

**Res. Asst. GÖKHAN  
ÖZBİLGE**



**İSTANBUL  
GELİŞİM  
ÜNİVERSİTESİ**

## **Personal Information**

**Email:** gozbilge@gelisim.edu.tr

**Web:** <https://avesis.gelisim.edu.tr/gozbilge>

## **International Researcher IDs**

ScholarID: 6IAjm-gAAAAJ

ORCID: 0000-0002-9060-091X

Publons / Web Of Science ResearcherID: HZL-5779-2023

Yoksis Researcher ID: 380253



## **Education Information**

Doctorate, Tarsus University, Institute Of Graduate Programs, Turkey

2022 - Continues

Postgraduate, Tarsus University, Institute Of Graduate Programs,

Turkey 2020 - 2022

Undergraduate, Marmara University, Turkey 2010 - 2015

## **Dissertations**

Postgraduate, THE IMPACT OF DIGITAL BANKING SERVICES ON SAVING AND BORROWING BEHAVIOR: THE CASE OF TURKEY, Tarsus University, Institute Of Graduate Programs, 2022

## **Research Areas**

Banking and Finance, Financial Economics, Family and Consumer Sciences

## **Academic Titles / Tasks**

Research Assistant, Istanbul Gelisim University, FACULTY OF ECONOMICS, ADMINISTRATIVE AND SOCIAL SCIENCES, INTERNATIONAL TRADE AND FINANCE, 2022 - Continues

## **Academic and Administrative Experience**

Member of Unit Quality Commission, Istanbul Gelisim University, FACULTY OF ECONOMICS, ADMINISTRATIVE AND SOCIAL SCIENCES, INTERNATIONAL TRADE AND FINANCE, 2023 - Continues

## **Articles Published in Other Journals**

1. Dynamics of Digital Financial Inclusion in Türkiye

Canatan B., Akboz Caner A., Özbilge G.

ISTANBUL BUSINESS RESEARCH, vol.53, no.2, pp.185-200, 2024 (ESCI)

**II. SOCIAL DETERMINANTS OF HOUSEHOLD FINANCIAL ASSET CHOICE**

Canatan B., Özbilge G., İpek E.

Uluslararası İktisadi ve İdari İncelemeler Dergisi, no.43, pp.91-108, 2024 (Peer-Reviewed Journal)

**III. The Impacts of Financial Resource Management on Financial Worries**

Özbilge G., Canatan B., İpek Ö.

ESKİSEHİR OSMANGAZI UNIVERSİTESİ İİBF DERGİSİ-ESKİSEHİR OSMANGAZI UNIVERSITY JOURNAL OF ECONOMICS AND ADMINISTRATIVE SCIENCES, vol.19, no.1, pp.199-220, 2024 (ESCI)

**IV. IMPACT OF DIGITAL PAYMENT SYSTEMS ON THE ACCESS AND DEPTH OF FINANCIAL INSTITUTIONS: EVIDENCE FROM THE TURKISH BANKING SECTOR**

Ulusoy A., Demirel D. Ü. S., Özbilge G.

Akademik Hassasiyetler, vol.10, no.23, pp.584-607, 2023 (Peer-Reviewed Journal)

**V. The Effects of Banking Sector Performance on Financial Development in Turkey**

Ulusoy A., Demirel S., Özbilge G.

JOURNAL OF THE HUMAN AND SOCIAL SCIENCE RESEARCHES, vol.12, no.3, pp.1685-1709, 2023 (Peer-Reviewed Journal)

**VI. The Role of Digital Skills in Household Finance: Micro Evidence from Turkey**

Özbilge G., Demirel S.

MALİYE DERGİSİ, vol.184, no.1, pp.92-115, 2023 (ESCI)

**VII. A Socioeconomic Analysis in Terms of Household Digital Technology Ownership**

Canatan B., Özbilge G., İpek E.

SOSYOEKONOMİ, vol.31, no.56, pp.461-477, 2023 (ESCI)

**VIII. EFFECTS OF LABOR MARKET CONDITIONS ON CURRENT WORKING HOURS**

Canatan B., Özbilge G., İpek E.

Erciyes Üniversitesi İktisadi ve İdari Bilimler Fakültesi Dergisi, vol.0, no.60, pp.43-57, 2021 (Peer-Reviewed Journal)

## **Refereed Congress / Symposium Publications in Proceedings**

**I. IMPORTANCE OF HOUSEHOLD FINANCE OPTIONS FOR INCOME SATISFACTION**

Özbilge G., İpek E.

3 rd International Congress on Digital Business, Management & Economics, Mersin, Turkey, 8 - 10 September 2023, pp.17

**II. DİJİTAL BANKACILIK KULLANIMINI ETKİLEYEN FAKTÖRLER**

Özbilge G., İpek E.

3. Uluslararası Bankacılık Kongresi, İstanbul, Turkey, 6 - 07 October 2022, pp.148-152

**III. WORKING MORE THAN THE CURRENT HOURS IN TURKEY FOR THE PUBLIC-PRIVATE SECTOR**

Özbilge G., Canatan B., İpek E.

2ND INTERNATIONAL CONGRESS ON DIGITAL BUSINESS, MANAGEMENT & ECONOMICS, Mersin, Turkey, 9 - 11 September 2022, pp.168-169

**IV. HOUSEHOLD DIGITAL TECHNOLOGY AND HOUSEHOLD INCOME**

Canatan B., Özbilge G., İpek E.

2ND INTERNATIONAL CONGRESS ON DIGITAL BUSINESS, MANAGEMENT & ECONOMICS, Mersin, Turkey, 9 - 11 September 2022, pp.156-157

**V. THE IMPACT OF DIGITAL BANKING SERVICES ON SAVING AND BORROWING BEHAVIOR**

Özbilge G., İpek E.

I. International Congress on Digital Business, Management, and Economics, Mersin, Turkey, 8 - 10 October 2021, pp.91-92

**VI. EFFECTS OF LABOR MARKET CONDITIONS ON CURRENT WORKING HOURS**

Canatan B., Özbilge G., İpek E.

7. International Conference on Economics (IceTea2021), Eskişehir, Turkey, 9 - 11 April 2021, pp.1-2

### **Activities in Scientific Journals**

İstanbul Gelişim Üniversitesi Sosyal Bilimler Dergisi, Technical Redactor, 2024 - Continues

### **Tasks In Event Organizations**

Çakır Gündoğdu B., Özbilge G., Akdağ N., GELISIM UWE 7TH INTERNATIONAL CONFERENCE ON ECONOMICS AND FINANCE, Scientific Congress, İstanbul, Turkey, Ekim 2023

### **Congress and Symposium Activities**

Financial Literacy Panel, Moderator, İstanbul, Turkey, 2023

### **Scholarships**

2211A- Yurtiçi Doktora Burs Programı, TÜBİTAK, 2024 - Continues