

**Res. Asst. GÖKHAN  
ÖZBİLGE**



**İSTANBUL  
GELİŞİM  
ÜNİVERSİTESİ**

## **Personal Information**

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## **International Researcher IDs**

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

**Yoksis Researcher ID:** 380253



## **Education**

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 Positions**

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**

- I. Seçili Makroekonomik Göstergelerin Türkiye'deki Finansal Kuruluşların Karlılık Beklentileri Üzerine

## Etkileri

Özbilge G., Canatan B.

Muhasebe ve Finansman Dergisi, no.106, pp.221-244, 2025 (Peer-Reviewed Journal)

### II. 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)

### III. 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)

### IV. 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)

### V. 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)

### VI. 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)

### VII. 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)

### VIII. 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)

### IX. 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)

## Papers Presented at Peer-Reviewed Scientific Conferences

### 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, (Summary Text)

### II. DİJİTAL BANKACILIK KULLANIMINI ETKİLEYEN FAKTÖRLER

Özbilge G., İpek E.

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

### 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, (Summary Text)

### 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, (Summary Text)

### 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, (Summary Text)

**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, (Full Text)

## **Activities in Scientific Journals**

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

## **Roles 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, TUBITAK, 2024 - Continues