and restrict their ability to promote narrow group interests (Hayek, 1944). Two significant thinkers in law and economics, Cooter and Ulen (2012) and Becker (1971), have examined the issue of income inequality. Cooter and Ulen (2012) discussed the legitimacy of discrimination in the labor market. In the public economics approach, without the concept of the rule of law, wage discrimination practices based on race did not provide any positive welfare effects in promoting harmony among employees of the same company. Nobel laureate Becker (1971) argued that those who benefit from the welfare of states with discriminatory laws are only the wealthy. The model shows that the operation of the rule of law and other related legal institutions significantly affects the level of income inequality. Our focus is on how the quality of legal institutions, influenced by the operation of the rule of law, affects the extent of income inequality. Our primary focus is on examining the rule of law within the context of high-income countries based on the sub-factors under the WJP (2023). We provide an empirical background on the sub-factors for estimating the relationship between our main conceptual variables.

3. Literature Review

Empirical studies examining the relationship between the rule of law and income distribution are quite limited. The rule of law has been included as an explanatory variable in many studies, which has hindered the focus of studies on the relationship between the rule of law and income distribution. In this sense, the study fills a significant gap in the literature by empirically examining the relationship between the rule of law and income distribution in developed countries. Looking at the studies conducted, Haggard and Tiede (2011) examined the relationship between the rule of law and economic development in developing countries in the *World Development* journal. They point out the complex relationship between the rule of law and economic development in their studies. The concept of legal governance used in their study includes various components such as personal security, property rights, supervision of government activities, and prevention of corruption. Their findings suggest that these elements are not as strongly related as thought, and many developing countries exhibit different rule of law syndromes. These syndromes manifest in different levels of violence, corruption, and organizational efficiency in developing countries. Haggard and Tiede (2011) highlight the importance of comprehensive institutional and legal reform processes, contrary to the assumption that property rights are the main driver of economic development. They argue that controlling corruption has a significant impact on economic performance, at least as much as property rights, if not more, in certain countries. Establishing basic law and order presents significant challenges in many developing countries and is seen as one of the main barriers to economic development tools such as growth, income distribution, and economic policy. While the study does not take income distribution as a primary indicator, it includes it as a factor specific to developing countries. Ranasinghe and Restuccia (2018) focus on the economic inequality created by the impact of various institutions stemming from financial barriers and legal pressures. They emphasize that weak economic growth and the absence of good rule of law increase income inequality, further hindering economic development. The study highlights the importance of developing financial markets, borrowing funds, and enforcing legal rules to prevent crime, especially for the operation of companies in developing countries. Inconsistencies in these areas lead to significant differences in production and total income. When production in high-income

countries occurs below potential production levels, individual total production in poor countries drops significantly. This situation paves the way for widespread crime and resource scarcity. Lack of access to financial instruments is a problem for over 40% of businesses in Sub-Saharan Africa. This situation affects smaller and less wealthy businesses more and further increases income inequality. Any relationship between financial distress and crime reinforces negative feedback for both, creating a downward spiral that hinders economic growth and justice. Findings suggest that increasing access to financial resources and the rate of legal provisions enforcement significantly reduces income inequality, specifically in India. Quantitative data shows that improving institutional quality in any country can double production and lead to a significant reduction in wealth inequality. The study reveals that applicable financial institutions and appropriate legal frameworks promote fair economic growth.

Hongdao et al. (2018) present a study examining the moderator role of the rule of law in controlling corruption and economic development in China. Researchers find empirical evidence showing that corruption is a significant obstacle to economic development by reducing investment and human capital. They also argue that corruption hinders economic growth by increasing income inequalities and undermining sustainable development. Their empirical analysis confirms the critical role of the rule of law in reducing corruption and promoting economic growth. These findings show that economic development is not limited to combating corruption but also requires the establishment of a strong rule of law regime. This is shown to be mandatory for achieving sustainable economic growth. The study emphasizes the critical importance of developing the rule of law and combating corruption in transition economies like China for building sustainable economic growth and an equitable society. These findings provide significant contributions to the complex relationship between the rule of law and combating corruption and offer important policy recommendations for development strategies in transition economies. Lustgarten (1988), in his study, examines the concept of formal equality and its complexities and impacts on real-world inequalities. Lustgarten argues that ignoring the wide differences in people's economic and social conditions results in maintaining and possibly intensifying this inequality. He notes that the origins of this concept are rooted in classical philosophy and particularly in Marxist critiques of capitalist systems. He argues that the criticisms stem from the idea that social inequalities are not natural but socially constructed, thus requiring structural changes. Lustgarten explores the limits of more traditional liberal approaches that, alongside neoliberal systems, typically focus on negative civil liberties and a rule of law isolated from urgent needs. Lustgarten argues that a legal system that can address economic inequality is one that recognizes and counters the real-world challenges created by asymmetric power and resources. He argues that a socialist legal system would prioritize the protection of the rights of disadvantaged and vulnerable individuals, and that legal institutions would actively work to correct existing injustices. Accepting such arguments would require a complex combination of ideas demanding stronger procedural protections in law for people, ensuring that access to justice is not solely dependent on one's financial situation, including the economically and socially weak or vulnerable. Lustgarten's work highlights the complex relationship between equality and law. The key to building an egalitarian society lies not only in formal equality but also in a legal system that addresses material and social inequalities. Dimick (2016) presents a detailed examination of the widespread view that income inequality should be regulated solely

through taxation. This review is based on the double distortion thesis by Kaplow and Shavell (1994). This thesis argues that legal regulations for redistributing income through the tax system contribute to existing economic distortions, negatively affecting the economy's efficiency and the welfare of poor people. However, Dimick opposes this view, arguing that legal regulations can make economic activities more efficient and less unequal. Using examples from various markets, Dimick shows that legal intervention can provide both redistribution and efficiency simultaneously. He argues that legal sanctions can be more effective than taxes in situations where national concerns about income distribution and tax reform are significantly high. In conclusion, he emphasizes that taxation alone is not sufficient to effectively reduce economic inequality and that a combination of legal regulations and tax policies is necessary.

This view suggests adopting a more holistic and integrated approach to economic inequality.

4. Methodology

After reviewing the relatively scarce literature, the difference presented by this study lies in analyzing the relationship between the rule of law and income inequality using a previously unused dataset over a relatively recent time period and applying panel data techniques. The relationship between the rule of law and income distribution is analyzed in this study through 31 high-income countries. Country groups are based on the country classification by income groups published by the World Bank by Fantom and Serajuddin (2016).

Table 1
High Income Countries List

Australia	Norway	Poland
France	Germany	Portugal
Austria	Greece	Singapore
Belgium	Hong Kong	Slovenia
Canada	Hungary	Spain
Chile	Italy	Sweden
Croatia	Japan	United Arab Emirates
Czech Republic	Republic of Korea	United Kingdom
Denmark	Netherlands	United States
Estonia	New Zealand	

The countries selected in the study were chosen from those providing access to data on the variables of the rule of law and income distribution for the relevant time period. The study examines data from 2012 to 2021. The most significant reason for choosing 2012 as the starting year is the number of countries and the methodological change in the rule of law dataset before 2012 (WJP, 2023). The upper limit of the time range is 2021 due to the final data for all countries in the income distribution dataset being limited to 2021 (Chancel et al., 2021; WID, 2022). The study uses panel data techniques. Panel data analysis has more effective and advantageous aspects in controlling heterogeneity related to individuals, countries, or firms. Time series and cross-sectional analyses are not as successful in controlling heterogeneity as panel data analysis. Less multicollinearity, more degrees of freedom, and effectiveness make panel data more advantageous (Baltagi, 2005). Considering these criteria, panel data techniques are applied to the model.

In the analysis, time effect and unit effect were first tested, and the unit effect statistic value of the panel data group was found to be significant. First, the time effect was defined and tested with the fixed effects test, random effects test, and Breusch and Pagan (1979)'s test for heteroscedastic disturbances in a linear regression model, and some results were obtained. The same tests were conducted by enabling the unit effect, and again, some results were obtained. When examining the obtained results, the tests where the unit effect was significant were found to be strongly significant.

Related Model:

$$bottom50_{ijt} = \beta_0 + \beta_1 Factor1_{it} + \beta_2 Factor2_{it} + \beta_3 Factor3_{it} + \beta_3 Factor4_{it} + \beta_3 Factor5_{it} + \beta_3 Factor6_{it} + \beta_3 Factor7_{it} + \beta_3 Factor8_{it} + \mu_i$$

Looking at the variables, the bottom50 variable is used as the dependent variable to measure income distribution. This variable represents the bottom 50% of the income distribution by Chancel et

al. (2021). This segment is the population segment receiving the least portion of the total income. The sub-factors constituting the rule of law are included in the model as independent variables. Factor 1: Constraints on Government Powers. This factor is based on the legislative, judicial, and independent audit and review bodies' control of government power, non-governmental oversight such as a free press and civil society, lawful power transitions, and the punishment of government illegal actions. Factor 2: Absence of Corruption. This factor is based on the absence of corruption in the executive, judiciary, police, and legislative bodies. Factor 3: Open Government. This factor considers published laws and government data, the right to information, civil participation, and complaint mechanisms. Factor 4: Fundamental Rights. This factor includes equal treatment and the absence of discrimination, the right to life and security, due process, and defendant rights, freedom of thought and expression, freedom of belief and religion, the absence of arbitrary interference in private life, freedom of assembly and association, and labor rights. Factor 5: Order and Security. This factor measures the absence of crime, the absence of internal conflict, and the non-acceptance of violence as a socially acceptable tool in addressing personal grievances. Factor 6: Regulatory Enforcement. This factor considers the effective enforcement of regulations, the absence of improper influence in regulatory enforcement, the absence of unreasonable delays, due process in administrative procedures, and respect for due process in civil justice. Factor 7: Civil Justice. This factor includes accessible and affordable civil justice, the absence of discrimination, freedom from corruption, the absence of improper government influence, the absence of unreasonable delays, effective enforcement of court decisions, and effective alternative dispute resolution mechanisms. Factor 8: Criminal Justice. This factor includes an effective criminal investigation system, a timely and effective criminal adjudication

system, an effective correctional system in reducing criminal behavior, the impartiality of the criminal justice system, the absence of corruption in the criminal justice system, the absence of improper government influence, and respect for due process and defendant rights (Botero and Ponce, 2010).

5. Analysis and Findings

The F Test, LM Test, LR Test, and Score Test were applied to test the presence of the time effect in the model. According to the results, the null hypothesis could not be rejected. This finding shows that there is no time effect in the model. The results indicate that the analyzed variables do not change over time, and the model does not have a time effect. This means that the data should be evaluated independently of the time factor, and the time effects do not need to be considered in the model.

Table 2
Time Effect Test Results

Test	Statistic Value	P-Value
F Test	0.40	0.9347*
LM Test	0.00	1.0000*
LR Test	0.00	1.0000*
Score Test	0.00	1.0000*

Note: * Indicates statistical significance at the 1% level.

Table 3
Unit Effect Test Results

Test	Statistic Value	P-Value
F Test	215.70	0.0000*
LM Test	935.03	0.0000*
LR Test	775.69	0.0000*
Score Test	2.9e+06	0.0000*

Note: * Indicates statistical significance at the 1% level.

Table 5
Basic Assumptions Test Results

Assumptions	Test Type	Statistic	P-Value
Heteroscedasticity	Modified Wald	3048.05	0.0000*
	Durbin-Watson	0.704673	0.0000*
Autocorrelation	Baltagi-Wu LBI	1.028418	0.0000*
	Friedman	12.113	0.9985*
	Frees	2.751	-
Frees Q Distribution Critical Values			
Inter-Unit Correlation	alpha= 0.10		0.2559
	alpha= 0.05		0.3429
	alpha= 0.01		0.5198

Note: * Indicates statistical significance at the 1% level.

Heteroscedasticity tests whether an error with changing variance is present and determines whether the model has homoscedasticity. The Modified Wald test developed by Mizan and Maxwell (1997) was used to test heteroscedasticity in this study. The test statistic value is 3048.05, and the probability value is statistically significant at the 1% level. This result shows that heteroscedasticity is present in the model, meaning the variance of the error terms is not constant,

Various test results conducted to test the presence of unit effects indicate that the unit effect is significant in the model. The F Test found a statistical value of 215.70 and a probability value of $p:0.0000$, making it significant at the 1% level. The LM Test found a statistical value of 935.03 and a probability value of $p:0.0000$, making it significant at the 1% level. The LR Test found a statistical value of 775.69 and a probability value of $p:0.0000$, supporting the presence of unit effects. The Score Test found a statistical value of $2.9e+06$ and a probability value of $p:0.0000$, indicating the significance of unit effects. These results indicate that considering unit effects in the analyzed data is important, and the model should include unit effects for accurate analysis. The significance of unit effects in the model suggests that each observation can differ independently from the independent variables, and considering these differences is critical for the accuracy of the analysis. Therefore, the Hausman (1978) Test will be applied to determine whether the fixed or random effects estimators are more appropriate for the use of unit effects. Hausman (1978) Test will be applied to determine whether the fixed or random effects estimators are more appropriate for the use of unit effects.

Table 4
Hausmann Test Results

H Test Statistic	P-Value
77.22	0.0000*

Note: * Indicates statistical significance at the 1% level.

The results of the Hausman test show that there is a significant difference between the fixed effects model and the random effects model. The Hausman test statistic is found to be 77.22, and the probability value is $p:00000$, which is statistically significant at the 1% level. This result indicates that the fixed effects model should be preferred over the random effects model. Preferring the fixed effects model indicates that the model better captures unit-specific fixed effects and these effects should not be ignored. Therefore, using the fixed effects model in the analyses will ensure more accurate and reliable results.

which can affect the reliability of the model's estimates. Autocorrelation tests whether the error terms are correlated with themselves. The Durbin-Watson Test and Baltagi-Wu LBI Test developed by Badi H Baltagi and Wu (1999) ve Bhargava, Franzini, and Narendranathan (1982) were used in this study. The Durbin-Watson test statistic value is 0.704673, and the Baltagi-Wu LBI test statistic value is 1.028418. Values below 2 indicate the presence of

significant autocorrelation. This confirms the presence of autocorrelation. The presence of autocorrelation suggests that the model's estimates may be misleading and this issue needs to be addressed. Inter-unit correlation tests whether there is correlation among units in the panel data set. The Friedman (1937) ve Frees (1995) Frees tests were used in this study. The Friedman test statistic value is 12.113, and the probability value is 0.9985, making it not statistically significant at the 1% level. This shows no correlation among units. The Frees test, with a statistic value of 2.751, evaluates inter-unit correlation. According to the Q distribution critical values used in the Frees test, alpha: 0.10 is 0.2559, alpha: 0.05 is 0.3429, and alpha: 0.01 is 0.5198. The test statistic is significant at the 95%

level ($2.751 > 0.3429$), indicating the presence of significant inter-unit correlation in the model.

To address the issues of deviations from assumptions such as heteroscedasticity, autocorrelation, and inter-unit correlation in the model, and to increase the reliability of the model's estimates, the test developed by Driscoll and Kraay (1998) will be applied. This test is widely used in panel data analyses and aims to correct deviations from assumptions, thereby enhancing the reliability of estimates. Applying the Driscoll and Kraay test will strengthen the model's robustness and ensure more reliable and valid results. This test will address existing problems like heteroscedasticity and autocorrelation in the model.

Table 6
Driscoll-Kraay Test Results

Variable	Coefficient	Standard Error	P> t
Top10	-	-	-
WJP Rule of Law Index: Overall Score	0	-	-
Factor 1: Constraints on Government Powers	-0.0004273	.0128403	0.974
Factor 2: Absence of Corruption	.0195649	.0127078	0.158
Factor 3: Open Government	-0.0075643	.0097218	0.456
Factor 4: Fundamental Rights	-0.0042551	.0141784	0.771
Factor 5: Order and Security	-0.0154801	.0089579	0.118
Factor 6: Regulatory Enforcement	.0489738	.0207643	0.043**
Factor 7: Civil Justice	-0.0102879	.0152427	0.517
Factor 8: Criminal Justice	-0.0285355	.0145878	0.082**
Constant	.1894653	.012994	0.000*
F Statistic (P-Value)	113.82 (0.000)		
R ²	0.0654		

Note: * Indicates statistical significance at the 1% level.

Note: ** Indicates statistical significance at the 5% level.

Note: *** Indicates statistical significance at the 10% level.

The model's F statistic is found to be 113.82, and the probability value is 0.0000. This shows that the model is statistically significant overall. The R² of the model is 0.0654, indicating that the model explains 6.54% of the variance in the dependent variable. This result shows that the explanatory power of the variables used in the model is limited, and the model has limited success in predicting the dependent variable. The constant coefficient of the model is 0.1894653, and the standard error is 0.012994. The probability value is 0.000, making the constant coefficient statistically significant at the 1% level. This result shows that the basic level of the model is statistically significant and that the basic level of the dependent variable is distinct.

Factor 1: Constraints on Government Powers. This variable represents measures to limit the government's powers. The coefficient value is -0.0004273, and the standard error is 0.0128403. The probability value is 0.974, indicating that this variable is not statistically significant. Factor 2: Absence of Corruption. The coefficient of this variable is 0.0195649, and the standard error is 0.0127078. The probability value is 0.158, indicating that this variable does not have a statistically significant impact on the dependent variable. The reduction or increase in corruption does not have a significant impact on the dependent variable. Factor 3: Open Government. The coefficient of this variable is -0.0075643, and the standard error is 0.0097218. The probability value is 0.456,

indicating that this variable does not have a statistically significant impact on the dependent variable. The impact of open government practices on the dependent variable is not significant. Factor 4: Fundamental Rights. The coefficient of this variable is -0.0042551, and the standard error is 0.0141784. The probability value is 0.771, indicating that this variable does not have a statistically significant impact on the dependent variable. The increase or decrease in the protection of fundamental rights does not have a significant impact on the dependent variable. Factor 5: Order and Security. This variable represents order and security. The coefficient value is -0.0154801, and the standard error is 0.0089579. The probability value is 0.118, indicating that this variable does not have a statistically significant impact on the dependent variable. Changes in the level of order and security do not significantly affect the dependent variable. Factor 6: Regulatory Enforcement. This variable represents the effectiveness of regulatory enforcement. The coefficient is 0.0489738, and the standard error is 0.0207643. The probability value is 0.043, making this variable statistically significant at the 5% level. This result shows that the increase in the effectiveness of regulatory enforcement has a positive impact on the dependent variable. Making regulatory enforcement more effective contributes to the increase of the dependent variable. Factor 7: Civil Justice. This variable represents civil justice. The coefficient is -0.0102879, and the standard error is 0.0152427. The probability

value is 0.517, indicating that this variable does not have a statistically significant impact on the dependent variable. Changes in the level of civil justice do not significantly affect the dependent variable. Factor 8: Criminal Justice. This variable represents criminal justice. The coefficient is -0.0285355, and the standard error is 0.0145878. The probability value is 0.082, making this variable statistically significant at the 10% level. This result shows that the increase in the effectiveness of criminal justice has a negative impact on the dependent variable. Making criminal justice more effective leads to a decrease in the dependent variable.

6. Conclusion

The study provides empirical data showing the significant impact of the sub-factors of the rule of law on income inequality in high-income countries. The study shows that the sub-factors of the rule of law, including criminal justice and regulatory enforcement, have a significant impact on income distribution. More specifically, effectively implemented regulations are associated with more equitable income distribution, while strong criminal justice systems help reduce income inequality. These results emphasize the need to develop legal and regulatory institutions that promote fair economic development. More research is needed to examine the continuously changing relationships between legal systems and economic outcomes and to identify policy measures that help reduce income inequalities. The study's findings strengthen broader discussions about the impact of governance on economic progress and highlight the vital importance of the rule of law for social and economic justice and achieving fairness in income distribution.

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