

Ethical and Economic Impact 2022 Survey General Results Evaluation Report

T.R. Istanbul University - ISTARµER
Beyazıt - Istanbul / March 2022



Ethical and Economic Impact 2022 Survey General Results Evaluation Report

T.R. Istanbul University - ISTARµER
Beyazıt - Istanbul / March 2022



Institutional Identity of the Research

This research was conducted between Istanbul University (I.U.), Turkish Ethics and Reputation Society (TEID), and I.U. Technology Transfer Center as an R&D project with TTM-KAP 2021-35. The model, design, and scales used in the project were developed specifically for TEID, and the ethical suitability of the study was approved by decision number 2022/85 taken at the meeting of the Humanities Ethics Committee of Istanbul University on 21/02/2022. The modeling and implementation of this ethically approved R&D project were carried out by researchers performing their academic activities in different faculties, centers, and programs.

The study is based on measuring the perception and importance of ethical understanding in the eyes of the institution and the individual, as well as examining the impact of business on ethical understanding and the impact of ethical understanding on business. In this context, three different types of research were conducted in the study. These are **a)** Analysis of macro indicators based on measurements, **b)** Quantitative research and analysis **c)** Qualitative research and analysis.

Analysis of the Measurement-Based Macro Indicators

To analyze the studies in the literature regarding Economic Impact Measurement and Evaluation, approximately 13,000 studies published between 1980 and 2022 were examined using text mining and keyword co-occurrence networks. The results obtained from the query were analyzed using the VOSviewer program.

The main objective of this study is to determine the presence and degree of interaction of socio-demographic, socio-cultural, socio-psychological, technological, financial, and socio-political indicators identified as a model for economic impact analysis. The empirical analysis of the indicator groups was carried out with annual data for the years 2004-2020, and positive and negative shocks explained the impact of the identified variables on national income. The study discovered the following:

- 1.** While a 1% increase in the urbanization rate increases economic growth by 0.62% on average, a 1% decrease in urbanization decreases economic growth by 0.24% on average.
- 2.** If the share of higher education in the total increases by 1%, economic growth increases by 0.04% on average, while a 1% decrease does not affect economic growth.
- 3.** A 1% increase in the exchange rate increases economic growth by an average of 2.45%, while a 1% decrease reduces economic growth by an average of 3.8%.

4. While a 1% increase in the inflation rate reduces economic growth by 1.5% on average, a 1% decrease increases economic growth by 1.79% on average.
5. While a 1% increase in foreign direct investment increases economic growth by an average of 8.8%, a 1% decrease reduces it by an average of 6.3%.
6. While a 1% increase in corporate income tax increases economic growth by 0.011% on average, a 1% decrease increases economic growth by 0.0025% on average.
7. While a 1% increase in taxes on individuals reduces economic growth by 0.008% on average, a 1% decrease increases economic growth by 0.03% on average.
8. A 1% increase in the index of democracy increases economic growth by an average of 1.19%.
9. A 1 % increase in the index of the institutional constraint reduces economic growth by 1.72 %.
10. A 1 % increase in household income to savings ratio increases economic growth by an average of 0.04 %, while a 1 % decrease reduces it by an average of 0.01 %.
11. A 1% increase in the confidence index increases economic growth by an average of 2.46%, while a 1% decrease decreases it by an average of 0.79%.

The results revealed that **the most effective variables for the Turkish economy were foreign direct investment, confidence index, exchange rate, and inflation**. These variables are most influential in countries with export-led growth models. Using large-scale projections, the following observations could be made:

- Although FDI flows are related to interest rates, it turns out that the biggest obstacle to these investment flows is the high-risk situation in the country's economy. The best solution to reduce the risk and increase FDI in Turkey is to strengthen the functioning of the institutional structure of the control mechanism and create a stable environment.
- In Turkey, the exchange rate, and therefore inflation, is another variable with the greatest impact on individuals' income. Stability and confidence in the financial situation of the individual with a strong monetary policy and deregulations in inflation to follow, Turkey has a very strong impact on the economy. The stability achieved in these variables will not only improve the individual's income and personal financial conditions but will also create room for policies aimed at carefully protecting and expanding the developing sectors that are considered the country's **baby industries**.
- Another important variable affecting the Turkish economy is the urbanization rate. The increase in the urbanization rate increases economic growth. The growth of cities reflects the demographic transition from rural to urban areas and signifies the transition from an agricultural economy to mass industry, technology, and services.
- When analyzing the economic structure of a country, it is important to calculate not only

the macro variables but also the demographic structure, the level of education, the involvement of individuals in the decision-making process, the institutional structure, and consumer trends.

- The result that the democracy variable is one of the most influential variables in the Turkish economy is consistent with the political economy literature. A 1% change in democracy has an average impact of 1.19% on the economy. **A 1% increase in democracy can increase per capita income to an average of \$10,232.**
- Studies show that democracy acts as a control mechanism for corruption and increases foreign direct investment by creating a safer economic environment. While corruption rates are relatively low in countries classified as democratic, they are higher in countries classified as autocratic. The autocratic structure, which can provide room for the concentration of capital on a particular hand, leads to the exclusion of foreign direct investment and negatively impact economic growth.
- Another important finding is that the share of the impact of higher education on the economy is 0.04%. A 1% increase in higher education increases economic growth by 0.04% on average. This low result shows that Turkey's skilled labor force's structure has changed. The concept of skilled labor means a labor force that has received the necessary education for a certain occupational group. The result shows that the labor force that has completed higher education cannot integrate into the country's economy due to insufficient job opportunities and the displacement of human capital. Moreover, this can be taken as an indication that many sectors in Turkey are no longer labor-intensive but have become predominantly capital-intensive.

- The low impact of higher education on economic growth should also be seen as the inability of individuals to add value because they cannot work in the field in which they received their education. The individual who must work outside the field for which he is qualified cannot pass on economic wealth to society by earning a lower income than he is entitled to.
- The effect on the economy of a 1% increase in the urbanization rate - one variable that draws attention to the economy - averages 0.62%. This shows, on the one hand, the effectiveness of Turkey's demographic structure on the economy. On the other hand, it means promoting economic growth by creating new employment opportunities to express the transition from a rural economy to a mass industrial economy.
- The analysis revealed that taxes and savings are other variables that have a relatively small impact on economic growth. Since taxes collected from businesses are recorded as income in the national accounts, reducing and increasing these tax rates have an increasing effect on national income. However, since income collected from individuals directly reduces individual income, it has a negative effect on the economy. At this point, it would not be wrong to say that the income received by the institutions does not return to the institutions.

Quantitative Research Findings

In the quantitative research, data collection was conducted between February 2, 2022, and March 18, 2022, in 26 provinces to ensure Turkey-wide representation. As a data collection technique, data were collected from 3 different areas using the "face-to-face interview" method. A total of 1,447 people aged 18 years and above from Turkey were interviewed in the survey. The validity and reliability of the obtained results were tested with confidence levels of 0.95 and 0.99. The results can be summarized as follows:

- More than half of the Turkish population over 18 cannot define the concept of ethics. The ratio based on the analysis shows that the concept of ethics does not resonate in the minds of about 4,000,000 (4,114,000) people of the population over 18 years of age, even if they are reminded or helped. 17.7 million people are without help, and another 13.6 million people are added when they are reminded or helped, and in total, only 31.3 million people can define ethics or talk about a secondary concept. However, 93.5% of the target group can correctly define the concept of morality, albeit with different expressions.

- 38.5% of individuals indicated that they did not observe any unethical behavior, 29.7% indicated that they observed some unethical behavior, and 11.9% indicated that some unethical behavior happened to them. It was found that participants with college or college degrees were most likely to encounter unethical behavior. 38.4% of participants with a college or college degree indicated that they had experienced unethical behavior. 51.7% of participants with secondary education indicated that they had never experienced or witnessed unethical behavior.
- The percentage of those who report having experienced unethical behavior ranges from 10% to 17% across all age groups. Participants between 55 and 64 have the highest percentage of witnessing unethical behavior across all age groups at 40.5%. 52.4% of participants in the 25-29 age group and 4% to 5.9% of participants in the 18-24 age group reported that they did not witness/experience unethical behavior.
- It was found that the percentage of those who personally witnessed ethically improper behavior is higher among men than among women.
- Compared to other sources of information, the proportion of those who witnessed or heard about unethical behavior in close circles is quite high. The proportion of those who stated that close circles are the source of witnessing unethical behavior ranks first at 63.9%. Among those who said they had experienced unethical behavior, the close environment was the highest source at 34.8%. Business relationships and social media are the second most important source for hearing about and witnessing unethical behavior.
- Almost every second person in large companies witnesses unethical behavior. In medium-sized establishments, this rate is 21.66%. In small and medium enterprises, the rate of witnessing unethical behavior is 34%. Most of the participants who witness unethical behavior work in upper-middle-sized companies.
- The percentage of participants residing in rural areas who experience unethical behavior in face-to-face interviews is very low, at 5.89%. 70% of participants in rural areas, villages, and cities report that they have not experienced unethical behavior, and 32.82% of participants who live in large cities report that they have experienced unethical behavior.
- According to participants, the first terms that come to mind (and overlap) when they hear the word ethics are morality and integrity. However, when participants are given a helpful reminder of the concept of ethics, "integrity" comes more to the forefront.

- Being moral seems to come closest to ethics, although it varies slightly by education level. Among uneducated individuals, the concept of ethics is most often equated with integrity, at 26.5%. As the level of education increases, the percentage of those who equate the concept of ethics with the concepts of morality and integrity increases significantly. As the level of education increases, from secondary school to college and beyond, the proportion responding to the term denigrating others decreases.
- When mentioning the term ethics, the term integrity stands out significantly in the age group of 65 and older compared to other terms. The 45-54 age group is considered the dominant concept of morality. Although integrity and justice seem to be other important secondary and tertiary concepts in all age groups, the concept of not dishonoring others remains very low in the 30-34 and 35-44 age groups.
- Integrity, being moral, and justice are the concepts that women are most likely to associate with the concept of ethics, and this result is not different from the general one.
- It can be seen that all statements except taking a bribe/bribing and not valuing money receive a moderate level of agreement between 40% and 50%.
- The mean value of the concepts "not to be unfair" and "integrity" is significantly higher for men than women. Men are less likely to encounter slander and gossip than women.
- "Not to be unfair, fairness, integrity, taking care of the interests of the workplace, the company, to fulfill responsibilities, to protect the interests of our state, to bribe, to comply with the ethical rules of the shop/company/institution" are concepts that are less common among women than men.
- In particular, those aged 18-29 say they have never encountered the concept of justice, compared to those aged 55+.
- "Staying away from lying" seems almost impossible for those under 45. The 34- to 44-year-olds are more likely than the other age groups to say they have never encountered the issue of "taking care of the interests of the workplace, the company, more than other age groups."
- It turns out that elementary school graduates are more sensitive to 'complying with the rules of the workplace and the company" than college graduates.
- People living in the Eastern Black Sea region encounter the term "bribery" more often than those living in other parts of our country.
- The young population under 45 is more likely to think that the rules are not followed.

- People living in Istanbul state that they encounter the concept of 'taking a bribe' less frequently than those living outside Istanbul.
- Furthermore;



From the survey results, it appears that participants do not hesitate to make sacrifices for the interests of their families.



A spouse's wealth comes before "parents and siblings."



More than half of the participants state that they are "honest and adhere to traditions."



They want to intervene when they witness violence against animals, children, and women.



Although more than 50% of participants say they will demand their rights, belief in justice is at 40%



Participants believe that "bribery" does not give credibility to individuals or institutions.



More than 50% believe that discrimination occurs in appointments.



About one-fifth of participants believe that we should open our doors to refugees.



The opinion that "those with good connections should move up, not those who deserve it" is prevalent at 52%.



Those who say, "The party I will vote for may pursue policies that restrict the rights and freedoms of others in order to come to power," makeup only 9% of the population.

- According to the research results, the main reason for ethical problems is that money is the only goal. Other causes include inadequate education, widespread lying, the inadequate rule of law, and the decay of family institutions.

- The higher the educational level of the participants is (from secondary school to college and beyond), the more clearly the lack of education increases as a cause of ethical problems. Therefore, participants with the highest level of education relate their ethical problems to lack of education. About 35% of participants with elementary education consider money as the only goal as the main reason for their ethical problems.
- While individuals aged 45-54 and 55-64 believe that money as the sole goal is the most influential factor in ethical problems, individuals of young age believe that the most important factor in causing ethical problems is the perception that the rule of law is not sufficiently considered.
- 35.8% of the participants indicate that honesty is one of the three basic qualities sought in individuals. This is followed by the qualities of fairness, integrity, and respect for others.
- According to participants with a college or technical school degree, secondary school degree, and elementary school degree, one of the three basic traits sought in persons is honesty. Except for secondary education, about one in five answered this statement as responsibility.
- The 45-54 age group attaches greater importance to the concepts of integrity and honesty in people compared to younger people. While integrity has a very low value in the 34-to 34-year-old age group, the value of responsibility is the highest.
- Responsibility and respect for others seem more in demand among female participants than male participants. Conversely, honesty, integrity, and transparency appear to be more sought-after traits for male participants than for females.
- While the concept of honesty is one of the three basic traits that participants generally look for in the people they meet, the traits of "integrity" and "respect for the other person" are more prominent among those over 65. Priorities also vary by education level.
- The concepts of "transparency, responsibility, and integrity" are prominent among those without schooling. The characteristics "respecting the other and being fair" are important for persons with secondary education.
- It can be seen that the answer to the question about transparency is one of the characteristics expected from institutions at all levels of education. 41.1% of participants with a college or higher degree consider honesty one of the basic qualities expected of institutions. While nearly all participants indicated that they wanted transparency in the institutions, individuals aged 35 to 44 were most likely to indicate that they wanted honesty.
- Transparency is the most common response among both women and men. However, there is not much difference between men and women in the basic skills they want in facilities.

- It can be seen that the fundamental values under consideration do not make much difference in the order of the individual or the institution. It can be said that "accountability and fidelity to the law" are prominent only in institutions, and 'respecting the other person" is more important for individuals.

It can be seen that the highest rate of abandonment of ethical values is in the topics of "disease/need for treatment and freedom." However, 50% and 65% of participants indicated that they would not abandon ethical values in relevant situations. About one in five say they can give up ethical values to have a career, be stronger, live in good economic circumstances, be rich, and have a good marriage.

- While most participants agree that the current economic situation is unstable, they believe that only external forces are involved in exchange rates.
- While most participants disagree with the accuracy of the macro variable numbers announced by the institutional centers, they disagree with the statement that volatility in global markets affects economic variables.
- While participants disagree with the statement that global policies affect price increases within the country, they believe that only global externalities affect natural gas prices.
- Participants generally disagree that the economy will improve shortly.
- While people from almost all educational backgrounds believe that the economic crisis is due to the government's wrong policies, the uneducated say there is no economical crisis in Turkey.
- While almost all age groups attribute the economic crisis in Turkey to mismanagement, persons over 65 believe that there is no economical crisis in Turkey.
- The mismanagement that is seen as the cause of the crisis in Turkey does not differ by gender.

- 55% of participants indicated that there were products and services that they had refrained from purchasing in recent months due to economic reasons.
- While people of almost all educational levels indicated that their tendency to purchase products decreased due to their economic status, the uneducated group, 51.3%, indicated no decrease in their current consumption patterns.
- It can be noted that there is a decrease in the consumption habits of all age groups.
- There is a decrease in the products and services purchased by the participants, which does not differ between genders.
- Private television platforms, interactive channels, alcohol, and cigarettes are among the products whose purchase was abandoned last year.
- The use of private television portals was abandoned 50% of the time across all political views, job scales, and living spaces. This rate was as high as 70% for individuals working in job assistance. In addition, participants at all levels indicated an average of 50% abandonment for the interactive channels they used.
- All participants indicated that there was no change in the number of purchases of Internet services.
- It can be seen that those who indicate that spending on technological products has decreased are the majority.
- Except for those who work in medium and large companies, who work as executives, who live in rural-village towns, and who hold Kemalist, Kurdish, and Turkish nationalist views, the majority of respondents indicate that spending on household appliances has decreased in the past year.
- It can be seen that those who say that spending on clothing has decreased are in the majority. However, most of those who work as executives and hold the Kurdish nationalist view indicated that spending on clothing had remained the same over the past year. Most participants living in rural-village towns indicated they no longer spend on clothing.
- In addition, the change in the amount spent on other textile products in the past year was examined by job size, employment level, place of residence, and political views, and as a result, it was found that the majority of those who indicated that spending on textile products other than clothing had decreased.

Most of the participants work in medium-sized companies, those who work as bosses, executives, and regular employees/officials, those who live in big cities/metropolises, and those who hold secular, right-wing, left-wing, Atatürkist, Kemalist, nationalist, socialist and liberal views indicated a decrease in their spending.

- Most participants who work as executives and labor assistants, live in the city, and hold religious, conservative, and right-wing views indicated that other kitchen expenditures remained the same over the past year. In addition, most residents of rural-village communities indicated that they stopped spending on kitchens.
- The rate of change in out-of-home meal expenditures over the past year was examined separately by job size, employment level, residence, and political affiliation, and it was found that the majority of those who reported that out-of-home meal expenditures had decreased. In addition, those who live in rural/village towns and those who hold the Turkish nationalist viewpoint are among those who indicate that they forgo eating out.
- Other research includes the distribution of the rate of change in the number of alcohol products purchased in the past year by job size, employment level, place of residence, and political views. This shows that those who report abstaining from purchasing alcohol products are the majority. In addition to the level of alcohol consumption, it was also found that the majority of those who reported abstaining from purchasing tobacco products are also in the majority. Senior employees, socialists, liberals, and most supporters of Kurdish nationalism indicated that the number of cigarette purchases remained the same.
- Regarding the workplace size, most of the participants working in small and large companies indicated that their spending on continuing education remained the same. Regarding job positions, most participants in positions other than support staff indicated that their continuing education expenditures decreased. Regarding the place of residence, most participants, except those living in the city, indicated that their education expenditures have decreased. From a political perspective, most religious, social democratic, Kemalist, or Turkish nationalist participants have decreased their education spending.

In addition to the changes in educational spending, there has been a trend toward a decrease in cultural/entertainment activities over the past year. However, while most individuals working in managerial positions and holding the Kurdish nationalist view indicated that their spending on cultural activities has remained the same, those working in mid-level companies, mid-level managers, those living in urban and rural areas, the religious, Kemalists, and most Turkish nationalists indicated that spending on cultural activities has increased. They stated that they disapproved.

- In general, most participants in each classification agree that the amount of savings has decreased in the past year. On the other hand, the participants who held the Kemalist viewpoint stated that they had given up saving. In addition, the rate of change in personal

care product purchases was examined by job size, employment status, place of residence, and political views.

- Regarding workplace size, most participants working in micro, small, and medium enterprises (1-9, 10-49, 50-249) indicated that spending on personal care products had decreased. In contrast, most participants working in large enterprises indicated that spending on personal care products had remained the same. Regarding position in the workplace, most participants indicated that their spending on personal care has decreased, except for those who work as executives. Looking at the graph in terms of place of residence, most participants indicated that spending on personal care decreased in all three settlements. Regarding political views, most participants, except those who held Kemalist and nationalist views, also indicated that spending on personal care decreased.
- Regarding workplace size, most participants working in micro, small, and medium enterprises (1-9, 10-49, and 50-249, respectively) reported that their household expenditures decreased in the past year.
- From a job position perspective, there is a consensus that household expenditures for each item have decreased. When analyzing the graph in terms of place of residence, most participants residing in the metropolitan area indicated that their household expenditures have decreased. The percentage of participants residing in the metropolitan area who indicated that their household expenditures decreased and chose not to purchase a home is the same and is 28%.
- When examining the change in vehicle spending, most participants working in large companies indicated their vehicle spending remained the same. From the perspective of position in the workplace, most participants working as bosses, executives, mid-level employees, and regular employees/officials indicated that their vehicle expenditures decreased. In contrast, most blue-collar/auxiliary workers indicated that their vehicle expenditures remained the same.
- The distribution of the rate of change in travel expenditures over the past year by job size, employment status, place of residence, and political affiliation is one of the important indicators that should be examined separately. In addition, when the change in travel expenditures is examined, in terms of job size, most participants working in micro, small, and medium (1-9, 10-49, and 50-249, respectively) reported that their travel expenses decreased. Most participants working in large companies indicated their travel costs remained the same. From a job position perspective, most participants who work as bosses, executives, clerks/officers, and workers/assistants indicated that their travel costs

decreased, while most mid-level managers forgo travel costs. From a political perspective, most of those who hold other views, except participants who are Turkish nationalists, agree that their travel costs have decreased.

- 42.1% of participants reported that their net income has not changed without classification. However, the net income of 21.4% of participants has decreased.
- While most participants working as worker assistants, clerks/officers, and mid-level managers indicated their net income has increased, executives and bosses indicated that their net income has not changed.
- While the majority of participants (42.1%) who own a large company indicated that their net income has not changed, those who own a over-medium, medium and small company indicated that their net income has increased.
- It can be seen that the participants have difficulty paying for all the items indicated. According to the data, the item with the greatest payment difficulties is the payment of debts from bank loans. The item where participants have the least difficulty is paying in installments.
- 5% of participants have difficulties in paying their current debts. In contrast, the percentage of participants who have no problem paying their debts is only 39%.
- Participants with college or college degrees make up 15% of the total. High, secondary, and elementary school graduates account for 21%, 26%, and 24%, respectively. 14% of the participants have no education at all.
- It can be seen that the degree of inability to pay decreases as the level of education increases. While the percentage of participants with college or college degrees who have difficulty paying their current debts is 35%, this percentage is about 50-60% for those with secondary school degrees, elementary school degrees, and no education.
- The hope of being able to pay the current debts is lower in the older age group than in the younger age group. The age group with the least anxiety about paying debts is the 35-44 age group.

- While 41% of women state that they can easily pay their debts, this is 38% for men. From this point of view, it can be said that the hopelessness of paying the current debts is greater for both parties.
- 61.94% of respondents cannot imagine taking out a loan within a year in the form of public debts, other debts, debts to banks, and personal loans. Among the options they do not expect to borrow, the share of bank loans is the highest, 67.2%. 18.22% of participants said they would need to take out a loan.
- The proportion of participants who do not expect to borrow in the next year is generally lower than the proportion who do. The proportion of those with credit card debt in the next year (37.3%) is higher than those who plan to take out a loan. This is followed by credit from bank loans.

Qualitative Research Findings

The qualitative research findings on the impact of ethical values on the Turkish economy's economic structure were evaluated independently so as not to be influenced by the overall study. Based on the approach that the participants/respondents primarily represent Turkey, participants of different ages, education levels, geographical locations, and socio-cultural and economic levels were interviewed. The research was conducted with a total of 47 participants in the form of focus group interviews with six different groups, each consisting of 6 people and totaling 36 people, and in-depth interviews with 9 participants. The results can be summarized as follows:

- In exploring the impact of ethics on socio-demographic structure, it is highlighted that one of the common perceptions of the participants is that the **socio-demographic difference** should not affect ethical understanding. However, this situation may vary due to the current "conditions." The perception that Turkey's **geographic location** discourages individuals from ethical behaviors at work, school, family, and in many social settings was expressed as a common response by all participants.
- The assessment that ethical understanding differs between the country's east and west resurfaces when reconciling the concept with morality. However, the similarity of participants' opinions associating ethics with "correctness" shows that the concept of ethics is similar to the concept of integrity but creates a difference in meaning.

- While it was noted that the diversity of consequences of living conditions in different regions of Turkey causes people to behave unethically, there were also different interpretations of these behaviors among the participants. While some participants believed that some unethical behaviors in regions with lower economic levels served to preserve and facilitate life, other participants stated that selfishness, the pursuit of office and financial gain, and unethical behaviors occurred in regions with high levels of institutional and hierarchical order.
- Participants frequently emphasize that family integrity is important to individuals early. It appears that adult participants, who may or may not play an active role in business, along with young people, frequently talk about the importance of the concept of family. One reason this idea is prevalent among adults is that the concept is perceived similarly to the concept of "morality." It was repeatedly emphasized that moral values emanate from the family and not from society, and it was emphasized that ethical values determine the rules within society.
- Although there is a common opinion among the participants about the impact of technology on ethics, it was pointed out by the young participants that technology and a variety of information are widely available, and the perception of right and wrong becomes difficult amid this information.
- Programs such as daily newspapers, contests, and series, especially for women, which take place in traditional media, are seriously questioned regarding ethical values.
- Inadequate rules, boundaries, and especially the requirement to "not respond to unethical behavior in the name of freedom" are often criticized on social media platforms.
- Sharing and misleading advertising on social media platforms used by a community with many different demographics, such as Facebook, are examples of unethical behavior.
- Aligning understandings of ethics with integrity and morality revealed that adult participants believe technology's impact on ethics is attritional and harmful. Although it is accepted that technology has evolved and this evolution has been adapted to live, it is noted that the rapidly expanding technology age has disrupted ethical facts.

As for the importance of technology to ethics, the importance of education in the family seems to dominate among the participants. In addition to the idea that technology is one of the sources of intergenerational problems and has a negative effect on ethical perception and behavior, the respondents also confirmed this effect.

The importance of communication, education, and guidance of families in reducing the risk of injury was mentioned several times in the responses of both young and adult participants.

- The ethical concept of education and the importance of its impact on the economy have been highlighted from different perspectives. It has been shown that the focus of families on upbringing rather than education, the failure of parents to personally educate and support the child, and the education-oriented but not so education-oriented structure in the system in which the new generation lives cause inadequacies in fundamental areas such as ethical values, social and economic principles of behavior.
- Although the idea that the ethical values of a society can be understood through economic indicators appears as a common judgment among the participants, it is assumed that a weak economy is an indicator that ethical values are not sufficiently developed or are ignored. The participants who refer to equality as one of the synonyms of the concept of ethics see inequality as one of the causes of economic decline.
- The concept of trust, accepted as a synonym of ethics, was also used as a lack of trust and was cited as one of the main causes of economic problems. The lack of ethics, especially in commerce, is attributed to the significant increase in uncertainty and the fact that most society prioritizes individual gain. The prevailing view is that recognizing and correcting mistakes, gaining and maintaining trust, and maintaining business with these principles have a decreasing tendency daily and that pursuing profit, no matter what, negatively affects economic development and stabilization.
- When the participants expressing the concept of "trust" are asked to make reconciliation in the context of work, country, and family and the social psychological impact of ethics, "trust" and "equality," regardless of issues such as family structure, work area and country of residence, it is found that as long as there are concepts, they can continue. It was emphasized that people's emotional and psychological insecurity in their business lives leads them to accept unethical behaviors as normal or need them. An important point highlighted by participants who stated that business life changes depending on the country or administration of the person is that society in developed countries understands the concept of "human being" better, and therefore it is more possible to adhere to ethical values.
- The widespread opinion of the participants that the individual truths formed by the "I" priority perception, which is increasing in Turkey, not only cancels the universality of the concept of ethics but also causes the normalization of unethical behaviors and conscious preference.

In this context, interviewees highlighted that economic steps are beginning to deviate from the truth.

- In developed countries, especially in the West, the view is that keeping the concept of "people" at the center allows for increased commercial quality and economic development. The view that the loss of trust in society, fraudulent prices, low-quality products, and "individual and destructive" actions destroy the concept of ethics and harm the economy has come to the fore, which is extremely significant.
- Compared to other impacts, it was noted by all participants that the economic impact of ethics is a global issue. The participants, who collectively address the concepts of ethics and work, believe that ethics has a real basis in countries with developed economies and that "justice" exists in these countries.
- It is considered that there are irregularities, a lack of ethical values, and normalized unethical behaviors in the country of residence, which are behind the transformation of the steps taken for the development and maintenance of the economic situation into unethical attitudes and behaviors. It was found that correct moral values, honesty, and virtue are why a person should adhere to ethical values without considering their economic situation.
- It was found that ethical frameworks are well founded in institutions and organizations operating in countries with a high economic level, and unethical behaviors are not "needed." Although business ethics and discipline are believed to be present in institutions within a certain framework, it is believed that material dissatisfaction, the desire for more than what one has, and prevailing selfishness lead individuals to engage in unethical behaviors.
- In contrast to those who believe that the West's commitment to the concept of ethics is stronger, participants cited examples in which ethical values are overused in developed countries for power, position, and financial gain.
- According to those interviewed in the research, economic inadequacy forces individuals in society to seek new ways to earn more income and to find those ways through unethical means if necessary. In addition, attitudes such as the expectation of making easy money, the lack of a proper job description for the job at hand, and the avoidance of extra effort drive people to engage in many unethical behaviors such as looting, deception, and opportunism. The goal of maximizing profits, especially in the economic structures of countries where problems such as workers' rights, wages, and individual injustice occur in business, brings about many abuses and ethical violations.
- The prevailing thought among participants who associate the economic situation and ethical violations in Turkey with distrust of the administration is that in an administration

where there is no justice and ethical violations, individuals turn a blind eye to ethical violations for their economic existence and continuity, apply them personally when necessary, or commit ethical violations over time, or that could inevitably deform the concept.

"Why should I pay (taxes) on what does not come back to me?" If the behavior I have engaged in does not come back to me in equal measure, why should I continue to engage in that behavior? Failure to provide equal and equitable distribution in all matters is one of the most important ethical violations. Male, 54.

- The demographic diversity among participants is reflected in their interpretation of the impact of ethics on the economic structure. Terms such as "trust," "equality," and "work," which are often cited as synonyms for the concept of ethics, were cited concerning the existence and causes of economic fluctuations and unrest in Turkey.
- Although participants from many regions of Turkey, with different fields of study and socio-cultural and socioeconomic levels, were included in the research, the critical points of the findings that emerged from the focus and in-depth interviews could be analyzed.
- The substitution rate between ethics and morals was 48% in the interchangeable use of the terms ethics and morals. In this context, it is assumed that every second statement about ethics is described or supported by the term morality, which is significant for analyzing the Turkish audience. The first three terms that are substituted for the word ethics, i.e., that can fulfill the task of the term ethics, are in the order;

Concept Personality Expression Encounter Percentage

Integrity	Being a right person	56.3 %
Justice	Being fair	48.7 %
Honesty	Being honest	51.0 %

- The concept of morality (being moral) is included in fourth place in this order. However, when analyzing educated persons, especially those with higher education, and the first concepts that come to mind, it was found that the personality trait "being moral" is used as a generalized concept that replaces many concepts. It should be noted that it is important to focus on the sub-concepts expressed and not on the trait "being moral."
- When examining the regions in terms of ethical problems, it is noticeable that there is a significant increase, especially in the Aegean and Central Anatolia regions. In this regard, significant ethical problems were found, especially in Ankara, Konya, Kırklareli, Kayseri,

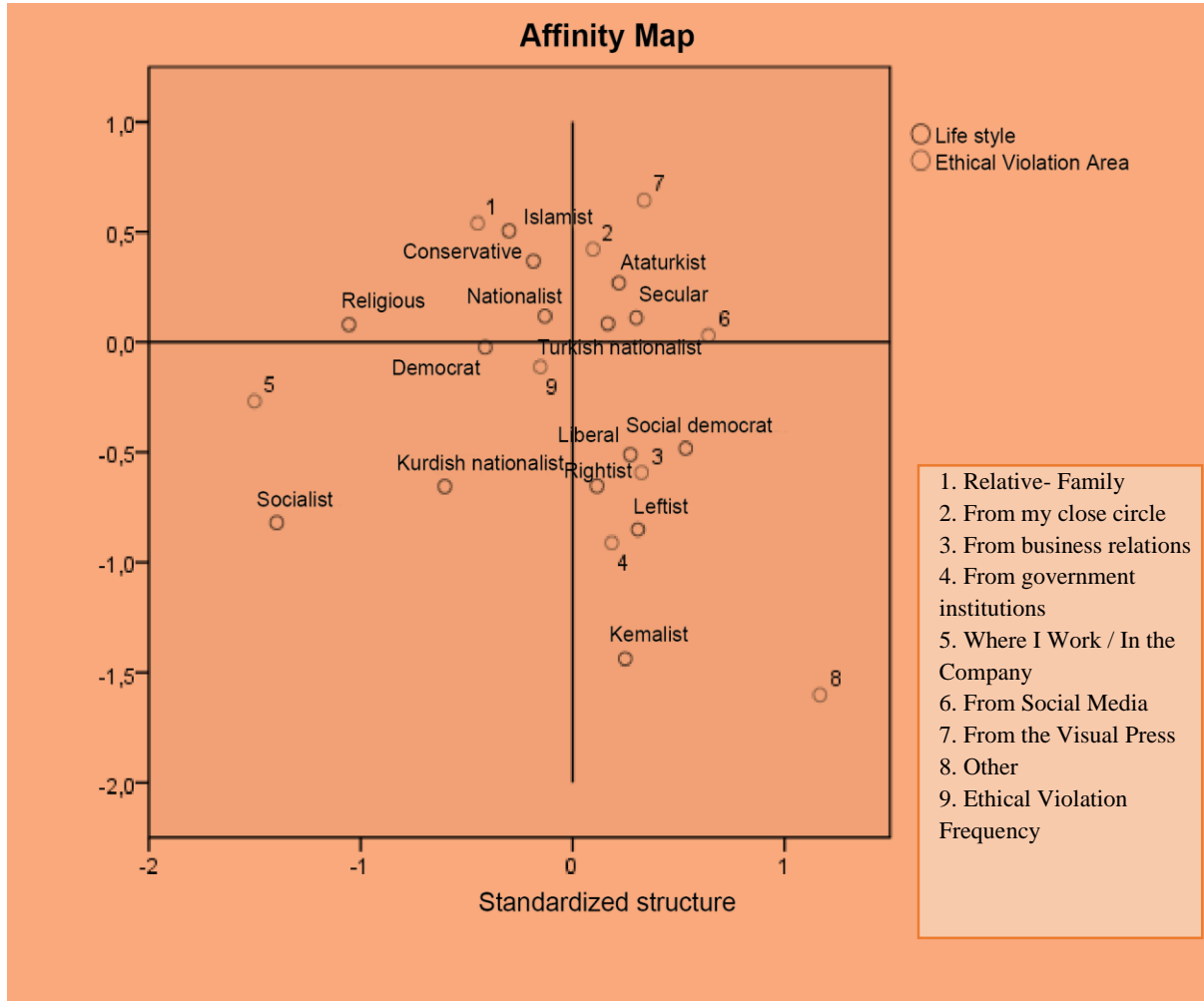
and Istanbul, and an increase in ethical problems was found in Trabzon, which refers to the Eastern Black Sea region.

- A significant and high correlation was found between the administrative structure of the place of residence, the region's urbanization, and even the fact that it is a metropolitan area, and the occurrence of ethical problems (95%). In this regard, only 3 out of 10 persons living in rural areas are aware of this problem, while this value occurs in about 8.5 out of 10 persons living in metropolitan areas.
- People define the concept of ethics over 18 years old under four different headings. The main headings and the ethical subheadings/phrases they encompass are listed in the table below:

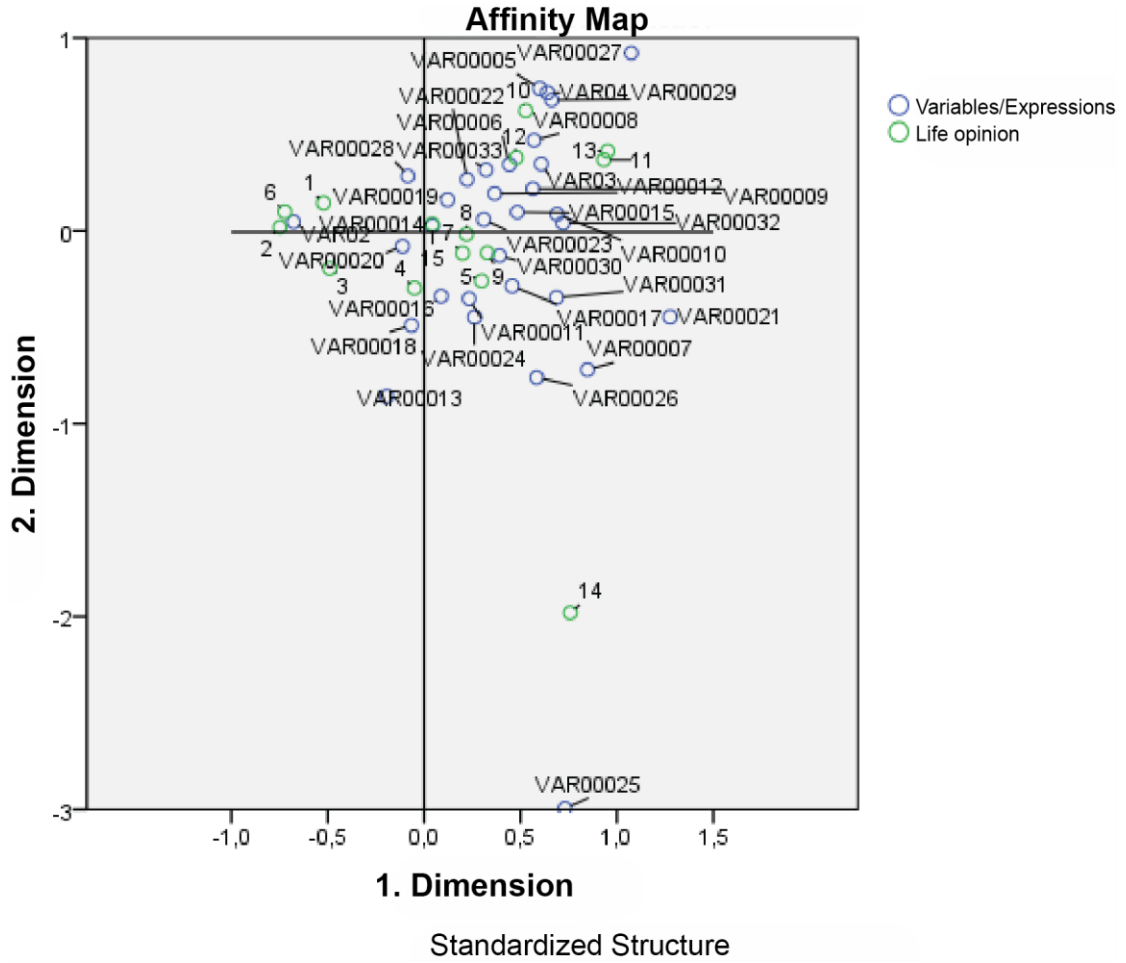
1. GROUP		2 GROUP	
To fulfill responsibilities	Acting under the law/laws	Staying away from lying	To avoid slander, gossip
To act in the interests of family and close circle	To comply with the ethical rules of the institution	Not to be unfair	Integrity
To protect the interests of our country-state	To comply with the ethical rules of the institution	Fairness/Justice	Honesty
Acting under the law/laws	To comply with the ethical rules of the institution	Fairness	Empathy
To comply with the rules of the workplace, the company	Taking care of the interests of the workplace, the company		
To be moral	Abide by the rules of society		
3. GROUP		4. GROUP	
Not valuing money	Not being selfish/not self-interested	To Bribe	To take a bribe

- Groups based on the table above can be labeled and segmented as follows;
 1. Group 1: Ethical or Functional
 2. Group 2: Moralists or emotionalists
 3. Group 3: Materialists or Individualists
 4. Group 4: Benevolent or interest-based.
- The effects of social communities on the emergence/experience of ethical problems under

these four groups were analyzed using regression analysis.



- Based on the results obtained, in Turkey, the "influence of state institutions" on the emergence of ethical problems is 10.5 times, that of the media as a whole is 5.2 times, that of relatives is 4.9 times, and that of the institutional structure of the workplace is 4.1 times, while the influence of colleagues is 2.4 times.
- In another study, it was found that there was an 84% correlation between the identification of reasons for ethical violations and the individual's worldview. As a result of the similarity analysis conducted immediately afterward, it was examined which reason or reasons were expressed by individuals with which worldview.



As a result of all analyses and evaluations, "Turkey's Evaluation of Reasons for Ethical Violation According to Life Views" is as follows:

Liberals and Nationalists: because;

1. low importance of law and low knowledge of the law
2. there is no effective and efficient administrative work related to the constitution and the use of legal rights; there are not enough opinions on this issue.
3. there is insufficient respect for the rule of law
4. low confidence in the law
5. there is a great desire and tendency to get rich quickly and practically.

Turkish Leftists: because;

1. Lying is widespread in society, and the belief that it can have negative consequences is almost non-existent.
2. decreased trust in the judiciary
3. failure to complete the process within a reasonable time
4. increased personal abuse
5. modernization
6. lack of education
7. difficulties in the economic structure.

Socialists: because;

1. Fundamental rights and freedoms are constitutionally weak
2. decreased trust in the law
3. spread of lies
4. shift away from faith-based thinking
5. companies focus solely on profits
6. decreasing ethical understanding of the company and institutional leaders/bosses
7. disruption of families

Social Democrats: because;

1. restriction of fundamental rights and freedoms in a way that contradicts the constitution and laws
2. fundamental rights and freedoms are constitutionally weak
3. increasing conservatism
4. modernization
5. turning away from Europe
6. difficulties in the economic structure

Ataturkist: because;

1. insufficient enforcement of the rule of law
2. decreased trust in the law
3. spread of lies
4. influence of the media on court decisions
5. increase in personal abuse
6. increasing conservatism
7. modernization
8. lack of education
9. difficulties in the economic structure
10. human relations become unimportant

Kemalists: because;

They indicate the phrases that exclude all available definitions and very.

Seculars: because;

1. media influence on judicial decisions
2. diminished trust in the judiciary
3. increase in personal abuse
4. increasing conservatism
5. modernizing
6. turning away from Europe
7. difficulties in economic structure

Conservatives: because;

1. Citizens lack knowledge of how to exercise their constitutional legal rights
2. Insufficient acceptance of the rule of law
3. Turning away from faith-based thinking
4. Decreasing fear of God
5. Decreasing the importance of the family
6. Increase in personal abuse
7. People's interpersonal relationships becoming unimportant
8. Media's influence on judicial decisions
9. Disintegration of families

Religious People: because;

1. The only goal or main objective is to make money
2. Decreasing religious beliefs
3. Decreasing fear of God
4. The spread of lies
5. Decreasing ethical understanding of managers of companies, businesses, firms, and institutions
6. Companies focus solely on profit
7. Difficulties in the economic structure

Kurdish Nationalists: because;

1. Failure to complete the trial within a reasonable time
2. The only goal or the main goal is to make money
3. The influence of the media on court decisions
4. Decreased ethical understanding of companies, businesses, company and institution managers and bosses
5. Decreased understanding
6. The spread of lies
7. Decreasing religious beliefs
8. Decreased importance of family

Turkish Nationalists: because;

1. Money is seen as self-creation or the only source of power
2. The only goal or main objective is to make money
3. Inadequate enforcement of the rule of law

4. Decreasing religious beliefs
5. Decreasing fear of God
6. Lack of education
7. Businesses focus solely on profit

Turkish Rightists: because;

1. the influence of the media on court decisions
2. the spread of lies
3. increasing conservatism
4. difficulties in the economic structure

It has been analyzed that 7.4% of the population over 18 years of age in Turkey works in addition to their current job to earn an income, and this situation occurs in the most economically active age group (35-54 years). Notably, this group is more represented in the lower and upper educational strata. Accordingly, it can be said that satisfying basic needs and maintaining a high standard of living are the main motivations for the two subpopulations in question. The fact that there is virtually no additional work in Central Anatolia calls for a careful analysis of this region.

Conclusion

The main purpose of this study is to understand the interplay between ethics and economics in Turkey. To this end, qualitative research was conducted in addition to quantitative research to provide a more solid database for the arguments on this topic. The data obtained from the qualitative research participants shows a highly problematic and questionable confusion and understanding regarding the concept of ethics established in society and the correct association of the concept, i.e., recognition and internalization. Even associating the concept of ethics with other concepts shows that ethical understanding has not been internalized.

The concept of ethics is often associated with the concept of morality. Even though this connection is not directly expressed in the definition of the place of ethics in business, it is predominantly expressed concerning ethical types such as individual ethics, family ethics, and business ethics. In this context, it can be seen that although moral understanding is related to individual behavior and attitudes in Turkey, the concept of ethics has not yet been fully interpreted and incorporated into life on an individual basis in society.

From the research results, the concepts such as ethics, morality, and right-wrong are not clear in the existing family units in society, and especially the difference between generations

causes difficulties in transmitting ethical values. The family and education factors, which underlie one's thoughts, attitudes, and truths, come to the fore as factors to be taken seriously.

Due to their lecturing behavior towards the young family members, the parents ignore the critical education-oriented behavior in their area of responsibility.

Similarly, the current education system in Turkey shows that the education-oriented training of young people and, consequently, the economic, financial, and ethical knowledge in education as important and indispensable components of social life are insufficient. In this context, it becomes clear that the education and training curricula to be prepared should be not only instruction-oriented but also education-oriented and that individuals and societies should be adequately equipped in matters crucial for their development, such as ethics and economics.

Considering that education is the process of developing styles of evaluation, behavior, and understanding that are expected of individuals with high quality, it would not be wrong to say that an understanding that focuses only on instruction and at the level of "instructional fetishism" does not contribute meaningfully to social structure. Once again, it is shown that excellent schools, exams, degrees, and grades do not produce good people.

The research also found that technology has an effect of deforming the concept of ethics, reducing its presence and increasing its absence. It turns out that the pursuit of technologies, which has become necessary to keep up individually and socially, also causes some individual and social problems.

Since both traditional and social media channels are the most advanced, progressive, and constantly updated reflections of technology, similar rapid processes of transformation, consumption, and production take place in their content, often resulting in easily ignored ethical values.

Daytime programs, competitions, and series on television, especially women's programs, provide an environment for significant ethical violations regarding content and image. Content regulation of traditional media platforms that affect a broad demographic across Turkey may be functional regarding their scope, distribution, and impact on audiences.

In particular, social media platforms set up and organized with an emphasis on individuality and freedom can distract their users and the people they affect from ethical behavior. Unethical behaviors are normalized in the name of concepts such as "freedom" and "individuality" that have been taught but not internalized. As a result of this normalization,

fake news, false advertising, exaggerated expressions, and behaviors emerge as ethical violations that shake trust. Individual ethical understanding is also affected, and even the language, style, understanding, and ways of acting of the dominant power, the loudest, the strongest, become the language, style, understanding, and ways of acting of society. The contribution of the ethical understanding, which all types of leadership, media, and politics should have, and which should be demonstrated in practice by making it visible, will greatly contribute to the economy and democracy.

The research found that the idea of "no equality, no ethics" is widespread. It is considered that one of the most important problems is to witness, be exposed to, and become victims of inequalities that cannot be denied, covered up, or ignored. Although the "injustice" that society feels, experiences, hears and has made a belief is unethical, it is assumed that those who produce the injustice are the professionals of the business and financial world. In this context, the fact that people who continue their daily lives with ethical violations for their economic gain, sustainability and only for their interests do so in a normalized way has radically shaken the belief in social trust and equality, and it seems that it is being shaken in larger and larger doses. The absence of any cost or sanction leads to further normalization of all kinds of ethical violations and the appearance that this is the right way to go. For both the concept of equality to be implemented and ethical values to move in the right direction, violations must first be eliminated.

Increasing economic prosperity is possible with society's trust in the administration, its environment, and in itself, as well as with ethical values, which becomes clear when the data from this study are analyzed in depth. Many other studies also support this view. The following cycle is repeated for countries that have not reached the level of economic development: ***Communities that do not adhere to ethical values cannot develop their economies, and there is no commitment to ethical values in countries with underdeveloped economies.*** Any effort to break this cycle is critical for Turkey's development and the peace and well-being of all institutions, organizations, communities, businesses, and, most importantly, individuals.

Although there are differences in the particular importance of the concept of ethics in research, it can be seen that the imbalance in the economic order of society easily tempts individuals to commit ethical violations. Economic development requires a developed system of social justice in case of violations and an ethical management system.

According to the research, the effect of ethical attitudes on the economy is reflected in the

daily functioning of the economy, despite the differences in ethical understanding. This effect parallels business ethical perceptions regarding level, internalization, functioning, and development. Even though the number of participants who know the difference between morality and ethics is very small, it is proven that the existing ethical problems are shaped by the economic conditions of the country in which they live, depending on the individual's view.

The increasing research on ethics and its impact on the economy in Turkey should be considered important, valuable, and necessary for developing the foundations of the economic structure. The restructuring of education and training, which is necessary for the internalization and development of individual ethical understanding of societies and their realization, is to determine professional, ethical principles, especially of the media, and implement mechanisms that bring functionality and, above all, build social justice.





TEİD
Etik ve İtibar Derneđi
Ethics & Reputation Society



**T.R. Istanbul University - İSTARµER
Beyazıt - Istanbul / March 2022**

Etik ve İtibar Derneđi

Mor Smbl Sok. Varyap Meridian Business I Blok

No:1 D: 66 34746 Batı Ataşehir, İstanbul

0 (216) 580 90 34